



**VHIS**

**Choice of Wisdom**

## VChoice Voluntary Health Insurance Plan

is a Standard Plan certified by the Government  
under the Voluntary Health Insurance Scheme (“VHIS”)  
(Certification Number: S00012-01-000-01)

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## VChoice Voluntary Health Insurance Plan is a Standard Plan certified by the Government under Voluntary Health Insurance Scheme

Yet unexpected medical costs can distract your focus and hinder progress. To ensure peace of mind, the Government-certified VChoice Voluntary Health Insurance (“VChoice”) provides you comprehensive reimbursement coverage on hospitalisation and surgical care. With VChoice, you and your loved ones are covered for the high cost of medical treatments which helps ease the financial stress of medical treatments.

### Comprehensive and Continuous Coverage

VChoice provides you with an annual limit of HKD420,000 to reimburse your expense on hospitalisation and surgical benefits. Limits are reset annually to offer your comprehensive coverage with intact insurance, which is guaranteed renewable until the Age of 100 (attained Age)!

### All-round Protection

A range of hospitalisation and surgical benefits, including Psychiatric Treatment, Diagnostic Imaging Tests (CT scan, MRI scan, PET scan, PET-CT combined and PET-MRI combined) and Pre- and Post- Confinement/ Day case Procedure outpatient care, can be reimbursed under VChoice without any lifetime limit. In case you are unfortunately diagnosed with a cancer, no matter it is surgical or non-surgical, this plan does cover the treatment needed.

### Government regulated; Pay less in Tax<sup>9</sup>

You can be confident VChoice is fair to you and meets the Government’s regulatory standards. If you are a Hong Kong taxpayer, you can claim annual tax deduction up to HKD8,000 per Insured Person from the premium paid for yourself and your specified relatives (irrespective of number)!

Specified relatives include:

- Your spouse / child
- Your or your spouse’s parent / grandparent / brother or sister

### Multiple Policyholders

VChoice offers Multiple Policy Holders option where all the Policy Holders can equally share the premium paid for the same Insured Person under one Policy for tax deduction. There is no cap on the number of taxpayers who can make a claim for tax deduction for the same Insured Person.

### Cover Unknown Pre-existing Conditions

Pre-existing conditions unknown to applicants are commonly excluded from benefit coverage. VChoice, however, provides partial coverage during a waiting period of 3 years upon Policy inception as below:

1 <sup>st</sup> Policy Year	2 <sup>nd</sup> Policy Year	3 <sup>rd</sup> Policy Year	4 <sup>th</sup> Policy Year and thereafter
No Coverage	25%	50%	100% (Full coverage)

### Worldwide support service<sup>10</sup> (Free service other than the Certified Plan)

If you have an Accident or suffer an illness whilst abroad, your needs will be well taken care of with the Worldwide Emergency Assistance. All you need to do is call the 24-hour emergency assistance hotline to enjoy round-the-clock worldwide support and assistance that includes phone medical advice, emergency medical evacuation and repatriation of mortal remains, etc.

### Service at Your Fingertips

Call our 24 hours hotline on 3123 3123, our Customer Engagement Representatives are at your service to address your insurance needs.

You may assess the FWD eServices mobile app or website ([www.fwd.com.hk](http://www.fwd.com.hk)) to manage your FWD insurance account anytime and anywhere. FWD eServices has broad features and is easy to use. Key services of the FWD eServices include:

- View policy terms and benefits
- View claim history and statements
- Claims submission - secure e-claims submission
- Update contact information (under ‘Self-Service’)
- Receive latest update on claim status and notification on settlement via the mobile app’s push notification and email



## VChoice Voluntary Health Insurance Plan

### Eligibility

Issue Age	Age 15 days – Age 80 (Attained Age)
Benefit Term	Guaranteed yearly renewal <sup>ix</sup> up to Age 100 of the Insured Person
Premium Payment Mode	Annually / Monthly
Currency	HKD

### Benefit Schedule

Benefit items <sup>(1)</sup>	Benefit limit in HKD
(a) Room and board	\$750 per day Maximum 180 days per Policy Year
(b) Miscellaneous charges	\$14,000 per Policy Year
(c) Attending doctor's visit fee	\$750 per day Maximum 180 days per Policy Year
(d) Specialist's fee <sup>(2)</sup>	\$4,300 per Policy Year
(e) Intensive care	\$3,500 per day Maximum 25 days per Policy Year
(f) Surgeon's fee	Per surgery, subject to surgical category for the surgery / procedure in the Schedule of Surgical Procedures– <ul style="list-style-type: none"> <li>• Complex \$50,000</li> <li>• Major \$25,000</li> <li>• Intermediate \$12,500</li> <li>• Minor \$5,000</li> </ul>
(g) Anaesthetist's fee	35% of Surgeon's fee payable <sup>(5)</sup>
(h) Operating theatre charges	35% of Surgeon's fee payable <sup>(5)</sup>
(i) Prescribed Diagnostic Imaging Tests <sup>(2) (3)</sup>	\$20,000 per Policy Year Subject to 30% Coinsurance
(j) Prescribed Non-surgical Cancer Treatments <sup>(4)</sup>	\$80,000 per Policy Year
(k) Pre-and post-Confinement/ Day Case Procedure outpatient care <sup>(2)</sup>	\$580 per visit, up to \$3,000 per Policy Year <ul style="list-style-type: none"> <li>• 1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure</li> <li>• 3 follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)</li> </ul>
(l) Psychiatric treatments	\$30,000 per Policy Year
<b>Other limits</b>	
Annual Benefit Limit for benefit items (a) – (l)	\$420,000 per Policy Year
Lifetime Benefit Limit for benefit items (a) – (l)	Nil

## Premium adjustment

The premium is not guaranteed. The premium for each Renewal is determined based on the Insured Person's attained Age, Place(s) of Residence, occupation and the Standard Premium Schedule applicable at that time when the Policy is renewed.

## Premium term and non-payment of premium

The premium payment term of the Policy of VChoice ends on the Policy anniversary immediately following the Insured Person's 100<sup>th</sup> birthday.

FWD allows a grace period of thirty (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 be automatically terminated on the earliest of the followings –

- (a) where the Policy is terminated due to non-payment of premiums after the grace period as specified in the Policy provision;
- (b) the day immediately following the death of the Insured Person; or
- (c) the Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write the Policy.

For more details, please refer to the Terms and Conditions of the Policy provisions.

