

EasyHealth Refundable Hospital Income Plan

Need financial support when unexpected hospitalization caused by sickness or bodily injury occurs? **EasyHealth Refundable Hospital Income Plan** (“the Plan”, “EasyHealth”) provides you Hospital Cash Benefit, regardless of the actual hospital expenses, for 15 years with 10 years of payment only. Further, the Plan offers 102% of actual total premium paid at maturity notwithstanding any claims made during the policy term.

✓ Choices of 4 benefit levels of Daily Hospital Cash Benefit

The Plan offers 4 benefit levels for you to select. During the insured person’s Confinement¹ at hospital due to Disability³, you will receive your selected Daily Hospital Cash Benefit level up to 730 days per Disability^{5,6,7}. Where the premium is estimated to be the same⁸ throughout 10-year payment term, you can arrange your finances with ease.

✓ Additional Intensive Care Unit Benefit

If the insured person is admitted to the intensive care unit during a Confinement, an additional Intensive Care Unit Benefit will be payable up to 90 days per Disability^{6,7,9}.

✓ Additional Infectious Disease Benefit

Further, if the insured person is in a Confinement due to any covered infectious disease¹⁰, an additional Infectious Disease Benefit will be payable up to 30 days per Disability^{6,10}.

✓ Life Protection

The Plan offers a life protection of 150% of Total Annualised Premium¹¹ to ease your family needs in the unfortunate event of death of the insured person. There will be an additional accidental death benefit of 50% of Total Annualised Premium if the death is caused by an accident.

✓ Refund of Premium

You will enjoy a refund of **102%** of actual total premium paid at maturity (end of the 15th policy year) regardless of your claims made during the protection period. The Surrender Benefit which is expressed as a percentage of actual total premium paid is payable if the Plan is surrendered before the maturity.

Surrender during the Policy Year	% of Actual Total Premium Paid
1	0%
2	0%
3	0%
4	0%
5	0%
6	10%
7	20%
8	30%
9	40%
10	50%
11	60%
12	70%
13	80%
14	90%
15	100%
At maturity	102%

Benefit Schedule

Benefits (per Disability)	Basic (HKD)	Plus (HKD)	Advanced (HKD)	Deluxe (HKD)
Daily Hospital Cash Benefit ^{5,6,7}	\$300	\$600	\$900	\$1,200
Intensive Care Unit Benefit ^{6,7,9}	\$300	\$600	\$900	\$1,200
(Payable in addition to Daily Hospital Cash Benefit)				
Infectious Disease Benefit ^{6,10}	\$300	\$600	\$900	\$1,200
(Payable in addition to Daily Hospital Cash Benefit)				
Death Benefit	150% of Total Annualised Premium ¹¹			
Accidental Death Benefit	Extra 50% of Total Annualised Premium			
Maturity Benefit	102% of actual total premium paid			

Premium Table (Monthly Contribution)

Age (ANB)	Male (HK\$)				Female (HK\$)			
	Basic	Plus	Advanced	Deluxe	Basic	Plus	Advanced	Deluxe
19 – 20	364	439	621	800	360	435	615	792
21 – 25	342	439	621	800	339	435	615	792
26 – 30	350	453	650	830	347	448	644	822
31- 35	367	509	702	906	363	504	695	897
36 -40	399	568	796	1,037	395	562	788	1,027
41 - 45	443	649	914	1,216	431	637	902	1,204
46 - 50	516	776	1,111	1,493	476	722	1,036	1,395
51 – 55	690	1,016	1,477	2,003	569	840	1,223	1,659
56 – 60	1,079	1,667	2,470	3,398	713	1,100	1,630	2,224

Remarks:

