

# Ever Care Accident Protection Plan/Rider

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 Ever Care Accident Protection Plan / Ever Care Accident Protection Rider – 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.

## 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
- Daily hospital income amount payable will double if you are confined in Intensive Care Unit in specified regions due to accidental injury or specific illnesses
- Optional Additional Accidental Medical Expenses cover to take care of your medical costs
- Compassionate Death Benefit

### Deeper Care

#### First-in-market<sup>5</sup> Scar due to Accident cover<sup>4</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>4</sup> Benefit

#### 24-hour Worldwide Assistance Service

- Should an accident occur, we are on-call to provide support<sup>9</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 Ever Care Accident Protection Plan / Ever Care Accident Protection Rider (collectively called the “Plan”) provide broad accident protections including accidental death, dismemberment, disability and hospitalisation due to accidental injury.

## Key Features of the Plan



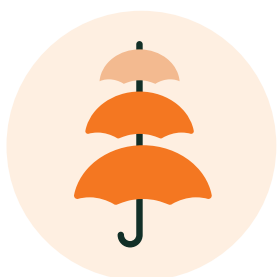
**Accidental coverage providing financial supports in distress**



**Double up indemnity under specific conditions**



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



**3 types of benefit amount will increase as Renewal Bonus**



**Daily hospital income for Accidental Injury & specific illnesses**



**Optional additional accidental medical expenses coverage**



**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. On the other hand, if you have suffered from Permanent Total Disability that has continued uninterrupted till a year after the date of Accident, you can receive monthly payment during the continuation of such disability under Permanent Total Disability Benefit<sup>1,2</sup> starting from the 13<sup>th</sup> month, for a maximum of 18 months. In case the Permanent Total Disability continues after such 18 months, this Plan will pay a lump sum equivalent to Sum Insured Limit<sup>3</sup> 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>, Scar due to Accident<sup>4</sup> Benefit and Permanent Total Disability Benefit<sup>1,2</sup> 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>5</sup> Scar due to Accident<sup>4</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>4</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>4</sup> caused by accidental injury.



### 3 types of benefit amount will auto increase as Renewal Bonus

Accident always strikes without signal, and that's why uplifting the coverage is of the utmost importance. The Plan will provide Renewal Bonus upon renewal. 5% increment rate each year on the first 6 policy anniversaries, applies to the amount payable for Accidental Death and Dismemberment Benefit<sup>1</sup>, Scar due to Accident<sup>4</sup> Benefit and Permanent Total Disability Benefit<sup>1,2</sup> (including any applicable Double Indemnity Benefit as specified above) when the policy is renewed (up to the maximum rate of 30% on the sixth policy anniversary and thereafter) as illustrated under Renewal Bonus in Table 1 on page 9, and you are not required to pay additional premium!



### Daily hospital income for Accidental Injury & specific illnesses

If you are hospitalised due to an Accidental Injury or specific illnesses including Hand, Foot, Mouth Disease, Flu (Type A/ B/ C), Swine Flu, Bird Flu or Rotavirus, you will receive a Daily Hospital Income Benefit<sup>6</sup> at 0.1% of the Initial Sum Insured each day and up to 90 days per Confinement<sup>7</sup>. If the insured is confined in Intensive Care Unit in Specified Regions due to Accidental Injury or specific illnesses, the Plan will double up the daily hospital income amount payable. Please refer to the Daily Hospital Income Benefit<sup>6</sup> in Table 1 on page 9 for more details.



### Optional additional accidental medical expenses coverage

Whether the Accident is minor or severe, you may be flexible to choose this optional benefit for medical care that may cost you a lot. To ease your financial burden, we will reimburse the Eligible Expenses<sup>8</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 (Optional Benefit) in Table 1 on page 10 for the maximum amount payable and other details.

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

With the optional Additional Accident Medical Expenses Benefit, 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 (Optional Benefit) in Table 1 on page 10 for details.



### 24-hour Worldwide Assistance Service<sup>9</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>9</sup>, including telephone medical advice, emergency medical evacuation and repatriation of mortal remains.



