



均衡發展
安心無憂

Perfect Balance

Rejuvenate Your Soul

衡健保費回贈住院保障計劃
Balance Refundable Hospital Income Plan

醫療•非分紅壽險
Medical • Non-Participating life

敢 至係人生

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衡健保費回贈住院保障計劃 Balance Refundable Hospital Income Plan

均衡發展，是健康的必然選擇；富衡健保費回贈住院保障計劃，為閣下需要住院治療時，提供周全的每日住院現金保障。期滿時，總已繳年保費¹更會全數回贈，收支平衡，令您安心無憂。

Having a balanced lifestyle is the key to wellness and health. FWD Balance Refundable Hospital Income Plan provides you with daily hospital cash support when you are in need of hospitalization. Total Annual Premium Paid¹ will be returned to you at the end of the Benefit Term, granting you balance and comfort.

保證100%保費回贈 供款100%收支平衡 Balance of Income



無論是否曾得到賠償，保單期滿時均保證回贈100%之總已繳年保費¹，保持內外平衡。若選擇提早退保，亦可獲按比例之總已繳年保費¹作為退保價值。

Whether you have made any policy claim or not, you are guaranteed to get back 100% of your Total Annual Premium Paid¹ at the end of the Benefit Term. You can also enjoy a designated proportion of Total Annual Premium Paid¹ as a Surrender Benefit even when you decide to shorten your policy period, providing you with a healthy balance sheet at all times.

特設人壽保障權益 Balance of Life



如被保人不幸身故，其受益人將可獲150%之總已繳年保費¹作為身故權益。如因意外而身故，更可獲額外50%之總已繳年保費¹作為意外身故權益。

In the event of death, the beneficiary will receive 150% of Total Annual Premium Paid¹. If it is due to accidental death, an extra 50% of Total Annual Premium Paid¹ will be granted as a comforting benefit.

四種每日住院現金權益 更低供款 Balance of Benefits



設有四種每日住院現金權益金額選擇²，包括300港元 / 600港元 / 1,000港元 / 1,500港元，不同支援，配合不同人士需要。入住深切治療病房可額外獲雙倍每日住院現金³。保費相宜，平均每日付出6港元⁴，便可享全面住院現金保障。

Choose among four options of Daily Hospital Cash Benefit²: HK\$300/ HK\$600/ HK\$1,000/ HK\$1,500, offering flexible support for different needs. This is complemented by Intensive Care Benefit³ for which you will receive double the amount of Daily Hospital Cash Benefit for Confinement in Intensive Care Unit. Contributing only HK\$6 per day⁴ to get the most comfortable protection you deserve.

即使已投保醫療或住院計劃 也可兼享此額外保障 Perfect Balance



即使您是次住院賠償已由其他醫療或住院計劃支付，衡健亦會為您提供每日住院現金。如此貼心自由之獨立賠償額外現金保障，讓身心得到最圓滿的修護提升。

If your expenses have been covered by other medical or hospitalization policies, you can still enjoy this daily hospital cash support offered by the plan. This soothing and flexible compensation allows you to actualize, rejuvenate and balance your mind, body and soul.

