



安家護摯愛

My Home My Castle

愛屋及U保險計劃
i.MRT Plan

人壽•非分紅壽險
Life • Non-participating life

敢 至係人生

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置業安居可算是人生中最重大的投資。家乃一個遠離繁囂，讓您過著安心與舒適生活的居所。然而世事難料，打破安寧的意外隨時發生，所以您必須為不測的未來作好準備。本計劃是專為保護身邊摯愛而設的按揭人壽保險計劃，防止他們因預料不及的不幸事故而失去安樂窩。

Buying a home is perhaps one of the biggest investments in your life. Home is where you will feel safe and undisturbed from the hustle and bustle of the outside world. However, incidents may occur to disrupt the sanctity of your home that is beyond your control. So you need to anticipate the unexpected. **i.MRT** is a mortgage life insurance plan specially tailored to protect your loved ones from losing your home as a result of any unforeseen and unfortunate events or circumstances.



靈活選擇 保障為您度身訂造

Flexible Options Tailor-made for your Needs

愛屋及U特別提供多項保障年期 - 10、15、20、25及30年，以配合您的按揭貸款年期。您更可按您的按揭貸款金額而選擇所需之保障額。本計劃提供3個預設利率6%、8%及10%。保險金額將根據您所選擇之利率按年遞減，切合您的實際需要。

i.MRT Plan is designed to meet your changing needs by offering a variety of options with a Benefit Term of 10, 15, 20, 25 and 30 years to coincide with your mortgage term. You can also choose your own protection amount depending on your outstanding mortgage loan. The Plan offers you a choice of three pre-determined interest rates of 6%, 8% and 10%. The sum insured will be reduced annually based on your selected rate to suit your practical situation and requirements.



保費固定不變 理財更易掌握

Fixed Premium to Budget with Ease

本計劃具有固定保費的特色。不論您的狀況有何改變，保費於保障年期內將維持不變。此外，您的保費供款年期比保障年期少5年，讓您更容易掌握個人財務。

i.MRT Plan features a fixed premium which will remain constant throughout the Benefit Term no matter how your conditions change. Furthermore, the premium payment term is five years shorter than the Benefit Term, allowing you to manage your finances more efficiently with ease.



守護您的摯愛

Protection for your Loved Ones

維持家的安穩，才能給您摯愛的家人安享生活。若您不幸身故，本計劃將一筆過提供保險金額作為身故權益，可用以償還按揭貸款。於保障年期內，如您被診斷為非常可能於一年內身故，一筆相當於身故權益的金額將會預先支付，紓解燃眉之急¹。

Protecting your home is imperative in giving your beloved family fundamental security. In the unfortunate event of the death of the insured, the Plan provides a lump sum Death Benefit equivalent to the Sum Insured, which can then be used to pay off the mortgage loan. During the Benefit Term of the Plan, if the death of the insured is highly probable within a year, a lump sum equivalent to the Death Benefit will be paid in advance to help ease your financial strain¹.



殘疾保障 加強對您的保護

Disability Benefits to Enhance your Protection

殘疾是另一個讓您擔心失去重要財產的困擾。它不但加重您的財政負擔，也讓您和家人對未來生活感到不安。為了緩解您的憂慮，本計劃特意提供以下的自選殘疾保障：

- 完全永久殘廢利益附約
倘若被保人因疾病或意外受傷以致完全永久殘廢²，我們將預支當時的保障金額以作應急之用。此附約賠償一經支付，基本保單將會終止。
- 保費豁免附約
若不幸證實為完全殘廢²導致無法工作，到期應繳付的基本計劃及附加保障之保費將可獲豁免。

Suffering from disability could not only impose an immense burden on your expenses, but also on the emotional well-being of both your family and yourself. To help ease your worries, our Plan provides the following optional benefits to add on to the basic coverage.

- Total and Permanent Disability Benefit
In the unfortunate event of total and permanent disability² as a result of sickness or injury caused by accident, the Sum Insured will be advanced and the policy shall terminate.
- Waiver of Premium Benefit
In case of total disability² and inability to work, the premiums due for the basic plan and riders will be waived.



保單轉換 輕鬆自在

Convert your Policy without Hassle

當您償還按揭貸款或需要有所轉變時，您可在60歲之前將本保單轉換為終身人壽保險計劃。不管您的健康狀況如何，均毋須提交適宜受保證明。

After you have paid off your mortgage loan or if your needs have changed, you have the option to convert the policy to a permanent life insurance plan before you reach the age of 60. Regardless of your health condition, evidence of insurability will not be required.

