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**客戶服務熱線**

**8209 0098**

**(Monday to Friday 9:00 am - 6:00pm,  
except Public Holidays)**

**星期一至五上午九時至晚上六時，  
公眾假期除外)**



**[cs.clubcare.hk@pccw.com](mailto:cs.clubcare.hk@pccw.com)**

**Remarks**

HKT Financial Services (IA) Limited ("HKTIA") is a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability), arranging for a wide range of life insurance and general insurance products under the brand of Club Care. HKTIA is a licensed insurance agency in Hong Kong and regulated by the Insurance Authority of Hong Kong (Licensed insurance Agency License No. FA2474). HKTIA is an appointed licensed insurance agent of FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability).

**備註**

HKT Financial Services (IA) Limited (「HKTIA」) 為香港電訊有限公司 (香港電訊有限公司是一家於開曼群島註冊成立的有限公司) 旗下的全資附屬公司，以 Club Care 品牌安排多元化的人壽保險及一般保險產品。HKTIA 為香港的持牌保險代理機構並受香港之保險業監管局監管 (持牌保險代理牌照號碼：FA2474)。HKTIA 獲富衛人壽保險 (百慕達) 有限公司 (於百慕達註冊成立之有限公司) 委任為持牌保險代理人。

### Important Notes

- The insurance plan is provided and underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD Life"). Club Care is a service brand operated by HKT Financial Services (IA) Limited ("HKTIA"), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability). HKTIA, being registered with the Insurance Authority of Hong Kong ("IA") as a licensed insurance agency (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for FWD Life to distribute and arrange a wide range of insurance products and services.
- The product information is provided by FWD Life. The product information does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details, and risk disclosures and exclusions of the relevant insurance plan, please refer to the relevant policy documents (including the policy provisions and the product brochure). Policy provisions shall prevail in case of inconsistency.
- Please read the related product brochure, policy provisions, Personal Information Collection Statement of FWD Life and Personal Information Collection Statement of HKTIA before purchasing the insurance product. For enquiries relating to the insurance product, please contact Club Care Customer Service Hotline at 8209 0098.
- The premiums of the insurance product will be payable to FWD Life, (or through HKTIA on behalf of FWD Life in respect of online applications made on Club Care's website (where applicable)), and HKTIA will receive commission from FWD Life for acting as an appointed licensed insurance agency for FWD Life.
- The insurance product is intended to be offered in Hong Kong only. The information on Club Care's website are not intended to be used by persons located or resident outside of Hong Kong. The information on Club Care's website shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sell or provision of any insurance products by FWD Life or HKTIA outside Hong Kong. All selling and application procedures must be conducted and completed in Hong Kong.
- Under the Insurance Ordinance (Cap. 41), the IA has started to collect the levy on insurance premiums from policyholders through insurance companies from January 1, 2018. For more details, please refer to the IA's official website at [ia.org.hk/en/levy](http://ia.org.hk/en/levy).
- HKTIA's role is limited to the distribution and arrangement of the insurance products of FWD Life only and HKTIA shall not be responsible for any matters in relation to the provision of the insurance products.
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- Any dispute over the contractual terms of insurance products should be resolved directly between you and FWD Life.
- All insurance applications are subject to FWD Life's underwriting and acceptance.
- FWD Life is solely responsible for all features, policy approvals, coverage, account maintenance and benefit payment in connection with the insurance product.
- HKTIA will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
- You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary. In case of any inconsistency between the English and Chinese versions, the English version shall prevail.

### 重要事項

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- 根據《保險業條例》（第 41 章），由 2018 年 1 月 1 日起，IA 開始透過保險公司向保單持有人按保費收取徵費。有關更多詳細資訊，請瀏覽 IA 之官方網站 [ia.org.hk/tc/levy](http://ia.org.hk/tc/levy)。
- HKTIA 之角色只限於富衛人壽的保險產品的代理及安排，而 HKTIA 對有關保險產品的提供的任何事項概不負責。
- 保險產品是富衛人壽之產品和責任，而非 HKTIA 之產品和責任。
- 有關保險產品的合約條款的任何爭議應由您與富衛人壽直接解決。
- 所有保險申請以富衛人壽的承保及接納為準。
- 富衛人壽全面負責一切有關保險產品的所有特點、保單批核、保障、帳戶維護及賠償事宜。
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- 您應細閱向您提供之有關產品資料並在必要時尋求獨立建議。
- 如中英文版本有任何差異，一概以英文版本為準。

# BeEasy Accident Protection Plan

**Broad accident coverage with deep care**

**Accident • Non-participating Life Insurance**



For people like you, an accident isn't just about the physical impact, but can disrupt the momentum of your life. And that's because you have so much going on now and in your future.