衡健保費回贈住院保障計劃

Balance Refundable Hospital Income Plan

計劃類型 Plan Type	基本計劃 Basic Plan			
計劃級別 Plan Level	計劃A Plan A	計劃B Plan B	計劃C Plan C	計劃D Plan D
每日住院現金權益 ² (港幣) Daily Hospital Cash Benefit ² (HKD)	300	600	1,000	1,500
投保年齡 (下次生日年齡) Issue Age (Age Next Birthday)	19 – 60 歲 Age 19-60			
保障年期 Benefit Term	10 年 10 years			
保費供款年期 Premium Payment Term	10 年 10 years			
基本計劃保費 Premium Structure	保費為非保證 ⁵ , 但不會按照被保人之下次生日年齡而增加。 The premium is non-guaranteed ⁵ but it will not be increased based on the age of the Insured on his or her next birthday.			
貨幣 Currency	港幣 HKD			
繳費方式 Premium Payment Mode	每月 / 每半年 / 每年 Monthly / Semi-annually / Annually			
深切治療住院權益 ³ Intensive Care Benefit ³	雙倍每日住院現金權益 (連同每日住院現金權益額外支付) Double Daily Hospital Cash Benefit (Payable in addition to Daily Hospital Cash Benefit)			
身故權益 Death Benefit	150% 總已繳年保費 ¹ 150% of Total Annual Premium Paid ¹			
意外身故權益 Accidental Death Benefit	額外50% 總已繳年保費 ¹ Extra 50% of Total Annual Premium Paid ¹			
退保價值 Surrender Benefit	已完結保單週年 Completed Policy Year	退保保單價值率 Premium Refund Ratio		
	1	0%		
	2	0%		
	3	10%		
	4	15%		
	5	20%		
	6	25%		
	7	30%		
	8	50%		
	9	75%		
退保價值 = 總已繳年保費 ¹ × 退保保單價值率 – 已支付賠償 Surrender Benefit = Total Annual Premium Paid ¹ × Premium Refund Ratio – Total Claims Paid				
期滿權益 Maturity Benefit	100% 總已繳年保費 ¹ 100% of Total Annual Premium Paid ¹			
等候期 Waiting Period	30 日 30 days			

有關此保單之所有不保事項, 請參閱保單條款。

For all the exclusions under the Policy, please refer to the Policy Provision.

備註:

1. 總已繳年保費以年供保費計算 (計算方法為年供保費除十二再乘總已繳付之月份數目) , 並不包括任何附加保費。
2. 每次傷病住院賠償日數最高達365日, 而保單期內之總住院賠償日數最高達1,000日。如於指定地區以外住院 (詳情請參閱保單條款) , 每日住院現金將減少50% , 而每次傷病的最長賠償日數則為90日。
3. 每次因傷病而入住深切治療病房之住院賠償日數最高達90日。如於指定地區以外住院 (詳情請參閱保單條款) , 深切治療住院權益將減少50%。
4. 計算假設一位25歲女性投保300港元每日住院現金權益 (不包括因任何原因的附加保費) 。
5. 保費並非保證不變, 本公司保留不時對保費作出檢討及調整之權利。

Remarks:

1. Total Annual Premium Paid will be calculated in terms of yearly premium (i.e. the calculation will be the premium with yearly payment frequency divided by 12, multiplied by the corresponding number of months that the premium has been paid) and excludes any loadings.
2. Daily Hospital Cash Benefit will be payable for a maximum of 365 days for each Disability and a maximum cumulative of 1,000 days for the duration of the Policy. If Confinement occurs outside of selected areas (Please refer to Policy Provision for details), the said benefit shall be reduced by 50% and a maximum of 90 days of the said benefit will be payable for each Disability.
3. Intensive Care Benefit will be payable for a maximum of 90 days for each Disability. If Confinement occurs outside of selected areas (Please refer to Policy Provision for details), the said benefit shall be reduced by 50%.
4. Calculation based on a standard case for a 25-year-old female with HK\$300 Daily Hospital Cash Benefit excluding any loadings for any reasons.
5. Premium rates are not guaranteed and the Company reserves the right to review the premium rates from time to time.

重要事項及聲明:

