

Thank you for your interest in the insurance product
多謝你對有關保險產品的支持

For more information, please feel free to contact us
如欲瞭解更多詳情，歡迎隨時與我們聯絡



Customer Service Hotline

客戶服務熱線

8209 0098

(Monday to Friday 9:00 am - 6:00pm,
except Public Holidays

星期一至五上午九時至晚上六時，
公眾假期除外)



cs.clubcare@pccw.com

Remarks

HKT Financial Services (IA) Limited ("HKTIA") is a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability), arranging for a wide range of life insurance and general insurance products under the brand of Club Care. HKTIA is a licensed insurance agency in Hong Kong and regulated by the Insurance Authority of Hong Kong (Licensed insurance Agency License No. FA2474). HKTIA is an appointed licensed insurance agent of FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability), Bolttech Insurance (Hong Kong) Limited, Chubb Insurance Hong Kong Limited and MSIG Insurance (Hong Kong) Limited.

備註

HKT Financial Services (IA) Limited (「HKTIA」) 為香港電訊有限公司 (香港電訊有限公司是一家於開曼群島註冊成立的有限公司) 旗下的全資附屬公司，以 Club Care 品牌安排多元化的人壽保險及一般保險產品。HKTIA 為香港的持牌保險代理機構並受香港之保險業監管局監管 (持牌保險代理牌照號碼：FA2474)。HKTIA 獲富衛人壽保險 (百慕達) 有限公司 (於百慕達註冊成立之有限公司)、保特保險(香港)有限公司 (「保特保險」)、安達保險有限公司及三井住友海上火災保險 (香港) 有限公司委任為持牌保險代理人。

Important Notes

- The insurance plan is provided and underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD Life"). Club Care is a service brand operated by HKT Financial Services (IA) Limited ("HKTIA"), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability). HKTIA is registered with the Insurance Authority of Hong Kong ("IA") as a licensed insurance agency (Licensed Insurance Agency Licence No.: FA2427) and acts as an appointed licensed insurance agency for FWD Life to distribute and arrange a wide range of insurance products and services.
- The above does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details, risk disclosures and exclusions of the relevant insurance plan, please refer to respective policy documents (including the policy provisions and the product brochure) which shall prevail in case of inconsistency.
- Please read the related product brochure, policy provisions, [Personal Information Collection Statement of FWD Life](#) and [Personal Information Collection Statement of HKTIA](#) before purchasing the insurance product. For enquiries relating to the insurance product, please contact Club Care Customer Service Hotline at 8209 0098.
- The premiums of the insurance product will be payable to FWD Life, (or through HKTIA on behalf of FWD Life in respect of online applications made on Club Care's website), and HKTIA will receive commission from FWD Life for acting as an appointed licensed insurance agency for FWD Life.
- The insurance product is intended to be offered in Hong Kong only. The information on this website are not intended to be used by persons located in or resident outside of Hong Kong. The information on this website shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sell or provision of any insurance products by FWD Life or HKTIA outside Hong Kong. All selling and application procedures must be conducted and completed in Hong Kong.
- Under the Insurance Ordinance (Cap. 41), the IA has started to collect the levy on insurance premiums from policyholders through insurance companies from January 1, 2018. For more details, please refer to the IA's official website at ia.org.hk/en/levy.
- HKTIA's role is limited to the distribution and arrangement of the insurance products of FWD Life only and HKTIA shall not be responsible for any matters in relation to the provision of the insurance products.
- Insurance products are products and obligations of FWD Life and not of HKTIA.
- Any dispute over the contractual terms of insurance products should be resolved directly between you and FWD Life.
- All insurance applications are subject to FWD Life's underwriting and acceptance.
- FWD Life is solely responsible for all features, policy approval, coverage and benefit payment under the insurance product.
- HKTIA will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
- You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
- In case of any inconsistency between the English and Chinese versions, the English version shall prevail.