- Confinement** - a period during which the insured is admitted into a Hospital or Designated Psychiatric Hospital as an in-patient for Medically Necessary² services or treatments on the written recommendation of a physician as a result of a Disability, provided that the duration of such stay is not less than six (6) consecutive hours. Throughout the period from the Insured's admission until his/her discharge, the Insured is required to be continuously confined in the hospital without any physical absence or interruption.
- Medically Necessary** - medical or health care services and Confinement which are necessary and consistent with the diagnosis and customary medical treatment for the Disability and recommended by a physician or surgeon. In no event will any of the following be considered to be Medically Necessary:
 - Confinement mainly for the personal comfort or convenience of the Insured or the physician or any other person.
 - Confinement which the insured's Disability could safely and adequately be treated while not confined.
 - Confinement for experimental, screening and preventive services, routine physical examinations, health check-ups, or tests not incidental to treatment or diagnosis of a Disability.
- Disability** - any Sickness(es), Disease(s), Illness(es)⁴ or Injury(ies) and shall include all Disabilities arising from the same cause including any complications arising from it.
- Sickness, Disease or Illness** - a physical condition marked by a pathological deviation from the normal healthy state which manifests and commences more than thirty (30) days after the policy date or the date of reinstatement of this policy (whichever is later).
- Maximum period for which Daily Hospital Cash Benefit is payable per Disability (other than a Psychiatric Disorder and any Human Immunodeficiency Virus (HIV) related Disability) is seven hundred and thirty (730) days. The benefit for the treatment of Psychiatric Disorder (i.e. mental, behavioral, psychiatric or psychological disorder) in a Designated Psychiatric Hospital is subject to the maximum period of thirty (30) days of per policy year regardless of the number of Psychiatric Disorders suffered. Designated Psychiatric Hospital includes Alice Ho Miu Ling Nethersole Hospital, Castle Peak Hospital, Kowloon Hospital, Kwai Chung Hospital, Pamela Youde Nethersole Eastern Hospital, Queen Mary Hospital, Shatin Hospital, Tai Po Hospital, Tuen Mun Hospital, United Christian Hospital and Conde S. Januário Hospital, Macau.
- If the Confinement occurs in places other than Hong Kong, Macau, South Korea, Taiwan, Singapore, Malaysia, Thailand, Japan, Canada, U.S.A, Western Europe, Australia and New Zealand, Daily Hospital Cash Benefit, Intensive Care Unit Benefit & Infectious Disease Benefit payable for each day of Confinement under these benefits shall be reduced to fifty (50) percent of the benefit and further, the maximum period for which the Daily Hospital Cash Benefit is payable per Disability (other than a Psychiatric Disorder and any Human Immunodeficiency Virus (HIV) related Disability) shall be reduced to ninety (90) days. "Western Europe" shall mean Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.
- No Daily Hospital Cash Benefit or Intensive Care Unit Benefit shall be paid in respect of any Human Immunodeficiency Virus (HIV) related Disability, including Acquired Immunization Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations, which is derived from an HIV infection (except due to blood transfusion), unless the signs or symptoms of such Disability first occur after the policy has been effective for five (5) consecutive policy years from the policy date or the date of reinstatement of this policy

(whichever is later). The maximum period for which the Daily Hospital Cash Benefit and the Intensive Care Unit Benefit are payable in respect of HIV related Disabilities is thirty (30) days per policy year regardless of the number of HIV related Disabilities suffered.

8. Premium is non-guaranteed and may significantly increase due to factors including but not limited to claims experience and policy persistency. However, premium will not be increased based on the age of the Insured on his or her next birthday.
9. Maximum period for which Intensive Care Unit Benefit is payable shall not exceed ninety (90) days per Disability.
10. Maximum period for which Infectious Disease Benefit is payable shall not exceed thirty (30) days per Disability. Covered infectious diseases include:

1	Malaria	11	Meningococcal Infection
2	Cholera	12	Creutzfeldt-Jakob Disease (Mad Cow Disease)
3	Dengue Fever	13	Legionnaires' Disease
4	Tetanus	14	Amoebic Dysentery
5	Measles	15	Anthrax
6	Rabies	16	Leprosy
7	Yellow Fever	17	Diphtheria
8	Scarlet Fever	18	Acute Poliomyelitis
9	SARS	19	Plague
10	Japanese Encephalitis	20	Tuberculosis

11. **Total Annualised Premium** is the sum of the annualised premium of each policy year up to and including the policy year in which the insured died. Annualised premium of a policy year shall mean monthly premium of that policy year multiplied by 12.

Cooling-off Period

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).

What are the key product risks?

- **Credit risk**
This product is an insurance policy issued by FWD Life Insurance Company (Bermuda) Limited ("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 your benefits to be received from the product and your burden of the premium payment.
- **Inflation risk**
The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if the Company fulfills all of its contractual obligations.