### Easy application

You need to answer to 1 simple health question<sup>10</sup> without providing any proof of health. Therefore, act now to equip you and your beloved with this comprehensive accident protection.

What these plans cover

## General Information

Plan Name	Ever Care Accident Protection Plan	Ever Care Accident Protection Rider (the “Rider”)
Plan Type	Basic Plan	Rider
Issue Age (Age Next Birthday)	1 (15 days) - 70	
Benefit Term and Premium Payment Term	Yearly renewable to age next birthday 75	Yearly renewable to age next birthday 75 or the expiry date of the Basic Policy for the Rider (whichever is earlier)
Premium Structure	<ul style="list-style-type: none"><li>• Based on 4 occupational classes<sup>11</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>12</sup></li></ul>	
Currency	HKD / USD	
Premium Payment Mode	Monthly / Semi-annually / Annually	
Minimum Initial Sum Insured	HK\$400,000 / US\$50,000 (without Optional Additional Accidental Medical Expenses Benefit) HK\$600,000 / US\$75,000 (with Optional Additional Accidental Medical Expenses Benefit)	
Maximum Initial Sum Insured	HK\$3,000,000 / US\$375,000	

**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 Macau.**



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

Benefits	Maximum Benefit Amount
<p><b>Accidental Death and Dismemberment Benefit<sup>1</sup></b></p> <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>	
<p><b>Permanent Total Disability Benefit<sup>1,2</sup></b> (not applicable if the Insured is under age 19 at next birthday on the date of the Accident)</p> <ul style="list-style-type: none"> <li>1% of the Initial Sum Insured is payable each month during the continuation of such disability from the 13<sup>th</sup> month after the date on which the Insured suffers an Accidental Injury that leads to Permanent Total Disability, subject to a maximum of 18 months. Premium of this Plan will be waived<sup>13</sup> when Permanent Total Disability Benefit<sup>1,2</sup> is payable.</li> <li>The Plan will pay a lump sum payment equivalent to the Sum Insured Limit<sup>3</sup> if the Permanent Total Disability continues after such 18 months (i.e. on the 31<sup>st</sup> month from the date of the Accidental Injury).</li> </ul>	Initial Sum Insured
<p><b>Scar due to Accident<sup>4</sup> Benefit</b></p> <ul style="list-style-type: none"> <li>The Plan will pay 20% of the Initial Sum Insured as advanced payment of Accidental Death and Dismemberment Benefit<sup>1</sup> once only if the Insured is diagnosed of having scar due to accident<sup>4</sup>.</li> </ul>	20% of the Initial Sum Insured
<p><b>Double Indemnity Benefit</b></p> <p>The amounts payable for Accidental Death and Dismemberment Benefit<sup>1</sup>, Scar due to Accident<sup>4</sup> Benefit and Permanent Total Disability Benefit<sup>1,2</sup> 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 earthquake, natural flooding or landslide.</li> </ul>	Initial Sum Insured