重要事項

- 此保險計劃由富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛人壽」）承保。Club Care 為 HKT Financial Services (IA) Limited（「HKTIA」）所經營的一個服務品牌。HKTIA 為香港電訊有限公司（香港電訊有限公司是一家於開曼群島註冊成立的有限公司）旗下的全資附屬公司。HKTIA 為香港特別行政區保險業監管局（「IA」）下的持牌保險代理機構（持牌保險代理機構牌照號碼：FA24274），亦獲富衛人壽委任為持牌保險代理機構，代理及安排多元化的保險產品及服務。
- 此產品資訊由富衛人壽提供。上述資料不包括相關保險計劃的完整條款，有關相關保險計劃的完整之條款、詳細資料、主要風險及不保事項，請細閱相關保單文件（包括保單條款及產品小冊子）；如有不一致之處，應以保單文件為準。
- 購買保險產品前，請參閱相關保險小冊子、保單條款、富衛人壽之個人資料收集聲明及 HKTIA 的個人資料收集聲明。如有關於保險產品的查詢，請致電 Club Care 客戶服務熱線 8209 0098。
- 保險產品之保費將會被支付予富衛人壽（或透過 HKTIA 代表富衛人壽於 Club Care 網站完成之網上申請），而 HKTIA 作為富衛人壽委任的持牌保險代理機構，將從富衛人壽獲取佣金。
- 此網站上之保險產品旨在只於香港境內提供。此網站上之保險產品資料並不旨在為位於或居住在香港以外的人仕使用。於此網站上之保險產品資料不能被詮釋為在香港以外提供或出售或游說購買富衛人壽或 HKTIA 的任何保險產品的要約、招攬及建議。所有銷售及申請程序必須在香港境內進行及完成。
- 根據《保險業條例》（第 41 章），由 2018 年 1 月 1 日起，IA 開始透過保險公司向保單持有人按保費收取徵費。有關更多詳細資訊，請瀏覽 IA 之官方網站 ia.org.hk/tc/levy。
- HKTIA 之角色只限於富衛人壽的保險產品的代理及安排，而 HKTIA 對有關保險產品的提供的任何事項概不負責。
- 保險產品是富衛人壽之產品和責任，而非 HKTIA 之產品和責任。
- 有關保險產品的合約條款的任何爭議應由您與富衛人壽直接解決。
- 所有保險申請以富衛人壽的承保及接納為準。
- 富衛人壽全面負責一切保險產品的所有特點、保單批核、保障及賠償事宜。
- HKTIA 將不會向您提供任何法律、會計或稅務意見。建議您諮詢自己的專業顧問以獲取與您的情況有關的建議。
- 您應細閱向您提供之有關產品資料並在必要時尋求獨立建議。
- 如中英文版本有任何差異，一概以英文版本為準。

MyTerm Plus

Decide not to decide now with a plan
that gives you the flexibility
to enhance it in the future

Life • non-participating life



FWD Life Insurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

You've started thinking about protecting the ones you love, but you're having a hard time deciding on what and when.

You know your needs will evolve - your family may grow bigger as you grow older. That means you'll have more to protect, and you'll need more support to do it with.

It's only understandable that you're hesitant about committing to a protection solution now. After all, you don't want to be locked into a plan, only to find that it has fallen behind your changing needs in the future.

Protect you confidently by not confining your protection

That's why we are bringing you MyTerm Plus (the "Plan") - a pure protection plan (without saving element) that not only offers ample protection at affordable premiums, but the flexibility to enhance your protection to match your evolving needs.

The Plan offers you with death benefit equal to 100% of the sum insured during the benefit term. And you can decide to extend your protection later where applicable and when the time is right. The Plan provides you with an option to top up your coverage to accommodate different needs at different life stages. You can even convert the Plan to the designated permanent plan of life insurance on or before age 70 (age next birthday).

You can uplift coverage to Superior version at a little extra premium upon policy application and enjoy up to 300% sum insured of death and additional accidental death benefits.

Whether you're just starting your protection planning journey or considering ways to boost up your existing coverages, MyTerm Plus provides you with the certainty and flexibility to keep your loved ones protected, today and tomorrow.

For all that you need to protect, now and the future

MyTerm Plus is a term life insurance plan enhanced with key advantages to give you the confidence to plan for your loved ones' future.



Strong life protection at affordable premiums

You can choose your renewable periods - annually or 10 years - to support your short or medium term objectives.



Extensive protection for your peace of mind

MyTerm Plus provides a death benefit equal to 100% of the sum insured up to the age of 100 (age next birthday). If, on the other hand, the insured is highly likely to pass away due to an illness within 12 months, as certified by a registered medical specialist, an advanced death benefit will be immediately payable.



