

CANsurance Cancer Protection Plan

Making life easier

Medical • Non-participating Life



You may have different goals and dreams at different life stages; whatever they may be, wouldn't you like to have the option to just go for it with all you've got? But can you go far without adequate support?

At FWD, we understand that life is full of uncertainties, and having the flexibility in making life choices would help us stay focus on our dreams, but for dreams to come true, health should come first.

Hassle free with additional cancer coverage

So when you're striving hard in achieving the best for yourself, don't forget to take good care of your own health as well.

You may think that you are already protected under your group medical plan, yet when critical illnesses like cancer strike, the coverage is far from enough. Thanks to medical advancements in recent years, cancer treatment isn't just about curing the disease. Instead, it includes health consultations and rehabilitation support to promise a well-rounded aftercare.

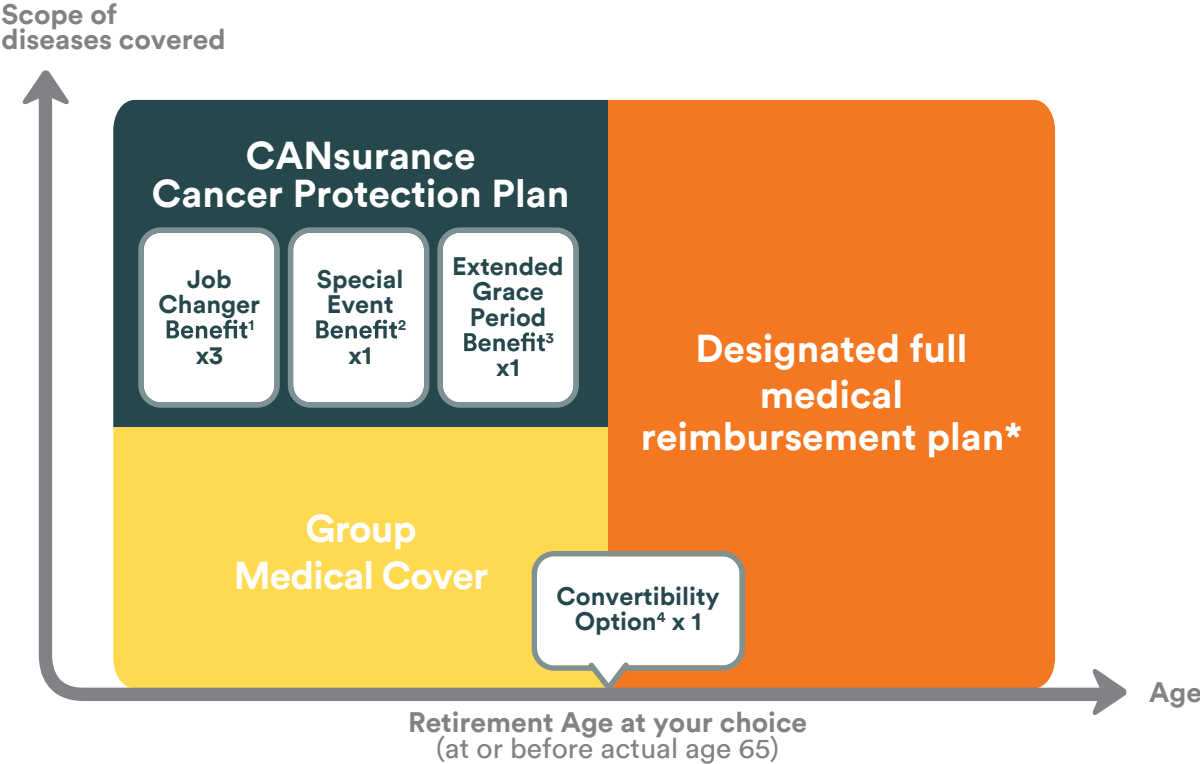
Sheltering you with the necessary coverage regardless the changes in your life

CANsurance Cancer Protection Plan (“the Plan”, “this Plan” or “this Product”) which is underwritten by FWD Life Insurance Company (Macau) Limited (“FWD”) can help you go forward in the pursuit of your dreams and compensate for insufficient group medical coverage, so you can enjoy a smart and seamless coverage. Plan early so you can go full steam ahead with no worries!

Modern medical technology brings you the privilege to choose the best treatment for yourself in case cancer strikes, as we will ease your medical expenses with a financial safety net. You can rest assured to concentrate on your medical treatment.

To cope with changes and needs during different stages in life, we’re offering flexible medical solutions to accompany you through the ups and downs in your life. Whether you are in between jobs, unemployed, or getting married, you can still enjoy medical coverage, or have the option to apply for waiving or deferring your premium for a certain period.

Smart and Seamless Coverage



* Assuming that you have exercised the Convertibility Option⁴ in CANsurance Cancer Protection Plan.

CAN have comprehensive protection

The key to a speedy recovery is being without financial worries. With essential coverage of Covered Cancer⁵ and a Lifetime Cancer Limit⁶ as high as HKD 9 million and a choice of 3 levels of coverage to meet your different needs, you can choose one to meet your healthcare needs as an add-on to your current medical coverage to power up your cancer coverage.

CAN cope with changing needs



The Plan gives you coverage with a savvy edge that can cater to your changing needs at different life stages. You can have Additional Benefits without additional charges, such as waiving premium for 1 year when you wish to pursue further full time education, undertake a working holiday or you become involuntarily unemployed; deferring premium payments for 1 year when you get married or become parent; or even enjoy seamless coverage with temporary cover under a designated full medical reimbursement plan when you are changing jobs and do not have group cover. When you retire, you can also permanently convert the Plan to a designated full medical reimbursement plan.

CAN secure complementary support

In addition, the diversified supportive health care professional consultations covered by the Plan aims to give you an extra helping hand in your path to full recovery. You may plan for the most suitable and preferable combination of professional consultations during or after cancer treatment. The Plan even subsidises transportation expenses during treatment.

CAN enjoy personalised assistance

CANcierge⁷ is here to provide you with end-to-end health coaching. Once you are diagnosed with a Covered Cancer⁵, a professional health management team will customise one-stop services specifically for your needs, from cancer treatment and hospitalisation to post-treatment supportive therapies and consultations. You can then concentrate on receiving treatments without additional burdens.

Yes you CAN, with CANsurance

Just complete the application by answering a few questions. No medical examination and any proof of health are required⁸. As simple as that, you can now take a big stride forward free from worries.



Let's check out below how Jason could benefit from CANsurance Cancer Protection Plan.

Example

Jason, at age 26 (age next birthday), has just entered the workforce. He is aware that cancer is a major critical illness and wishes to top up his group medical cover. However, he is only able to afford an entry level medical insurance plan at this stage, so he's decided to take out CANsurance Cancer Protection Plan to enhance cancer protection.



At age 26 (age next birthday)

Jason enrolled in **CANsurance Cancer Protection Plan – Superior Plan**.



At age 30 (age next birthday)

Jason decided to take a career break to pursue a full time master's degree. He applied for the **Special Event Benefit²** so that he could still be protected with medical coverage under this Plan but be exempted from paying the premium for 1 year during the course of his study.

At age 31 (age next birthday)

After graduating from his master's degree, Jason has started a new job.



At age 32 (age next birthday)

With his outstanding performance, Jason got scouted by another company to take up a higher position. He applied for the **Job Changer Benefit¹** during his job change period so that he could still be covered under a designated full medical reimbursement plan in addition to this Plan.



At age 35 (age next birthday)

Jason planned to get married. He applied for the **Extended Grace Period Benefit³** to defer his premium payment for a year to enjoy financial flexibility.



At age 46 (age next birthday)

Unfortunately, Jason is diagnosed with lung cancer. We will cover his medical expenses* for cancer treatment including target therapy, hospitalisation, surgery and post-treatment Chinese medicine practitioner consultation.

Furthermore, we will provide professional consultations and **CANcierge⁷** service to assist him to obtain proper treatment during his recovery journey.

* Subject to Lifetime Cancer Limit⁶ and Per Covered Cancer Limit⁹.

The above is for illustrative purpose only and assuming that a) all premiums are paid in full when due, b) the definitions and claims requirements of the benefits are fulfilled, and c) this Plan is in force and has not been surrendered throughout the policy term.

Does this Plan suit you?

If you answer yes to any of the statements below, the Plan is for you.



You are looking for a comprehensive cancer reimbursement plan to meet your healthcare needs.



You are looking for cancer protection with affordable premiums.



You hope that the coverage is flexible to cope with changes and needs in your life.