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

Benefits	Maximum Benefit Amount																					
<p><b>Daily Hospital Income Benefit<sup>6</sup></b></p> <ul style="list-style-type: none"> <li>The Plan will pay a daily cash benefit of 0.1% of the Initial Sum Insured for each day if the Insured is confined for Medically Necessary<sup>14</sup> treatments on the written recommendation of a Physician because of any Accidental Injury; Hand, Foot, Mouth Disease; Flu (Type A/B/C); Swine Flu; Bird Flu; or Rotavirus, subject to a maximum of 90 days per Confinement<sup>7</sup> taking place in Specified Regions<sup>15</sup>.</li> <li>If the Insured is Confined in Intensive Care Unit in Specified Regions due to accidental injury or specific illnesses, the Plan will double the daily hospital income amount payable.</li> </ul>	<p>0.1% of the Initial Sum Insured per day (the amount is limited if the Insured is Confined in any place other than the Specified Regions<sup>15</sup>)</p>																					
<p><b>Renewal Bonus</b></p> <ul style="list-style-type: none"> <li>Amounts payable for Accidental Death and Dismemberment Benefit<sup>1</sup>, Scar due to Accident<sup>4</sup> Benefit and Permanent Total Disability Benefit<sup>1,2</sup> will be increased by the respective Renewal Bonus rate. The Renewal Bonus rate starts from 5% effective from the 1<sup>st</sup> Policy Anniversary and the rate will be increased annually by 5% up to a maximum rate of 30% and without charging extra premium.</li> <li>The applicable Renewal Bonus rate is determined by the date that the claim is incurred.</li> </ul> <table border="1" data-bbox="145 1317 1086 1666"> <thead> <tr> <th>Renewal Bonus rate</th> <th>Effective since</th> <th>Applicable period</th> </tr> </thead> <tbody> <tr> <td>5%</td> <td>1<sup>st</sup> Policy Anniversary</td> <td>2<sup>nd</sup> Policy Year</td> </tr> <tr> <td>10%</td> <td>2<sup>nd</sup> Policy Anniversary</td> <td>3<sup>rd</sup> Policy Year</td> </tr> <tr> <td>15%</td> <td>3<sup>rd</sup> Policy Anniversary</td> <td>4<sup>th</sup> Policy Year</td> </tr> <tr> <td>20%</td> <td>4<sup>th</sup> Policy Anniversary</td> <td>5<sup>th</sup> Policy Year</td> </tr> <tr> <td>25%</td> <td>5<sup>th</sup> Policy Anniversary</td> <td>6<sup>th</sup> Policy Year</td> </tr> <tr> <td>30%</td> <td>6<sup>th</sup> Policy Anniversary</td> <td>7<sup>th</sup> Policy Year and thereafter</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Renewal Bonus is also applicable to the amounts payable under the Double Indemnity Benefit.</li> </ul>	Renewal Bonus rate	Effective since	Applicable period	5%	1 <sup>st</sup> Policy Anniversary	2 <sup>nd</sup> Policy Year	10%	2 <sup>nd</sup> Policy Anniversary	3 <sup>rd</sup> Policy Year	15%	3 <sup>rd</sup> Policy Anniversary	4 <sup>th</sup> Policy Year	20%	4 <sup>th</sup> Policy Anniversary	5 <sup>th</sup> Policy Year	25%	5 <sup>th</sup> Policy Anniversary	6 <sup>th</sup> Policy Year	30%	6 <sup>th</sup> Policy Anniversary	7 <sup>th</sup> Policy Year and thereafter	<p>Up to 30% of the amount payable for relevant benefits</p>
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<p><b>Compassionate Death Benefit</b></p>	<p>1% of the Initial Sum Insured</p>																					

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

Benefits	Maximum Benefit Amount																				
<p><b>Additional Accidental Medical Expenses Benefit (Optional 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 the Eligible Expenses<sup>8</sup> incurred for such relevant treatment of up to 7% 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 border="1" data-bbox="145 1256 1086 1637"> <thead> <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> </thead> <tbody> <tr> <td>Bone-setting treatment</td> <td rowspan="2">1</td> <td>HK\$ 300 / US\$ 37.5</td> <td rowspan="2">HK\$ 2,000 / US\$ 250</td> </tr> <tr> <td>Acupuncture treatment</td> <td>HK\$ 300 / US\$ 37.5</td> </tr> <tr> <td>Chiropractor treatment</td> <td>1</td> <td>HK\$ 600 / US\$ 75</td> <td>HK\$ 4,000 / US\$ 500</td> </tr> <tr> <td>Physiotherapy</td> <td>1</td> <td>HK\$ 600 / US\$ 75</td> <td></td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>If the policy has been in force for at least two 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 Chiropractor 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\$ 300 / US\$ 37.5	HK\$ 2,000 / US\$ 250	Acupuncture treatment	HK\$ 300 / US\$ 37.5	Chiropractor treatment	1	HK\$ 600 / US\$ 75	HK\$ 4,000 / US\$ 500	Physiotherapy	1	HK\$ 600 / US\$ 75		<p>7% 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)</p>
Treatment			No. of visit per day	Maximum reimbursement amount																	
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Physiotherapy	1	HK\$ 600 / US\$ 75																			
<p><b>24-hour Worldwide Assistance Service<sup>9</sup></b></p>	<p>Service program</p>																				