Extendable coverage to meet changing needs

By exercising the Life Celebration Booster Option, you can top up your coverage when the insured reaches different milestones on or before the insured's age 55 (age next birthday) without having to provide evidence of insurability.



Benefit to ease your short-term financial pressure

You can apply for the unemployment premium waiver benefit to waive one year's premium if you become involuntarily unemployed.



Up to 300% of sum insured of death and additional accidental death benefits with Superior version

By choosing to pay just a little extra upon policy application, you can uplift coverage to Superior version. That will provide you with two additional protections against accidents - additional accidental death benefit and double indemnity benefit.



Supporting your health journey

If you ever need medical attention, MyTerm Plus can connect you, through FWD Care, to professional Second Medical Opinions, which are provided by some of the highest-ranked US medical institutions.

Evolve your protection to meet your changing needs



Extensive yet thoughtful protection

We understand that taking care of your loved ones is a lifelong commitment. With MyTerm Plus, you can rest assured that their future could be protected. It offers a death benefit equal to 100% of sum insured¹ in the unfortunate event of insured's death.

You can also choose the death benefit settlement option² for the payment of death benefit in the form of a lump sum payment (default option), regular installments (annually / monthly) or a mix of both, to manage your wealth allocation flexibly.



Affordable premiums with personalised options

MyTerm Plus is a pure protection plan (without saving element) that offers high life protection with affordable premiums

You can also choose from 2 renewable periods³ – yearly or 10 years, according to your protection needs in short-term or medium horizon. For 10 years renewable period, the premium rate⁴ is guaranteed and will not be increased based on the age of the insured on his or her next birthday within the renewable period³, allowing you to manage your financial planning with ease. The Plan is guaranteed renewable up to insured's age 100 (age next birthday).



Extra benefits to meet unexpected needs

Advanced death benefit to enable better preparation

In the unfortunate event that the insured's advent of death is certified by a registered medical specialist as highly likely within 12 months, an advanced death benefit⁵ will be payable, paying the death benefit in advance to help you and your loved ones get through the difficult times.

Unemployment premium waiver benefit to ease short-term financial pressure

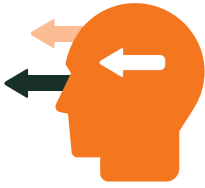
If you become involuntarily unemployed after the policy has been in force for three consecutive policy years, you can apply for the unemployment premium waiver benefit⁶ to waive one year's premium from the next premium due date.

The expertise you want, the support you deserve

FWD Care

FWD cares about your treatment and recovery journey by providing you with services in addition to financial support:

- Second medical opinion service⁷ provided by some of the highest-ranked US medical institutions.



Tailored to your every life stage

Each new life stage brings new opportunities as well as bigger responsibilities. MyTerm Plus offers a Life Celebration Booster Option⁸ that allows you to top up your coverage when the insured reaches different milestones (including marriage, the birth of child, adoption of child, the purchase of a residential property in Hong Kong, full-time employment after graduation) on or before insured's age 55 (age next birthday) without the requirement of evidence of insurability.

And if you would like to consider other insurance protection options when your family commitments grow, you can also convert⁹ the entire amount or part of the sum insured of MyTerm Plus to one of our designated permanent plan of life insurance without the requirement of evidence of insurability on or before insured's age 70 (age next birthday).



Simplified underwriting for simple protection

Applying for MyTerm Plus couldn't be easier. You just need to provide us the required information and documents and answer 3 simple health questions during the application without medical examination!

Up to 300% of sum insured of death and additional accidental death benefits with Superior version

No one can completely rule out the possibility of an accident, but you can at least minimize the impact on your loved ones, if something unfortunate does happen. With just an affordable additional premium, you can uplift benefits by choosing Superior version upon policy application and enjoy broader protection against accidents.



Additional accidental death benefit to protect you against the unexpected

If the insured passes away as a result of an accident and within 180 days, while the policy is in force, an additional accidental death benefit¹⁰ equal to 100% of the sum insured of the MyTerm Plus and Life Celebration Booster (if any) will be paid when the age of the insured is below 86 (age next birthday).

We will pay additional accidental death benefit¹⁰ which is equal to 50% of sum insured of the MyTerm Plus and Life Celebration Booster (if any) when the age of the insured reaches 86 (age next birthday) or above.