## Insurance Levy Rate Table for General Insurance

Date of Policy Inception	Rate	Cap (HKD)
From 1 Apr 2019 till 31 Mar 2020	0.060%	\$3,000
From 1 Apr 2020 till 31 Mar 2021	0.085%	\$4,250
From 1 Apr 2021 onward	0.100%	\$5,000

Levy collected by the Insurance Authority will be imposed on relevant Policy at the applicable rate. The payment to be received for such levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit <https://www.fwd.com.hk/en/insurance-levy/> or contact: (852) 3123 3123.

## Exclusions:

Under these Terms and Benefits, the Company shall not pay any benefits in relation to or arising from the following expenses.

1. Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.
2. Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient.
3. Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1) such Disability shall be generally excluded from any coverage of these Terms and Benefits if it exists before the Policy Effective Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first five (5) years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the Policy Effective Date.

However, the exclusion under this entire Section 3 shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of these Terms and Benefits shall apply.

4. Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related Disability, where Section 3 of this Part 7 applies).
5. Any charges in respect of services for –
  - (a) beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within ninety (90) days of the Accident; or
  - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to –
  - (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other Medical Services provided;
  - (b) removal of pre-malignant conditions; and
  - (c) treatment for prevention of recurrence or complication of a previous Disability.
7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident. Follow-up dental treatment or oral surgery after discharge from Hospital shall not be covered.
8. Expenses incurred for Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement or on the day of the Day Case Procedure.
10. Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for Medical Services provided as a result of Congenital Condition(s) which have manifested or been diagnosed before the Insured Person attained the Age of eight (8) years.
13. Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
14. Expenses incurred for treatment for Disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

## Important Notes and Declarations:

- i. VChoice is underwritten by FWD General Insurance Company Limited (“FWD”). FWD reserves the right to revise, modify or adjust the benefits payable under the Policy as certified by the Hong Kong Special Administrative Region Government (“Government”) and/or premium rates at each Policy Renewal.
- ii. VChoice 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 (“Hong Kong”) 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 Hong Kong. All selling and application procedures of VChoice must be conducted and completed in Hong Kong.
- iii. 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. FWD reserves the right to accept or decline any application and can decline your application by giving notification and explanation of application result. The liability of FWD does not commence until the application has been formally accepted and the premium has been paid.
- iv. All the above benefits and payment are paid after deducting unpaid premiums or any amount due (if any) to FWD under the Policy.
- v. If you are not satisfied with the Policy, you have the right to cancel it and obtain a refund of any premium paid (less any market value adjustment, if any) and any levy by giving written notice during the cooling-off period. The cancellation right is subject to the request to cancel must be signed by you and received by the office of FWD at 9/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong within twenty-one (21) days after (a) the delivery of the Policy; or (b) the issue of a notice to you or your representative stating that the Policy are available and when the cooling-off period would expire, whichever is earlier, provided that no refund can be made if a benefit payment has been made, is to be made or impending.
- vi. The Policy provisions of VChoice are governed by the laws of Hong Kong.
- vii. While the Policy is in force, you may terminate the Policy by sending a written request to FWD.
- viii. This product material is for reference only and is indicative of the key features of VChoice. This product material should read along with the Terms and Benefits and other relevant marketing materials. For the definition of capitalized terms, the exact terms and conditions and the full list of exclusions of VChoice, please refer to the Policy provisions. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy provisions, the Policy provisions shall prevail. If you want to read the Terms and Benefits of the Policy provisions before making an application, you can obtain a copy from FWD.
- ix. Guaranteed yearly renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable including but not limited to Termination Provisions, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the Age and the premium table applicable upon renewal. Premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD’s medical claim experience and persistency of policies from time to time.
- x. Effective from 1 January 2018, all Policy Holder are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority. For further information on levy, please visit our website at [www.fwd.com.hk/en/insurance-levy](http://www.fwd.com.hk/en/insurance-levy) or contact our customer service hotline 3123 3123.

## Remarks:

1. Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
2. The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
3. Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.
4. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
5. The percentage here applies to the Surgeon’s fee actually payable or the benefit limit for the Surgeon’s fee according to the surgical categorisation, whichever is the lower.
6. The benefit coverage, benefit amount and benefit limits, territorial scope of cover, choice of ward class and Coinsurance of this Plan will remain unchanged even if the Policy Year lasts for less than 12 months.
7. Except for the psychiatric treatments as stated in benefit item (I), of the Benefit Schedule, all benefits described in the benefit items shall be applicable worldwide.
8. All benefits described in the benefit items are not subject to any restriction in the choice of healthcare services provider and ward class, including but not limited to Registered Medical Practitioner and Hospital.
9. VChoice is eligible for tax deduction by you (Hong Kong taxpayer). The annual premium statement will be issued to you on or before end of April every year for the premium paid during the preceding 12 months ending March of the same year. There is no cap on the number of specified relatives that are eligible for tax deduction. This tax deduction is applicable for Hong Kong only and shall be subject to the Inland Revenue Ordinance (Cap.112) and Government policy as applicable from time to time. FWD and its intermediaries do not provide tax advice and you should consult your own tax advisor for any tax advice. For details of tax deduction arrangement, please refer to the website of Inland Revenue Department of Hong Kong ([www.ird.gov.hk](http://www.ird.gov.hk)).

Specified Relative	Conditions
Parent or Grandparent (including spouse’s parent or grandparent)	1) aged 55 or more; or 2) under the Age of 55 but eligible to claim an allowance under the Government’s Disability Allowance Scheme
Child or Sibling (including spouse’s sibling)	1) under the Age of 18; or 2) aged 18 or more but under the Age of 25 and receiving full time education at a university, college, school or other similar educational establishment; or 3) aged 18 or more but incapacitated for work by reason of physical or mental disability

10. The service is provided by a 3<sup>rd</sup> party service provider and FWD shall not be responsible for any act or failure to act on the part of the 3<sup>rd</sup> party service provider. This service is not guaranteed renewable and is not applicable to Insured Person aged 75 or above. FWD may revise the details of the services from time to time without prior notice. This service is available to the Insured Person when travelling outside the home country or country of residence for periods not exceeding ninety (90) consecutive days per trip.