**Table 2: Annual premiums of different Occupational Class <sup>11</sup> at different Initial Sum Insured (Macau resident)**

<b>Without Additional Accidental Medical Expenses Benefit (Optional Benefit)</b>			
<b>Initial Sum Insured (HK\$)</b>	400,000	1,000,000	3,000,000
<b>Occupational Class <sup>11</sup></b>	<b>Ever Care Accident Protection Plan</b>		
1	800	2,000	6,000
2	1,000	2,500	7,500
3	1,200	3,000	9,000
4	2,000	5,000	15,000
	<b>Ever Care Accident Protection Rider</b>		
1	640	1,600	4,800
2	800	2,000	6,000
3	960	2,400	7,200
4	1,600	4,000	12,000

<b>With Additional Accidental Medical Expenses Benefit (Optional Benefit)</b>			
<b>Initial Sum Insured (HK\$)</b>	600,000	1,000,000	3,000,000
<b>Occupational Class <sup>11</sup></b>	<b>Ever Care Accident Protection Plan</b>		
1	2,688	4,480	13,440
2	3,360	5,600	16,800
3	4,032	6,720	20,160
4	6,720	11,200	33,600
	<b>Ever Care Accident Protection Rider</b>		
1	1,938	3,230	9,690
2	2,424	4,040	12,120
3	2,910	4,850	14,550
4	4,848	8,080	24,240

Note:

- The actual premium amount may vary from the above amounts subject to underwriting decision.
- Initial Sum Insured ranging from HK\$400,000 (without Additional Accidental Medical Expenses Benefit (Optional Benefit)) or HK\$600,000 (with Additional Accidental Medical Expenses Benefit (Optional Benefit)) to HK\$3,000,000 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	
• Equal to or greater than 2% but less than 4% of total body surface area	25%
• Equal to or greater than 4% but less than 6% of total body surface area	50%
• Equal to or greater than 6% but less than 8% of total body surface area	75%
• Equal to or greater than 8% of total body surface area	100%
Third Degree Burns – Body	
• Equal to or greater than 10% but less than 13% of total body surface area	25%
• Equal to or greater than 13% but less than 15% of total body surface area	50%
• Equal to or greater than 15% but less than 20% of total body surface area	75%
• Equal to or greater than 20% of total body surface area	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 : HK\$ 1,000,000

(Without Additional Accidental Medical Expenses Benefit (Optional Benefit))

## Background:

Peter is married and has 2 sons who are 2 and 5. Living in Macau, 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, 2023**  
Insured gets injured in an Accident when taking bus home in Macau and sent to Hospital, followed by 2-day Intensive Care Unit Confinement



**22<sup>nd</sup> Dec, 2023**  
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, 2023**  
Discharged from Hospital



**4<sup>th</sup> Jan, 2024**  
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 → $1,000,000 \times 2\%$	20,000
Scar due to Accident Benefit <sup>4</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 → $1,000,000 \times 20\%$	200,000
Double Indemnity Benefit	This benefit is payable as being injured when being a fare paying passenger carried by a public transport → $20,000 + 200,000$	220,000
Renewal Bonus	<ul style="list-style-type: none"> <li>Renewal Bonus is also applicable to the amounts payable under the Double Indemnity Benefit</li> <li>Renewal Bonus rate 5% is applicable as the Accident takes place in 2<sup>nd</sup> Policy Year</li> </ul> → $(20,000 + 200,000 + 220,000) \times 5\%$	22,000
Daily Hospital Income Benefit <sup>6</sup>	6 days of room and board is charged, including 2-day Intensive Care Unit Confinement (Macau is one of the Specified Regions <sup>15</sup> , the benefit amount isn't subject to other limitation for Confinement in Macau) → $(1,000,000 \times 0.1\% \times 4) + (1,000,000 \times 0.1\% \times 2) \times 2$	8,000
<b>Total</b>		<b>470,000</b>

