

## Free Special Benefit Against Vaccination Complications<sup>1,2</sup>



It is important to take preventive measures to stay strong in the fight against infectious diseases. FWD always prepare ahead for you. From now until 31 December 2021, FWD extends the coverage for customers of FWD Life Individual Insurance Plan<sup>1</sup> ('**Eligible Customer(s)**')<sup>4</sup> in the event of covered adverse reactions arising from vaccinations<sup>6</sup> – all vaccinations approved by local authorities<sup>5</sup> including the latest COVID-19 vaccinations ('**Special Benefit Against Vaccination Complications**'). You can enjoy a truly all-round protection free of charge, with no registration required.

### Benefits (Per Insured):



Pre-hospitalization  
Outpatient Benefit  
**HKD300**  
(maximum 1 time)



Hospital Cash Benefit  
**HKD1,000** per day  
(limited to 1 stay,  
maximum 15 days)



Compassionate  
Death Benefit  
**HKD250,000**

Coverage period: from 8 February 2021 to 31 December 2021 (both days inclusive)

For details, please call your FWD insurance adviser or our service hotline: (853) 8988 6060.

#### A. Terms and Conditions for Free Special Benefit Against Vaccination Complications

1. Individual Insurance Plans include the individual insurance plans underwritten by FWD Life Insurance Company (Macau) Limited ('FWD Life'). The Individual Insurance Plans are subject to the policy provisions. Please refer to their respective product brochures and policy provisions for details.
2. Free Special Benefit Against Vaccination Complications is provided by FWD Life Insurance Company (Macau) Limited ('this Benefit'). Coverage period: from 8 February 2021 to 31 December 2021 (both days inclusive) ('Coverage Period').
  - a. For Individual Insurance Plan policies issued and in force on or before 7 February 2021: Coverage Period of this Benefit is from 8 February 2021 to 31 December 2021 (both days inclusive);
  - b. For Individual Insurance Plan policies issued from 8 February 2021 to 31 December 2021: Coverage Period of this Benefit is from policy effective date to 31 December 2021 (both days inclusive).Date of diagnosis or date of hospital confinement must be within the Coverage Period. The respective policy must remain effective for the Eligible Customer to enjoy the coverage under this Benefit.
3. This Benefit will end upon the occurrence of the following (whichever happens first):
  - a. the expiry of Coverage Period;
  - b. death of the Insured of the Individual Insurance Plan;
  - c. the termination of the Individual Insurance Plan; or
  - d. FWD terminates this Benefit.
4. Eligible Customer of this Benefit must be the Insured of Individual Insurance Plan issued by FWD Life on or before 31 December 2021. In the event of the Eligible Customer is holding more than one Individual Insurance Plan, this Benefit shall be payable once (1) only for each Insured.
5. Government-approved vaccines shall mean the vaccination for the purpose of immunization and not correlated to vaccines administered after the onset of infection, including the first dose, subsequent doses and booster doses must be approved by the United States Food and Drug Administration or Hong Kong or Macau health authorities and prescribed by a Registered Medical Practitioner and administered by the same or registered nurse of Hong Kong or Macau during the Coverage Period in any hospital, the out-patient or any offsite locations in Hong Kong or Macau.
6. Vaccine Complication or adverse reactions arising from vaccinations mean a diagnosis of Adverse Event Following Immunization ('AEFI') during the Coverage Period and within fourteen (14) days after receiving the Approved Vaccination ('Covered Vaccination Adverse Reaction'). According to the World Health Organization ('WHO'), AEFI means:
  - a. any untoward medical occurrence which follows immunization and which does not necessarily have a causal relationship with the usage of the vaccine. The adverse event may be any unfavourable or unintended sign, an abnormal laboratory finding, a symptom or a disease;
  - b. grouped into five categories: vaccine product-related reaction; vaccine quality defect-related reaction; immunization error-related reaction; immunization anxiety-related reaction; and accidental event; and
  - c. can further be classified as: allergic reactions; local reactions; systematic reactions; and neurological disorders.Source: WHO website (accessed in January 2021): <https://vaccine-safety-training.org/classification-of-aefis.html>

#### B. Benefit details of the Free Special Benefit Against Vaccine Complications

Benefit	Per Insured Limit (HKD)
Pre-hospitalization Outpatient Benefit (up to one (1) time)	300
Hospital Cash Benefit (limited to one (1) stay, maximum fifteen (15) days)	1,000 per day
Compassionate Death Benefit	250,000

7. This Benefit provides the following coverages if the Eligible Customer suffers from Covered Vaccination Adverse Reaction during the Coverage Period:
  - a. **Pre-hospitalization Outpatient Benefit**  
We shall pay this benefit maximum one (1) time:
    - i. if the Eligible Customer consults a Registered Medical Practitioner in Hong Kong or Macau on an Out-Patient basis due to a Covered Vaccination Adverse Reaction, provided that such consultation happens within fourteen (14) days prior to a Confinement; and
    - ii. the Hospital Cash Benefit below is payable.
  - b. **Hospital Cash Benefit**, which is limited to one (1) stay, up to fifteen (15) days, will be paid if the Eligible Customer is Confined in a Hospital in Hong Kong or Macau as a result and within fourteen (14) days of a Covered Vaccination Adverse Reaction.
  - c. **Compassionate Death Benefit** will be payable if the Insured passes away in Hong Kong or Macau due to a Covered Vaccination Adverse Reaction or its complications within thirty (30) days after diagnosis of a Covered Vaccination Adverse Reaction.