# 智適簡自願醫療保險計劃申請表

## VChoice Voluntary Health Insurance Plan Application Form



自願醫保認可產品編號: S00012-01-000-01 (標準計劃) VHIS Plan Certification Number: S00012-01-000-01 (Standard Plan)

1. 每份申請表只限投保一名受保人 One application form for one Insured Person only
2. 受保人必須是申請人自己或其配偶、子女(年齡小於18歲、18歲至25歲而接受全日制教育者或18歲或以上之殘疾人士)、其兄弟姐妹/配偶的兄弟姐妹(年齡小於18歲、18歲至25歲而接受全日制教育者或18歲或以上之殘疾人士)、其父母或祖父母/其配偶的父母或祖父母(年齡達55歲或以上或年齡小於55歲之殘疾人士)。 Insured Person must be applicant himself or his spouse, children (aged below 18, aged 18 to 25 with full-time education or aged 18 or below disabled), siblings / siblings of spouse (aged below 18, aged 18 to 25 with full-time education or aged 18 or below disabled), parents and grandparents / parents and grandparents of spouse (aged 55 or above or aged 55 or below disabled).
3. 本保險計劃允許多於一名保單持有人, 如保單持有人多於一人, 需要所有保單持有人共同委任一名保單持有人作為「保單持有人代表」, 授權其對本公司發出指示或通知, 並代表所有保單持有人接收通知或保障, 除非另有所指, 此申請表之申請人將設定為保單持有人代表。其他保單持有人(非保單持有人代表)與受保人之關係亦必須符合以上第2點所列要求。  
This insurance plan allows more than one Policyholder. If there is more than one Policyholder, a "Representative Policyholder" must be jointly designated by all the other Policyholder(s), the Representative Policyholder shall be authorised to give instructions or notices, and receive notices or benefits on behalf of all the Policyholders. The Applicant here will be set as the Representative Policyholder unless otherwise is specified. The relationship between the other Policyholder(s) (non-Representative Policyholder(s) and the insured person must be the relationship listed in the above point no. 2.
4. 此保險計劃為自動續保保單, 保單於到期日將自動續保, 保單持有人需繳付相關保費, 而續保保費將另函通知保單持有人或保單持有人代表(如適用), 直至保單持有人書面通知取消為止。  
This insurance plan is an automatic renewal policy. The policy will be automatically renewed on the policy expiry date. The policyholder will be required to pay the relevant renewal premium. The Policyholder or Representative Policyholder (if applicable) will be notified on the renewal premium separately until the policyholder's prior written instruction for cancellation.
5. 為確保閣下的未來利益, 閣下必須在此申請書上填報一切有關之事實, 因閣下與富衛保險有限公司(「富衛」)之合約將以這些事實為根據, 否則富衛有權將所續發之保單宣告無效。如閣下不清楚某一事實是否重要, 也請在此申請書上披露。  
To ensure your future benefits, you have to disclose in this application ALL material facts, which shall form the basis of our contracts; otherwise the policy issued may be declared void at the discretion of FWD General Insurance Company Limited ("FWD"). If you are in doubt whether a fact is material, please disclose it on the application form.

請選擇並加「✓」號 Please tick as appropriated	富衛專用 For FWD use only	生效日期: Effective date:
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### 申請人資料 (申請人年齡必須為18歲以上) (如保單持有人多於一人, 申請人將設定為保單持有人代表, 並請填寫其他保單持有人資料部份) Personal Details of Applicant (Applicant's age must be 18 years or above) (If there is more than one Policyholder, the applicant will be set as the Representative Policyholder and please complete the other Policyholders information section)

英文姓名 (與香港身份證相同) Name in English (same as HKID Card)		中文姓名 Name in Chinese	
姓 Family Name	名 Given Name		
身份證號碼 HKID Card No.	出生日期 (日/月/年) Date of Birth (DD/MM/YYYY)	性別 Sex	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
職業* (適用於同時為受保人的申請人) Occupation* (Applicable to Applicant who is also the Insured Person)		國籍 (非必要填寫) Nationality (Optional)	
地址* Address* (請以英文填寫 Please complete in ENGLISH)			
單位/室 Flat/Room	層數 Floor	座 Block	大廈 Building / 閣 Mansion / 樓 House / 屋苑 Estate
街 Street / 道 Road	地區 District	<input type="checkbox"/> 香港島 HK Island <input type="checkbox"/> 九龍 Kowloon <input type="checkbox"/> 新界 N.T.	
聯絡電話 Contact No.	流動電話號碼 Mobile No.	電郵地址^ Email Address^ (必需填寫)(Required field)	

### 受保人資料 Details of Insured Person

請選擇一項並提供每年平均居港時間 Please tick one and provide average stay in Hong Kong per year	<input type="checkbox"/> 本人 (資料與以上相同) Myself (Details as above)	受保人每年平均居港時間: Please provide average stay of Insured Person in Hong Kong per year: _____ 月 months
	<input type="checkbox"/> 其他 (請提供與申請人關係): Others (Please provide Relationship with the Applicant):	如受保人之每年平均居港時間少於9個月, 請提供海外居住地*名稱: If the average stay is less than nine months, please provide the place of residence* outside Hong Kong: _____
英文姓名 (與香港身份證相同) Name in English (same as HKID Card)		中文姓名 Name in Chinese
姓 Family Name	名 Given Name	
身份證號碼 HKID Card No.	出生日期 (日/月/年) Date of Birth (DD/MM/YYYY)	性別 Sex
職業* Occupation*		<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
		國籍 (非必要填寫) Nationality (Optional)



## 投保項目

### Choice of Cover

<input checked="" type="checkbox"/> 智適簡自願醫療保險計劃 VChoice Voluntary Health Insurance Plan	<input type="checkbox"/> 每年保費 Annual Premium <input type="checkbox"/> 每月保費 Monthly Premium	港幣 HKD  (不包括保費徵費)(Excluding Insurance levy)
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保險業監管局將會向相關的保單按規定的徵費率徵收保費徵費。將會收取的徵費會按規定轉付予保險業監管局。詳情請瀏覽<https://www.fwd.com.hk/tc/insurance-levy/>或聯絡(852) 3123 3123。Levy collected by the Insurance Authority will be imposed on relevant policy at the applicable rate. The payment to be received for such levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information please advise <https://www.fwd.com.hk/en/insurance-levy/> or contact: (852) 3123 3123.

#### 註釋 Footnotes:

# 若受保人的職業或居住地有所變更，保單持有人需於續保時通知富衛。請注意有關變更需重新核保及其結果有可能導致保費或相關條款的轉變，或終止保障。If there is any change in places of residence or occupation of the Insured Person, the policyholder must notify FWD at the time of renewal. Please note that the changes need to be re-underwritten and the re-underwriting result may be lead to premium change or termination of Terms and Benefits.

\* 信箱、酒店地址和海外地址均不可接受。P.O. Box, hotel address and overseas address are not acceptable.

^ 請提供電郵地址以享用富衛eServices應用程式及通過電子郵件收取保單、醫療索償理賠表及續保通知。Please provide email address to enjoy FWD eServices app and receive policy, medical claim statement and renewal notice by email.