What is key is for you and your family to recuperate and bounce back quickly, to regain the momentum you and your family have got going. For this, you don't just need more cover, you need more care.

## Broad cover & deep care

The thing about accidents are that they impact you more than just physically, because they happen so abruptly, and is felt immediately.

So we considered various impacts that an accident may have, and designed a plan with holistic support for all those needs.

The result is FWD's BeEasy Accident Protection Plan – a plan that offers broad cover and deep care should you encounter an accident.

From support for scarring directly caused by accidents to waiver of maximum annual reimbursement amount for physiotherapy and chiropractor treatment under eligible conditions - we've thought of it all, so you don't have to worry about it.

What's more, you could choose from two different plan levels that suit your needs and budget.

## The cover and care we provide



### Broader Coverage

#### Broad accidental death and disability coverage

- Double indemnity if the injury is due to an accident occurs under specific conditions
- Additional Accidental Medical Expenses cover under Supreme Plan to take care of your medical costs
- Compassionate Death Benefit
- 2 plan levels to fit your protection needs and budget

### Deeper Care

#### First-in-market<sup>3</sup> Scar due to Accident cover<sup>2</sup>

- Beyond disability and loss-of-life, we also care about how the severity of scars caused by an accident impact your life, so we will cover you with the Scar due to Accident<sup>2</sup> Benefit

#### 24-hour Worldwide Assistance Service

- Should an accident occur, we are on-call to provide support<sup>5</sup> at anytime or anywhere you are

We take precautions in life to ensure the safety of our family and ourselves. However, accidents could still happen without pre-warning and beyond our control. FWD supports you and your family through the unexpected adversities. The BeEasy Accident Protection Plan (the “Plan”) provides broad accident protections including accidental death, dismemberment and hospitalisation due to accidental injury.

## Key Features of the Plan



**Accidental coverage  
providing financial  
supports in distress**



**Double up indemnity  
under specific conditions**



**First-in-market Scar  
due to Accident cover**



**Additional accidental  
medical expenses coverage  
(for Supreme Plan)**



**A choice of 2 plan levels  
for enhanced flexibility**



**24-hour Worldwide  
Assistance Service**



**Easy application**





### Accidental coverage providing financial supports in distress

If you suffer from designated losses including dismemberment, Third Degree Burns or even death caused by an Accident, Accidental Death and Dismemberment Benefit<sup>1</sup> will be paid according to the Schedule of Benefits to provide timely financial assistance for you and your family at the difficult moment!



### Double up benefits under specific conditions

Double Indemnity Benefit gives you better peace of mind! The Accidental Death and Dismemberment Benefit<sup>1</sup> and Scar due to Accident<sup>2</sup> Benefit will be doubled if the Accidental Injury happens in specified conditions as stated under Double Indemnity Benefit in Table 1 on page 8.



### First-in-market<sup>3</sup> Scar due to Accident<sup>2</sup> cover

The plan extends protection to you if you are diagnosed of having scars caused by accident. Through the Scar due to Accident<sup>2</sup> Benefit, you will be entitled to one-off advanced payment of the Accidental Death and Dismemberment Benefit which equals to 20% of the Initial Sum Insured in the event of scar<sup>2</sup> caused by accidental injury.



### Additional accidental medical expenses coverage

Whether the Accident is minor or severe, you may need medical care that may cost you a lot. Under Supreme Plan, we will reimburse the Eligible Expenses<sup>4</sup> incurred arising from the Accidental Injury, including outpatient, Hospital, surgery, nursing, physiotherapy, Chiropractor, Chinese bone-setting and acupuncture expenses. Please refer to the Additional Accidental Medical Expenses Benefit in Table 1 on page 9 for the maximum amount payable and other details.

### Waiver of annual limit for chiropractor treatment and physiotherapy

With the Additional Accident Medical Expenses Benefit under Supreme Plan, if no claims have been made for any 2 consecutive policy years under the policy, you can enjoy a permanent waiver of the maximum reimbursement amount per policy year for chiropractor treatment and physiotherapy. Please refer to the Additional Accidental Medical Expenses Benefit in Table 1 on page 9 for details.





### **A choice of 2 plan levels for enhanced flexibility**

We understand that everyone is different in terms of how much protection they need or how big a financial commitment they want to make. This Plan offers a choice of 2 different plan levels to suit your protection needs and budget considerations.