- i. 本產品由富衛人壽保險 (百慕達) 有限公司 (「富衛」) 承保, 富衛全面負責一切計劃內容、保單批核、保障及賠償事宜。在投保前, 您應考慮本產品是否適合您的需要及您是否完全明白本產品所涉及的風險。除非您完全明白及同意本產品適合您, 否則您不應申請或購買本產品。在申請本計劃前, 請細閱以下相關風險。
- ii. 本產品資料是由富衛發行。富衛對本產品資料所載資料的準確性承擔一切責任。本產品資料只在香港特別行政區派發, 並不能詮釋為在香港特別行政區境外出售、游說購買或提供富衛的保險產品。本產品的銷售及申請程序必須在香港特別行政區境內進行及完成手續。
- iii. 本產品是一項保險產品。繳付之保費並非銀行存款或定期存款, 本計劃不受香港特別行政區存款保障計劃所保障。
- iv. 本產品乃一項附有保費回贈的醫療保障產品。保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內, 儘管本計劃的主要推銷文件 / 小冊子及 / 或本計劃的銷售文件沒有費用與收費表 / 費用與收費部份或沒有保費以外之額外收費。
- v. 本產品是一項附有保費回贈的保險產品。如您在保單期滿前退保, 您可收回的款額可能會低於您已繳付的保費總額。
- vi. 所有核保及理賠決定均取決於富衛。富衛根據投保人及被保人於投保時所提供的資料而決定接受投保申請還是拒絕有關申請, 並退回全數已繳交之保費 (不連帶利息)。富衛保留接納 / 拒絕任何投保申請的權利並可拒絕您的投保申請而毋須給予任何理由。
- vii. 以上全部權益及款項將於扣除保單負債 (如有) (如未清繳之保費或保單貸款及其利息) , 如有, 後支付。
- viii. 如您對保單不滿意, 則在您未曾於本保單下作出過任何索償的前提下, 您有權在「冷靜期」內以書面要求取消保單及取回所有已繳交的保費。您必須確保富衛辦事處在您的保單的「冷靜期」(保單交付給您 / 您的代表或《通知書》(說明已經可領取保單和「冷靜期」的屆滿日) 發予您 / 您的代表後起計的21天內, 以較早者為準。) 屆滿日或之前直接收到附有您的親筆簽署的通知書。富衛辦事處的地址為香港中環德輔道中308號富衛金融中心1樓。
- ix. 於保單或附約生效期間, 保單權益人可向富衛作出書面申請退回或終止保單或附約。
- x. 本產品之保單條款受香港特別行政區的法律所規管。
- xi. 以上資料只供參考及旨在描述產品主要特點, 有關條款細則的詳細資料及所有不保事項, 請參閱保單條款。本單張及保單條款內容於描述上有任何歧異, 應以保單條款英文原義為準。如欲在投保前參閱保險合約條款及細則, 您可向富衛索取。本單張中英對照, 如有任何歧異, 概以英文原義為準。
- xii. 富衛必須遵從稅務條例的下列規定以便稅務局自動交換某些財務帳戶資料:
 - (i) 識辨非豁免「財務帳戶」的帳戶 (「非豁免財務帳戶」);
 - (ii) 識辨非豁免財務帳戶的個人持有人及非豁免財務帳戶的實體持有人作為稅務居民的司法管轄區;
 - (iii) 斷定以實體持有的非豁免財務帳戶為「被動非財務實體」之身份及識辨控權人作為稅務居民的司法管轄區;
 - (iv) 收集有關非豁免財務帳戶的資料 (「所需資料」); 及
 - (v) 向稅務局提供所需資料。保單持有人必須遵從富衛所提出的要求用以符合上述規定。

Important Notes and Declarations:

- i. This product is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the product. FWD recommends that you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the product.
- ii. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Hong Kong Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Hong Kong Special Administrative Region. All selling and application procedures of the product must be conducted and completed in the Hong Kong Special Administrative Region.
- iii. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
- iv. This product is a medical protection product with refund of premium. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure / leaflet and / or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.
- v. This product is an insurance product with refund of premium. If you surrender your Policy before its maturity date, the amount you get back may be less than the total premium you have paid.
- vi. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid without interest. FWD reserves the right to accept / reject any insurance application and can decline your insurance application without giving any reason.
- vii. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- viii. If you are not satisfied with the Policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premium paid provided that you have not made any claims under the Policy. A written notice signed by you should be received by the office of FWD at 1/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong within the Cooling-Off Period (that is, 21 days after either the delivery of the Policy or the issue of a Notice informing you or your representative that the Policy is available for collection and Expiry Date of the Cooling-off Period, whichever is earlier).

