



Free Additional Hospital Cash Benefit for COVID-19 Vaccination

As your Health Manager, FTLife always cares about your well-being. We specially introduce the “Free Additional Hospital Cash Benefit for COVID-19 Vaccination” which allows you and your beloved ones to receive COVID-19 vaccinations with extra peace of mind.

Download and login “Reach FTLife” App now to enjoy the following free protection for Hospital Cash Benefit!



Benefit Highlights*

Benefit Coverage	Hospital Cash Benefit for each day of Confinement in a Hospital due to non-accidental reason to receive Medically Necessary treatments within 14 days after receiving the Approved COVID-19 Vaccination.
Protection Period	1 June to 30 September 2021 (“Protection Period”)
Hospital Cash Benefit	Maximum HK\$500 for each person per day (Up to 7 days per person)
Eligible Customers	All new and existing customers under FTLife individual or group insurance policies (“Insured Customer”)

* The above benefits are subject to the Terms and Conditions of “Free Additional Hospital Cash Benefit for COVID-19 Vaccination”. During the Protection Period, if the Hospital Cash Benefit under “Free Additional Coverage on Vaccination Side Effect” is payable for the Insured Customer after receiving an Approved COVID-19 Vaccination, we will cease to provide this “Free Additional Hospital Cash Benefit for COVID-19 Vaccination” for that same Approved COVID-19 Vaccination, and vice versa.

Hassle Free Claims Application Procedure

- Required Documents (must be submitted within 90 days after Confinement):
 - Copy of valid identity card or relevant identity document(s) issued by the government;
 - Proof of Approved COVID-19 Vaccination (e.g. records or copy of medical receipt for receiving Approved COVID-19 Vaccination etc.);
 - Confinement receipt(s) after the Insured Customer receiving the Approved COVID-19 Vaccination
- Please send email to clm_covid19@ftlife.com.hk to submit claim or for enquiry.

Terms and Conditions of "Free Additional Hospital Cash Benefit for COVID-19 Vaccination"

- The Protection Period of "Free Additional Hospital Cash Benefit for COVID-19 Vaccination" ("the Plan"): from 1 June to 30 September 2021 (counted by the date of receiving the Approved COVID-19 Vaccination).
- The Plan is only applicable to an inforced FTLife individual or group insurance policy within the Protection Period and is also subject to the terms and conditions of the respective policy contract.
- The Hospital Cash Benefit will be paid according to each of the Life Insured / Policyholder / insured members of FTLife group policy ("Insured Customer"). If the Insured Customer has more than one policy, only one claim of Hospital Cash Benefit will be paid and is subject to the maximum of the benefit.

4. Definitions

"Approved COVID-19 Vaccination(s)"	the COVID-19 vaccination is 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 that must be approved by the United States Food and Drug Administration or local health authorities and prescribed by a Medical Practitioner and administered by the same or highly trained nurse of Hong Kong, Macau or Taiwan during the Protection Period in any Hospital, any out-patient or any offsite locations in Hong Kong, Macau or Taiwan.
"Confinement" or "Confined"	means admission of the Insured Customer to a Hospital as an in-patient following the receipt of an Approved COVID-19 Vaccination, upon the recommendation of a Medical Practitioner for a Continuous Physical Stay for Medically Necessary treatment due to non-accidental reason, provided that the duration of such Stay is six (6) hours or more. For the avoidance of doubt, and notwithstanding any other provisions of the Plan, an admission to Hospital will not be, or will cease to be, regarded by FTLife as a Confinement for purposes of the Plan where the ensuing stay on Hospital premises is not a Continuous Physical Stay as defined.
"Continuous Physical Stay" or "Stay"	means the continuous physical presence of the Insured Customer as an in-patient on the Hospital premises, without any physical absence or interruption throughout the period commencing from the Insured Customer's admission to a Hospital until his/her full and formal discharge therefrom.
"Medically Necessary"	means Confinement, treatment, procedure, supplies or other medical services: (i) which are required for the diagnosis or direct treatment of the Insured Customer's illness; and (ii) which are appropriate with regard to the signs and symptoms of the Insured Customer's illness; and (iii) which are generally accepted by the medical profession in Hong Kong as effective, appropriate and essential based upon recognized standards of the health care specialty involved; and (iv) which are not of an experimental, preventive, screening or investigative nature; and (v) (for Confinement only) where the Insured Customer's illness could not safely and adequately be treated while not being Confined; and (vi) (for Out-patient surgery only) where the Insured Customer's illness could not safely and adequately be treated without surgery (if applicable).
"Medical Practitioner"	a person other than (i) the Insured Customer; (ii) an insurance agent of the Insured Customer; and (iii) a business partner, an employer, an employee, a family member and/or relative of the Insured Customer, who is qualified by degree in western medicine and legally authorized and registered in the geographical area of his/her practice to render medical or surgical services.
"Hospital"	means a lawfully operated institution licensed as a hospital for the care and treatment of injured or ill persons which provides facilities for diagnosis, major surgery and 24-hour nursing service and is not primarily a rest or convalescent home, or similar establishment, or other than incidentally, a place for treatment alcoholics or drug addicts.
"Accident"	an unforeseen and involuntary event that is not caused by illness or degeneration occurring which causes an injury of the Insured Customer.