## 受保人健康聲明

### Health Declaration of Insured Person

1. 受保人的身高及體重 Insured Person's Height and Weight	身高 Height 米m:    厘米cm:    尺ft:    寸in:	體重 Weight: 公斤Kg:    磅lb:
2. 受保人是否曾患有或獲悉患有下列疾病： Has the Insured Person ever had or been told to have any of the following:		是 Yes    否 No
i. 心臟病 Diseases of the Heart		<input type="checkbox"/> <input type="checkbox"/>
ii. 癌症或腫瘤 Cancer or tumor		<input type="checkbox"/> <input type="checkbox"/>
iii. 糖尿病或高血糖 Diabetes or high blood sugar		<input type="checkbox"/> <input type="checkbox"/>
iv. 乙型肝炎或丙型肝炎 Hepatitis B or C		<input type="checkbox"/> <input type="checkbox"/>
v. 腎功能衰竭 Kidney Failure		<input type="checkbox"/> <input type="checkbox"/>
vi. 中風 Stroke		<input type="checkbox"/> <input type="checkbox"/>
3. 在過去的5年裡，受保人有否曾就下列疾病接受過醫療建議或治療： In the last 5 years, has the Insured Person received medical advice or been treated for any of the following:		有 Yes    沒有 No
i. 原位癌、異常生長、囊腫或息肉 Carcinoma insitu, abnormal growth, cysts or polyps		<input type="checkbox"/> <input type="checkbox"/>
ii. 哮喘、肺結核、肺炎或慢性阻塞性肺病 Asthma, tuberculosis, pneumonia or chronic obstructive lung disease		<input type="checkbox"/> <input type="checkbox"/>
iii. 胃潰瘍、胰腺炎或胃炎 Stomach ulcer, pancreatitis or gastritis		<input type="checkbox"/> <input type="checkbox"/>
iv. 高血壓或高膽固醇 High blood pressure or high cholesterol		<input type="checkbox"/> <input type="checkbox"/>
v. 肝功能異常 Abnormal liver function		<input type="checkbox"/> <input type="checkbox"/>
vi. 腎炎或腎功能異常、腎結石、膽囊疾病、前列腺肥大或PSA值高於正常水平、多囊卵巢綜合症或子宮內膜異位 Nephritis or abnormal kidney function, renal stones, gall bladder disorders, prostate enlargement or elevated PSA levels, polycystic ovarian syndrome or endometriosis		<input type="checkbox"/> <input type="checkbox"/>
vii. 任何眼睛的受傷或病症（不包括通過處方鏡片矯正視力）、耳朵、骨骼、肌肉、關節或脊柱或身體殘疾 Any injury or disorder of the eyes (excluding vision corrected by prescription lens), ears, bones, muscle, joints or spine or physical disability		<input type="checkbox"/> <input type="checkbox"/>
viii. 愛滋病感染或愛滋病檢測陽性結果 HIV infection or positive HIV test		<input type="checkbox"/> <input type="checkbox"/>
ix. 抑鬱症、精神病或神經系統的疾病或智力障礙 Depression, mental disease or neurological disorder or intellectual disability		<input type="checkbox"/> <input type="checkbox"/>
x. 任何乳房、甲狀腺或大腸的疾病 Any disorders of the breast, thyroid or large intestine		<input type="checkbox"/> <input type="checkbox"/>
4. 在過去3年中，除上述病症外，受保人有沒有： For any condition other than the above, in the last 3 years, has the Insured Person:		有 Yes    沒有 No
i. 與醫生或專科醫生持續進行6個月或更長時間的跟進？ Had ongoing follow-up with a doctor or specialist doctor for a period of 6 months or more?		<input type="checkbox"/> <input type="checkbox"/>
ii. 服用藥物或接受治療，其中任何一項持續兩週或更長時間？ Received medication or treatment, any of which was for a continuous period of 2 weeks or more?		<input type="checkbox"/> <input type="checkbox"/>
iii. 進行手術或持續住院超過6天？（如有，請提交相關報告） Had a surgical procedure, or been hospitalised for a continuous period of 6 days or more? (If yes, please provide relevant report(s))		<input type="checkbox"/> <input type="checkbox"/>
iv. 在血液測試、活組織檢查、心電圖、影像學掃描、子宮頸抹片檢查、結腸鏡檢查或其他檢驗測試中發現異常或超出正常範圍的結果？（如有，請提交相關報告） Had abnormal result or results outside the normal range in a blood test, biopsy, ECG, imaging scan, pap smear, colonoscopy or other investigation? (If yes, please provide relevant report(s))		<input type="checkbox"/> <input type="checkbox"/>

