

Special Benefits and Claims Measures for Novel Coronavirus



Free Special Benefits Enhancement

Coverage Period: Being diagnosed or quarantined between 23 January and 30 April 2020 (both days inclusive)



Cash Benefit

Eligible Customer*:

- Existing customers with individual medical or critical illness policies.
- Customers who purchase new policies of individual medical, critical illness, selected savings or annuity within the Coverage Period.

Hospital Cash Benefit:

If the Insured is diagnosed with Novel Coronavirus and requires hospitalization within the Coverage Period, we will provide Hospital Cash Benefit of **HK\$5,000 per week, up to 8 weeks[^]**.

Special Hospital Cash Advanced Payment:

Once the Insured is diagnosed, we will provide an advanced payment of 4 weeks of hospital cash, equals to a one-off payment of **HK\$20,000**.

Mandatory Quarantine Cash Benefit:

- If the Insured is required to undergo a mandatory quarantine as imposed by the Hong Kong or Macau government, we will provide a one-off cash benefit of **HK\$4,000**.
- If the Insured is unfortunately diagnosed, and the Insured's family member(s) is required to undergo a mandatory quarantine, we will provide a one-off cash benefit of **HK\$3,000**.

Maximum Special Cash Benefits for each Insured is HK\$47,000



Death Benefit

Eligible Customer*:

Customers who purchase new individual medical insurance policies within the Coverage Period.

Death Benefit:

In the unfortunate event that the Insured passes away due to the Novel Coronavirus, we will pay the Beneficiary(s) a death benefit of **HK\$300,000**.



Waiver of Waiting Period

Eligible Customer*:

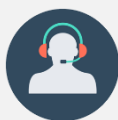
Customers who purchase new individual medical insurance policies within the Coverage Period.

Waiver of Waiting Period:

If the Insured is unfortunately diagnosed and requires hospitalization, the cover will take effect immediately and the **waiting period will be waived** (if applicable).

*Refer to the Insured of designated life insurance policies issued by FWD. The respective policies must be in force when the insured is diagnosed or quarantined. [^]A partial week will be counted as a full week.

Support and Claims Special Arrangements



Claims Emergency Hotline

24-hour Novel Coronavirus Claims Emergency Manned Hotline 8988 6618 with immediate claims assistance.



Extension of Premium Payment Grace Period

Premium payment grace period will be extended to 90 days after premium due date (Policy terminated due to non-payment of premium). For policy reinstatement, the related health declaration or policy loan interest will be waived. (Applicable to policies with premium payment date between 1 January and 31 March 2020)



Fast Track Claims Service

Submit claims online for fast track approval as soon as within **3 hours**, without requiring original receipt, regardless of claim amount, and without requiring Claim Form Part II completed by attending doctor (only medical certificate is needed).



No Limitation for Hospital and Room

If the Insured is unfortunately diagnosed with novel coronavirus infection and requires hospitalization in Mainland China, there is no limitation applied for selection of hospital and ward class.

Remark: Please refer to Terms and Conditions for details of related coverage. For enquiries about details of Special Benefits and Claims Measures, please contact your FWD agent. FWD reserves the right of final decision related to the above Free Special Benefits.

Get ready to live

fwd.com.mo | 24hr Hotline (853) 8988 6060



Special Benefits and Claims Measures for Novel Coronavirus



Terms and Conditions of Free Special Benefits for Novel Coronavirus:

1. Free Special Benefits for Novel Coronavirus is provided by FWD Life Insurance Company (Macau) Limited ("FWD"). Coverage Period: from January 23, 2020 to April 30, 2020 (both days inclusive), and date of diagnosis or date of quarantine must be within the Coverage Period.
2. Eligible customers of Free Special Benefits for Novel Coronavirus include new or existing customers of life insurance policies of individual medical, critical illness, selected savings or selected annuity issued by FWD (Please refer to related section above for eligibility of designated benefits). Eligible customer is the Insured of the insurance policy. Even if the eligible customer is the insured of more than one individual insurance policy, the Free Special Benefits for Novel Coronavirus shall be payable once only for each Insured.
 - Selected savings policies include: MaxFocus Signature, Life Promise, WealthIcon, Easy Achiever, Eternity Savings, Noble Fortune, i.Ulife Select, and i.15/20.
 - Selected annuity policies include: Journey Annuity Plan.
3. "Novel Coronavirus" shall mean diagnosed case of COVID-19 virus defined by the World Health Organization and proven by relevant confirmatory report. Clinical diagnosis alone will not be sufficient. No benefit will be payable if novel coronavirus infection is being diagnosed or any signs or symptoms were present before the policy application date or the policy issue date (whichever is earlier).
4. "Quarantine" shall mean under compulsory quarantine in hospital or isolation center for observation in Hong Kong or Macau, required by the Government of the Hong Kong Special Administrative Region or Macao Special Administrative Region in response to the Novel Coronavirus. No benefit will be payable if the quarantine is imposed on the Insured before the policy application date or the policy issue date.
5. Hospital refers to a medical facility that meets all of the following requirements:
 - is licensed as a hospital under the laws of the country where it operates;
 - is supervised by Physicians and provides 24-hour care by Qualified Nurses;
 - is operated mainly to diagnose and treat injuries or illnesses on an In-Patient basis;
 - has diagnostics and major surgery facilities; and
 - 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.
6. FWD shall have the right to amend the terms and conditions of this Free Special Benefits for Novel Coronavirus from time to time without prior notice. In case of disputes, we reserve the rights of final decision.