Unfortunately, Peter is badly injured in an earthquake while travelling on 30<sup>th</sup> April 2025 and eventually dies in May 2025. 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>4</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
Renewal Bonus	<ul style="list-style-type: none"> <li>Renewal Bonus is also applicable to the amounts payable under the Double Indemnity Benefit</li> <li>Renewal Bonus rate 15% is applicable as the accidental death takes place in 4<sup>th</sup> Policy Year</li> </ul> → $(780,000 + 780,000) \times 15\%$	234,000
Compassionate Death Benefit	1% of the Initial Sum Insured is payable → $1,000,000 \times 1\%$	10,000
<b>Total</b>		<b>1,804,000</b>

## Important to know

## Remarks

- 1 The accidental death and dismemberment (please refer to the Schedule of Benefits on page 12) and the Permanent Total Disability must occur within 180 days from the date of Accident. FWD Life Insurance Company (Macau) Limited (“FWD”) will pay the Accidental Death and Dismemberment Benefit and the Permanent Total Disability 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 Physician should have certified that the Insured is beyond any reasonable hope of improvement from such disability before FWD starts making the payments of a) monthly benefit; and b) Sum Insured Limit.
- 3 Sum Insured Limit is equivalent to the Initial Sum Insured less any benefit paid under Accidental Death and Dismemberment Benefit, Scar due to Accident Benefit and Permanent Total Disability Benefit. The Sum Insured Limit becomes zero once 100% of the Initial Sum Insured is paid.
- 4 For medical definitions for Scar due to Accident, please refer to the Policy Provisions.
- 5 Per a comparison made on 28 February 2022 among the personal accident insurance plans of key insurers available in Macau market, Scar due to Accident Benefit is first in market.
- 6 FWD won't pay the Daily Hospital Income Benefit if the Insured is Confined in the Hospital due to suffering from any of the specific illnesses before or within 30 days from the Policy Date, Policy Restart Date or the Initial Sum Insured increased date (for the increased amount).
- 7 FWD 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.
- 8 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.
- 9 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.
- 10 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.
- 11 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. e.g. Accountant, Lawyer, Doctor, Teacher
Class 2	Persons engaged in outdoor duties of non-manual works and/or work of a supervisory nature. e.g. Engineer, Salesman, Domestic Helper, Postman
Class 3	Persons engaged in light manual work without using heavy machine. e.g. Baker, Restaurant Waiter, Locksmith
Class 4	Persons engaged in manual works. e.g. Electrician (indoor duties), Mechanic, Windsurfing Instructor