5. 親屬健康狀況 Family Health History		有 Yes	沒有 No
受保人的親生父母、兄弟或姐妹有沒有：Amongst your biological parents, brothers or sisters:			
i. 在50歲以前被診斷患有乳癌或卵巢癌（女性受保人適用），結腸癌或直腸癌，心臟病或中風 Whom have been diagnosed with breast or ovary cancer (for female Insured Person only), colon cancer or rectal cancer, heart disease or stroke before age 50		<input type="checkbox"/>	<input type="checkbox"/>
ii. 在60歲以前被診斷患有阿爾茨海默病（認知障礙症），多囊腎病，運動神經元病，帕金森症或肌肉營養不良症 One of whom has been diagnosed with Alzheimer's disease, Polycystic Kidney Disease, Motor Neurone Disease, Parkinson's Disease or Muscular Dystrophy before age 60		<input type="checkbox"/>	<input type="checkbox"/>
6. 只適用於女性受保人 (Applicable to female Insured Person only)		是 Yes	否 No
i. 受保人現在是否懷有身孕？ Is the Insured Person pregnant now?		<input type="checkbox"/>	<input type="checkbox"/>
ii. 如是，受保人曾否患有任何併發症，如高血壓，子癇或子癇前症（妊娠毒血症），妊娠糖尿病或早產風險（因鐵質水平下降而需要服用維生素補充劑除外）？ If Yes, does the Insured Person has any complications such as high blood pressure, eclampsia or pre-eclampsia, gestational diabetes or risk of premature delivery (excluding reduced iron levels for which you are taking vitamin supplements)?		<input type="checkbox"/>	<input type="checkbox"/>
如上述問題的回答為「是」，請提供詳細資料如下： If you answer Yes to any of the above questions, please provide details below:			
病症名稱 Name of condition	診斷日期 Date diagnosed	受保人曾接受何種治療？請註明接受治療時期，治療種類及其詳情（如藥物名稱，治療程序或手術） What treatment did the Insured Person have? Please include treatment period, type of treatment and their details (e.g. name of medication, procedure or surgery)	受保人是否已完全康復及沒有正在進行治療？ Is the Insured Person Fully Recovered with no ongoing treatment?
			是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/>
			是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/>
			是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/>
如您有任何醫療報告或醫療檢查報告，請隨此表格同時附上，並請於空格加「✓」號。 If you have any medical reports or reports of investigations, please enclose them and put a tick in the box.			<input type="checkbox"/> 另有附頁 With Attachment
<b>賠償時所用之銀行名稱及帳戶號碼（戶口持有人必須是申請人）</b> <b>Bank Name and Account No. for Claim Settlement (Account-Holder must be the Applicant)</b>			
個人銀行戶口(只限港元) Personal bank account (Hong Kong dollar only)			
銀行名稱 Bank Name	分行代碼 Branch Code	銀行帳號 Bank account no.	
<b>繳付保費方法</b> <b>Premium Payment Method</b>			
付款期數 Payment Mode	付款方法 Payment Method		
<input type="checkbox"/> 每年 Yearly	<input type="checkbox"/> <b>支票 Cheque</b> 支票抬頭請填寫「富衛保險有限公司」並必需連同本申請表一併提交。保單將於付款確認繳付後簽發。 Please mark cheque payable to "FWD General Insurance Company Limited" and must submit with this application form. Policy will be issued after payment has been settled.		
	<input type="checkbox"/> <b>信用卡 Credit Card</b> 請填寫「信用卡付款授權書」。保單將於付款確認繳付後簽發。 Please complete the credit card payment authorisation form. Policy will be issued after payment has been settled.		
<input type="checkbox"/> 每月 Monthly	<input type="checkbox"/> <b>信用卡 Credit Card</b> 請填寫「信用卡付款授權書」。保單將於第一期分期付款確認繳付後簽發。 Please complete the credit card authorisation form. Policy will be issued after the 1 <sup>st</sup> installment payment has been settled.		

其他保單持有人資料部份 (保單持有人年齡必須為18歲以上) (此部份只於保單持有多於一人時使用)

**Other Policyholders information section (Policyholder's age must be 18 years or above) (This part only applicable to more than one Policyholder)**

1	保單持有人 Policyholder	英文姓名 (與香港身份證相同) Name in English (same as HKID Card)	中文姓名 Name in Chinese	
與受保人關係 Relationship with the Insured Person		身份證號碼 HKID Card No.	出生日期 (日/月/年) Date of Birth (DD/MM/YYYY)	性別 <input type="checkbox"/> 男 <input type="checkbox"/> 女 Sex Male Female
本人謹此指定申請人為本保單的保單持有人代表，並授權他/她作出此保單申請，並就日後發出之保單作出指示或通知，並代表本人接收富衛的通知或保障。本人確認已細閱、明白及接受富衛之收集個人資料聲明。 I hereby designated the Applicant to be the Representative Policyholder of this insurance policy and authorise him/her to apply for this policy application, to give instructions or notices, and receive notices or benefits from FWD for the policy to be issued on behalf of me. I confirm that I have read, understood and accepted the Personal Information Collection Statement of FWD. <input type="checkbox"/> 拒絕接收推廣訊息或資料及富衛擬對本人的個人資料作直接促銷的用途。 Opt out from marketing communications or materials and FWD to use of personal data for direct marketing purpose.				
簽署 Signature		於香港簽署之日期 Signed in Hong Kong on (日/月/年 DD/MM/YYYY)		
2	保單持有人 Policyholder	英文姓名 (與香港身份證相同) Name in English (same as HKID Card)	中文姓名 Name in Chinese	
與受保人關係 Relationship with the Insured Person		身份證號碼 HKID Card No.	出生日期 (日/月/年) Date of Birth (DD/MM/YYYY)	性別 <input type="checkbox"/> 男 <input type="checkbox"/> 女 Sex Male Female
本人謹此指定申請人為本保單的保單持有人代表，並授權他/她作出此保單申請，並就日後發出之保單作出指示或通知，並代表本人接收富衛的通知或保障。本人確認已細閱、明白及接受富衛之收集個人資料聲明。 I hereby designated the Applicant to be the Representative Policyholder of this insurance policy and authorise him/her to apply for this policy application, to give instructions or notices, and receive notices or benefits from FWD for the policy to be issued on behalf of me. I confirm that I have read, understood and accepted the Personal Information Collection Statement of FWD. <input type="checkbox"/> 拒絕接收推廣訊息或資料及富衛擬對本人的個人資料作直接促銷的用途。 Opt out from marketing communications or materials and FWD to use of personal data for direct marketing purpose.				
簽署 Signature		於香港簽署之日期 Signed in Hong Kong on (日/月/年 DD/MM/YYYY)		
3	保單持有人 Policyholder	英文姓名 (與香港身份證相同) Name in English (same as HKID Card)	中文姓名 Name in Chinese	
與受保人關係 Relationship with the Insured Person		身份證號碼 HKID Card No.	出生日期 (日/月/年) Date of Birth (DD/MM/YYYY)	性別 <input type="checkbox"/> 男 <input type="checkbox"/> 女 Sex Male Female
本人謹此指定申請人為本保單的保單持有人代表，並授權他/她作出此保單申請，並就日後發出之保單作出指示或通知，並代表本人接收富衛的通知或保障。本人確認已細閱、明白及接受富衛之收集個人資料聲明。 I hereby designated the Applicant to be the Representative Policyholder of this insurance policy and authorise him/her to apply for this policy application, to give instructions or notices, and receive notices or benefits from FWD for the policy to be issued on behalf of me. I confirm that I have read, understood and accepted the Personal Information Collection Statement of FWD. <input type="checkbox"/> 拒絕接收推廣訊息或資料及富衛擬對本人的個人資料作直接促銷的用途。 Opt out from marketing communications or materials and FWD to use of personal data for direct marketing purpose.				
簽署 Signature		於香港簽署之日期 Signed in Hong Kong on (日/月/年 DD/MM/YYYY)		
4	保單持有人 Policyholder	英文姓名 (與香港身份證相同) Name in English (same as HKID Card)	中文姓名 Name in Chinese	
與受保人關係 Relationship with the Insured Person		身份證號碼 HKID Card No.	出生日期 (日/月/年) Date of Birth (DD/MM/YYYY)	性別 <input type="checkbox"/> 男 <input type="checkbox"/> 女 Sex Male Female
本人謹此指定申請人為本保單的保單持有人代表，並授權他/她作出此保單申請，並就日後發出之保單作出指示或通知，並代表本人接收富衛的通知或保障。本人確認已細閱、明白及接受富衛之收集個人資料聲明。 I hereby designated the Applicant to be the Representative Policyholder of this insurance policy and authorise him/her to apply for this policy application, to give instructions or notices, and receive notices or benefits from FWD for the policy to be issued on behalf of me. I confirm that I have read, understood and accepted the Personal Information Collection Statement of FWD. <input type="checkbox"/> 拒絕接收推廣訊息或資料及富衛擬對本人的個人資料作直接促銷的用途。 Opt out from marketing communications or materials and FWD to use of personal data for direct marketing purpose.				
簽署 Signature		於香港簽署之日期 Signed in Hong Kong on (日/月/年 DD/MM/YYYY)		

如以上空格不敷應用，請自行複製一份並附於表格提交。 If the above space is not enough, please copy one and attach it to the form.