### **24-hour Worldwide Assistance Service<sup>5</sup>**

Accidents that occur overseas especially in unfamiliar surroundings can cause extreme anxiety and distress. To ensure you can receive immediate assistance around the clock, the Plan provides 24-hour Worldwide Assistance Service<sup>5</sup>, including telephone medical advice, emergency medical evacuation and repatriation of mortal remains.



### **Easy application**

You don't have to answer any health question for Standard Plan; while you only need to answer to 1 simple health question<sup>6</sup> without providing any proof of health for Supreme Plan. Therefore, act now to equip you and your beloved with this comprehensive accident protection.

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## General Information

| Plan Name                                | BeEasy Accident Protection Plan   |                          |
|--|---|--------------------------|
| Plan Type                                | Basic Plan  |                          |
| Issue Age<br>(Age Next Birthday)         | 1 (15 days) - 65  |                          |
| Benefit Term and<br>Premium Payment Term | Yearly renewable to age next birthday 75  |                          |
| Premium Structure                        | <ul style="list-style-type: none"> <li>Based on 4 occupational classes<sup>7</sup> and place of residence</li> <li>Renewal premiums are non-guaranteed but the premium will not be increased based on the age of the Insured on his or her next birthday<sup>8</sup></li> </ul> |                          |
| Currency                                 | HKD / USD   |                          |
| Premium Payment Mode                     | Monthly / Semi-annually / Annually  |                          |
| Plan Levels                              | Standard Plan   | Supreme Plan             |
| Minimum Initial Sum Insured              | HK\$200,000 / US\$25,000  | HK\$500,000 / US\$62,500 |
| Maximum Initial Sum Insured              | HK\$750,000 / US\$93,750 (age next birthday 1 (15 days) – 18)<br>HK\$1,500,000 / US\$187,500 (age next birthday 19 – 65)  |                          |

This product material is for reference only and is indicative of the key features of the product. For the full and exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of Hong Kong.

**Table 1: Benefit at-a-glance**

| Benefits   | Maximum Benefit Amount         |         |
|--|--------------------------------|---------|
|  | Standard                       | Supreme |
| <b>Accidental Death and Dismemberment Benefit<sup>1</sup></b> <ul style="list-style-type: none"> <li>A specified percentage of the Initial Sum Insured is payable according to the Schedule of Benefits.</li> </ul>  | Initial Sum Insured            |         |
| <b>Scar due to Accident<sup>2</sup> Benefit</b> <ul style="list-style-type: none"> <li>The Plan will pay a one-time payment of 20% of the Initial Sum Insured as an advanced payment of the Accidental Death and Dismemberment Benefit<sup>1</sup> if the Insured is diagnosed with having scar due to an accident.</li> </ul>   | 20% of the Initial Sum Insured |         |
| <b>Double Indemnity Benefit</b> <p>The amounts payable for Accidental Death and Dismemberment Benefit<sup>1</sup> and Scar due to Accident<sup>2</sup> Benefit are doubled if the Insured sustains an Accidental Injury under one of the following conditions:</p> <ul style="list-style-type: none"> <li>(i) While the Insured is a fare-paying passenger on any public conveyance licensed to carry passengers;</li> <li>(ii) In a fire in a public building including theatre, public auditorium, licensed hotel or guesthouse, school, Hospital, restaurant, shopping mall and public transport station. The Insured must be in the building when the fire starts;</li> <li>(iii) In an elevator (apart from any elevators in a mine or construction sites);</li> <li>(iv) As a result of being struck by a motorised vehicle or injured in a traffic accident while being a pedestrian; or</li> <li>(v) As a result of an earthquake, natural flooding or landslide.</li> </ul> | Initial Sum Insured            |         |