5. Benefit items:

- If the Insured Customer has received an Approved COVID-19 Vaccination within the Protection Period; he/she is then being Confined in a Hospital to receive Medically Necessary treatments due to non-accidental reason within 14 days after receiving that Approved COVID-19 Vaccination, we will pay this Hospital Cash Benefit of maximum HK\$500 for each person per day (Up to 7 days per person).
 - Each Insured Customer is eligible for claiming the Hospital Cash Benefit once after receiving one Approved COVID-19 Vaccination only within the Protection Period.
6. During the Protection Period, if the Hospital Cash Benefit under "Free Additional Coverage on Vaccination Side Effect" is payable for the Insured Customer after receiving an Approved COVID-19 Vaccination, we will cease to provide this "Free Additional Hospital Cash Benefit for COVID-19 Vaccination" for that same Approved COVID-19 Vaccination, and vice versa.

7. Exclusion:

No benefit will be paid by FTLife resulting (in whole or in part) from, or contributed by, or as a natural probable consequence of any of the following circumstances:

- Accident, or
 - any self-inflicted injury or suicide, whether sane or insane; or
 - terrorist attack using biochemical weapons of any kind.
8. To Whom Benefits Are Paid
- All the above-mentioned benefits payable under the Plan will be paid to the Insured Customer if he/she is alive, otherwise to his/her estate.
 - If the Insured Customer is under the age of 18, the benefits will be paid to the Policyholder. If the Policyholder dies, the benefits will be paid to the Policyholder's estate.
 - For FTLife's group insurance policy, the benefits payable under the Plan will be paid to the Insured Customer through the Policyholder of relevant group insurance policy if the Insured Customer is alive. If the Insured Customer dies, unless otherwise provided under applicable laws, any benefit payable under the Plan will be paid to the Policyholder or the designated beneficiary (if any).
 - Any payment in connection with the Plan will be subject to applicable laws and FTLife's standard screening procedures to be conducted at the time of claim.
 - Payment of claim(s) under the Plan to the above person in the manner pursuant to these terms and conditions shall be deemed a good and full discharge of the FTLife's obligations under the Plan.
9. If the Insured Customer is insured by any other FTLife insurance policy with no claim discount, the payment under this "Free Additional Hospital Cash Benefit for COVID-19 Vaccination" will not be treated as a claim event, that is, the payment under the Plan will not affect the calculation of no claim discount. However, the no claim discount is still subject to the calculation in accordance with the policy provisions.
10. FTLife reserves all the rights to make all final decisions on the approval of the claims application(s) of "Free Additional Hospital Cash Benefit for COVID-19 Vaccination". In case of any disputes in relation to the Plan, our decision shall be final and binding.
11. FTLife reserves all the rights to suspend or terminate the Plan and/or amend the terms and conditions of the Plan at any time without prior notice.

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