

# “HealthCare 168” & “Health@Ease” Health Rewards



## Promotion Period

Application Submission Date : 1 October – 31 October 2018

Last Approval Date : 31 December 2018

FTLife launched “HealthCare 168” Critical Illness Protector (“HealthCare 168”) and “Health@Ease” Critical Illness Protector (“Health@Ease”) to offer you comprehensive protection and extensive care. You can enjoy up to 1.5 months premium refund upon successful application(s)<sup>1</sup> of designated plans below.



**Enroll in “HealthCare 168” or “Health@Ease” to enjoy the first-year premium refund**



You can enjoy a **first-year premium refund<sup>1,2</sup> up to 1.5 months** upon successful application of “HealthCare 168” or “Health@Ease” during the promotion period.

“HealthCare 168” or “Health@Ease” AFYP(USD)	First-Year Premium Refund <sup>3</sup>
≥3,000	1.5 months
2,000 - < 3,000	1 month



or



**For any enquiries, please call our customer service hotline on 2866 8898, or contact your consultant for details.**

## Terms and conditions of Premium Refund Reward

- To enjoy the reward, customer must submit the application(s) of “HealthCare168” or “Health@Ease” during the period of 1 October 2018 to 31 October 2018 (both days inclusive), and such application(s) must be completed underwriting process and approved by FTLife Insurance Company Limited (“FTLife”) on or before 31 December 2018.
- The premium refund is only applicable to the basic premium of “HealthCare 168” or “Health@Ease”. Prepaid premium (if applicable), loading premium (if applicable) or premium of other riders (if applicable) is not entitled to any premium refund.
- The premium refund amount of each month is shown in the following calculations:  
 Annual premium: annual premium amount ÷ 12  
 Semi-annual premium: half year premium amount ÷ 6  
 Monthly premium: equals to monthly premium amount
- The first-year premium refund amount will be credited to the premium suspense account within 3 months after the first instalment premium of the second policy year is received. The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward. Client can only withdraw the remaining balance of the first year premium refund (if any) after the end of premium payment period but if the client has prepaid all the premiums, the client can withdraw the excess premium due to the prepayment after the premium refund amount is credited to the client's premium suspense account.
- The designated premium refund applies to in the unit of each approved policy. If a customer enrolls in more than one “HealthCare 168” or “Health@Ease” policy within the promotion period, each eligible “HealthCare 168” or “Health@Ease” policy can get a premium refund.
- FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
- For details, please refer to the product brochures of “HealthCare 168” and “Health@Ease”.
- Any information provided by the applicants which is incomplete, false, fake, feigned, inappropriate, illegal, forged and misused will be considered as violating the terms and conditions of this promotion. FTLife reserves all the rights to disqualify the applications without any further notice.
- FTLife reserves all the rights to make all final decisions on the approval of the application(s) for any plan(s). In case of any disputes in relation to these offers, our decision shall be final and binding.
- 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.
- 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