**Table 1: Benefit at-a-glance**

| Benefits   | Maximum Benefit Amount |                      |                              |                              |                   |                 |                        |   |                  |                     |                       |                  |                        |   |                  |                       |               |   |                  |                |  |
|--|------------------------|----------------------|------------------------------|------------------------------|-------------------|-----------------|------------------------|---|------------------|---------------------|-----------------------|------------------|------------------------|---|------------------|-----------------------|---------------|---|------------------|----------------|--|
|  | Standard               | Supreme              |                              |                              |                   |                 |                        |   |                  |                     |                       |                  |                        |   |                  |                       |               |   |                  |                |  |
| <p><b>Additional Accidental Medical Expenses Benefit</b></p> <ul style="list-style-type: none"><li>• If the Insured suffers an Accidental Injury and needs to receive treatment as a result of such Accidental Injury while the policy is in place, the Plan will reimburse for Eligible Expenses<sup>4</sup> incurred for such relevant treatment of up to 5% of the Initial Sum Insured for each Accident including:<ul style="list-style-type: none"><li>- treatment by a Physician, Surgeon and Qualified Nurse;</li><li>- bone-setting and acupuncture treatment performed by a Chinese Medicine Practitioner;</li><li>- treatment by a Physiotherapist, Occupational Therapist, and Chiropractor on the written recommendation of a Physician;</li><li>- Hospital and ambulance service for medical, surgical, X-ray, Hospital and nursing treatment;</li><li>- medical supplies, skin grafting and ambulance hire; and</li><li>- dental treatment for sound and natural teeth damaged by the Accidental Injury.</li></ul></li><li>• Subject to the above maximum limit for each Accident, each of the following treatments is further limited to one visit per day and the maximum reimbursement amounts as specified below:</li></ul> <table><tr><th rowspan="2">Treatment</th><th rowspan="2">No. of visit per day</th><th colspan="2">Maximum reimbursement amount</th></tr><tr><th>per visit per day</th><th>per Policy Year</th></tr><tr><td>Bone-setting treatment</td><td rowspan="2">1</td><td>HK\$200 / US\$25</td><td rowspan="2">HK\$1,000 / US\$125</td></tr><tr><td>Acupuncture treatment</td><td>HK\$200 / US\$25</td></tr><tr><td>Chiropractor treatment</td><td>1</td><td>HK\$400 / US\$50</td><td rowspan="2">HK\$2,500 / US\$312.5</td></tr><tr><td>Physiotherapy</td><td>1</td><td>HK\$400 / US\$50</td></tr></table> <ul style="list-style-type: none"><li>• If the policy has been in force for at least 2 consecutive policy years and no claims have been incurred under the policy during any 2 consecutive policy years immediately prior to the policy's renewal, the maximum reimbursement amount per Policy Year for Chiropractic treatment and Physiotherapy will be waived permanently.</li></ul> | Treatment              | No. of visit per day | Maximum reimbursement amount |                              | per visit per day | per Policy Year | Bone-setting treatment | 1 | HK\$200 / US\$25 | HK\$1,000 / US\$125 | Acupuncture treatment | HK\$200 / US\$25 | Chiropractor treatment | 1 | HK\$400 / US\$50 | HK\$2,500 / US\$312.5 | Physiotherapy | 1 | HK\$400 / US\$50 | Not applicable | 5% of the Initial Sum Insured per Accident (while subject to a maximum of HK\$ 16,000 / US\$ 2,000 per Accident if the Insured is under age 19 at next birthday on the date of the Accident) |
| Treatment  |                        |                      | No. of visit per day         | Maximum reimbursement amount |                   |                 |                        |   |                  |                     |                       |                  |                        |   |                  |                       |               |   |                  |                |  |
|  | per visit per day      | per Policy Year      |                              |                              |                   |                 |                        |   |                  |                     |                       |                  |                        |   |                  |                       |               |   |                  |                |  |
| Bone-setting treatment   | 1                      | HK\$200 / US\$25     | HK\$1,000 / US\$125          |                              |                   |                 |                        |   |                  |                     |                       |                  |                        |   |                  |                       |               |   |                  |                |  |
| Acupuncture treatment  |                        | HK\$200 / US\$25     |                              |                              |                   |                 |                        |   |                  |                     |                       |                  |                        |   |                  |                       |               |   |                  |                |  |
| Chiropractor treatment   | 1                      | HK\$400 / US\$50     | HK\$2,500 / US\$312.5        |                              |                   |                 |                        |   |                  |                     |                       |                  |                        |   |                  |                       |               |   |                  |                |  |
| Physiotherapy  | 1                      | HK\$400 / US\$50     |                              |                              |                   |                 |                        |   |                  |                     |                       |                  |                        |   |                  |                       |               |   |                  |                |  |

Table 1: Benefit at-a-glance

| Benefits  | Maximum Benefit Amount        |         |
|---|-------------------------------|---------|
|   | Standard                      | Supreme |
| Compassionate Death Benefit                       | 1% of the Initial Sum Insured |         |
| 24-hour Worldwide Assistance Service <sup>5</sup> | Service program               |         |

