

智適簡自願醫療保險計劃網上投保優惠之條款及細則：

1. 智適簡自願醫療保險計劃網上投保優惠（「此優惠」）只適用於透過 [i.FWD.COM.HK](http://i.fwd.com.hk)（「iFWD 平台」）網上申請由富衛保險有限公司（「富衛保險」）所承保的智適簡自願醫療保險計劃（「指定產品」）。在此條款及細則約束下，客戶由 2019 年 4 月 1 日至 2019 年 9 月 30 日（包括首尾兩天）（「推廣期」）內透過 iFWD 平台成功投保指定產品可透過指定供應商享受洗牙及口腔檢查服務或身體檢查計劃（「健康檢查服務」）乙次。
2. 申請人（「合資格客戶」）須符合以下條件方可享受此優惠：（1）須於推廣期內透過 iFWD 平台成功提交網上申請；（2）申請須獲富衛保險接納；及（3）保單於冷靜期後仍然生效。
3. 合資格客戶將於保單繕發後 30 天內經電郵收到公司編號及客戶編號（「編號」），並需於電郵發送後 60 天內憑編號透過電郵內指定網站（「指定網站」）領取健康檢查服務之電子換領券（「電子換領券」）。
4. 合資格客戶須確保提供之電郵地址有效及正確無誤。如因資料錯誤或不全而導致電郵未能成功發送，富衛金融有限公司（「富衛金融」）不會就此引起之損失負上任何責任。
5. 電郵或編號如有遺失，恕不重發或補發。
6. 電子換領券有效期為由領取電子換領券日起計的一年內。
7. 有關電子換領券及健康檢查服務之使用詳情，請參閱聯合醫務集團有限公司（「供應商」）所訂明之[條款及細則](#)。
8. 此優惠不適用於與富衛保險續保現有智適簡自願醫療保險計劃保單的保單持有人。
9. 此優惠可以轉讓，但不可更換、轉售、退回、轉換其他禮品或折換現金，或與其他推廣優惠同時使用。
10. 富衛金融及富衛保險並非聯合醫務集團有限公司相關服務（包括但不限於指定網站及健康檢查服務）之供應商，故此不會承擔與供應商相關服務有關之任何責任。任何有關之查詢或投訴，客戶應直接向供應商查詢。富衛金融及富衛保險並不會對供應商相關服務之質素作出任何保證，或對使用供應商相關服務時所導致或構成的任何損失或損害負責。
11. 富衛金融及 / 或富衛保險保留隨時修改、暫停或取消此優惠以及修訂有關條款及細則的酌情權而毋須事先通知。
12. 此優惠之參加紀錄（包括但不限於日期及時間），均以富衛保險系統之紀錄為準。任何因電腦及 / 或網絡的連接、技術問題、故障或意外而引致的遲延、遺失、錯誤或無法辨識等情況，富衛金融及 / 或富衛保險概不負責。
13. 指定產品將受其保單條款所約束，詳情請參閱 <https://i.fwd.com.hk/tc/gi-vhis-vchoice>（iFWD 平台上的智適簡自願醫療保險計劃網站）。

14. 如有任何爭議，概以富衛金融及富衛保險的決定為準。

15. 此條款及細則中英對照，如有歧義，概以英文原義為準。

重要事項：

- (i) 富衛保險乃獲保險業監管局授權在香港經營保險業務之保險公司。
- (ii) iFWD 平台由富衛金融經營，富衛金融為富衛保險委任的保險代理商。
- (iii) 此優惠由富衛金融提供及只在香港以內派發，不能詮釋為在香港以外提供或出售或游說購買富衛保險的任何產品的要約、招攬及建議。請參閱富衛保險繕發的銷售文件、保單文件及條款。

VChoice Voluntary Health Insurance Plan Online Purchase Promotion's Terms and Conditions:

1. VChoice Voluntary Health Insurance Plan Online Purchase Promotion ("this Promotion") is applicable to the online application through i.fwd.com.hk ("iFWD Platform") for VChoice Voluntary Health Insurance Plan ("the Designated Product") underwritten by FWD General Insurance Company Limited ("FWD GI"). Subject to these terms and conditions, customers can enjoy a **scaling & polishing and oral exam or a body checkup plan** ("Health Checkup Service") once through the designated service provider by successfully completing the online application of the Designated Product through iFWD Platform between 1 April 2019 and 30 September 2019 (both dates inclusive) ("the Promotion Period").
2. To be eligible for this Promotion, applicants ("Eligible Customer") must meet the following requirements:- (1) the online application must be successfully submitted through iFWD Platform during the Promotion Period; and (2) the application must be accepted by FWD GI; (3) the policy is in-force after the cooling-off period.
3. Eligible Customers will receive a company code and a customer code ("Codes") via email notification within 30 days after the issuance of insurance policy. Eligible Customers have to redeem the e-Coupon ("e-Coupon") of the Health Checkup Service with the Codes through the designated website ("Designated Website") in the email within 60 days after the email was sent.
4. The email address provided by the Eligible Customer must be valid and correct. Incorrect or incomplete information may result in a delivery failure of the email. FWD Financial Limited ("FWD Financial") and FWD GI will not be responsible for any email delivery failure or loss.
5. The email or Codes will not be reissued or replaced in the event of loss.
6. e-Coupon will be valid for one year from the redemption date of the e-Coupon.
7. Please refer to the [terms and conditions](#) of UMP Healthcare Holdings Limited ("the Service Provider") concerning the terms of use and validity of e-Coupon and Health Checkup Service.
8. This Promotion is not applicable to policyholder who renews the existing VChoice Voluntary Health Insurance Plan policy with FWD GI.
9. This Promotion can be transferred but cannot be changed, resale, returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions.
10. FWD Financial and FWD GI are not the service provider of the UMP Healthcare Holdings Limited -related services including but not limited to the Designated Website and Health Checkup Service, and will not accept any liability in relation to the UMP Healthcare Holdings Limited-related services. Any related dispute should be made to the Service Provider directly.
11. FWD Financial and/or FWD GI reserves the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
12. For the record of application for this Promotion (including but not limited to the date and time), FWD GI's system record shall prevail. FWD Financial and/or FWD GI will not be responsible for any delay, loss, error or unrecognized situation due to computer and / or Internet's connection, technical problem, malfunction or accident.
13. The Designated Product is subject to its policy provisions. For details, please refer to <https://i.fwd.com.hk/en/gi-vhis-vchoice> (VChoice Voluntary Health Insurance Plan page on iFWD Platform).

14. In case of any dispute, the decision of FWD Financial and/or FWD GI shall be final and conclusive.

15. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Important Note:-

- (i) FWD GI is authorized by the Insurance Authority to carry on insurance business in Hong Kong.
- (ii) iFWD Platform is operated by FWD Financial. FWD Financial is an appointed insurance agency of FWD GI.
- (iii) This Promotion is offered by FWD Financial and intended to be offered in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of FWD GI outside Hong Kong. Please refer to the product brochure, policy documents and provisions issued by FWD GI for details.