愛屋及U保險計劃 i.MRT Plan

計劃種類 Plan Options	愛屋及U保險計劃 i.MRT Plan		愛屋及U保險計劃 (完全永久殘廢利益) i.MRT Plan with Total and Permanent Disability Benefit		
保障年期 Benefit Term	10年 10 years	15年 15 years	20年 20 years	25年 25 years	30年 30 years
投保年齡 (下次生日年齡) Issue Age (Age Next Birthday)	18-55	18-50	18-45	18-40	18-35
保費供款年期 Premium Payment Term	5年 5 years	10年 10 years	15年 15 years	20年 20 years	25年 25 years
保費 Premium Structure	平衡及保證 Level and guaranteed				
貨幣 Currency	港幣 HKD				
投保額 Sum Insured	每年根據預設表而遞減 Reduce annually according to the pre-determined schedule				
最低投保額 Minimum Sum Insured	400,000港元 HK\$400,000				
預設利率 Pre-determined Interest Rate	6%, 8%, 10%				
繳費方式 ⁵ Premium Payment Mode ⁵	每月 / 每半年 / 每年 Monthly / Semi-annually / Annually				
身故權益 Death Benefit	投保額之100% 100% of the Sum Insured				
自選附加保障 Optional Benefits	保費豁免附約 Waiver of Premium Benefit Rider				

備註:

- 當保單生效時，被保人經註冊專業醫生(按保單釋義)證明非常可能於12個月內身故，而此證明並為本公司接受，本公司將會預先支付一筆相等於身故權益之款項予保單權益人作為預支身故權益，上限為每名被保人125,000美元或1,000,000港元。此賠償一經向保單權益人支付，保單的投保金額及保費將相應調低。若投保金額調整至零或以下，保單將會終止。
- 有關保單內完全永久殘廢，完全傷殘，權益限制及不保事項之詳情，請參閱保單條款。

Remarks:

- While the policy is in force and the insured's advent of death is highly likely within 12 months as certified by a registered medical specialist as defined in the policy and is accepted by FWD, the Advanced Death Benefit in the sum equivalent to the Death Benefit will be payable to the policy owner in advance subject to the maximum of US\$125,000 or HK\$1,000,000 per insured. Upon payment of such benefit to the policy owner, the sum insured and the premium of the policy will be reduced accordingly. If the sum insured is reduced to zero or below, the policy will terminate.
- Please refer to the Policy Provisions for the definition of Total and Permanent Disability, Total Disability, and the limitation of benefits and exclusions.

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. 本產品乃一項定期壽險產品。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. 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。
- vi. 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。
- vii. 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。
- viii. 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。
- ix. 本產品之保單條款受香港特別行政區的法律所規管。
- x. 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。
- xi. 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 term life product. 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. 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.
- vi. 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).
- vii. 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).
- viii. 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.
- ix. The Policy Provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
- x. 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.
- xi. 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。

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。

不保事項

如揀選完全永久殘廢利益附約，而被保人之完全永久殘廢是直接或間接由以下其中一個原因引致，將不能獲得賠償：

1. 蓄意自我毀傷或企圖自殺，不論當時神智是否清醒
2. 懷孕、分娩或有關症狀
3. 戰爭（包括已宣戰及未宣戰）、任何軍事行動、在戰爭中國家之武裝部隊中服務、或在民間支援部隊內工作

保費年期及欠繳保費

保單的保費供款年期為5、10、15、20或25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，而您可能會失去全部權益。

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. 保障年期終結
3. 本保單之全部保險金額按本公司規定轉換為永久性壽險之日
4. 投保額因本公司就本保單支付預支身故權益後下調至零或以下
5. 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.

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.

Exclusions

If Total and Permanent Disability Benefit is added, no Total and Permanent Disability benefit shall be payable when such Total and Permanent Disability is directly or indirectly caused by:

1. intentional self-inflicted injury or attempted suicide, while sane or insane
2. pregnancy or childbirth, or any related complication
3. declared or undeclared war or service in the armed forces of any country at war or in a civilian force auxiliary thereto

Premium term and non-payment of premium

The premium payment term of the policy is 5, 10, 15, 20 or 25 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 end of the Benefit Term
3. The date on which the entire amount of the Sum Insured remaining is converted to a permanent plan of life insurance subject to the Company's relevant rules at the time of conversion
4. The sum insured is reduced to zero or below upon payment of the advance death benefit under this policy
5. The end of the Grace Period of any premiums due and not received by the Company



PMH007AB1808

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