Reasonable and Customary¹⁰ charges will be reimbursed according to the Plan Summary.

Plan Summary			
Plan Level	Standard	Superior	Premier
Plan Type	Basic Plan		
Issue Age (age next birthday)	1 (15 days) to 70		
Benefit Term	Yearly renewable ¹¹ to age 100 (age next birthday)		
Premium Payment Term	To age 100 (age next birthday)		
Premium Structure	<ul style="list-style-type: none"> Based on Insured's issue age, gender, smoking habit and selected plan level Renewal premiums are non-guaranteed and will be increased yearly according to the Insured's age next birthday at the time of renewal 		
Premium Payment Mode	Monthly / Semi-Annually / Annually		
Currency	HKD / USD		
Area of Cover	Worldwide		
Room Level of Hospitalisation	Standard Ward Room ¹²	Standard Semi-Private Room ¹³	
A. Cancer Benefits			
1. Diagnostic Benefit	Full cover		
2. Cancer Treatment Benefits	Full cover		
2.1 Hospitalisation and Surgical Benefits			
a) Room and Board			
b) Physician's or Specialist's Hospital Visit			
c) Intensive Care Unit ("ICU") Charges			
d) Hospital Companion Bed (including 1 extra bed for 1 person who accompanies the Insured while hospitalised)			
e) Surgical Expenses (including Surgeon's fee, Anaesthetist's fee and operating theatre fee)			
f) Miscellaneous Hospital Medical Charges			
2.2 Treatment Benefits			
a) Non-surgical Cancer Treatment (including Chemotherapy, Radiotherapy, Target Therapy, Cancer Hormonal Therapy and prescribed medications)			
b) Palliative Cancer Care			
c) Pre or Post-treatment Consultation (incurred by consultation with a physician before or after the active treatment or palliative treatment)			

What this Plan covers

Plan Summary

Plan Level	Standard	Superior	Premier
Area of Cover	Worldwide		
Room Level of Hospitalisation	Standard Ward Room ¹²	Standard Semi-Private Room ¹³	
3. Reconstructive Surgery Benefit (head or breast)	Full cover		
4. Monitoring Benefit (up to 5 years since completion of active treatment)	Full cover		
Per Covered Cancer Limit ⁹	HK\$700,000	HK\$1,000,000	HK\$3,000,000
Lifetime Cancer Limit ⁶	HK\$2,100,000	HK\$3,000,000	HK\$9,000,000
B. Additional Cancer Care Benefit (maximum limit per Covered Cancer⁵)			
5. Daily Hospital Cash for Hospitalisation: a) Hospitalisation in an ICU; or b) Hospitalisation expenses that have been paid by another insurance company where FWD has not paid any benefit under Section A Cancer Benefits; or c) Hospitalisation in Standard Ward Room ¹² of a private Hospital in Macau • maximum no. of days per Covered Cancer ⁵	HK\$800	HK\$1,000	HK\$1,500
	Item c is not applicable		
	60 days		90 days
6. Chinese Medicine Practitioner Consultation (including acupuncture treatments or prescribed Chinese medicines) (per visit) • 1 visit per day & maximum no. of visits per Covered Cancer ⁵	HK\$500	HK\$600	HK\$1,500
	30 visits		40 visits
7. Physiotherapist Consultation (including acupuncture and chiropractic services) / Occupational Therapy / Speech Therapy (per visit) • 1 visit per day & maximum no. of visits per Covered Cancer ⁵	HK\$500	HK\$600	HK\$1,000
	20 visits		30 visits
8. Dietician Consultation (per visit) • 1 visit per day & maximum no. of visits per Covered Cancer ⁵	HK\$500	HK\$600	HK\$1,000
	20 visits		30 visits
9. Psychological Counselling (for Insured and/ or immediate family members) (per visit) • 1 visit per day & maximum no. of visits per Covered Cancer ⁵	HK\$1,000	HK\$1,000	HK\$1,500
	40 visits		50 visits
10. Post-hospitalisation Home Nursing (per day) • maximum no. of days per Covered Cancer ⁵	HK\$1,000	HK\$1,000	HK\$1,500
	60 days		90 days

Plan Summary

Plan Level	Standard	Superior	Premier
Area of Cover	Worldwide		
Room Level of Hospitalisation	Standard Ward Room ¹²	Standard Semi-Private Room ¹³	
11. Transportation Fee Subsidy (per day)	HK\$350	HK\$400	HK\$800
• maximum no. of days per Covered Cancer ⁵	20 days		30 days
12. Medical Appliances	HK\$15,000	HK\$20,000	HK\$30,000
C. Death Benefit			
13. Compassionate Death Benefit	HK\$15,000	HK\$20,000	HK\$40,000
D. Additional Benefits [only applicable to Insured whose issue age is at or below 55 (age next birthday)]			
14. Convertibility Option ⁴ : you may apply to convert the policy to a designated full medical reimbursement plan for the Insured while CANSurance Cancer Protection Plan policy is in force without providing further health evidence	Once per policy		
15. Job Changer Benefit ¹ : you may apply for the Insured to enjoy a 6 months' temporary coverage under a designated full medical reimbursement plan with a simple health declaration and without additional charges if you or the Insured change full time permanent job	3 times per policy		
16. Special Event Benefit ² : you may apply to waive premium of CANSurance Cancer Protection Plan policy for 1 year if you become involuntarily unemployed, wish to pursue further full time education or undertake a working holiday	Once per policy		
17. Extended Grace Period Benefit ³ : you may apply for an extension of grace period of up to 1 year ("Extended Grace Period") (including the usual 30-day grace period) if you get married or become parent	Once per policy		
E. Ancillary Services			
i) Second Medical Opinion Service ¹⁴	Service Program		
ii) International SOS 24-hour Worldwide Assistance Program ¹⁴	Service Program		
iii) CANcierge ⁷	Service Program		

For policies in US Dollars, the exchange rate for the amount above is fixed at 1:8 (USD:HKD) and rounded to the nearest 1 decimal place.

Important to know

Remarks

1. The policy must be in effect for at least 3 consecutive years from the policy date or the date of last reinstatement, whichever is later. This option is only available if FWD offers a designated full medical reimbursement plan at the time of application and subject to FWD's rules at that time. The policy must remain in effect during the temporary coverage period and all premiums still need to be paid when due. You must inform FWD within 31 days immediately before or after the employment termination date and must provide proof of the change in this employment. This benefit is only available if you or the Insured are changing from a full time employment to any full time employment. This option may be exercised up to 3 times per policy, but you may only make a further application after 3 years has passed from the date of the start of the previous temporary coverage period. This benefit will expire at the earlier of following conditions: i) Insured reaches 65 years old (actual age) or; ii) the policy is terminated. You cannot exercise this benefit in conjunction with Convertibility Option, Special Event Benefit or Extended Grace Period Benefit. vCANSurance Medical Plan is currently the designated full medical reimbursement plan of the Plan and FWD can revise from time to time without prior notice.
2. The policy must be in effect for at least 3 consecutive years from the policy date or the date of last reinstatement, whichever is later. You must provide FWD with all documents and information FWD requires within 30 days from the date you first receive relevant proof. This benefit will expire at the earlier of following conditions: i) Insured reaches 65 years old (actual age) or; ii) the policy is terminated. You cannot exercise this benefit in conjunction with Convertibility Option, Job Changer Benefit or Extended Grace Period Benefit.
3. The policy must be in effect for at least 3 consecutive years from the policy date or the date of last reinstatement, whichever is later. You must provide FWD with all documents and information FWD requires within 30 days from the date you first receive relevant proof. If the premium is not paid at the end of the Extended Grace Period, you will be in default and the policy will end. This benefit will expire at the earlier of following conditions: i) Insured reaches 65 years old (actual age); or ii) the policy is terminated. You cannot exercise this benefit in conjunction with Convertibility Option, Job Changer Benefit or Special Event Benefit.
4. You may apply to convert the policy to a designated full medical reimbursement plan if the policy has been in effect for at least 9 consecutive years from the policy date or the date of last reinstatement, whichever is later. This option is only available if FWD offers a designated full medical reimbursement plan at the time of conversion and subject to FWD's rules at that time. You may apply when the Insured is aged between 38 and 64 years old (both actual ages inclusive) and within 31 days immediately before or after the respective policy anniversary without providing further health evidence from the Insured. Once approved, conversion will take effect on next policy anniversary and you cannot withdraw the application. The policy will be terminated once the policy is converted. Any claims for any Covered Cancer made under the Plan or the converted policy of designated full medical reimbursement plan are subject to the Lifetime Cancer Limit. FWD will not cover any illness or injury (including pre-existing conditions) under the designated full medical reimbursement plan if it occurred before the policy date or the date of last reinstatement (whichever is later) of the Plan. Premium payable under the designated full medical reimbursement plan is not guaranteed and will be determined on conversion. You cannot exercise this benefit in conjunction with Job Changer Benefit, Special Event Benefit or Extended Grace Period Benefit. vCANSurance Medical Plan is currently the designated full medical reimbursement plan of the Plan and FWD can revise from time to time without prior notice.
5. Covered Cancer refers to the first symptoms that occur no earlier than 90 days after the policy date or the date of last reinstatement, whichever is later, and are subsequently confirmed by a specialist as meeting the definition of Cancer or Carcinoma-in-situ. Please refer to Policy Provisions for the definitions of Cancer and Carcinoma-in-situ.
6. Lifetime Cancer Limit refers to the maximum total amount per Insured that FWD will pay under Section A of the Plan Summary for all Covered Cancers from the Plan. If the Insured is insured under multiple CANSurance Cancer Protection Plan policies, the Lifetime Cancer Limit will apply across all of these policies, even those policies that have terminated. Once the total amount paid or payable under Section A of the Plan Summary reaches the Lifetime Cancer Limit, the policy will terminate.
7. CANcierge is currently provided by HealthMutual Group Limited ("HMG") and its healthcare network team, it is not a part of the policy or benefit item under the Policy Provisions of the Plan and it is not guaranteed renewable. FWD reserves the right to terminate or vary CANcierge in its sole discretion without further notice. FWD will not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team. For details, please refer to the attached brochure of CANcierge.
8. Only applicable to the Insured whose issue age is 1 (15 days) to 65 (age next birthday) and subject to the relevant underwriting requirements, otherwise, normal underwriting applies.
9. Per Covered Cancer Limit refers to the maximum total amount for any single Covered Cancer that FWD will pay under Section A of the Plan Summary. If the Insured is insured under multiple CANSurance Cancer Protection Plan policies, the Per Covered Cancer Limit will apply across all policies under the Plan, even those policies that have terminated.