**Table 2: Annual premiums of different Occupational Class<sup>7</sup> at different Initial Sum Insured (Hong Kong resident)**

| Standard Plan                   |         |           |           |
|---------------------------------|---------|-----------|-----------|
| Initial Sum Insured (HK\$)      | 200,000 | 1,000,000 | 1,500,000 |
| Occupational Class <sup>7</sup> |         |           |           |
| 1                               | 240     | 1,200     | 1,800     |
| 2                               | 300     | 1,500     | 2,250     |
| 3                               | 360     | 1,800     | 2,700     |
| 4                               | 600     | 3,000     | 4,500     |
| Supreme Plan                    |         |           |           |
| Initial Sum Insured (HK\$)      | 500,000 | 1,000,000 | 1,500,000 |
| Occupational Class <sup>7</sup> |         |           |           |
| 1                               | 1,700   | 3,400     | 5,100     |
| 2                               | 2,125   | 4,250     | 6,375     |
| 3                               | 2,550   | 5,100     | 7,650     |
| 4                               | 4,250   | 8,500     | 12,750    |

Note:

- The actual premium amount may vary from the above amounts subject to underwriting decision.
- Initial Sum Insured ranging from HK\$200,000 (Standard Plan) or HK\$500,000 (Supreme Plan) to HK\$1,500,000 is available and subject to underwriting decision. For policies denominated in US\$, the exchange rate is fixed at 1:8 (US\$:HK\$).
- The above figures are rounded up to nearest dollar (if applicable).

## Schedule of Benefits

| Description of Losses   | Percentage of Initial Sum Insured |
|---|-----------------------------------|
| Accidental Death  | 100%                              |
| Permanent & Incurable Paralysis of all Limbs                        | 100%                              |
| Loss of or Permanent Total Loss of Use of Two Limbs                 | 100%                              |
| Loss of or Permanent Total Loss of Use of One Limb                  | 100%                              |
| Permanent Total Loss of Sight of Both Eyes                          | 100%                              |
| Permanent Total Loss of Sight of One Eye                            | 100%                              |
| Permanent Total Loss of Speech and Hearing                          | 100%                              |
| Permanent Total Loss of Hearing of                                  |                                   |
| • Both ears   | 75%                               |
| • One ear   | 25%                               |
| Permanent Total Loss of Speech                                      | 50%                               |
| Permanent Total Loss of the Lens of One Eye                         | 50%                               |
| Removal of Lower Jaw by Surgical Operation                          | 30%                               |
| Loss of or Permanent Total Loss of Use of Thumb and Four Fingers of |                                   |
| • Right hand  | 70%                               |
| • Left hand**   | 50%                               |
| Loss of or Permanent Total Loss of Use of Four Fingers of           |                                   |
| • Right hand  | 40%                               |
| • Left hand**   | 30%                               |
| Loss of or Permanent Total Loss of Use of Thumb                     |                                   |
| • Both phalanges – right hand / left hand**                         | 30% / 20%                         |
| • One phalanx – right hand / left hand**                            | 15% / 10%                         |
| Loss of or Permanent Total Loss of Use of Finger of                 |                                   |
| • Three phalanges – right hand / left hand**                        | 10% / 7.5%                        |
| • Two phalanges – right hand / left hand**                          | 7.5% / 5%                         |
| • One phalanx – right hand / left hand**                            | 5% / 2%                           |
| Loss of or Permanent Total Loss of Use of All Toes on One Foot      | 15%                               |
| Loss of or Permanent Total Loss of Use of Great Toe                 |                                   |
| • Two phalanges   | 5%                                |
| • One phalanx   | 3%                                |
| • Loss of or permanent total Loss of Use of Other Toe               | 2%                                |



## Schedule of Benefits

| Description of Losses   | Percentage of Initial Sum Insured |
|---|-----------------------------------|
| Fractured Leg or Patella with Established Non-union   | 10%                               |
| Shortening of Leg by at Least 5 cm  | 7.5%                              |
| Third Degree Burns – Head <ul style="list-style-type: none"><li>Equal to or greater than 2% but less than 4% of total body surface area</li><li>Equal to or greater than 4% but less than 6% of total body surface area</li><li>Equal to or greater than 6% but less than 8% of total body surface area</li><li>Equal to or greater than 8% of total body surface area</li></ul>        | 25%<br>50%<br>75%<br>100%         |
| Third Degree Burns – Body <ul style="list-style-type: none"><li>Equal to or greater than 10% but less than 13% of total body surface area</li><li>Equal to or greater than 13% but less than 15% of total body surface area</li><li>Equal to or greater than 15% but less than 20% of total body surface area</li><li>Equal to or greater than 20% of total body surface area</li></ul> | 25%<br>50%<br>75%<br>100%         |

\*\* Left hand users can have the benefit (percentage of the Initial Sum Insured) of left and right hand reversed.

