

Exclusive Offer “2018 Critical Illness Upgrade Program”

Extended Promotion Period

Application Submission Date:
22 January to 31 December 2018

Last Approval Date:
28 February 2019

Previously, FTLife has launched “**HealthCare 168**” **Critical Illness Protector** (“HealthCare 168”) and **Health@Ease Critical Illness Protector** (“Health@Ease”) and which are very popular among customers. We are now pleased to introduce “2018 Critical Illness Upgrade Program” (“Promotion”). For existing customers¹ holding the eligible policies[^] may have an opportunity to upgrade¹ through **Simplified Underwriting (applicable to policy upgrade to “HealthCare 168”)** or **Guaranteed Issue (applicable to policy upgrade to Health@Ease)**, as to enjoy the all-rounded critical protection together with wealth accumulation.

Eligible Policies[^]



Policy Upgrade

Simplified Underwriting



“HealthCare 168”
Critical Illness Protector

Guaranteed Issue



Health@Ease
Critical Illness Protector

Or

[^]Please refer to the table of “Designated Eligible Policies” overleaf.



Why choosing this Upgrade Program?

- ✓ Enjoy longer **protection period till age 100**
- ✓ **Comprehensive critical illness coverage***
- ✓ **Level premium** for better financial arrangement
- ✓ Sufficient **protection with wealth accumulation**
- ✓ **Multiple claims for critical illnesses** (applicable to “HealthCare 168”)

*Compare with existing Critical Illness Plans stated overleaf. “HealthCare 168” and Health@Ease provide a more comprehensive critical illness coverage (“HealthCare 168” covers 168 illnesses), for the details of product features, please contact your consultant.

Please call our customer service hotline on 2866 8898, or contact your consultant for details.



Designated Eligible Policies (“Eligible Policies”)

- CI 100 Protector
- 10 year Renewable CI Protector
- Extra Care Protector @60
- Extra Care Protector @80
- Glorious Living Protector
- Wise Lady
- Precious Living Protector
- “Wise Choice” Critical Illness Rider
- Living Protector

Terms and Conditions:

1. To enjoy the offer, customer must fulfill all of the following requirements for the policy upgrade; i) eligible policy(ies) must be inforced for 4 years or more; ii) the age of insured must fulfill the issue age requirement of “HealthCare 168” and Health@Ease; iii) customer must submit the promotion application(s) of “HealthCare 168” / Health@Ease with relevant documents during the period of 22 January 2018 to 31 December 2018; iv) the application(s) of “HealthCare 168” / Health@Ease must complete the underwriting process and approved by FTLife Insurance Company Limited (“FTLife”) on or before 28 February 2019 and v) fulfill other internal requirements issued by FTLife.
2. For customers who have more than one eligible policy(ies), each eligible policy can enjoy “2018 Critical Illness Upgrade Program”. However, each eligible policy can apply the upgrade to “HealthCare 168” / Health@Ease (if applicable) once only. Application of rider(s) addition and other application(s) (including “Term Conversion” and “Waiver of Waiting Period”) cannot be applied at the time of policy upgrade.
3. Premium of the new policy of “HealthCare 168” / Health@Ease will be based on the attained age of the insured.
4. Sum insured of the new policy must be equal to or lower than the eligible policy (except for eligible policy(ies) with sum insured lower than the minimum required sum insured of the new policy). If the policyowner requests an increment of the sum insured, the insured must undergo the general underwriting process for the increment of sum insured. Policyowner can also choose to upgrade part of the benefit and keep the remaining benefit under the original policy. After policy upgrade, the original policy must comply with the minimum sum insured and minimum premium requirement (except for the case as of remaining at least HKD5,000 / USD625 to keep the rider(s)).
5. Except “Wavier of Premium” or “Payor Benefit”, all other rider(s) under the basic plan of the eligible policy(ies) is/are not allowed to convert or attach to the upgraded policy of “HealthCare 168” / Health@Ease. If the eligible policy is a basic plan, which can be successfully converted to “HealthCare 168” / Health@Ease and surrender of the original policy is required, all unqualified rider(s) will be terminated.
6. Extra premium loading, the addition exclusions, special terms and conditions imposed on the eligible policy(ies) will also be applicable to the new converted plan of “HealthCare 168” / Health@Ease. If the sum insured of the new policy is higher than that of the original policy, “Suicide provision”, “Incontestability provision” and waiting period of critical illnesses of the increment of sum insured will be effective from the policy effective date of “HealthCare 168” / Health@Ease.
7. For the avoidance of doubt, all terms and conditions applicable to the policy of “HealthCare 168” / Health@Ease shall remain unchanged except the terms and conditions revised by the endorsement of “2018 Critical Illness Upgrade Program”.
8. If the eligible policy(ies) is/are an advance critical illness rider and the insured dies within the first two policy years after successfully converted to new policy of “HealthCare 168” / Health@Ease, FTLife shall refund the total premiums paid of the basic plan and all riders (if any) since the policy date and less any indebtedness and any claims which have been paid since the policy date.
9. FTLife reserves all the rights to make all final decisions on the approval of the application(s) about this Promotion and relevant policy(ies). In case of any disputes in relation to these offers, our decision shall be final and binding.
10. For details of “HealthCare 168” / Health@Ease, eligible policy(ies) and “2018 Critical Illness Upgrade Program”, please refer to the product brochures, provisions, policy illustration document and endorsement (including the terms and conditions of “2018 Critical Illness Upgrade Program”).
11. FTLife reserves all the rights to suspend or terminate the offer(s) and / or amend the terms and conditions of the offer(s) at any time without prior notice.
12. No person other than the customer and FTLife will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

富通保險有限公司

於百慕達註冊成立之有限公司

FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities

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