Remarks

10. Only Reasonable and Customary charges for the above benefits will be paid by FWD. Reasonable and Customary 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 the policy of the 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 association in the location where the fee or expense is incurred.
11. Lifetime renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable when the policy is renewed each year. Premium table is subject to change based on factors including but not limited to the inflation of related medical expenses, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal. The policy will expire on the policy anniversary immediately following the Insured's 99th birthday.
12. Standard Ward Room refers to a room type in a hospital that is of a quality below a Standard Semi-Private Room.
13. Standard Semi-Private Room refers to a single or double occupancy room in a hospital, with a shared bath/shower room.
14. The services are currently provided by International SOS and are not guaranteed renewable. All relevant fees and charges (if any) of these services must be paid by you. FWD shall not be responsible for any act or failure to act on the part of International SOS and/or any of its affiliates. Details of the services may be revised from time to time without prior notice from FWD.

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 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 the Plan may not be sufficient for the increasing protection needs in the future even if FWD fulfils all of its contractual obligations.

Exclusions

Except Compassionate Death Benefit, CANSurance Cancer Protection Plan does not cover any Covered Cancer⁵ resulting directly or indirectly from or in respect of any of the following:

- any Covered Cancer⁵ in the presence of any HIV Infection and/or any AIDS related illness. HIV Infection refers to an infection where blood or other relevant test(s) indicate, in FWD's opinion, either the presence of any Human Immunodeficiency Virus, antigens or antibodies to such virus; or
- any drug or alcohol abuse unless the first symptoms of a relevant Covered Cancer⁵ caused by such drug or alcohol abuse occurs 2 years after the policy date or the date of last reinstatement, whichever is later.

Key Product Risks

Suicide

If the Insured commits suicide (whether sane or insane at that time) within 12 calendar months from the Policy Date, FWD will refund all premiums that FWD has received without interest, less any Policy benefits that FWD has paid and any amounts owed to FWD.

Limitation of Claim in United States of America

Under CANSurance Cancer Protection Plan, if You have a Standard Plan, Superior Plan or Premier Plan, and the Insured has received treatment in the United States of America for a Covered Cancer, FWD will reduce the amount of the benefit payable under Cancer Benefits to 50% of the relevant benefit payable if the Insured has lived in the United States of America for at least 183 days in the past 12 months before receiving that treatment.

Premium adjustment

The premium is non-guaranteed and will be determined annually based on the age of the Insured on his or her next birthday at the time of renewal. The premium may increase significantly due to factors including but not limited to age, claims experience and policy persistency.

Premium term and non-payment of premium

The premium payment term of the policy ends on the policy anniversary immediately preceding the Insured's 100th birthday. FWD allows a grace period of 30 days (or Extended Grace Period for the Plan) 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

The policy of the Plan will automatically end on the earliest of the following:

1. If the Insured dies;
2. The policy anniversary immediately following the Insured's 99th birthday;
3. You surrender the policy. FWD will determine the surrender date based on the rules and regulations of FWD at that time;
4. If the change of place of residence or occupation means that the residence or occupation is not insurable according to FWD's underwriting rules, FWD may terminate the policy or refuse to pay benefits under relevant policy after the change;
5. If you refuse to accept the revisions including the adjusted premium and if you have not paid the premium for 30 days from when it was due;
6. If a claim is false, fraudulent, intentionally exaggerated or if any person has used fraudulent means to attempt to claim a benefit, premium paid will not be refunded and any benefit paid because of such means will be recovered;
7. The premium grace period (or Extended Grace Period for CANSurance Cancer Protection Plan) expires and FWD has not received the premium payment;
8. If FWD ceases to offer relevant plan at each policy renewal;
9. The date the total amount paid under Section A in Plan Summary under all policies under the Plan that apply to the Insured reach the Lifetime Cancer Limit⁶;
10. When you convert the Plan to a designated full medical reimbursement plan by exercising Convertibility Option⁴.

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 this product material. 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.

Important Notes

Policy Renewal

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.

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 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.

You must comply with requests made by FWD to comply with the above Applicable Requirements.

Double Insurance

If you can obtain a refund of any expenses in the Benefit Provisions of policy provisions from any other sources, FWD will only pay for any excess costs of these expenses up to the limit set out in the Policy Schedule or any Endorsement.

You must tell FWD if the Insured can obtain a refund of all or part of expenses specified in the Benefit Provisions of policy provisions from any other sources. If FWD has paid a benefit which is recoverable from another source, you must refund this amount to FWD.

Notice of Claim

You must inform FWD as soon as possible, and no later than 6 months of the Insured's discharge from hospital, surgery date, or the date of Insured's death, for which a claim will be made on this Policy. FWD has the right to reject any written claims submitted after this 6-month notice period.

Important Notes

Incorrect Disclosure or Non-Disclosure

Your policy is based on the information you and the Insured gave FWD during the application process. It is important that you and the Insured were truthful and accurate with all of the information you provided, as this information helped FWD to decide if you and they were eligible for the policy, and what you need to pay.

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., 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.

You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or they gave misleading or exaggerated information, your benefits or premium under your policy may be affected, and in some cases we may cancel your policy.

Waiting Period

A 90-day waiting period is applicable for the benefits, except the specific waiting periods of other Additional Benefits and Compassionate Death Benefit.

Important Words

First Symptoms

refers to the first time that the Insured experiences a physical symptom that would cause a reasonable and prudent person to seek medical advice, diagnosis or treatment, or where a medical examination or investigation shows the likely presence of a medical condition.

Medically Necessary

is a medical recommendation by Physician, Surgeon or Specialist as part of his/her diagnosis and/or treatment of a Covered Cancer. The medical recommendation must meet each of the following criteria:

1. The Insured's medical condition will be adversely affected if the medical recommendation is not followed;
2. 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 Covered Cancer based on recognised western medical standards of the specialty involved;
3. The recommended medical management and/or treatment is not experimental in nature; and
4. 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 for the personal convenience or comfort of the Insured or any medical service provider. This precludes:
 - general check-up unrelated to a Covered Cancer;
 - preventative screening or check-ups looking for the presence of Covered Cancer where there are no symptoms or history of Covered Cancer;
 - vaccinations for the prevention of a Covered Cancer;
 - convalescence, custodial or rest care unrelated to the Covered Cancer;
 - cosmetic surgery for aesthetic purposes.