No matter what happens, your family will receive the support they need, just when they need it most.



Double indemnity benefit for death in specified accidents

You will enjoy the security of having even stronger protection against a number of specified accidents. We will pay double indemnity benefit that is equal to 100% of the amount payable in additional accidental death benefit¹⁰ if the insured sustains an accidental death:

1. while the insured is a fare-paying passenger on any public conveyance licensed to carry passengers; or
2. in a fire in a public building including a 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; or
3. in an elevator (apart from an elevator in a mine or on a construction site); or
4. as a result of being struck by a motorised vehicle or involved in a traffic accident while being a pedestrian; or
5. as a result of an earthquake, natural flood or landslide.

What this plan covers

General information:


Plan option	Basic plan	
Issue age (age next birthday)	19 – 66	
Premium payment term	To insured's age 100 (age next birthday)	
Benefit term	Guaranteed renewable up to insured's age 100 (age next birthday)	
Renewable period ³	yearly / 10 years	
Premium structure	<ul style="list-style-type: none"> - Premium is varied by factors including but not limited to insured's age next birthday, gender, smoking habit, usual residency, occupation, health factors and renewable period³ - For 10 years renewable period, the premium rate⁴ is guaranteed and will not be increased based on the age of the insured on his or her next birthday within the renewable period³. - MyTerm Plus will be renewed at the end of each renewable period³. The premium rates⁴ upon renewal are not guaranteed and will be determined at our sole discretion based on factors including but not limited to the age of the insured on his or her next birthday at the time of renewal, claims experience and policy persistency from all policies under this product 	
Currency	HKD	
Minimum sum insured	HK\$200,000	
Maximum sum insured	Issue age (age next birthday)	Maximum sum insured (per MyTerm series per insured)
	19 – 51	HK\$8,000,000
	52 – 66	HK\$3,500,000
Premium payment mode	Monthly / annually	

Benefit at-a-glance:

Benefits		Standard	Superior
Death benefit	Death benefit is equal to (1) 100% of the sum insured ¹ ; (2) less any outstanding premium and insurance levy(ies)	✓	✓
Advanced death benefit ⁵	While MyTerm Plus is in effect and the insured's advent of death is highly likely within 12 months as certified by a registered medical specialist and is accepted by us, advanced death benefit will be payable to the policy owner. Advanced death benefit is equal to: (1) 100% of the sum insured of the MyTerm Plus and Life Celebration Booster (if any); (2) less any outstanding premium and insurance levy(ies) The period of cover of advanced death benefit is up to insured's age 100 (age next birthday).	✓	✓
Additional accidental death benefit ¹⁰	In the event of death of the insured as a result of an accident within 180 days from the date of accident while the policy is in force, an additional accidental death benefit equal to (1) 100% of sum insured of the MyTerm Plus and Life Celebration Booster (if any) will be paid to beneficiary(ies) when the age of the insured is below 86 (age next birthday), or (2) 50% of sum insured of the MyTerm Plus and Life Celebration Booster (if any) will be paid to beneficiary(ies) when the age of the insured reaches 86 (age next birthday) or above.	Not applicable	✓
Double indemnity benefit	While the policy is in effect, we will pay double indemnity benefit if the death of the insured as a result of accident being claimed for happens in one of the following conditions: 1. while the insured is a fare-paying passenger on any public conveyance licensed to carry passengers; 2. 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; 3. in an elevator (apart from any elevators in a mine or construction sites); 4. as a result of being struck by a motorized vehicle or involved in a traffic accident while being a pedestrian; or 5. as a result of earthquake, natural flooding or landslide. Double indemnity benefit is equal to 100% of the amount payable in additional accidental death benefit ¹⁰ .	Not applicable	✓

What this plan covers

Benefit at-a-glance:

Benefits		Standard	Superior
Life Celebration Booster Option ⁸	<p>After MyTerm Plus has been in effect for 1 year, you can exercise the Life Celebration Booster Option on or before insured's age 55 (age next birthday) to purchase a term rider ("Life Celebration Booster") without the requirement of evidence of insurability upon the occurrence of the designated Life Celebration Event(s):</p> <ol style="list-style-type: none"> (1) the insured's legal marriage; (2) the birth of natural child of the insured; (3) the insured's adoption of child through legal means; (4) the insured's purchase of residential property in Hong Kong; (5) the insured's full-time employment within 1 year from the graduation from a university or a higher education institution (Bachelor's degree or above) <p>The sum insured of Life Celebration Booster shall not exceed the lower of (i) 100% of the sum insured of MyTerm Plus or (ii) maximum HK\$1,500,000 per insured under all policies of MyTerm series issued by us.</p> <p>You can only exercise this option 3 times per insured under all policies of MyTerm series issued by us.</p>	✓	✓
Unemployment premium waiver benefit ⁶	If you become involuntarily unemployed after the policy has been in force for three consecutive policy years, you can apply for the unemployment premium waiver benefit to waive one year's premium from the next premium due date.	✓	✓
Conversion privilege ⁹	You can convert MyTerm Plus to one of our designated permanent plan of life insurance without the requirement of evidence of insurability on or before insured's age 70 (age next birthday) .	✓	✓
 <ul style="list-style-type: none"> • Second medical opinion service⁷ 		✓	✓

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 product material 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 Hong Kong.

Notes

1. If there is any change in sum insured, we will use the latest sum insured to determine the death benefit, advanced death benefit and additional accidental death benefit (if applicable) .
2. Selection of available death benefit settlement option is subject to current applicable rule and procedures and may change from time to time.
3. The renewable period after any of the renewal will be same as the initial renewable period or the number of year(s) from the date MyTerm Plus is renewed to its expiry date, whichever is shorter. Expiry date refers to the policy anniversary immediately preceding the 100th birthday of the insured.
4. The premium rates upon renewal are not guaranteed and will be determined at our sole discretion based on factors including but not limited to the age of the insured on his or her next birthday at the time of renewal, claims experience and policy persistency from all policies under this product. However, within each of the renewable period, the premium rate is guaranteed.
5. The maximum advanced death benefit payable per insured under all policies issued by us is HK\$16,000,000. Upon payment of such benefit to the policy owner, the sum insured and the premiums will be reduced accordingly. If the sum insured becomes zero upon payment of the advanced death benefit, the basic plan (and the Life Celebration Booster, if any) will terminate. Advanced death benefit is not applicable under specific circumstances. Please refer to the exclusions section and policy provisions for details.
6. You may submit a written request in our prescribed form and provide us with all documents and information we require within 30 days from the date you first receive of relevant proof. You can only exercise this benefit once under the policy. The policy will continue to be in effect during the premium waiver period. During this period, you are not allowed to reduce the sum insured of the policy or exercise Life Celebration Booster Option. This benefit will be terminated when the insured reaches age 66 (age next birthday) or the policy has been terminated, whichever is earlier.
7. 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 will not be responsible for any act, negligence 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. For details, please refer to the relevant leaflet.
8. To exercise Life Celebration Booster Option, you need to send a written request to us and provide us the proof of the Life Celebration Event(s) within 90 days from the occurrence of the designated Life Celebration Event(s). Life Celebration Booster Option is subject to our applicable rules, procedures, please refer to the policy provisions for details. The new term rider ("Life Celebration Booster") is also subject to our applicable rules and requirements, including but not limited to:
 - (i) the maximum sum insured of Life Celebration Booster is the lower of (i) 100% of the sum insured of MyTerm Plus or (ii) maximum HK\$1,500,000 per insured under all policies of MyTerm series issued by us. The initial minimum sum insured of Life Celebration Booster is HK\$50,000;
 - (ii) the expiry date of Life Celebration Booster is the policy anniversary immediately preceding the 100th birthday of the insured, or the expiry date of MyTerm Plus, whichever is earlier;
 - (iii) the initial renewable period of Life Celebration Booster will be same as the initial renewable period of MyTerm Plus;
 - (iv) the initial premium of Life Celebration Booster shall be determined based on our applicable premium rates (which are not guaranteed and will be determined at our sole discretion) and the age of the insured on his or her next birthday at the time Life Celebration Booster is issued;
 - (v) If there is any change in sum insured of the attachable basic plan, we will use the latest sum insured to determine the maximum sum insured of Life Celebration Booster;
 - (vi) the currency and premium payment mode of Life Celebration Booster must be same as the attachable basic plan;
 - (vii) Death Benefit, additional accidental death benefit (if applicable), double indemnity benefit (if applicable), advanced death benefit, unemployment premium waiver benefit and conversion privilege are applicable to Life Celebration Booster, and subject to the relevant rules and procedures;
 - (viii) No further Life Celebration Booster Option can be exercised for Life Celebration Booster.
 - (ix) Life Celebration Booster Option cannot be exercised during the premium waiver period.
9. To apply for conversion, you need to send a written request to us. Conversion is subject to our applicable rules, procedures and our choices of products then made available at the time of conversion, please refer to the policy provisions for details.