#### C. Exclusions

8. FWD shall not pay any benefits if the Covered Vaccination Adverse Reaction results from:
  - a. any self-inflicted injury or suicide, whether sane or insane; or
  - b. terrorist attack using biochemical weapons of any kind.

#### D. Definitions

9. '**Confinement**' or '**Confined**' shall mean an admission of the Insured to a Hospital that is recommended by a Registered Medical Practitioner for Medical Service and as an In-Patient as a result of a Medically Necessary condition.  
Confinement shall be evidenced by a discharge summary or daily room charge invoiced by the Hospital and the Insured must stay in the Hospital continuously for the entire period of Confinement.
10. '**Out-Patient**' means an Insured who receives services and supplies in connection with treatment for an illness due to an AEFI given in the clinic of a Registered Medical Practitioner/a specialist, a day surgery centre, or in the outpatient department, emergency treatment room or day surgery centre of a hospital.
11. '**Illness**' shall mean a sickness or disease, including any and all complications arising therefrom.
12. '**Hospital**' refers to a medical facility that meets all of the following requirements:
  - a. is licensed as a hospital under the laws of the country where it operates;
  - b. is supervised by Physicians and provides 24-hour care by Qualified Nurses;
  - c. is operated mainly to diagnose and treat injuries or illnesses on an In-Patient basis;
  - d. has diagnostics and major surgery facilities; and
  - e. is not primarily a clinic, nursing facility, nursing home, convalescence home, psychiatric facility, drug and alcohol rehabilitation facility, preventative medicine facility, homeopathic facility or hospice care.
13. '**Medical Service**' shall mean Medically Necessary services, including, as the context requires, Confinement, treatments, procedures, tests, examinations or other related services for the investigation or treatment of an Illness.
14. '**Medically Necessary**' shall mean the need to have medical service for the purpose of investigating or treating the relevant Illness in accordance with the generally accepted standards of medical practice and such medical service must:
  - a. require the expertise of, or be referred by, a Registered Medical Practitioner;
  - b. be consistent with the diagnosis and necessary for the investigation and treatment of the Illness;
  - c. be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured, his/her family, caretaker or the attending Registered Medical Practitioner;
  - d. be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
  - e. be furnished at the most appropriate level which, in the prudent professional judgement of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured.
15. '**Registered Medical Practitioner**' shall mean a medical practitioner of western medicine,
  - a. who is duly qualified and is registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by us in utmost good faith); and
  - b. legally authorized for rendering relevant Medical Service in Hong Kong or the relevant jurisdiction outside Hong Kong where the Medical Service is provided to the Insured.but in no circumstance shall include the following persons – the Insured, the policyholder, or an insurance intermediary, employer, employee, immediate family member or business partner of the policyholder and/or the Insured (unless approved in advance by FWD in writing). If the practitioner is not duly qualified and registered under the laws of Hong Kong or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by FWD in utmost good faith), we shall exercise reasonable judgment to determine whether such practitioner shall nonetheless be considered qualified and registered.

#### E. Notice and Proof of Claims

16. For Pre-hospitalization Outpatient Cash Benefit and Hospital Cash Benefit, claims shall be submitted to FWD within 90 calendar days after the date on which the Insured is discharged from the Hospital. For Compassionate Death Benefit, death proof of the Insured's death acceptable to FWD must be submitted within a reasonable period from the time of death and approved by FWD before we will pay the Compassionate Death Benefit. For this purpose, a claim shall be deemed not valid or complete and benefits shall not be payable unless the:
  - a. Completed claim form designated by FWD;
  - b. Proof of Approved Vaccination with date of receiving vaccination (e.g. vaccination records, a copy of medical receipt for Approved Vaccination);
  - c. Proof of Confinement (if applicable) with date of admission and medical evidence supplied by a Registered Medical Practitioner to confirm this is due to a Covered Vaccination Adverse Reaction;
  - d. Proof of outpatient consultation (if applicable) with date of consultation (e.g. a copy of consultation receipt) and medical evidence supplied by a Registered Medical Practitioner to confirm this is due to a Covered Vaccination Adverse Reaction;
  - e. Proof of death (if applicable) with medical evidence supplied by a Registered Medical Practitioner to confirm such death is due to a Covered Vaccination Adverse Reaction; and
  - f. All relevant information, certificates, reports, evidence, referral letters and other data or materials as reasonably required by FWD,shall have been furnished to FWD for processing of such claim.  
The Insured/claimant (or else) shall notify FWD if claims cannot be submitted within the above timeframe, otherwise FWD shall have the right to reject claims submitted after the above timeframe.

#### F. General Terms and Conditions

17. FWD shall have the right to amend or terminate the terms and conditions of this Benefit without prior notice. In case of disputes, FWD reserves the right of final decision.
18. In case of any dispute arise in the contents of this leaflet or this promotion, FWD has final interpretation right on the contents of this leaflet or this promotion.
19. This leaflet is issued by FWD and is intended to be distributed in Macau only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products or services of FWD outside Macau. All selling and application procedures of the insurance plans and services in this promotion must be conducted and completed in Macau.

Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure and the terms and conditions of the insurance products. Customers should not purchase the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). For details and key risk disclosures or the relevant insurance plan, please refer to the relevant product brochure and policy provisions.