Declarations

- This Product is underwritten by 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.
- 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 Macau 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.
- 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 Regime in Macau.
- This Product is an individual indemnity hospital insurance plan without any savings element. The costs of insurance and the related costs of the policy are included in the premium paid despite the product brochure/leaflet and/or the illustration documents of the Plan having no schedule/section of fees and charges or no additional charge noted other than the premium.
- All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by you 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.
- 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).

For more information

(including historical premium increase rates, claims related information and other information)

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

fwd.com.mo



Service Hotline
(853) 8988 6060



Learn more about
CANsurance
Cancer Protection Plan

揀易保癌症保障計劃

CANsurance Cancer Protection Plan

基本計劃 (港元) 年供保費表 (中國內地人士除外) - 男性
Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) - Male

投保年齡 為1至55歲 (下次生日)
Issue age 1 to 55 (next birthday)

投保年齡 (下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	760	945	1,067	760	945	1,067
6-18	430	549	630	430	549	630
19	482	613	710	486	618	718
20	506	640	752	518	657	771
21	512	654	808	535	678	838
22	519	662	828	548	700	873
23	526	674	846	563	720	909
24	549	702	886	599	765	963
25	571	729	917	632	807	1,014
26	595	761	950	667	850	1,062
27	606	773	960	689	877	1,091
28	619	786	973	713	907	1,120
29	675	861	1,067	789	1,006	1,245
30	738	943	1,179	872	1,115	1,395
31	760	978	1,256	914	1,171	1,508
32	779	1,001	1,298	947	1,218	1,581
33	798	1,029	1,350	984	1,269	1,663
34	839	1,086	1,426	1,055	1,363	1,790
35	902	1,165	1,532	1,162	1,499	1,970
36	918	1,186	1,558	1,211	1,564	2,054
37	972	1,255	1,649	1,313	1,696	2,227
38	1,030	1,332	1,748	1,426	1,843	2,421
39	1,074	1,388	1,819	1,519	1,963	2,576
40	1,101	1,420	1,863	1,591	2,055	2,694
41	1,197	1,543	2,066	1,769	2,283	3,053
42	1,259	1,624	2,170	1,902	2,454	3,280
43	1,325	1,708	2,281	2,045	2,636	3,522
44	1,429	1,844	2,468	2,252	2,906	3,890
45	1,577	2,038	2,743	2,535	3,278	4,410
46	1,741	2,302	3,117	2,854	3,775	5,110
47	1,885	2,498	3,398	3,151	4,173	5,679
48	2,046	2,713	3,713	3,486	4,624	6,328
49	2,182	2,896	3,978	3,789	5,029	6,908
50	2,293	3,046	4,190	4,053	5,381	7,405
51	2,680	3,523	4,990	4,821	6,338	8,927
52	2,915	3,834	5,441	5,339	7,022	9,910
53	3,173	4,172	5,932	5,913	7,779	10,999
54	3,501	4,607	6,567	6,582	8,662	12,279
55	3,916	5,157	7,373	7,362	9,697	13,785
56^	4,378	5,770	8,272	8,229	10,847	15,467
57^	4,893	6,455	9,282	9,200	12,136	17,355
58^	5,468	7,219	10,412	10,281	13,573	19,467
59^	5,955	7,850	11,256	11,196	14,757	21,048
60^	6,336	8,320	11,769	11,913	15,643	22,005
61^	6,464	8,455	11,795	12,151	15,896	22,056
62^	6,858	8,936	12,296	12,891	16,800	23,117
63^	7,270	9,437	12,809	13,667	17,744	24,080
64^	7,749	10,045	13,552	14,567	18,884	25,477
65^	8,305	10,773	14,554	15,614	20,252	27,361
66^	7,401	9,605	13,249	13,915	18,058	24,908
67^	7,899	10,239	14,142	14,848	19,250	26,588
68^	8,988	11,641	16,099	16,896	21,885	30,266
69^	10,180	13,171	18,216	19,137	24,761	34,247
70^	11,482	14,838	20,501	21,587	27,895	38,543
71^	12,789	16,624	22,958	24,042	31,254	43,161
72^	13,523	17,581	24,258	25,423	33,052	45,605
73^	14,301	18,594	25,633	26,886	34,957	48,189
74^	15,076	19,608	27,046	27,949	36,354	50,141
75^	15,846	20,625	28,499	28,587	37,206	51,412
76^	16,656	21,693	30,032	29,239	38,078	52,716
77^	17,508	22,816	31,648	29,907	38,972	54,056
78^	18,405	23,999	33,353	30,591	39,889	55,434
79^	19,195	25,042	34,868	30,979	40,417	56,273
80^	19,865	25,931	36,176	31,061	40,548	56,565
81^	20,559	26,853	37,533	31,146	40,679	56,861
82^	21,423	27,996	39,208	31,443	41,090	57,547
83^	22,322	29,188	40,956	31,744	41,507	58,242
84^	22,781	29,809	41,877	31,894	41,732	58,629
85^	22,784	29,832	41,929	31,896	41,765	58,701
86^	22,785	29,857	41,982	31,898	41,800	58,775
87^	22,787	29,880	42,035	31,900	41,833	58,848
88^	22,788	29,905	42,087	31,902	41,868	58,923
89^	22,928	30,100	42,372	32,100	42,141	59,320
90^	23,210	30,471	42,892	32,493	42,660	60,049
91^	23,495	30,845	43,419	32,893	43,182	60,787
92^	23,783	31,224	43,952	33,297	43,713	61,534
93^	24,076	31,607	44,491	33,705	44,251	62,288
94^	24,401	32,036	45,095	34,161	44,849	63,133
95^	24,762	32,508	45,760	34,668	45,511	64,066
96^	25,128	32,989	46,437	35,180	46,185	65,012
97^	25,500	33,477	47,124	35,699	46,866	65,973
98^	25,877	33,971	47,821	36,227	47,560	66,948
99^	26,259	34,474	48,528	36,763	48,262	67,938

揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃 (港元) 年供保費表 (中國內地人士除外) - 男性
Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) - Male

投保年齡 為56至70歲 (下次生日)
Issue age 56 to 70 (next birthday)

投保年齡 (下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	3,099	4,085	5,970	5,826	7,679	11,224
57	3,513	4,630	6,787	6,605	8,705	12,759
58	3,982	5,248	7,714	7,487	9,867	14,504
59	4,398	5,782	8,451	8,269	10,871	15,888
60	4,743	6,206	8,946	8,916	11,668	16,819
61	4,903	6,387	9,080	9,218	12,007	17,070
62	5,268	6,832	9,579	9,904	12,843	18,008
63	5,661	7,306	10,104	10,642	13,735	18,995
64	6,111	7,871	10,820	11,491	14,798	20,342
65	6,632	8,538	11,754	12,466	16,052	22,097
66	7,401	9,605	13,249	13,915	18,058	24,908
67	7,899	10,239	14,142	14,848	19,250	26,588
68	8,988	11,641	16,099	16,896	21,885	30,266
69	10,180	13,171	18,216	19,137	24,761	34,247
70	11,482	14,838	20,501	21,587	27,895	38,543
71^	12,789	16,624	22,958	24,042	31,254	43,161
72^	13,523	17,581	24,258	25,423	33,052	45,605
73^	14,301	18,594	25,633	26,886	34,957	48,189
74^	15,076	19,608	27,046	27,949	36,354	50,141
75^	15,846	20,625	28,499	28,587	37,206	51,412
76^	16,656	21,693	30,032	29,239	38,078	52,716
77^	17,508	22,816	31,648	29,907	38,972	54,056
78^	18,405	23,999	33,353	30,591	39,889	55,434
79^	19,195	25,042	34,868	30,979	40,417	56,273
80^	19,865	25,931	36,176	31,061	40,548	56,565
81^	20,559	26,853	37,533	31,146	40,679	56,861
82^	21,423	27,996	39,208	31,443	41,090	57,547
83^	22,322	29,188	40,956	31,744	41,507	58,242
84^	22,781	29,809	41,877	31,894	41,732	58,629
85^	22,784	29,832	41,929	31,896	41,765	58,701
86^	22,785	29,857	41,982	31,898	41,800	58,775
87^	22,787	29,880	42,035	31,900	41,833	58,848
88^	22,788	29,905	42,087	31,902	41,868	58,923
89^	22,928	30,100	42,372	32,100	42,141	59,320
90^	23,210	30,471	42,892	32,493	42,660	60,049
91^	23,495	30,845	43,419	32,893	43,182	60,787
92^	23,783	31,224	43,952	33,297	43,713	61,534
93^	24,076	31,607	44,491	33,705	44,251	62,288
94^	24,401	32,036	45,095	34,161	44,849	63,133
95^	24,762	32,508	45,760	34,668	45,511	64,066
96^	25,128	32,989	46,437	35,180	46,185	65,012
97^	25,500	33,477	47,124	35,699	46,866	65,973
98^	25,877	33,971	47,821	36,227	47,560	66,948
99^	26,259	34,474	48,528	36,763	48,262	67,938