Important to know

Notes

10. Accident shall mean an event that is violent, external, unexpected and visible. It does not include an illness, degenerative process or any other naturally occurring condition. Upon receipt of acceptable proof of the death of the insured as a result of an accident, we shall pay additional accidental death benefit which is equal to (1) 100% of sum insured of the MyTerm Plus and Life Celebration Booster (if any) when the age of the insured is below 86 (age next birthday), or (2) 50% of sum insured of the MyTerm Plus and Life Celebration Booster (if any) when the age of the insured reaches 86 (age next birthday) or above. Additional accidental death benefit is subject to exclusions of additional accidental death benefit and double indemnity benefit. Please refer to the policy provisions for details.

Key product risks

Credit risk

This product is an insurance policy issued by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD"). The application of this insurance product and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under this insurance contract.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfills all of its contractual obligations.

Exclusions

Suicide

If the insured commits suicide within 13 calendar months from the commencement date/policy rider date (if applicable), our legal responsibility will be limited to the total premium amount paid to us without interest, after deducting any policy benefits that we have paid and any outstanding amounts owed to us. This applies regardless of whether the insured was sane or insane when committing suicide.

Exclusions for advanced death benefit

No advanced death benefit will be paid where the insured's advent of death is highly likely within 12 months and caused directly or indirectly from any of the following:

1. intentional self-inflicted injury, or attempted suicide, while sane or insane and while intoxicated or not; or
2. Human Immunodeficiency Virus (HIV) related illness, including Acquired Immunization Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof, which is derived from an HIV infection; or
3. any condition arising out of consumption of poisoning drugs, psychiatric drug, drug abuse, alcohol abuse, abuse of solvents and other substances unless prescribed by a Registered Medical Specialist for treatment.

Exclusions for additional accidental death benefit and double indemnity benefit

No additional accidental death benefit and/or double indemnity benefit will be paid where the insured's death is directly or indirectly caused by or resulting from any of the following:

1. a claim arises from an attempted suicide, a suicide or a self-inflicted act by the insured regardless of the mental state of the insured; or
2. a claim arises because of the policy owner, the insured or the beneficiary(ies) participated in an unlawful act; or
3. a claim arises from catastrophic events of any nuclear radiation, contamination, radioactive gas, war, act of war (whether declared or not), rebellion, insurrection, or hostilities; except that the insured is a passive participant(s) in a war.

Key product risks

Premium adjustment

Unless you tell us in writing before the next renewal that you do not want to renew, MyTerm Plus (and the Life Celebration Booster, if any) will be automatically renewed at the end of each renewable period for another renewable period up to its expiry date based on its terms and conditions, provided that all premiums are paid when due. The premium rates upon renewal are not guaranteed and will be determined at our sole discretion based on factors including but not limited to the age of the insured on his or her next birthday at the time of renewal, claims experience and policy persistency from all policies under this product. However, within each of the renewable period, the premium rate will remain level and is guaranteed.

Premium term and non-payment of premium

The premium payment term of MyTerm Plus (and the Life Celebration Booster, if any) ends on its expiry date. 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 basic plan/rider will be terminated from the date the first unpaid premium was due. Please note that once the basic plan/rider is terminated on this basis, you will lose all of your benefits.

Termination conditions

MyTerm Plus (and the Life Celebration Booster, if any) shall terminate on the earliest of the following:

1. when the insured dies;
2. on the expiry date;
3. when you surrender the policy/rider;
4. when basic plan terminates (only applicable to Life Celebration Booster);
5. when the premium grace period expires, we have not received the due premium payment;
6. when the sum insured becomes zero upon payment of the advanced death benefit; and
7. when the entire amount of the sum insured is converted to a permanent plan of life insurance product subject to our relevant rules at the time of conversion.