**Example** (This case is assumed and only for illustration purpose)



Insured : Mr. Peter Chan

Age at next birthday : 35

Job : Executive Assistant

Initial Sum Insured of the Plan (Supreme Plan) :  
HK\$ 1,000,000

## Background:

Peter is married and has 2 sons who are 2 and 5. Living in Hong Kong, the couple love travelling and enjoying an active and outgoing life with their sons. Peter understands that Accident may happen at any time while travelling or working. Therefore, he applies for the Plan in April 2022 in order to safeguard himself and the family by minimising the losses arising from the unexpected calamity.

## How the plans benefit you



**22<sup>nd</sup> Apr, 2022**  
Policy issued



**20<sup>th</sup> Dec, 2022**  
Insured gets injured in an Accident when taking bus home in Hong Kong and sent to Hospital



**22<sup>nd</sup> Dec, 2022**  
Certified that the Insured suffers from permanent total Loss of Use of one toe and Contracture scar on left ankle resulting in limitation of the joint movement



**25<sup>th</sup> Dec, 2022**  
Discharged from Hospital



**4<sup>th</sup> Jan, 2023**  
Claims application submitted

Peter can receive the total amounts of eligible claims as follows:

| Benefit   | Calculation of Claim (HK\$)   | Claim Amount (HK\$) |
|---|---|---------------------|
| Accidental Death and Dismemberment Benefit <sup>1</sup> | 2% of the Initial Sum Insured is payable for permanent total Loss of Use of one toe<br>→ $1,000,000 \times 2\%$   | 20,000              |
| Scar due to Accident Benefit <sup>2</sup>               | 20% of the Initial Sum Insured as advanced payment of Accidental Death and Dismemberment Benefit <sup>1</sup> for the Contracture scar on left ankle resulting in limitation of the joint movement<br>→ $1,000,000 \times 20\%$ | 200,000             |
| Double Indemnity Benefit                                | This benefit is payable as being injured when being a fare paying passenger carried by a public transport<br>→ $20,000 + 200,000$   | 220,000             |
| <b>Total</b>  |   | <b>440,000</b>      |

Unfortunately, Peter is badly injured in an earthquake while travelling on 30<sup>th</sup> January 2023 and eventually dies in February 2023. The beneficiary, Peter's wife can receive the following amount as a financial back-up:

| Benefit   | Calculation of Claim (HK\$)  | Claim Amount (HK\$) |
|---|--|---------------------|
| Accidental Death and Dismemberment Benefit <sup>1</sup> | <ul style="list-style-type: none"> <li>100% of the Initial Sum Insured is payable for accidental death</li> <li>Since 20,000 had been paid for the Loss of Use of one toe and 200,000 had been paid for Scar due to Accident Benefit<sup>2</sup>, FWD will pay the claims after deducting such amount</li> </ul> → $1,000,000 \times 100\% - 20,000 - 200,000$ | 780,000             |
| Double Indemnity Benefit                                | This benefit is payable as the death is caused by being injured in an earthquake   | 780,000             |
| Compassionate Death Benefit                             | 1% of the Initial Sum Insured is payable<br>→ $1,000,000 \times 1\%$   | 10,000              |
| <b>Total</b>  |  | <b>1,570,000</b>    |

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## Important to know

## Remarks

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- 1 The accidental death and dismemberment (please refer to the Schedule of Benefits on page 12) must occur within 180 days from the date of Accident. FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") will pay the Accidental Death and Dismemberment Benefit up to a maximum of 100% of the Initial Sum Insured, regardless of the numbers of Accidental Injuries sustained by the Insured. The Plan will end once 100% of the Initial Sum Insured has been paid (when the Sum Insured Limit becomes zero). If a claim is payable at an amount that is higher than the Sum Insured Limit, FWD will only pay the amount of the Sum Insured Limit.
- 2 For medical definitions for Scar due to Accident, please refer to the Policy Provisions.
- 3 Per a comparison made on 28 February 2022 among the personal accident insurance plans of key insurers available in Hong Kong market, Scar due to Accident Benefit is first in market.
- 4 Eligible Expenses refers to the reasonable and customary charges for Medically Necessary treatments or services for an Accidental Injury. Reasonable and customary charges refers to a fee or expense which:
  - is actually charged for Medically Necessary treatment, supplies or medical services;
  - does not exceed the usual or reasonable average level of charges for similar treatment, supplies or medical services in the location where the expense is incurred;
  - does not include charges that would not have been made if no insurance existed.FWD may adjust benefit(s) payable under this Plan for fees or expenses that FWD judges not to be reasonable and customary after comparing with fee schedules used by the government, relevant authorities or recognised medical associations in the location where the fee or expense is incurred.
- 5 The service is currently provided by International SOS and it is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of International SOS and the professionals. FWD reserves the right to amend, suspend or terminate the International SOS 24-hour Worldwide Assistance Service and to amend the relevant terms and conditions at any time without FWD's prior notice.
- 6 It refers to a question about health condition and is subject to the relevant underwriting requirements, otherwise, you are required to provide further information. You need to tell us immediately if the Insured changes occupation or home country. As the case may be, FWD may reduce or increase the premium, cancel the policy or refuse to pay the benefits that become payable after the change.
- 7 Occupation classifications are for reference only and subject to underwriting decision.