^ 續保保費以供參考
Renewal premium for reference only

重要事項 Important Notes:

- 本保費表的上次更新日期為2017年2月24日。
The last update date of the above premium tables is 24 February 2017.
- 本保費表只供參考，並不能作為富衛人壽保險 (澳門) 股份有限公司 (「富衛」) 與任何人士或團體所訂立之任何合約或該合約的任何部份。有關揀易保癌症保障計劃之詳情，請參閱產品冊子及保單條款。
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費表根據各因素，包括但不受限於相關的醫療費用的通脹及富衛不時的索賠數據及保單續保情況釐定。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premium tables are subject to change based on factors including but not limited to the inflation of related medical expenses, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 如以美元為保單貨幣，以上保費之兌換率為1:8 (美元: 港幣)。
For policies in US Dollars, the exchange rate for the premium above is fixed at 1:8 (USD:HKD).
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃 (港元) 年供保費表 (中國內地人士除外) - 女性
Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) - Female

投保年齡 為1至55歲 (下次生日)
Issue age 1 to 55 (next birthday)

投保年齡 (下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	763	961	1,111	763	961	1,111
6-18	465	589	693	465	589	693
19	511	648	764	515	656	771
20	593	751	886	609	771	907
21	669	844	1,042	699	879	1,082
22	699	877	1,084	740	928	1,145
23	735	916	1,134	786	984	1,215
24	793	989	1,224	863	1,075	1,330
25	879	1,092	1,358	971	1,207	1,499
26	927	1,147	1,428	1,037	1,285	1,600
27	982	1,216	1,519	1,116	1,382	1,726
28	1,053	1,300	1,628	1,213	1,498	1,876
29	1,096	1,352	1,697	1,297	1,600	2,010
30	1,172	1,446	1,824	1,442	1,779	2,243
31	1,208	1,494	1,930	1,543	1,909	2,466
32	1,286	1,592	2,065	1,709	2,115	2,744
33	1,373	1,702	2,214	1,894	2,350	3,057
34	1,477	1,835	2,392	2,101	2,612	3,407
35	1,598	1,993	2,605	2,331	2,905	3,799
36	1,737	2,173	2,848	2,597	3,248	4,255
37	1,946	2,441	3,205	2,979	3,737	4,906
38	2,180	2,742	3,608	3,419	4,302	5,660
39	2,396	3,024	3,986	3,844	4,852	6,397
40	2,589	3,276	4,328	4,246	5,370	7,097
41	2,772	3,516	4,756	4,647	5,890	7,969
42	2,927	3,718	5,040	5,010	6,366	8,630
43	3,088	3,934	5,344	5,404	6,884	9,351
44	3,250	4,149	5,654	5,730	7,315	9,967
45	3,407	4,360	5,963	5,972	7,644	10,455
46	3,575	4,686	6,432	6,233	8,170	11,216
47	3,861	5,074	6,992	6,696	8,799	12,124
48	4,173	5,499	7,603	7,197	9,482	13,114
49	4,438	5,860	8,127	7,701	10,169	14,108
50	4,513	5,973	8,307	7,975	10,553	14,678
51	4,635	6,081	8,709	8,335	10,935	15,580
52	4,777	6,282	9,022	8,747	11,502	16,427
53	4,924	6,489	9,342	9,178	12,093	17,318
54	5,068	6,689	9,651	9,526	12,574	18,048
55	5,198	6,869	9,935	9,770	12,912	18,577
56^	5,330	7,053	10,225	10,019	13,261	19,120
57^	5,472	7,253	10,539	10,288	13,635	19,706
58^	5,619	7,457	10,858	10,564	14,018	20,304
59^	5,770	7,652	11,098	10,848	14,387	20,751
60^	5,931	7,845	11,260	11,151	14,750	21,054
61^	6,185	8,159	11,588	11,627	15,339	21,668
62^	6,360	8,368	11,762	11,956	15,732	22,112
63^	6,535	8,577	11,931	12,286	16,126	22,429
64^	6,763	8,869	12,284	12,714	16,674	23,092
65^	7,033	9,230	12,805	13,220	17,353	24,075
66^	6,270	8,238	11,671	11,788	15,488	21,942
67^	6,974	9,157	12,993	13,110	17,214	24,426
68^	7,312	9,594	13,636	13,745	18,037	25,636
69^	7,702	10,103	14,399	14,478	18,995	27,070
70^	8,148	10,690	15,293	15,317	20,097	28,751
71^	8,503	11,239	16,149	15,986	21,130	30,361
72^	8,699	11,516	16,612	16,353	21,649	31,229
73^	9,082	12,040	17,436	17,073	22,636	32,778
74^	9,484	12,585	18,251	17,585	23,332	33,838
75^	9,910	13,149	19,056	17,877	23,721	34,378
76^	10,353	13,738	19,895	18,174	24,117	34,926
77^	10,817	14,356	20,774	18,478	24,522	35,484
78^	11,302	15,000	21,691	18,785	24,934	36,054
79^	11,760	15,617	22,599	18,981	25,204	36,472
80^	12,190	16,201	23,496	19,062	25,332	36,740
81^	12,683	16,870	24,521	19,215	25,556	37,148
82^	13,199	17,571	25,598	19,374	25,789	37,571
83^	13,737	18,302	26,721	19,533	26,025	37,997
84^	14,084	18,778	27,446	19,718	26,289	38,424
85^	14,233	18,987	27,751	19,927	26,581	38,850
86^	14,385	19,198	28,059	20,139	26,878	39,281
87^	14,538	19,412	28,369	20,353	27,177	39,717
88^	14,691	19,629	28,684	20,569	27,479	40,157
89^	14,842	19,834	28,984	20,780	27,769	40,578
90^	14,989	20,031	29,271	20,984	28,043	40,981
91^	15,137	20,229	29,561	21,192	28,320	41,385
92^	15,287	20,429	29,854	21,401	28,601	41,795
93^	15,439	20,632	30,149	21,614	28,884	42,209
94^	15,611	20,862	30,486	21,855	29,206	42,680
95^	15,803	21,119	30,862	22,125	29,568	43,208
96^	16,000	21,382	31,246	22,400	29,934	43,745
97^	16,198	21,647	31,634	22,678	30,306	44,286
98^	16,399	21,915	32,025	22,958	30,680	44,836
99^	16,602	22,187	32,422	23,244	31,061	45,391

揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃 (港元) 年供保費表 (中國內地人士除外) - 女性
Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) - Female

投保年齡 為56至70歲 (下次生日)
Issue age 56 to 70 (next birthday)

投保年齡 (下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	3,787	5,010	7,405	7,118	9,421	13,922
57	3,942	5,219	7,731	7,411	9,813	14,534
58	4,105	5,438	8,072	7,718	10,225	15,176
59	4,276	5,658	8,361	8,040	10,636	15,720
60	4,457	5,877	8,595	8,380	11,047	16,158
61	4,712	6,190	8,959	8,859	11,637	16,843
62	4,908	6,427	9,205	9,228	12,083	17,304
63	5,113	6,671	9,454	9,611	12,541	17,774
64	5,355	6,977	9,845	10,069	13,117	18,510
65	5,641	7,351	10,391	10,606	13,821	19,535
66	6,270	8,238	11,671	11,788	15,488	21,942
67	6,974	9,157	12,993	13,110	17,214	24,426
68	7,312	9,594	13,636	13,745	18,037	25,636
69	7,702	10,103	14,399	14,478	18,995	27,070
70	8,148	10,690	15,293	15,317	20,097	28,751
71 [^]	8,503	11,239	16,149	15,986	21,130	30,361
72 [^]	8,699	11,516	16,612	16,353	21,649	31,229
73 [^]	9,082	12,040	17,436	17,073	22,636	32,778
74 [^]	9,484	12,585	18,251	17,585	23,332	33,838
75 [^]	9,910	13,149	19,056	17,877	23,721	34,378
76 [^]	10,353	13,738	19,895	18,174	24,117	34,926
77 [^]	10,817	14,356	20,774	18,478	24,522	35,484
78 [^]	11,302	15,000	21,691	18,785	24,934	36,054
79 [^]	11,760	15,617	22,599	18,981	25,204	36,472
80 [^]	12,190	16,201	23,496	19,062	25,332	36,740
81 [^]	12,683	16,870	24,521	19,215	25,556	37,148
82 [^]	13,199	17,571	25,598	19,374	25,789	37,571
83 [^]	13,737	18,302	26,721	19,533	26,025	37,997
84 [^]	14,084	18,778	27,446	19,718	26,289	38,424
85 [^]	14,233	18,987	27,751	19,927	26,581	38,850
86 [^]	14,385	19,198	28,059	20,139	26,878	39,281
87 [^]	14,538	19,412	28,369	20,353	27,177	39,717
88 [^]	14,691	19,629	28,684	20,569	27,479	40,157
89 [^]	14,842	19,834	28,984	20,780	27,769	40,578
90 [^]	14,989	20,031	29,271	20,984	28,043	40,981
91 [^]	15,137	20,229	29,561	21,192	28,320	41,385
92 [^]	15,287	20,429	29,854	21,401	28,601	41,795
93 [^]	15,439	20,632	30,149	21,614	28,884	42,209
94 [^]	15,611	20,862	30,486	21,855	29,206	42,680
95 [^]	15,803	21,119	30,862	22,125	29,568	43,208
96 [^]	16,000	21,382	31,246	22,400	29,934	43,745
97 [^]	16,198	21,647	31,634	22,678	30,306	44,286
98 [^]	16,399	21,915	32,025	22,958	30,680	44,836
99 [^]	16,602	22,187	32,422	23,244	31,061	45,391