## Remarks

- 12 The premium rates are not guaranteed. FWD reserves the right to review and adjust the premiums from time to time.
- 13 Ever Care Accident Protection Plan: Premium of basic plan will be waived, payment of the premium of rider(s) (if any) are required. Ever Care Accident Protection Rider: Premium of Ever Care Accident Protection Rider will be waived, payment of the premium of Basic Policy and other riders (if applicable) are required.
- 14 A medical recommendation by a Physician, Surgeon or Specialist as part of his or her diagnosis and/or treatment of a specific illness or Accidental Injury. The medical recommendation must meet each of the following criteria:
- (i) The Insured's medical condition will be adversely affected if the medical recommendation is not followed;
  - (ii) The recommendation is widely accepted within the medical profession in Macau or the country of treatment as being effective, appropriate and essential to diagnose, relieve or cure the Insured's specific illness or Accidental Injury based on recognised western medical standards of the specialty involved;
  - (iii) The recommended medical management and/or treatment is not experimental in nature; and
  - (iv) The recommended diagnosis and/or treatment is not preventative, investigational or screening in nature, is not opted or selected by the Insured alone, nor is it for the personal convenience or comfort of the Insured or any medical service provider. This precludes:
    - general check-up unrelated to a specific illness or Accidental Injury;
    - preventative screening or checkups looking for the presence of a specific illness or Accidental Injury where there are no symptoms or history of that specific illness or Accidental Injury;
    - vaccinations for the prevention of a specific illness or Accidental Injury;
    - convalescence, custodial or rest care unrelated to a specific illness or Accidental Injury;
    - cosmetic surgery for aesthetic purposes, including gender identity treatment or procedures of any kind (even if not for aesthetic purposes);
    - dental treatment, eye tests and/or optical treatment and surgery, unless this treatment is directly related to a specific illness or Accidental Injury covered by this Plan.
- 15 Specified Regions include Hong Kong, Macau, Taiwan, Singapore, Malaysia, Thailand, Japan, South Korea, North America, Australia, New Zealand, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.
- If the Insured is Confined in any place other than the Specified Regions, FWD will:
- halve the daily cash amount; and
  - limit the total amounts of daily hospital income benefits payable under this policy and all other policies FWD issued on the same Insured at a maximum of HK\$480 / US\$60 per day.

## What are the key product risks?

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### 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>4</sup> Benefit, Permanent Total Disability Benefit<sup>1,2</sup>, Double Indemnity Benefit, Renewal Bonus, Daily Hospital Income Benefit<sup>6</sup> 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 Ever Care Accident Protection Plan ends on the Policy Anniversary immediately preceding the Insured's 75<sup>th</sup> birthday. For Ever Care Accident Protection Rider, its Premium Payment Term ends on the expiry date of the Basic Policy, or the Policy Anniversary immediately preceding the Insured's 75<sup>th</sup> birthday, whichever is earlier.

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>, Scar due to Accident<sup>4</sup> Benefit and Permanent Total Disability Benefit<sup>1,2</sup> from this Plan reaches 100% of the Initial Sum Insured (when the Sum Insured Limit<sup>3</sup> becomes zero).
- (3) On the date you surrender the Plan.
- (4) On the date the Basic Policy which the Ever Care Accident Protection Rider attached to ends.
- (5) On the date of the Insured's death.
- (6) On the policy expiry date.
- (7) On the date we accept your request to cancel your policy during the cooling-off period.
- (8) On the date when the occupation or the home country of the Insured is changed to an uninsurable one.
- (9) On the date you refuse to accept the revisions of benefits and limitations including the adjusted premium.

## Important Notes

### Your right under the cooling-off period

If you are not completely satisfied with the Policy, and you have not made a claim, you can cancel it by giving a written notice to FWD. Such notice must be signed by you and received directly by FWD within **21 calendar days** immediately following:

- (1) the day FWD delivers the Policy to you or your nominated representative; or
- (2) the day FWD delivers a cooling-off notice (separate from the Policy) to you or your nominated representative informing you about the Policy and the right to cancel within the stated **21 calendar day** period;

whichever is earlier.

This 21 calendar day period is called the cooling-off period. You can cancel the Policy and receive premiums without interest back. FWD follows the cooling-off period principles set out by Monetary Authority of Macao to protect customers.

While the Policy or rider (if applicable) is in force, you may surrender or terminate the Policy or rider (if applicable) by sending a written request to FWD.

### 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 Financial Services Bureau (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 Financial Services Bureau.

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 (Optional 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 to know

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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 Policy Date. In case the Policy is declared void from the Policy 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 (Macau) Limited (“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 Macao Special Administrative Region (“Macau”) 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 Macau. All selling and application procedures of the product must be conducted and completed in Macau.
- 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 Macau.
- 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 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: 12/F, Fortuna Business Centre, No. 301-355, Avenida Comercial De Macau, Macau

## For more information

Please contact your financial advisor,  
call our Service Hotline or  
simply check out our website.

fwd.com.mo



Service Hotline  
8988 6060



Learn more about  
Ever Care Accident Protection  
Plan/Rider