

# 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 Daily Hospital Cash Benefit, regardless of the actual hospital expenses, for 15-year benefit term with 10-year premium payment term only. Further, the Plan offers 102% of actual total premiums paid at maturity notwithstanding any claims made during the benefit term.

## Choices of 4 benefit levels of Daily Hospital Cash Benefit

The Plan offers 4 benefit levels for you to select. During the Insured’s Confinement<sup>1</sup> at hospital due to Disability<sup>3</sup>, you will receive your selected Daily Hospital Cash Benefit level up to 730 days per Disability<sup>5,6,7</sup>. Where the premium is estimated to be the same<sup>8</sup> throughout 10-year premium payment term, you can arrange your finances with ease.

## Additional Intensive Care Unit Benefit

If the Insured 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<sup>6,7,9</sup>.

## Additional Infectious Disease Benefit

Further, if the Insured is in a Confinement due to any covered infectious disease<sup>10</sup>, an additional Infectious Disease Benefit will be payable up to 30 days per Disability<sup>6,10</sup>.

## Life Protection

The Plan offers a life protection of 150% of Total Annualised Premium<sup>11</sup> to ease the Insured’s family needs in the unfortunate event of death of the Insured. 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 premiums paid at maturity (end of the 15<sup>th</sup> policy year) regardless of your claims made during the benefit term. The Surrender Benefit which is expressed as a percentage of actual total premiums paid is payable if the Plan is surrendered before the maturity.

Surrender during the Policy Year	% of Actual Total Premiums Paid
1 - 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%

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## Benefit Schedule

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

## Premium Table (Monthly Contribution)

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.

Age Next Birthday	Male (HKD)				Female (HKD)			
	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:**

1. **Confinement** - a period during which the Insured is admitted into a Hospital or Designated Psychiatric Hospital as an in-patient for Medically Necessary<sup>2</sup> 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 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.
2. **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.
3. **Disability** - any Sickness(es), Disease(s), Illness(es)<sup>4</sup> or Injury(ies) and shall include all Disabilities arising from the same cause including any complications arising from it.
4. **Sickness, Disease or Illness** - a physical condition marked by a pathological deviation from the normal healthy state which manifests and commences more than 30 days after the policy date or the date of reinstatement of this policy (whichever is later).
5. 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 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 30 days 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.
6. 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 50% 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 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.
7. 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 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 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 90 days per Disability.
10. Maximum period for which Infectious Disease Benefit is payable shall not exceed 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.

**Important Notes and Declarations**

- i. This plan is underwritten by FWD Life Insurance Company (Bermuda) Limited ("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 plan material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this plan material. This plan 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 plan 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 medical protection product with refund of premium. 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. This product is an insurance product with refund of premium. If you surrender your Policy before the end of the benefit term, the amount you get back may be less than the total premium you have paid.
- vi. 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.
- vii. 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).
- viii. 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).
- ix. 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.
- x. The Policy Provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
- xi. 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.

**What are the key product risks?****Credit risk**

This product is an insurance policy issued by FWD. The application of this insurance product 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 this insurance contract.

**Liquidity risk**

This product is a long term insurance policy. This policy of long term insurance will be made for certain determined term of years starting from the policy effective date to the policy maturity date. The policy contains value and, if you surrender your policy in the early policy years or before its maturity date, the amount you get back may be considerably less than the total premium you have paid. Application of the Plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the Plan.

**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 FWD 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 benefit 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 premiums 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 FWD 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 term 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 FWD.

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(i.FWD only)

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### **Important Notes and Declaration**

FWD Life Insurance Company (Bermuda) Limited ("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 NEFs" 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.

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