- ix. While the Policy or rider is in force, the Policy Owner may surrender or terminate the Policy or rider by sending a written request to FWD.
- x. The Policy Provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
- xi. This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the Policy Provisions of the product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. If you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. In the event of discrepancies between the English and Chinese versions of this product material, the English version shall prevail.
- xii. FWD must comply with the following requirements of the Inland Revenue Ordinance to facilitate the Inland Revenue Department automatically exchanging certain financial account information:
- (i) to identify accounts as non-excluded “financial accounts” (“NEFAs”);
 - (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
 - (iii) to determine the status of NEFA-holding entities as “passive NFEs” and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
 - (iv) to collect information on NEFAs (“Required Information”); and
 - (v) to furnish Required Information to the Inland Revenue Department.
- The Policy Owner must comply with requests made by FWD to comply with the above listed requirements.

本產品有哪些主要風險？

信貸風險

本產品是由本公司發出的保單。投保本保險產品或其任何保單利益須承受本公司的信貸風險。保單持有人將承擔本公司無法履行保單財務責任的違約風險。

流動性風險

本產品為長期保險保單。此長期保險保單有既定的保單期限，保單期限由保單生效日起至保單期滿日止。保單含有價值，如您於較早的保障年期或保單期滿日前退保，您可收回的金額可能會大幅低於您已繳付的保費總額。投保本計劃有機會對您的財務狀況構成流動性風險，您須承擔本計劃之流動性風險。

外幣匯率及貨幣風險

投保外幣為保單貨幣的保險產品須承受外幣匯率及貨幣風險。請注意外幣或會受相關監管機構控制及管理（例如，外匯限制）。若保險產品的貨幣單位與您的本國貨幣不同，任何保單貨幣對您的本國貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說，如果保單貨幣對您的本國貨幣大幅貶值，因匯率波動引致的潛在損失將對您於本產品可獲得的利益及繳付保費的負擔構成負面影響。