- **Early surrender risk**

If you surrender your policy in the early policy years or before the end of the policy term, or withdraw the premiums you contributed in the early policy years, the amount of the benefit you will get back may be considerably less than the total amount of the premiums you paid. The Surrender Benefit which is expressed as a percentage of actual total premium paid is payable if the Plan is surrendered before the maturity.

Surrender during the Policy Year	% of Actual Total Premium Paid	Surrender during the Policy Year	% of Actual Total Premium Paid
1	0%	9	40%
2	0%	10	50%
3	0%	11	60%
4	0%	12	70%
5	0%	13	80%
6	10%	14	90%
7	20%	15	100%
8	30%	At maturity	102%

- **Exclusions**

No Daily Hospital Cash Benefit, Intensive Care Unit Benefit or Infectious Disease Benefit is payable under this Policy when the Confinement is directly or indirectly caused by:

1. Congenital Conditions.
2. Pre-existing Conditions.
3. Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not; Disability arising out of excessive consumption of alcohol or narcotics or similar drugs or agents unless prescribed by a Physician for the treatment of a Disability.
4. Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or the reversal of birth control or treatment pertaining to infertility.
5. Cosmetic surgery or plastic surgery, preventive or vaccination treatment not related to a Disability, except as necessitated by bodily Injuries wholly caused by an Accident occurring after the Policy Date; dental care, surgery and treatment, except as necessitated by the need to restore sound natural teeth that are damaged wholly by Injury occurring after the Policy Date and the restoration is only to restore the basic function of the natural teeth that existed prior to the Injury.
6. War or any act of war, terrorism or terroristic activities, declared or undeclared, hostilities, rebellion, revolution, insurrection, coup or usurped power or active duty in the military, naval or air forces of any country or international authority.
7. Any Disability resulting from:
 - (i) Racing of any kind other than on foot.
 - (ii) Participation in all forms of professional sports competition with reward and income.
 - (iii) Motorcycling other than on roadways designed primarily for motor traffic.
 - (iv) An activity in the air other than as a fare paying passenger on a duly licensed commercial aircraft.
 - (v) Deep water diving over thirty (30) meters requiring the use of breathing apparatus.
 - (vi) Abseiling and mountain climbing requiring the use of ropes and/or pitons.
 - (vii) Winter sports other than ice-rink skating.
 - (viii) Deliberate exposure to exceptional danger in the opinion of the Company except in an effort to save human life.
 - (ix) Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons.
8. Pregnancy, childbirth (including surgical delivery), miscarriage which is not a result of Accident, abortion and prenatal or postnatal care.
9. The participation in any criminal event (including the consumption of illegal drugs).
10. Trans-sexual surgery.

No Accidental Death Benefit is payable under this Policy when the death of the Insured is directly or indirectly caused by:

1. Disease or infection (except infections which occur through an accidental cut or wound).
2. Pregnancy, childbirth (including surgical delivery) and abortion irrespective of whether such event is accelerated or induced by an Injury.
3. Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not.
4. Any drug unless taken in accordance with the lawful directions and prescription of a qualified and registered Physician.
5. Accident occurring while or because the Insured is under the influence of alcohol.
6. Poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an Accident arising from a hazardous incident in relation to the Insured's occupation.
7. War or any act of war, terrorism or terroristic activities, declared or undeclared, hostilities, rebellion, revolution, insurrection, coup or usurped power or active duty in the military, naval or air forces of any country or international authority.
8. Any activity in the air other than as a fare paying passenger on a duly licensed commercial aircraft.
9. The participation in any criminal event (including the consumption of illegal drugs).
10. Racing of any kind other than on foot.
11. Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons.
12. Participation in all forms of professional sports competition with reward and income.

- **Premium adjustment**

The premium is non-guaranteed and may significantly increase due to factors including but not limited to claims experience and policy persistency. However, 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 period of the policy is 10 years. The Company allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period, the policy will be terminated from the date the first unpaid premium was due. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

- **Termination conditions**

This Policy shall terminate on the earliest of the following:-

1. The death of the Insured; or
2. The Maturity Date; or
3. The date of Policy surrender. Such date is determined in accordance with the Company's applicable rules and regulations in relation to Policy surrender; or
4. The end of the Grace Period of any premium due and not received by the Company.

Disclaimer:

The above information is for reference only and is indicative of the key features of the Plan. For a complete explanation of the terms and conditions, 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 in English shall prevail. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.