Important notes

Your right under cooling-off period

If you are not fully satisfied with this policy, you have the right to change your mind.

We trust that this policy will satisfy your financial needs. However, if you are not completely satisfied, you have the right to cancel and obtain a full refund of the insurance premium paid by you and levy paid by you without interest by giving us written notice. Such notice must be signed by you and received directly by the office of FWD within 21 calendar days immediately following either the day of delivery of the policy or a Cooling-off Notice to you or your nominated representative, whichever is the earlier. The notice is the one sent to you or your nominated representative (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period. No refund can be made if a claim payment under the policy has been made prior to your request for cancellation. Should you have any further queries, you may (1) call our Customer Service Hotline on 3123 3123; (2) visit our FWD Insurance Solutions Centres; (3) email to cs.hk@fwd.com and we will be happy to explain your cancellation rights further.

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 us.

Important notes

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 Inland Revenue Department (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 Inland Revenue Department.

The policy owner must comply with requests made by FWD to comply with the above Applicable Requirements.

Misstatement or non-disclosure

We have used the information, including but not limited to age next birthday, gender and other material facts, provided by you and the insured (if they are different people) during the application process to determine whether to offer the basic plan/rider.

If the insured’s age next birthday or gender is incorrect, we will calculate any amount paid or payable or benefit accruing according to how much the premiums paid would have purchased at the time of the application on the basis of the correct age next birthday and/or sex. However, any recalculated amount will not be more than the original benefit.

We may cancel the basic plan/rider and treat it as having never existed if (i) any information provided by you and the insured during the application process is incorrect and if, based on the correct information, we would not have offered the basic plan/rider; or (ii) any material facts were not disclosed during the application process which may affect our risk assessment. In this situation, we will refund any premium(s) and insurance levy(ies) paid without interest after deducting any benefits that we have paid. We will send written notification of the cancellation to your correspondence address in our records.

Renewal

While MyTerm Plus (and the Life Celebration Booster, if any) is in effect and the insured is alive, MyTerm Plus (and the Life Celebration Booster, if any) can be renewed for another renewal period at the end of each renewable period without the requirement of evidence of insurability. Unless you tell us in writing before the next renewal that you do not want to renew, MyTerm Plus (and the Life Celebration Booster, if any) will be automatically renewed at the end of each renewable period for another renewable period up to its expiry date based on its terms and conditions, provided that all premiums are paid when due. The premium rates upon renewal are not guaranteed and will be determined at our sole discretion based on factors including but not limited to the age of the insured on his or her next birthday at the time of renewal, claims experience and policy persistency from all policies under this product. However, within each of the renewable period, the premium rate will remain level and is guaranteed.

Important notes

Notice of claim

We will pay benefits from the basic plan/rider to you, the beneficiary or other person who is entitled to make a claim. Our obligations for that benefit are fulfilled once you, the beneficiary or other person confirms they have received the benefit payment.

You should tell us if you need to make a claim under the basic plan/rider by submitting claim form and the following:

1. the original of the policy and the policy document of the rider (if applicable);
2. evidence of the legal entitlement of the person or persons claiming payment;
3. evidence of the certified date of the death of the insured (if the death benefit, additional accidental death benefit and / or double indemnity benefit is / are being claimed);
4. all necessary medical records, certificates and completion of all relevant forms required by us; and
5. any other document or information that we may reasonably request.

We should be advised within 90 days from the date of the death of the insured or the date the insured's advent of death is certified as highly likely within 12 months by a registered medical specialist (as the case may be). If we are not advised in this time frame, we may refuse the claim. We are not responsible for any of the costs of filling-in any form or getting any documents, such as death or other certificates.

Declarations

1. This product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under the product. FWD recommends that you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the related risks before making any application of the product.
2. 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 Hong Kong Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Hong Kong Special Administrative Region. All selling and application procedures of the product must be conducted and completed in the Hong Kong Special Administrative Region.
3. 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 the Hong Kong Special Administrative Region.
4. This product is a term life product with advanced death benefit, additional accidental death benefit (if applicable), double indemnity benefit (if applicable) and unemployment premium waiver benefit. The costs of insurance and the related costs of the basic plan/rider are included in the premium paid under the basic plan/rider despite the product brochure / leaflet and / or the illustration documents of the basic plan/rider having no schedule/section of fees and charges or no additional charge noted other than the premium.
5. 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 and insurance levy paid without interest. FWD reserves the right to accept/reject any insurance application and can decline your insurance application without giving any reason.
6. All the above benefits and payment are paid after deducting policy debts (if any, e.g. outstanding or unpaid premium(s) and/or insurance levy(ies)).
7. To surrender the basic plan/rider, you need to send FWD a completed surrender form or by any other means acceptable by FWD.