[^] 續保保費以供參考
Renewal premium for reference only

重要事項 Important Notes:

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The last update date of the above premium tables is 24 February 2017.
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The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費表根據各因素，包括但不受限於相關的醫療費用的通脹及富衛不時的索賠數據及保單續保情況釐定。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premium tables are subject to change based on factors including but not limited to the inflation of related medical expenses, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 如以美元為保單貨幣，以上保費之兌換率為1:8 (美元: 港幣)。
For policies in US Dollars, the exchange rate for the premium above is fixed at 1:8 (USD:HKD).
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃 (港元) 年供保費表 (中國內地人士) - 男性
Basic Plan (HKD) Annual Premium Table (Mainland Chinese) - Male

投保年齡 為1至55歲 (下次生日)
Issue age 1 to 55 (next birthday)

投保年齡 (下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	950	1,181	1,334	950	1,181	1,334
6-18	538	686	788	538	686	788
19	603	766	888	608	773	898
20	633	800	940	648	821	964
21	640	818	1,010	669	848	1,048
22	649	828	1,035	685	875	1,091
23	658	843	1,058	704	900	1,136
24	686	878	1,108	749	956	1,204
25	714	911	1,146	790	1,009	1,268
26	744	951	1,188	834	1,063	1,328
27	758	966	1,200	861	1,096	1,364
28	774	983	1,216	891	1,134	1,400
29	844	1,076	1,334	986	1,258	1,556
30	923	1,179	1,474	1,090	1,394	1,744
31	950	1,223	1,570	1,143	1,464	1,885
32	974	1,251	1,623	1,184	1,523	1,976
33	998	1,286	1,688	1,230	1,586	2,079
34	1,049	1,358	1,783	1,319	1,704	2,238
35	1,128	1,456	1,915	1,453	1,874	2,463
36	1,148	1,483	1,948	1,514	1,955	2,568
37	1,215	1,569	2,061	1,641	2,120	2,784
38	1,288	1,665	2,185	1,783	2,304	3,026
39	1,343	1,735	2,274	1,899	2,454	3,220
40	1,376	1,775	2,329	1,989	2,569	3,368
41	1,496	1,929	2,583	2,211	2,854	3,816
42	1,574	2,030	2,713	2,378	3,068	4,100
43	1,656	2,135	2,851	2,556	3,295	4,403
44	1,786	2,305	3,085	2,815	3,633	4,863
45	1,971	2,548	3,429	3,169	4,098	5,513
46	2,176	2,878	3,896	3,568	4,719	6,388
47	2,356	3,123	4,248	3,939	5,216	7,099
48	2,558	3,391	4,641	4,358	5,780	7,910
49	2,728	3,620	4,973	4,736	6,286	8,635
50	2,866	3,808	5,238	5,066	6,726	9,256
51	3,350	4,404	6,238	6,026	7,923	11,159
52	3,644	4,793	6,801	6,674	8,778	12,388
53	3,966	5,215	7,415	7,391	9,724	13,749
54	4,376	5,759	8,209	8,228	10,828	15,349
55	4,895	6,446	9,216	9,203	12,121	17,231
56^	5,473	7,213	10,340	10,286	13,559	19,334
57^	6,116	8,069	11,603	11,500	15,170	21,694
58^	6,835	9,024	13,015	12,851	16,966	24,334
59^	7,444	9,813	14,070	13,995	18,446	26,310
60^	7,920	10,400	14,711	14,891	19,554	27,506
61^	8,080	10,569	14,744	15,189	19,870	27,570
62^	8,573	11,170	15,370	16,114	21,000	28,896
63^	9,088	11,796	16,011	17,084	22,180	30,100
64^	9,686	12,556	16,940	18,209	23,605	31,846
65^	10,381	13,466	18,193	19,518	25,315	34,201
66^	9,251	12,006	16,561	17,394	22,573	31,135
67^	9,874	12,799	17,678	18,560	24,063	33,235
68^	11,235	14,551	20,124	21,120	27,356	37,833
69^	12,725	16,464	22,770	23,921	30,951	42,809
70^	14,353	18,548	25,626	26,984	34,869	48,179
71^	15,986	20,780	28,698	30,053	39,068	53,951
72^	16,904	21,976	30,323	31,779	41,315	57,006
73^	17,876	23,243	32,041	33,608	43,696	60,236
74^	18,845	24,510	33,808	34,936	45,443	62,676
75^	19,808	25,781	35,624	35,734	46,508	64,265
76^	20,820	27,116	37,540	36,549	47,598	65,895
77^	21,885	28,520	39,560	37,384	48,715	67,570
78^	23,006	29,999	41,691	38,239	49,861	69,293
79^	23,994	31,303	43,585	38,724	50,521	70,341
80^	24,831	32,414	45,220	38,826	50,685	70,706
81^	25,699	33,566	46,916	38,933	50,849	71,076
82^	26,779	34,995	49,010	39,304	51,363	71,934
83^	27,903	36,485	51,195	39,680	51,884	72,803
84^	28,476	37,261	52,346	39,868	52,165	73,286
85^	28,480	37,290	52,411	39,870	52,206	73,376
86^	28,481	37,321	52,478	39,873	52,250	73,469
87^	28,484	37,350	52,544	39,875	52,291	73,560
88^	28,485	37,381	52,609	39,878	52,335	73,654
89^	28,660	37,625	52,965	40,125	52,676	74,150
90^	29,013	38,089	53,615	40,616	53,325	75,061
91^	29,369	38,556	54,274	41,116	53,978	75,984
92^	29,729	39,030	54,940	41,621	54,641	76,918
93^	30,095	39,509	55,614	42,131	55,314	77,860
94^	30,501	40,045	56,369	42,701	56,061	78,916
95^	30,953	40,635	57,200	43,335	56,889	80,083
96^	31,410	41,236	58,046	43,975	57,731	81,265
97^	31,875	41,846	58,905	44,624	58,583	82,466
98^	32,346	42,464	59,776	45,284	59,450	83,685
99^	32,824	43,093	60,660	45,954	60,328	84,923

揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃 (港元) 年供保費表 (中國內地人士) - 男性
Basic Plan (HKD) Annual Premium Table (Mainland Chinese) - Male

投保年齡 為56至70歲 (下次生日)
Issue age 56 to 70 (next birthday)