通脹風險

請注意通脹會導致未來生活費用增加。即使本公司履行所有合約責任，實際保單權益可能不足以應付將來的保障需要。

提早退保風險

如您於較早的保障年期或在保單期滿日前退保，您可收回的款額可能會大幅低於您已繳付的保費總額。

不保事項

若被保人直接或間接由下列任何原因而住院，將不能獲得每日住院現金權益或深切治療住院權益：1. 住院的護理或治療非醫療需要。 2. 先天性疾患。 3. 受保前已存在之傷病。 4. 保單生效日或復效日後的首三十天內所發生之疾病或病症。 5. 感染人類免疫力缺乏病毒（HIV）所引致之任何疾病，包括愛滋病（AIDS）和 / 或各種突變、衍生或變異（因輸血而感染除外）。 6. 蓄意自我毀傷或企圖自殺，不論當時神智是否清醒，或是否受藥物或酒精影響。 7. 由於服用酒精或毒品或類似之藥物或藥劑劑過量引起的傷病，除非是醫生處方開列用於治療傷病之藥物。 8. 非因治療或診斷傷病之例行身體檢查、健康檢查，或非醫療需要之任何治療。 9. 因手術、物理或化學方法避孕，或避孕逆轉，或治療不育所引致的症狀。 10. 美容或外科整形手術；與傷病無關的預防或疫苗接種治療；眼鏡、視力問題矯正輔助；助聽器、聽力治療及其處方。但針對全然因保單生效日後發生之意外所遭受的身體損傷，而需進行前述手術或治療者，不受此限。 11. 牙齒保健、手術及治療，但若健全自然牙齒之損壞全然因保單生效日後受傷所致，且僅為恢復受傷前存在自然牙齒的基本功能者，則不在此限。 12. 精神、心理、心智、神經或情緒之障礙，及任何因此引起的生理或身心症狀。 13. 本保單生效後一百二十天內，任何對扁桃腺、腺樣增生或婦女生殖器官疾病的治療或手術。 14. 戰爭或軍事行為、恐怖主義或恐怖份子行動（包括已宣告或未宣告）、敵對行動、暴動、革命、反叛、政變或篡權；或在任何國家或國際權力機構之海、陸、空部隊中服役。 15. 以下原因引起之傷病：(i) 除賽跑外的各種競速比賽。(ii) 在機動車輛道路外駕駛電單車。(iii) 除以乘客身份購票乘搭合格持牌之商業飛機以外的飛行活動。(iv) 高空跳傘或滑翔運動。(v) 需使用呼吸器的深水潛泳（三十米以上）。(vi) 需使用繩索及 / 或岩釘的遊繩下降和登山運動。(vii) 除於溜冰場滑冰以外的冬季運動。(viii) 參與任何形式有報酬及收入的專業運動。(ix) 蓄意犯險（由本公司界定），但為救助人類生命除外。(x) 核輻射、核污染或使用任何核子武器的游離或燃燒所產生的污染。 16. 懷孕、分娩（包括手術接生）、流產、墮胎及產前檢查或產後護理。 17. 參與任何犯罪的活動。 18. 變性手術。 19. 包皮環切手術，但有醫療需要而進行包皮環切手術者不受此限。若被保人直接或間接由下列任何原因引致死亡，將不獲發意外身故權益：1. 疾病或任何感染，由意外受傷之傷口引致之感染則不在此限。 2. 懷孕、分娩（包括手術接生）、流產或墮胎，因意外而提前或導致分娩或流產亦屬不保事項。 3. 蓄意自我毀傷或企圖自殺，不論當時神智是否清醒，或是否受藥物或酒精影響。 4. 服用任何未經合格註冊醫生合法處方之藥物。 5. 被保人受酒精影響而遭受或導致意外。 6. 自願或非自願服用或吸入毒藥、氣體或煙霧，但被保人因職業相關遭遇危險，導致意外服用或吸入上述物品則不在此限。 7. 戰爭或軍事行為、恐怖主義或恐怖份子行動（包括已宣告或未宣告）、敵對行動、暴動、革命、反叛、政變或篡權；或在任何國家或國際權力機構之海、陸、空部隊中服役。 8. 除以乘客身份購票乘搭合格持牌之商業飛機以外的飛行活動。 9. 參與任何犯罪的活動。 10. 除賽跑外的各種競速比賽。 11. 核輻射、核污染或使用任何核子武器的游離或燃燒所產生的污染。 12. 參與任何形式有報酬及收入的專業運動。

保費調整

保費為非保證，並可因各種因素而大幅增加，當中包括但不限於索償經驗及保單續保率。但保費不會按照被保人之下次生日年齡而增加。

保費年期及欠繳保費

保單的保費供款年期為10年。

任何到期繳付之保費均可獲本公司准予保費到期日起計30天的寬限期。若在寬限期屆滿後仍未繳付保費，保單將由首次未繳保費的到期日起終止，而您可能失去全部權益。

終止保單

保單將在下列其中一個日期終止，以較早為準：1. 被保人身故。2. 保單之期滿日。3. 依本公司相關規定所認定之保單終止日。4. 寬限期滿後仍未繳付保費。

What are the key product risks?

Credit risk

This product is an insurance policy issued by the Company. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of the Company. You will bear the default risk in the event that the Company is unable to satisfy its financial obligations under this insurance contract.

Liquidity risk

This product is a long term insurance policy. This policy of long term insurance will be made for certain determined term of years starting from the policy effective date to the policy maturity date. The policy contains value and, if you surrender your policy in the early policy years or before its maturity date, the amount you get back may be considerably less than the total premium you have paid. Application of the Plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the Plan.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, the potential loss arising from such exchange rate movement may have a negative impact on the benefits you receive from the product and your burden of the premium payment.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if the Company fulfills all of its contractual obligations.

Early surrender risk

If you surrender your policy in the early policy years or before its maturity date, the amount of the benefit you will get back may be considerably less than the total amount of the premiums you paid.