For more information

Please call our Service Hotline or simply check out our website.

fwd.com.hk



Service Hotline
3123 3123



Learn more about
MyTerm Plus

Ready to help

FWD professional health assistance services

Second Medical Opinion Service

As part of the FWD's promise of care, you are given the access to some of the highest ranked medical institutions in the US through International SOS once your claim is approved and such claim is relevant to designated diseases. For the list of designated diseases, please call the International SOS at (852) 3122 2900 for details.

What is Second Medical Opinion Service?

The objective of the Second Medical Opinion Service is to meet the public's increasing demands for the best possible medical treatment bearing in mind the continual development of leading-edge treatments for diseases. This is why FWD offers the Second Medical Opinion Service to our valuable Insured via International SOS.

Understand this distinguished service, you have access to a panel of world-class specialists at leading medical institutions in the US to obtain alternative advice on your medical condition and confirmation of the diagnosis in the event that you have been diagnosed as suffering from designated disease made by your attending physician, plus any other relevant medical advice.

Panel of Second Medical Opinion specialists

The panel provides you access to some of the highest ranked medical institutions in the US, together with more than 15,000 leading specialists who practice there, including:

- Harvard Medical School
- Johns Hopkins Hospital, Baltimore
- Massachusetts General Hospital
- Brigham and Women's Hospital, Boston
- Dana-Faber Cancer Institute
- Cedars-Sinai Medical Center, Los Angeles

How to seek Second Medical Opinion Service?

When you have been diagnosed with a designated disease, you are required to follow the instruction below to obtain the Second Medical Opinion Service.

Call International SOS at (852) 3122 2900 and request for the Second Medical Opinion Service.

Within 24 hours International SOS will confirm membership and whether medical condition is eligible for the Service.

Service flow

1. Receive "Information Request Form" from International SOS via fax or email.
2. International SOS will assess the case and reply to you if your case is eligible for the Service. You need to complete the "Information Request Form" and send to International SOS together with the relevant medical documents for the Second Medical Opinion Report*. (via courier or registered mail)
3. The panel of Second Medical Opinion will send acknowledgement to International SOS after receipt. If additional medical information is required, the panel of Second Medical Opinion will inform International SOS who in turn contact you.
4. After evaluation, written Second Medical Opinion report and advice will be faxed/emailed to International SOS within 3-5 US working days depending on complexity of the report.
5. Upon receipt of the Second Medical Opinion report, International SOS will send it to you and your treating physicians, as required.

If requested, International SOS will arrange transportation, accommodation and admission to the identified treating facility and with a medical escort, if medically necessary.

ALL RELATED COSTS to International SOS WILL BE BORNE BY YOU.

* **Second Medical Opinion Report is US\$850. (The cost may be reviewed from time to time)**

The information above is for reference only and none of the above is binding upon FWD or International SOS.

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 Second Medical Opinion Service and to amend the relevant terms and conditions at any time without prior notice.

Note:

1. FWD, the medical panel, International SOS and/or any of its affiliates, record, share, use and archive your personal data in pursuance of the services being offered to you as well as for their training and quality assurance purposes. The failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.
2. The Second Medical Opinion Service provided to you is purely advisory and recommendatory in nature and is not a substitute for medical services. It is for you and your physician or consulting hospital to decide the appropriate medical course of action to be pursued. International SOS, and/or its affiliates and the panel providing the medical opinion do not have any authority or responsibility to determine the benefits/amounts payable, its eligibility claim procedures etc.

This benefit/service does not form part of the policy provisions of the MyTerm Plus.

This leaflet is issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") and is intended to be distributed in Hong Kong 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 Hong Kong. All selling and application procedures of the insurance plans and services must be conducted and completed in Hong Kong. The above information is for reference only and please refer to the endorsement of the policy provisions for the details of the above services.