投保年齡 (下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	3,874	5,106	7,463	7,283	9,599	14,030
57	4,391	5,788	8,484	8,256	10,881	15,949
58	4,978	6,560	9,643	9,359	12,334	18,130
59	5,498	7,228	10,564	10,336	13,589	19,860
60	5,929	7,758	11,183	11,145	14,585	21,024
61	6,129	7,984	11,350	11,523	15,009	21,338
62	6,585	8,540	11,974	12,380	16,054	22,510
63	7,076	9,133	12,630	13,303	17,169	23,744
64	7,639	9,839	13,525	14,364	18,498	25,428
65	8,290	10,673	14,693	15,583	20,065	27,621
66	9,251	12,006	16,561	17,394	22,573	31,135
67	9,874	12,799	17,678	18,560	24,063	33,235
68	11,235	14,551	20,124	21,120	27,356	37,833
69	12,725	16,464	22,770	23,921	30,951	42,809
70	14,353	18,548	25,626	26,984	34,869	48,179
71 [^]	15,986	20,780	28,698	30,053	39,068	53,951
72 [^]	16,904	21,976	30,323	31,779	41,315	57,006
73 [^]	17,876	23,243	32,041	33,608	43,696	60,236
74 [^]	18,845	24,510	33,808	34,936	45,443	62,676
75 [^]	19,808	25,781	35,624	35,734	46,508	64,265
76 [^]	20,820	27,116	37,540	36,549	47,598	65,895
77 [^]	21,885	28,520	39,560	37,384	48,715	67,570
78 [^]	23,006	29,999	41,691	38,239	49,861	69,293
79 [^]	23,994	31,303	43,585	38,724	50,521	70,341
80 [^]	24,831	32,414	45,220	38,826	50,685	70,706
81 [^]	25,699	33,566	46,916	38,933	50,849	71,076
82 [^]	26,779	34,995	49,010	39,304	51,363	71,934
83 [^]	27,903	36,485	51,195	39,680	51,884	72,803
84 [^]	28,476	37,261	52,346	39,868	52,165	73,286
85 [^]	28,480	37,290	52,411	39,870	52,206	73,376
86 [^]	28,481	37,321	52,478	39,873	52,250	73,469
87 [^]	28,484	37,350	52,544	39,875	52,291	73,560
88 [^]	28,485	37,381	52,609	39,878	52,335	73,654
89 [^]	28,660	37,625	52,965	40,125	52,676	74,150
90 [^]	29,013	38,089	53,615	40,616	53,325	75,061
91 [^]	29,369	38,556	54,274	41,116	53,978	75,984
92 [^]	29,729	39,030	54,940	41,621	54,641	76,918
93 [^]	30,095	39,509	55,614	42,131	55,314	77,860
94 [^]	30,501	40,045	56,369	42,701	56,061	78,916
95 [^]	30,953	40,635	57,200	43,335	56,889	80,083
96 [^]	31,410	41,236	58,046	43,975	57,731	81,265
97 [^]	31,875	41,846	58,905	44,624	58,583	82,466
98 [^]	32,346	42,464	59,776	45,284	59,450	83,685
99 [^]	32,824	43,093	60,660	45,954	60,328	84,923

[^] 續保保費以供參考
Renewal premium for reference only

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Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premium tables are subject to change based on factors including but not limited to the inflation of related medical expenses, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 如以美元為保單貨幣，以上保費之兌換率為1:8（美元：港幣）。
For policies in US Dollars, the exchange rate for the premium above is fixed at 1:8 (USD:HKD).
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃 (港元) 年供保費表 (中國內地人士) - 女性
Basic Plan (HKD) Annual Premium Table (Mainland Chinese) - Female

投保年齡 為1至55歲 (下次生日)
Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	954	1,201	1,389	954	1,201	1,389
6-18	581	736	866	581	736	866
19	639	810	955	644	820	964
20	741	939	1,108	761	964	1,134
21	836	1,055	1,303	874	1,099	1,353
22	874	1,096	1,355	925	1,160	1,431
23	919	1,145	1,418	983	1,230	1,519
24	991	1,236	1,530	1,079	1,344	1,663
25	1,099	1,365	1,698	1,214	1,509	1,874
26	1,159	1,434	1,785	1,296	1,606	2,000
27	1,228	1,520	1,899	1,395	1,728	2,158
28	1,316	1,625	2,035	1,516	1,873	2,345
29	1,370	1,690	2,121	1,621	2,000	2,513
30	1,465	1,808	2,280	1,803	2,224	2,804
31	1,510	1,868	2,413	1,929	2,386	3,083
32	1,608	1,990	2,581	2,136	2,644	3,430
33	1,716	2,128	2,768	2,368	2,938	3,821
34	1,846	2,294	2,990	2,626	3,265	4,259
35	1,998	2,491	3,256	2,914	3,631	4,749
36	2,171	2,716	3,560	3,246	4,060	5,319
37	2,433	3,051	4,006	3,724	4,671	6,133
38	2,725	3,428	4,510	4,274	5,378	7,075
39	2,995	3,780	4,983	4,805	6,065	7,996
40	3,236	4,095	5,410	5,308	6,713	8,871
41	3,465	4,395	5,945	5,809	7,363	9,961
42	3,659	4,648	6,300	6,263	7,958	10,788
43	3,860	4,918	6,680	6,755	8,605	11,689
44	4,063	5,186	7,068	7,163	9,144	12,459
45	4,259	5,450	7,454	7,465	9,555	13,069
46	4,469	5,858	8,040	7,791	10,213	14,020
47	4,826	6,343	8,740	8,370	10,999	15,155
48	5,216	6,874	9,504	8,996	11,853	16,393
49	5,548	7,325	10,159	9,626	12,711	17,635
50	5,641	7,466	10,384	9,969	13,191	18,348
51	5,794	7,601	10,886	10,419	13,669	19,475
52	5,971	7,853	11,278	10,934	14,378	20,534
53	6,155	8,111	11,678	11,473	15,116	21,648
54	6,335	8,361	12,064	11,908	15,718	22,560
55	6,498	8,586	12,419	12,213	16,140	23,221
56^	6,663	8,816	12,781	12,524	16,576	23,900
57^	6,840	9,066	13,174	12,860	17,044	24,633
58^	7,024	9,321	13,573	13,205	17,523	25,380
59^	7,213	9,565	13,873	13,560	17,984	25,939
60^	7,414	9,806	14,075	13,939	18,438	26,318
61^	7,731	10,199	14,485	14,534	19,174	27,085
62^	7,950	10,460	14,703	14,945	19,665	27,640
63^	8,169	10,721	14,914	15,358	20,158	28,036
64^	8,454	11,086	15,355	15,893	20,843	28,865
65^	8,791	11,538	16,006	16,525	21,691	30,094
66^	7,838	10,298	14,589	14,735	19,360	27,428
67^	8,718	11,446	16,241	16,388	21,518	30,533
68^	9,140	11,993	17,045	17,181	22,546	32,045
69^	9,628	12,629	17,999	18,098	23,744	33,838
70^	10,185	13,363	19,116	19,146	25,121	35,939
71^	10,629	14,049	20,186	19,983	26,413	37,951
72^	10,874	14,395	20,765	20,441	27,061	39,036
73^	11,353	15,050	21,795	21,341	28,295	40,973
74^	11,855	15,731	22,814	21,981	29,165	42,298
75^	12,388	16,436	23,820	22,346	29,651	42,973
76^	12,941	17,173	24,869	22,718	30,146	43,658
77^	13,521	17,945	25,968	23,098	30,653	44,355
78^	14,128	18,750	27,114	23,481	31,168	45,068
79^	14,700	19,521	28,249	23,726	31,505	45,590
80^	15,238	20,251	29,370	23,828	31,665	45,925
81^	15,854	21,088	30,651	24,019	31,945	46,435
82^	16,499	21,964	31,998	24,218	32,236	46,964
83^	17,171	22,878	33,401	24,416	32,531	47,496
84^	17,605	23,473	34,308	24,648	32,861	48,030
85^	17,791	23,734	34,689	24,909	33,226	48,563
86^	17,981	23,998	35,074	25,174	33,598	49,101
87^	18,173	24,265	35,461	25,441	33,971	49,646
88^	18,364	24,536	35,855	25,711	34,349	50,196
89^	18,553	24,793	36,230	25,975	34,711	50,723
90^	18,736	25,039	36,589	26,230	35,054	51,226
91^	18,921	25,286	36,951	26,490	35,400	51,731
92^	19,109	25,536	37,318	26,751	35,751	52,244
93^	19,299	25,790	37,686	27,018	36,105	52,761
94^	19,514	26,078	38,108	27,319	36,508	53,350
95^	19,754	26,399	38,578	27,656	36,960	54,010
96^	20,000	26,728	39,058	28,000	37,418	54,681
97^	20,248	27,059	39,543	28,348	37,883	55,358
98^	20,499	27,394	40,031	28,698	38,350	56,045
99^	20,753	27,734	40,528	29,055	38,826	56,739

揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃 (港元) 年供保費表 (中國內地人士) - 女性
Basic Plan (HKD) Annual Premium Table (Mainland Chinese) - Female

投保年齡 為56至70歲 (下次生日)
Issue age 56 to 70 (next birthday)