Exclusions

No Daily Hospital Cash Benefit or Intensive Care Benefit is payable under the Policy when the Confinement is directly or indirectly caused by: 1. Care or treatment for any Confinement which is not Medically Necessary. 2. Congenital Conditions. 3. Pre-existing Conditions. 4. Sickness, Disease or Illness when occurring during the first thirty (30) days after the Effective Date or the date of reinstatement of the Policy. 5. Human Immunodeficiency Virus (HIV) related illness, including Acquired Immunization Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof, which is derived from an HIV infection, except due to blood transfusion. 6. Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not. 7. Disability arising out of excessive consumption of alcohol or narcotics or similar drugs or agents unless prescribed by a Physician for the treatment of a Disability. 8. Routine physical examinations, health check-ups or tests not incidental to treatment or diagnosis of a Disability or any treatments which are not Medically Necessary. 9. Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or the reversal of birth control or treatment pertaining to infertility. 10. Cosmetic surgery or plastic surgery, preventive or vaccination treatment not related to a Disability, eye glasses, corrective aids and refractions or hearing aids and treatment for the same, and prescriptions thereof except as necessitated by bodily Injuries wholly caused by an Accident occurring after the Effective Date. 11. Dental care, surgery and treatment, except as necessitated by the need to restore sound natural teeth that are damaged wholly by Injury occurring after the Effective Date, and the restoration is only to restore the basic function of the natural teeth that existed prior to the Injury. 12. Psychiatric, psychological, mental, nervous or mood disorders, and any physiological or psychosomatic manifestations thereof. 13. Treatment or surgery for tonsils, adenoids or any diseases peculiar to the female generative organs within one hundred and twenty (120) days after the Effective Date of this Policy. 14. War or any act of war, terrorism or terroristic activities, declared or undeclared, hostilities, rebellion, revolution, insurrection, coup or usurped power or active duty in the military, naval or air forces of any country or international authority. 15. Any Disability resulting from: (i) Racing of any kind other than on foot. (ii) Motorcycling other than on roadways designed primarily for motor traffic. (iii) Aviation or aeronautics other than as a fare paying passenger on a duly licensed commercial aircraft. (iv) Skydiving and parasailing. (v) Deep water diving over thirty (30) meters requiring the use of breathing apparatus. (vi) Abseiling and mountain climbing requiring the use of ropes and / or pitons. (vii) Winter sports other than ice-rink skating. (viii) Participation in all forms of professional sports competition with reward and income. (ix) Deliberate exposure to exceptional danger in the opinion of the Company except in an effort to save human life. (x) Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons. 16. Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care. 17. The participation in any criminal event. 18. Trans-sexual surgery. 19. Circumcision, unless medically required.

No Accidental Death Benefit is payable under this Policy when the death of the Insured is directly or indirectly caused by: 1. Disease or infection (except infections which occur through an accidental cut or wound). 2. Pregnancy, childbirth (including surgical delivery), miscarriage and abortion irrespective of whether such event is accelerated or induced by an Injury. 3. Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not. 4. Any drug unless taken in accordance with the lawful directions and prescription of a qualified and registered Physician. 5. Accident occurring while or because the Insured is under the influence of alcohol. 6. Poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an Accident arising from a hazardous incident in relation to the Insured's occupation. 7. War or any act of war, terrorism or terroristic activities, declared or undeclared, hostilities, rebellion, revolution, insurrection, coup or usurped power or active duty in the military, naval or air forces of any country or international authority. 8. Aviation or aeronautics other than as a fare paying passenger on a duly licensed commercial aircraft. 9. The participation in any criminal event. 10. Racing of any kind other than on foot. 11. Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons. 12. Participation in all forms of professional sports competition with reward and income.

Premium adjustment

The premium is non-guaranteed and may significantly increase due to factors including but not limited to claims experience and policy persistency. However, the premium will not be increased based on the age of the Insured on his or her next birthday.

Premium term and non-payment of premium

The premium payment term of the policy is 10 years.

The Company allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period, the policy will be terminated from the date the first unpaid premium was due. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

Termination conditions

The policy shall terminate on the earliest of the following: 1. The death of the Insured. 2. The date of maturity of the policy. 3. The date of Policy surrender. Such date is determined in accordance with the Company's applicable rules and regulations in relation to surrender. 4. The end of the Grace Period of any premiums due and not received by the Company.



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