## 有關冷靜期

### Cooling-off period

#### 冷靜期內取消保單

保單持有人可在冷靜期內行使權利取消本保單及獲發還全數已付保費，但行使此項權利時，必須符合以下條件：

- (a) 取消要求必須由保單持有人或保單持有人代表簽署，並確保富衛於以下日期後起計的21日內收到該要求，並以較先者為準 -
  - (i) 保單條款及保障和保單資料頁交付至保單持有人；或
  - (ii) 向保單持有人或其代表發出通知書，列明保單條款及保障和保單資料頁已備妥及冷靜期何時屆滿；及
- (b) 若曾獲賠償或將獲得賠償，則不獲發還保費及保險費。

#### Cancellation within cooling-off period

The Policyholder may exercise the right of cancellation with full refund of paid premium and levy without interests during the cooling-off period. The cancellation right is subject to the following conditions -

- (a) The request to cancel must be signed by the Policyholder or Representative Policyholder and received by FWD within 21 days after -
  - (i) the delivery of the Terms and Benefits and the Policy Schedule; or
  - (ii) the issue of a notice to the Policyholder or his representative stating that the Terms and Benefits and the Policy Schedule are available and when the cooling-off period would expire; whichever is the earlier; and
- (b) No refund can be made if a benefit payment has been made, is to be made or impending.

## 聲明及授權

### Declaration and Authorisation

1. 本人謹聲明盡本人所知所信，以上的答案皆完全屬實及真確無訛，以此作為投保申請書的一部分，並為日後簽發保單之基礎。本人瞭解並同意如在本投保申請書上的陳述及以上之答案有不確之處或隱瞞任何重要事實，即使保單已獲簽發，富衛仍保留終止保單或就此修訂而重新簽發另一保單的權利。本人及受保人授權任何醫生、醫院、保險公司或機構，可以將部分或全部有關受保人傷患之病歷（包括但不限於診症、診斷性檢驗結果、藥方或治療資料）給予富衛或其已獲授權之代理人。此授權之副本與正本具同等效力。  
I declare to the best of my knowledge and belief that all the statements and answers in the above are full, complete and true and form part of the application and the basis of the policy to be issued. I understand and agree that if any of the statements and answers given in the above are inaccurate or I have not disclosed any material facts, FWD shall be entitled to cancel the policy or to reissue the policy with changes even after the policy has been issued. I/we further authorise any physician, hospital, insurance company or organisation to furnish part of or all medical history (including but not limited to information in respect of consultations, diagnostic test results, prescriptions or treatment) with respect to any illness or injury of the Insured Person to FWD or its authorised representative. A photocopy of this authorisation shall be considered as effective and valid as the original.
2. 本人承諾於遞交所需之個人資料予富衛前，須通知受保人及其他保單持有人（如適用）有關本保單及富衛之收集個人資料聲明（不論是否載於此申請表或由其他途徑取得）。富衛將不會就受保人及其他保單持有人未被通知的情況承擔任何責任。本人承諾會遵守個人資料（私隱）條例，並確認已獲得受保人及其他保單持有人的同意，將其個人資料移交富衛以作申請本計劃之用。  
I undertake that I will inform/have informed the Insured Person and other Policyholder(s) (if applicable) about this Policy and the Personal Information Collection Statement ("PICS") of FWD (whether contained herein or otherwise obtained) before transferring his/her personal data to FWD. FWD shall not accept any liability for the Insured Person and other Policyholder(s) not having been so informed. I further undertake that I will comply with the Personal Data (Privacy) Ordinance and confirm I have obtained the consent from the Insured Person for the transfer of his/her personal data to FWD for the purpose of enrolling him/ her in this insurance plan.
3. 本人作為申請人，明白本人代表此申請表內之受保人作出聲明及簽署（如適用）。本人亦明白生效日期須為富衛接受此申請之日期。  
I, as the applicant, understand that I declare and sign on behalf of the Insured Person in this Application (If applicable). I also understand that the coverage effective date shall be the date when this Application is accepted by FWD.
4. 本人作為申請人，願意作為保單持有人代表（如適用），明白本人亦代表其他保單持有人作出聲明及簽署，並會將本申請及日後簽發保單的全部資料通知所有其他保單持有人。  
I, as the applicant, am willing to be the Representative Policyholder (if applicable) and understand that I also declare and sign on behalf of the other Policyholder(s) in this Application. I will notify all the other Policyholder(s) on all the information I received on this Application and the policy to be issued.
5. 本人確認已閱讀及明白此醫療保險產品的產品小冊子及保單條款，本人確認此醫療保險產品適合本人及受保人的需要。  
I confirm having read and understood the product brochure and policy provisions. I acknowledged this medical insurance product is suitable for my and the Insured Person's insurance needs.
6. 本人確認及明白除精神科治療外，保險計劃內所有保障均全球適用。保險計劃內所有保障均不設醫療服務提供者選擇或病房級別選擇的限制。本人並確認明白此保險計劃的保障中，診斷成像檢測的共同保險安排。  
I confirm that I understood that all benefits described in the insurance plan are applicable worldwide except for psychiatric treatment and all benefit described in this insurance plan are not subject to any restriction in the choice of healthcare services providers and ward class. I also confirm that I understood that there is the Coinsurance arrangement of Prescribed Diagnostic Imaging Tests under this insurance plan.
7. 本人明白此保險計劃是於自願醫保計劃的認可產品，並可享根據稅務條例（第112章），就保費支出提供稅務扣減，富衛及其中介並不提供稅務建議，本人會向本人的稅務顧問諮詢稅務建議。如需進一步資料，本人可瀏覽稅務局網頁（www.ird.gov.hk）及自願醫保計劃網頁（www.vhis.gov.hk）。  
I understand that this insurance plan is a Certified Plan under Voluntary Health Insurance Scheme and is eligible for claiming tax deduction under the Inland Revenue Ordinance (Cap.112). FWD and its intermediaries do not provide tax advice and I shall consult my tax advisor for any tax advice. For further information, I shall visit the website of Inland Revenue Department (www.ird.gov.hk) and the website of Voluntary Health Insurance Scheme (www.vhis.gov.hk).
8. 本人明白於保單生效前，若因任何原因/改變，導致上述本人所提供之資料不再完全、不再正確或不再準確，本人有責任立即通知富衛並更正該資料。  
I have the duty to immediately inform FWD and correct the above information I provided if they have become incomplete, untrue and inaccurate subsequently before any policy is issued.
9. 就有關本申請所作出付款，並不保證立刻批准所申請的承保範圍。承保範圍只在發出保單及交妥首期保費時方生效（包括由於更改受保條件而需繳付的額外首期保費）。  
Any payment made in connection with this Application does not guarantee immediate approval of the coverage applied for. The insurance coverage applied for shall only take effect when the relevant policy has been issued and the initial premium paid (including any additional initial premium payable due to revisions of the policy terms and conditions).
10. 本人已細閱、明白及接受富衛之收集個人資料聲明。  
I have read, understood and accepted the Personal Information Collection Statement of FWD.  
富衛有意向閣下送交推廣訊息或資料及根據收集個人資料聲明第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或富衛擬對閣下的個人資料的使用，請在以下有關方格內加上（✓）號，藉以行使閣下不同意此項安排的權利。  
FWD intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 of PICS. If you do not agree to receive such marketing communications or FWD's intended use of Your Personal Data, please tick below to exercise your right to opt-out.  
 拒絕接收推廣訊息或資料及富衛擬對本人的個人資料作直接促銷的用途。  
Opt-out from marketing communications or materials and FWD to use of my personal data for direct marketing purpose.