|         |   |
|---------|---|
| Class 1 | Persons engaged in indoor or professional, administrative, managerial, clerical and non-manual occupations.<br>e.g. Accountant, Lawyer, Doctor, Teacher |
| Class 2 | Persons engaged in outdoor duties of non-manual works and/or work of a supervisory nature.<br>e.g. Engineer, Salesman, Domestic Helper, Postman         |
| Class 3 | Persons engaged in light manual work without using heavy machine.<br>e.g. Baker, Restaurant Waiter, Locksmith   |
| Class 4 | Persons engaged in manual works.<br>e.g. Electrician (indoor duties), Mechanic, Windsurfing Instructor  |

- 8 The premium rates are not guaranteed. FWD reserves the right to review and adjust the premiums from time to time.
- 9 Sum Insured Limit is equivalent to the Initial Sum Insured less any benefit paid under Accidental Death and Dismemberment Benefit and Scar due to Accident Benefit. The Sum Insured Limit becomes zero once 100% of the Initial Sum Insured is paid.

## What are the key product risks?

### Credit risk

This product is an insurance policy issued by FWD. The application of these insurance products and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under the 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, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

### 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 FWD fulfils all of its contractual obligations.

### Exclusions

The exclusions below apply to Accidental Death and Dismemberment Benefit<sup>1</sup>, Scar Due To Accident<sup>2</sup> Benefit, Double Indemnity Benefit and Additional Accidental Medical Expenses Benefit (if applicable). FWD will not cover any loss/claim directly or indirectly caused by or resulting from any of the following:

- (1) Suicide or a self-inflicted act by the Insured regardless of the Insured's mental state.
- (2) A claim arises because you, the Insured, or the beneficiary participated in an unlawful act.
- (3) A claim arises from catastrophic events except that the Insured is a passive participant in a war.

### 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 BeEasy Accident Protection Plan ends on the Policy Anniversary immediately preceding the Insured's 75<sup>th</sup> birthday.

FWD 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

Your policy ends on the earliest of the following dates.

- (1) From the premium due date, if you have not paid your premiums after the 30-day premium grace period.
- (2) On the date the total amount FWD pays you for the Accidental Death and Dismemberment Benefit<sup>1</sup> and Scar due to Accident<sup>2</sup> Benefit from this Plan reaches 100% of the Initial Sum Insured (when the Sum Insured Limit<sup>9</sup> becomes zero).
- (3) On the date you surrender the Plan.
- (4) On the date of the Insured's death.
- (5) On the policy expiry date.
- (6) On the date we accept your request to cancel your policy during the cooling-off period.
- (7) On the date when the occupation or the home country of the Insured is changed to an uninsurable one.
- (8) On the date you refuse to accept the revisions of benefits and limitations including the adjusted premium.

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## Important Notes

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### Cancellation Right within Cooling-off Period

If you are not fully satisfied with this policy, you have the right to change your mind.

We trust that this policy will satisfy your financial needs. However, if you are not completely satisfied, you have the right to cancel and obtain a full refund of the insurance premium paid by you and levy paid by you without interest by giving us written notice. Such notice must be signed by you and received directly by the office of FWD within 21 calendar days immediately following either the day of delivery of the policy or a Cooling-off Notice to you or your nominated representative, whichever is the earlier. The notice is the one sent to you or your nominated representative (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period. No refund can be made if a claim payment under the policy has been made prior to your request for cancellation. Should you have any further queries, you may (1) call our Service Hotline on 3123 3123; (2) visit our FWD Insurance Solutions Centres; 3) email to [cs.hk@fwd.com](mailto:cs.hk@fwd.com) and we will be happy to explain your cancellation rights further.