投保年齡 (下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	4,734	6,263	9,256	8,898	11,776	17,403
57	4,928	6,524	9,664	9,264	12,266	18,168
58	5,131	6,798	10,090	9,648	12,781	18,970
59	5,345	7,073	10,451	10,050	13,295	19,650
60	5,571	7,346	10,744	10,475	13,809	20,198
61	5,890	7,738	11,199	11,074	14,546	21,054
62	6,135	8,034	11,506	11,535	15,104	21,630
63	6,391	8,339	11,818	12,014	15,676	22,218
64	6,694	8,721	12,306	12,586	16,396	23,138
65	7,051	9,189	12,989	13,258	17,276	24,419
66	7,838	10,298	14,589	14,735	19,360	27,428
67	8,718	11,446	16,241	16,388	21,518	30,533
68	9,140	11,993	17,045	17,181	22,546	32,045
69	9,628	12,629	17,999	18,098	23,744	33,838
70	10,185	13,363	19,116	19,146	25,121	35,939
71 [^]	10,629	14,049	20,186	19,983	26,413	37,951
72 [^]	10,874	14,395	20,765	20,441	27,061	39,036
73 [^]	11,353	15,050	21,795	21,341	28,295	40,973
74 [^]	11,855	15,731	22,814	21,981	29,165	42,298
75 [^]	12,388	16,436	23,820	22,346	29,651	42,973
76 [^]	12,941	17,173	24,869	22,718	30,146	43,658
77 [^]	13,521	17,945	25,968	23,098	30,653	44,355
78 [^]	14,128	18,750	27,114	23,481	31,168	45,068
79 [^]	14,700	19,521	28,249	23,726	31,505	45,590
80 [^]	15,238	20,251	29,370	23,828	31,665	45,925
81 [^]	15,854	21,088	30,651	24,019	31,945	46,435
82 [^]	16,499	21,964	31,998	24,218	32,236	46,964
83 [^]	17,171	22,878	33,401	24,416	32,531	47,496
84 [^]	17,605	23,473	34,308	24,648	32,861	48,030
85 [^]	17,791	23,734	34,689	24,909	33,226	48,563
86 [^]	17,981	23,998	35,074	25,174	33,598	49,101
87 [^]	18,173	24,265	35,461	25,441	33,971	49,646
88 [^]	18,364	24,536	35,855	25,711	34,349	50,196
89 [^]	18,553	24,793	36,230	25,975	34,711	50,723
90 [^]	18,736	25,039	36,589	26,230	35,054	51,226
91 [^]	18,921	25,286	36,951	26,490	35,400	51,731
92 [^]	19,109	25,536	37,318	26,751	35,751	52,244
93 [^]	19,299	25,790	37,686	27,018	36,105	52,761
94 [^]	19,514	26,078	38,108	27,319	36,508	53,350
95 [^]	19,754	26,399	38,578	27,656	36,960	54,010
96 [^]	20,000	26,728	39,058	28,000	37,418	54,681
97 [^]	20,248	27,059	39,543	28,348	37,883	55,358
98 [^]	20,499	27,394	40,031	28,698	38,350	56,045
99 [^]	20,753	27,734	40,528	29,055	38,826	56,739

[^] 續保保費以供參考
Renewal premium for reference only

重要事項 Important Notes:

- 本保費表的上次更新日期為2017年2月24日。
The last update date of the above premium tables is 24 February 2017.
- 本保費表只供參考，並不能作為富衛人壽保險（澳門）股份有限公司（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。有關揀易保癌症保障計劃之詳情，請參閱產品冊子及保單條款。
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Macau) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費表根據各因素，包括但不受限於相關的醫療費用的通脹及富衛不時的索賠數據及保單續保情況釐定。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premium tables are subject to change based on factors including but not limited to the inflation of related medical expenses, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.
- 如以美元為保單貨幣，以上保費之兌換率為1:8（美元：港幣）。
For policies in US Dollars, the exchange rate for the premium above is fixed at 1:8 (USD:HKD).
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必須經富衛承保後方可作實。
The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon policy approval.

CANCIERGE

One Plan One Team One Stop Solution

Everyone would like to be along with a reliable partner, so as to focus on their recovery and enjoy life even when facing any health problems. As your trusted partner, in addition to providing you with comprehensive medical protection, FWD also customises dedicated health services especially for your needs. CANcierge¹ gives you priority treatment from a professional health management team with a one stop approach, helping you when you need it most. You can relax knowing FWD is there to take care of all aspects of your health.

Professional & Experienced Medical Team as your Partner

A professional medical service provider is undoubtedly the best option to provide prompt & suitable medical advice and treatment. That's why CANcierge¹ provides you with a dedicated network of specialists so you can receive the most efficient treatment from the best-suited doctor. With this professional team of experts as your guardian angel, you can be hassle free even when faced with illnesses or diseases.

Tailor-made Support and Hospitalisation Arrangement

CANcierge¹ always puts your interest first. Should you require hospitalisation and/or treatment due to a Covered Cancer² as diagnosed by CANcierge's doctor, the team of specialists will arrange for you to be admitted to hospital and receive tailor-made treatment, as well as provide follow-up consultation and supportive therapies. You can then continue to live your life.

Efficient and Seamless Claims Resolution and Cashless Facility³

CANcierge's team of specialists will assist you to apply for Cashless Facility³ to FWD if you are diagnosed with a Covered Cancer². Upon successful arrangement of whole process of this resolution, FWD would then provide Cashless Facility³ and pay the hospitalisation, treatment and supportive therapies' fees & charges on your behalf. Payment and claim requests for such fees can be dispensed and you can manage your cash reserve more effectively!

Let CANcierge be your partner in safeguarding your health!

CANcierge Hotline:

Macau: (853) 8988 6066

Hong Kong: (852) 8120 9066

Toll-free number for Mainland: 400 9303078

24-hour full support⁴

For any enquiries about policy information, please contact your advisors or our customer service hotline (853) 8988 6060.

Note:

- The claimable amount of medical expenditure is subject to the benefits of Eligible Plans, including but not limited to benefit items and benefit amounts.
- Please seek a doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team are all individual healthcare personnel instead of employees or representatives of FWD. FWD shall not be responsible for any act, negligence or omission of any medical service or treatment provided by them.
- You are required to consent to FWD, HMG and its healthcare network team (whether within or outside Macau), recording, sharing, using and archiving your personal data in pursuance of CANcierge¹ being offered to you as well as for their training and quality assurance purposes. You hereby consent to the transfer of your personal data outside Macau. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.

The above information is for reference only and is indicative of the key features of CANcierge¹ and not the benefits of Eligible Plans. For a complete explanation of the terms and conditions of Eligible Plans, please refer to the Policy Provisions. In the event of any discrepancy between the English and Chinese version of this leaflet, the Chinese version shall prevail.

¹ CANcierge, provided by HealthMutual Group Limited ("HMG") and its healthcare network team, is not a part of the Policy or benefit item under the Policy Provisions and only applicable to CANSurance Series and designated insurance basic plans or riders ("Eligible Plans"). FWD Life Insurance Company (Macau) Limited ("FWD") reserves the right to terminate or vary CANcierge in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team. CANcierge is only available to treatment obtained in Hong Kong.

² Covered Cancer refers to the first symptoms that occur no earlier than 90 days (CANSurance Cancer Protection Plan) / 30 days (CANSurance Full Medical Plan) after the policy date or the date of last reinstatement (whichever is later) and are subsequently confirmed by a specialist as meeting the definition of Cancer or Carcinoma-in-situ. Please refer to Policy Provisions for the definitions of Cancer and Carcinoma-in-situ.

³ Cashless Facility is an administrative arrangement to pay the covered expenditures when the insured is hospitalised, but not a benefit item under Policy Provisions or guaranteed successful arrangement. Cashless Facility is only applicable if the Insured requires hospitalisation, treatment and supportive therapies due to a Covered Cancer. FWD reserves the right to terminate or vary CANcierge in its sole discretion without further notice. FWD would pay the medical cost to the relevant hospital on behalf of the insured after successful arrangement of Cashless Facility. If the medical cost paid by FWD is higher than the maximum amount of benefit, FWD will seek reimbursement from the policyowners for such amount.

⁴ This hotline is cooperated by FWD & HMG. HMG will handle the reservation calls from 8:00 a.m. to 10:00 p.m., Monday to Sunday and FWD will be responsible for any calls afterwards. Please note that this hotline is for non-emergent reservation of doctor consultation instead of for emergency purpose. The Toll-free number for Mainland operates only from 8:00 a.m. to 10:00 p.m., Monday to Sunday.