只應用於保險經紀：

申請人明白、確知及同意，富衛會就申請人購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。如申請人為法人團體，代表申請人簽署的獲授權人員在此向富衛確認他/她已獲該法人團體授權。申請人亦明白富衛必須取得申請人的同意，才可以處理其保險申請。

Applicable to Insurance Broker only :

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by FWD, FWD will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to FWD that he or she is authorised to do so. The applicant further understands that the above agreement is necessary for FWD to proceed with the application.

#### 取消保單權益及發還保費

本人明白本人有權以書面通知要求取消保單及取回所有已繳保費(扣除市場價值調整，如適用)及保費徵費；但是本人必須簽署該通知，並確保富衛保險有限公司於香港中環德輔道中308號富衛金融中心9樓於以下時段內直接收到該通知：保單交付本人或本人的代表後或《通知書》發予本人或本人的代表後，起計的21天，以較先者為準。

#### Cancellation Rights and Refund of Premium(s)

I understand that I have the right to cancel and obtain a refund of any premium(s) paid (less any market value adjustments, if any) and any levy by giving written notice. Such notice must be signed by me and received directly by FWD General Insurance Company Limited at 9/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong within 21 days after the delivery of the policy or issuance of a notice to the Policy Holder or the Policy Holder's representative, whichever is the earlier.

於香港簽署之日期 Signed in Hong Kong on

X

申請人簽署 Applicant's Signature

日/月/年 DD/MM/YYYY

#### 代理人/經紀資料

#### Advisor/Broker's Information

代理人/經紀 Advisor / Broker's Name

帳戶號碼 Account Code

電郵地址 Email Address

(必需填寫)(Required field)

聯絡電話 Contact No.

請提供電郵地址以收取保單及醫療索償理賠表。  
Please provide email address to receive policy and medical claim statement by email.

#### 信用卡付款授權書

#### Credit Card Payment Authorisation Form

Visa 卡  萬事達卡 Master Card

持卡人姓名

Cardholder's Name

信用卡號碼

Credit Card Account No.

信用卡到期日

Credit Card Expiry Date (MM/YY)

本人茲授權富衛保險有限公司從本人上述之信用卡賬戶支取此保險所應繳之保費及保險徵費(包括續保保費)，直至另行通知。  
I hereby authorise FWD General Insurance Company Limited to charge my above credit card account for the premium and insurance levy (including renewal premium) until further notice.

X

持卡人簽署 Cardholder's Signature

日期 Date

## 收集個人資料聲明

### Personal Information Collection Statement (“PICS”)

- 閣下需要不時向富衛保險有限公司（「本公司」）或本公司的代理及代表就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
  - 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
  - 「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
  - 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
  - 閣下的個人資料可能用於以下用途：
    - 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
    - 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
    - 發展保險及其他金融服務及產品；
    - 發展及維持本公司信貸及風險之相關模型；
    - 處理付款指示；
    - 釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
    - 行使與本公司的服務及 / 或產品有關的任何權利；
    - 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及 / 或身份核証；
    - 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索以及偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的；
    - 進行保單審閱及需求分析（不論是否定期進行）；
    - 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業協會或協會等）作出披露；
    - 作本公司或本集團的任何成員的統計或精算研究；及
    - 履行與上文第(i)至(xii)段直接有關的其他用途。
  - 閣下的個人資料將被保密但為達成上文第5段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：
    - 本集團的其他成員；
    - 任何因本公司業務而聘用之經營保險相關及 / 或再保險相關業務之人士或公司；
    - 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）、法律顧問及 / 或其他專業顧問；
    - 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及 / 或
    - 任何本公司或本集團的其他成員負責任或需要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的官員、規管者、部門、執法代理或其他人士（不論在香港境內或境外）。
  - 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。
  - 本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途，或 (ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
  - 就直接促銷而言，本公司擬：
    - 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；銷售本公司、本集團其他成員及 / 或本公司之業務夥伴（即以下產品及服務的供應商）不時提供的下列服務及產品：
      - 保險服務及產品；
      - 財富管理服務及產品；
      - 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
      - 健康檢查及健康服務及產品；
      - 媒體、娛樂及電信服務；
      - 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
      - 為慈善及 / 或非牟利用途的捐款及捐贈。
    - 將閣下的姓名及聯絡資料提供予本集團任何成員及 / 或本公司之業務夥伴，讓其用於直接促銷上文第9(i)段所載的服務或產品（如為業務夥伴，則包括作金錢或其他商業利益）。
- 本公司有意向閣下送交推廣訊息或資料及根據上述第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，閣下可於任何時間致函本公司的資料保護主任並將函件郵寄至以下地址，藉以行使閣下不同意此項安排的權利：
- 富衛保險有限公司  
香港德輔道中308號  
富衛金融中心1樓
- 為達成上文第5及第9段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第6及第9(ii)段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料（私隱）條例》大致相同或用作同一用途的資料保護法。
  - 根據《個人資料（私隱）條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。
  - 查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至上述地址。如閣下有任何疑問，敬請致電本公司之客戶服務熱線 3123 3123。
  - 中英文本如有歧異，概以英文本為準。
  - 本公司保留隨時增補、更改、更新及修訂本聲明之權利，並任何更改將於發出通知時起生效。