### Cancellation Right after Cooling-off Period

To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.

### Obligation to Provide Information

FWD is obliged to comply with the following legal and/or regulatory requirements in various jurisdictions as promulgated and amended from time to time, such as the United States Foreign Account Tax Compliance Act, and the automatic exchange of information regime ("AEOI") followed by the Inland Revenue Department (the "Applicable Requirements"). These obligations include providing information of clients and related parties (including personal information) to relevant local and international authorities and/or to verify the identity of the clients and related parties. In addition, our obligations under the AEOI are to:

- I. identify accounts as non-excluded "financial accounts" ("NEFAs");
- II. identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- III. determine the status of NEFA-holding entities as "passive non-financial entities (NFEs)" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- IV. collect information on NEFAs ("Required Information") which is required by various authorities; and
- V. furnish Required Information to the Inland Revenue Department.

The Policy Owner must comply with requests made by FWD to comply with the above Applicable Requirements.

### Double Insurance (Applicable to Additional Accidental Medical Expenses Benefit only)

If you can obtain a refund of any Eligible Expenses from any other sources, FWD will only pay for any excess costs of these Eligible Expenses over the amount recoverable from other sources, up to the limit set out in this policy or any endorsement. You must tell FWD if you can obtain a refund of all or part of the Eligible Expenses from any other sources. If FWD have paid a benefit which is recoverable from another sources, you must refund this amount to FWD.

### Notice of Claim

Please tell FWD as soon as possible if you need to make a claim under your policy.

FWD must be advised within 90 days after the event leading to the claim. If FWD is not advised in this time frame, FWD may refuse the claim.

Apart from submitting the completed claim forms, FWD must be given any other information and documents that FWD asks for. The information may include original receipts, proof that the treatment is medically necessary or proof of the country where the insured lives. FWD will not be able to process a claim until FWD receives this information and the filled-in claim form.



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## Important Notes

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### Incorrect Disclosure or Non-Disclosure

You or the Insured are/is required to disclose all material facts in response to FWD's underwriting questions. Material facts are the facts, information or circumstances, in particular medically-related facts, e.g. medical history, smoking status, etc., or other information such as occupation and home country, that would influence the judgment of FWD in setting the premium, or in determining whether to insure the risk. If you or the Insured are/is uncertain as to whether or not a certain piece of information is material, please take a cautious approach and disclose it to FWD.

Incorrect disclosure or non-disclosure of any material facts, including but not limited to, age, gender, occupation, home country and other material facts declared on the relevant application form, in FWD's opinion, may affect FWD's risk assessment. As the case may be, FWD may collect the premium shortfall with interest, refund the excess premium without interest or even void this Policy from the Commencement Date. In case the Policy is declared void from the Commencement Date, FWD's liability shall be limited to the amount of total premiums paid without interest, less any benefit which has been paid under this Policy.

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## Important Words

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### **Accident**

An event that is violent, external, unexpected and visible.

It does not include an illness, degenerative process or any other naturally occurring condition.

### **Accidental injury**

It is any bodily harm caused to the insured's body solely and directly by an accident while this policy is in place.

### **Confine / confined / confinement**

The period when the insured stays in a hospital as an in-patient for medically necessary treatment of a specific illness or accidental injury. The hospital stay must be for at least 6 continuous hours or, if this does not happen, the hospital must charge for room and board. The insured cannot leave the hospital before he or she is discharged. Confinement ends when the hospital issues its final accounts in preparation for the insured to formally leave, or be discharged from, the hospital.

We will consider two or more confinements for the same accidental injury, specific illness or its complications as one confinement, if they occur within 90 days of each other.

## Declarations

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- i. This product is underwritten by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD"). FWD is solely responsible for all features, policy approval, coverage and benefit payment under this product. FWD recommends 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 this 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 for 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 ("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 the product must be conducted and completed in Hong Kong.
- 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 Hong Kong.
- iv. This product is an accident protection 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 and insurance levy 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 payments are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- vii. The period of cover is 1 year, and the policy will be automatically renewed at each Policy Anniversary. FWD can revise, amend or modify this Policy, including the premium, once FWD notifies you in writing at least 30 days before the Policy Anniversary after which the revisions will take effect.

Address of FWD office: 7/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong

## For more information

Please call our Service Hotline or  
simply check out our website.

fwd.com.hk



Service Hotline  
**3123 3123**