



Explorer

Free Personal Accident Plan

Enjoy Free Accident Insurance! Protect you anytime!

Unexpected accidents often bring people anxiety and panic. To give you a peace of mind during your business trip or overseas vacation, FTLife Insurance Company Limited (hereinafter "FTLife" or "the Company") is pleased to offer "Explorer" Free Personal Accident Plan. You can enjoy **Free personal accident insurance up to one year** upon successful application and after FTLife's approval^{1,2,3}.



Promotion Period: 1 January 2021 to 31 March 2021
Coverage period: 1 year from policy effective date

The insured^{4,5} can enjoy the following benefits for free during the coverage period:

Coverage [#]		Maximum Benefit Limit (HKD)
Death and Disability Benefit ⁶ (Due to Public Transport Accident)	Land Public Transport Accident	200,000
	Air Public Transport Accident	600,000
Compassionate Death Benefit ⁷ (Not including the death due to Public Transport Accident)		10,000

[#] For details of the terms and conditions of the coverage, please refer to the policy provision of "Explorer" Free Personal Accident Plan.



For details of the "Explorer" Free Personal Accidental Insurance Plan and application procedures, please contact your financial consultant or scan the QR code to leave your contact information.



You can enjoy **free additional protection against "Novel Coronavirus"** of up to HK\$52,000⁹ upon successful approval on "Explorer" Free Personal Accidental Insurance Plan, together with the download and login for the "Reach FTLife" App. For details, please scan the QR code and refer to the promotion flyer.

Remarks:

1. To enjoy the offer, applicants must submit the application from 1 January 2021 to 31 March 2021 ("Promotion Period") and such application must be approved by FTLife.
2. The Company reserves the right to make all final decisions on the approval of the application. In case of any disputes in relation to this plan, FTLife's decision shall be final and binding.
3. FTLife reserves the right at any time to terminate the application for this plan without prior notice to you.
4. When submitting the application, the insured's age must be between 15 days and 60 years old (last birthday). If the insured is under the age of 18 at the time of submitting the application, the application must be submitted by the insured's parents or guardians who will become the owner. The insured must hold and present/provide (i) an effective Hong Kong Identity Card (and/or Hong Kong Birth Certificate (if applicable)), and (ii) a relevant travel document (if the insured is a non-Hong Kong Permanent Identity Card holder). A copy of the relevant identification document must be certified by FTLife financial consultant as a true copy and submit to FTLife. This plan is not applicable for the insureds who are non-Hong Kong residents (i.e. persons who are not holders of Hong Kong Birth Certificate / Hong Kong Identity Card / Hong Kong Permanent Identity Card).
5. The insured shall not be covered by more than one "Explorer" Free Personal Accident Plan during the insured's lifetime. If there is more than one such policy issued to the insured, we shall have the sole and absolute discretion to treat the insured as being covered only under the policy that was first issued and the other policy(ies) shall be deemed to be null and void as from the respective policies' policy effective dates.
6. If the insured, as a fare paying passenger while travelling on a common carrier, dies or sustains an injury due to an accident and, as a result of the injury, is unequivocally diagnosed as suffering from total permanent disability, Death and Disability Benefit will be payable to the owner. Total permanent disability means (1) total, permanent and continuous disability that results from an injury and exists for a period of at least 6 consecutive months which prevents the insured from engaging in any occupation for profit, wage or compensation; or (2) the insured results from an Injury: (i) the total and irrecoverable loss of sight of both eyes; or (ii) the complete and permanent loss of muscular power of 2 limbs or actual severance at or above wrist or ankle of 2 limbs; or (iii) total and irrecoverable loss of the sight of 1 eye and either the complete and permanent loss of muscular power of 1 limb or actual severance at or above wrist or ankle of 1 limb.
7. As soon as reasonably practicable after the Company has received satisfactory proof of the death of the insured, the Company will pay a lump sum amount of HKD10,000 once to the owner provided that the death of the insured is not caused by (i) any accidental death which occurs while travelling on a common carrier as a fare paying passenger; or (ii) any self-inflicted injury, including suicide or any attempt to do so while sane or insane.
8. To enjoy the Free Protection Against "Novel Coronavirus", customers must successfully register the "Explorer" Free Personal Accidental Insurance Plan and such application must be approved by FTLife, together with the download and login for the "Reach FTLife" App.
9. Based on the sum of One-Off Diagnosis Benefit of HKD\$20,000 and maximum 8 weeks of Additional Hospital Cash Benefit of HK\$4,000 per week. For details, please refer to the Free Additional Protection Against "Novel Coronavirus" promotion flyer.

Disclosure of Important Information:

1. Cooling Off Right
You may cancel your policy within the earlier of 21 days after the delivery of the policy or the issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling off initiative issued by the Hong Kong Federation of Insurers from time to time for reference. You have to tell us by giving a written notice if you decide to exercise your cooling off right. Such written notice must be signed by you and received directly by us at 15/F NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon.
2. Key Product Risks
 - i. Termination
The policy shall be automatically and immediately terminated upon the earliest date of the following circumstances:
 - (a) death of the insured; or
 - (b) the Death and Disability Benefit due to public transport accident is paid or payable; or
 - (c) the policy matures after 1 year from policy effective dateUpon termination of the policy, the Company's liability in respect of the policy shall immediately cease.
 - ii. Inflation Risk
When you review the values shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case, you will receive less in real terms even if we meet all of our contractual obligations under the policy.
 - iii. Other Key Product Risks
"Explorer" Free Personal Accident Plan is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.
3. Exclusions
The Company will not pay any Death and Disability Benefit due to public transport accident directly or indirectly, wholly or partly, voluntarily or involuntarily caused by or resulted from any one of the following occurrences:
 - i. self-inflicted injury of the insured, including suicide or any attempt to do so while sane or insane; or
 - ii. use of narcotics unless taken as prescribed by a medical practitioner, or abuse of drugs and/or alcohol; or
 - iii. violation or attempted violation of the law or participation in fight or affray or resistance to arrest.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

FTLife Insurance Company Limited
(Incorporated in Bermuda with limited liability)
New World Group Member