## 收集個人資料聲明

### Personal Information Collection Statement (“PICS”)

1. From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the “Company”) or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as “Your Personal Data”.
3. “Your Personal Data” will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person’s consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company’s subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, “the Group”).
5. The purposes for which Your Personal Data may be used are as follows:
  - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
  - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
  - (iii) developing insurance and other financial services and products;
  - (iv) developing and maintaining credit and risk related models;
  - (v) processing payment instructions;
  - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
  - (vii) exercising any rights that the Company may have in connection with our services and/or products;
  - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
  - (ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
  - (x) performing policy reviews and needs analysis (whether or not on a regular basis);
  - (xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
  - (xii) for statistical or actuarial research undertaken by the Company or any member of the Group; and
  - (xiii) fulfilling any other purposes directly related to (i) to (xii) above.
6. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
  - (i) other members of the Group;
  - (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company’s business;
  - (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyze and check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company’s business;
  - (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company’s business; and/or
  - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company’s business.
8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
9. In connection with direct marketing, the Company intends:
  - (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
    - a. insurance services and products;
    - b. wealth management services and products;
    - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
    - d. health-check and wellness services and products;
    - e. media, entertainment and telecommunications services;
    - f. reward, loyalty or privileges programmes and related services and products; and
    - g. donations and contributions for charitable and/or non-profit making purposes; and
  - (ii) to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).

The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company’s intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:

Corporate Data Protection Officer  
FWD General Insurance Company Limited  
1st Floor, FWD Financial Centre,  
308 Des Voeux Road Central  
Hong Kong

10. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
11. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
12. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.
13. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
14. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

# VChoice Voluntary Health Insurance Plan

## Standard Premium Schedule (HKD)

(Effective from 1 April, 2019)

Attained Age	Male		Female		Attained Age	Male		Female	
	Annual	Monthly	Annual	Monthly		Annual	Monthly	Annual	Monthly
0#	2,996	270	2,177	196	50	4,104	370	4,941	445
1	2,996	270	2,177	196	51	4,320	389	5,085	458
2	2,996	270	2,177	196	52	4,544	409	5,235	472
3	2,996	270	2,177	196	53	4,781	431	5,393	486
4	1,363	123	1,525	138	54	5,028	453	5,561	501
5	1,363	123	1,525	138	55	5,321	479	5,766	519
6	1,363	123	1,525	138	56	5,557	501	5,989	540
7	1,363	123	1,525	138	57	5,848	527	6,211	559
8	1,363	123	1,525	138	58	6,142	553	6,451	581
9	1,363	123	1,525	138	59	6,440	580	6,735	607
10	1,363	123	1,525	138	60	6,736	607	7,068	637
11	1,363	123	1,525	138	61	7,108	640	7,417	668
12	1,363	123	1,525	138	62	7,491	675	7,765	699
13	1,363	123	1,525	138	63	7,883	710	8,117	731
14	1,363	123	1,525	138	64	8,374	754	8,457	762
15	1,400	126	1,613	146	65	8,833	795	8,803	793
16	1,471	133	1,696	153	66	9,322	839	9,171	826
17	1,484	134	1,760	159	67	9,841	886	9,563	861
18	1,492	135	1,821	164	68	10,385	935	9,975	898
19	1,501	136	1,875	169	69	10,953	986	10,405	937
20	1,566	141	1,921	173	70	11,532	1,038	10,839	976
21	1,574	142	1,956	177	71	12,115	1,091	11,271	1,015
22	1,606	145	1,995	180	72	12,702	1,144	11,696	1,053
23	1,638	148	2,060	186	73	13,168	1,186	12,108	1,090
24	1,693	153	2,121	191	74	13,568	1,222	12,507	1,126
25	1,738	157	2,234	202	75	13,894	1,251	12,839	1,156
26	1,782	161	2,284	206	76	14,263	1,284	13,161	1,185
27	1,842	166	2,338	211	77	14,561	1,311	13,483	1,214
28	1,886	170	2,393	216	78	14,815	1,334	13,800	1,242
29	1,949	176	2,450	221	79	15,180	1,367	14,121	1,271
30	1,993	180	2,576	232	80	15,744	1,417	14,638	1,318
31	2,041	184	2,639	238	81*	16,054	1,445	14,886	1,340
32	2,087	188	2,709	244	82*	16,357	1,473	15,123	1,362
33	2,150	194	2,778	251	83*	16,676	1,501	15,372	1,384
34	2,230	201	2,856	258	84*	16,995	1,530	15,641	1,408
35	2,289	207	3,012	272	85*	17,295	1,557	15,913	1,433
36	2,326	210	3,090	279	86*	17,592	1,584	16,186	1,457
37	2,400	216	3,172	286	87*	17,866	1,608	16,428	1,479
38	2,471	223	3,255	293	88*	18,164	1,635	16,688	1,502
39	2,540	229	3,343	301	89*	18,457	1,662	16,943	1,525
40	2,643	238	3,517	317	90*	18,753	1,688	17,199	1,548
41	2,707	244	3,628	327	91*	19,051	1,715	17,459	1,572
42	2,829	255	3,764	339	92*	19,360	1,743	17,726	1,596
43	2,966	267	3,909	352	93*	19,665	1,770	17,991	1,620
44	3,120	281	4,060	366	94*	19,983	1,799	18,267	1,645
45	3,274	295	4,203	379	95*	20,302	1,828	18,543	1,669
46	3,428	309	4,351	392	96*	20,604	1,855	18,804	1,693
47	3,578	323	4,501	406	97*	20,924	1,884	19,081	1,718
48	3,755	338	4,648	419	98*	21,249	1,913	19,362	1,743
49	3,899	351	4,804	433	99*	21,396	1,926	19,499	1,755

# "0" year old means 15 days of age \* Standard Premium of 81 years old or above is for renewal only

Note : • This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

• The above Standard Premiums are not guaranteed. The premiums for each Renewal are determined based on the Insured Person's attained age, Place of Residence, the occupation and the Standard Premium Schedule applicable at that time when the policy is renewed.