



FTLife

“MediPro” Exclusive Privileges

“MediPro” Medical Insurance Plan brings you a series of exclusive privileges to keep you healthy.



Promotion Period

Application Submission Date: From 24 October to 31 December 2016

Last Approval Date: 27 January 2017

1st Reward 15% Premium Refund

You can enjoy 15% First Year Premium Refund upon successful application of “MediPro” Medical Insurance Plan during the promotion period. It brings you comprehensive health protection at a preferential price.

2nd Reward FREE Health Check for Urbanites

During the promotion period, the first 500 successful applicants of “MediPro” Medical Insurance Plan will enjoy a **FREE Health Check** specially designed for urbanites. The checkup allows you to better understand your health conditions and the way to healthy living!



OPTION 1 FREE Body Age Test and Professional Health Advice[#]

I. Assessment items by Professional Equipment:

- ✓ Body Age
- ✓ Body Fat Mass (including Visceral Fat Area)
- ✓ Waist-to-hip Ratio
- ✓ Muscle Mass & Distribution
- ✓ Basal Metabolic Rate (BMR)

II. Personalized Exercise and Diet Recommendations

[#]Information and relevant services are provided by FITMAX Centre (HK) Ltd.

More about “Body Age” [#]

Your body age may be older than your actual age taking consideration of factors such as your actual biological conditions, body composition (such as body fat, muscle, and water mass) and metabolic rate, and it may lead to chronic diseases. Understand your body age, and follow professional fitness and diet guidance will effectively improve your health and slow down the body aging.



OPTION 2 FREE Chinese Medical Practitioner Assessment of the Five Viscera[^]

I. Assess the functions of the Five Viscera by using the advanced information technologies along with traditional Chinese medical diagnosis methods:

- ✓ Systematic Questionnaire about Daily Routines
- ✓ Tongue Diagnosis
- ✓ Traditional Chinese Pulse-taking and Palpation
- ✓ General Analysis of the Five Viscera and their Functions
- ✓ Integrated Analysis and Report

II. Health and Treatment Recommendations by Chinese Medical Practitioner

[^]Information and relevant services are provided by HMG.

Health Tips[^]:

Different methods can be used to assess the status and functions of the Five Viscera:

- ✓ Analyse the shape, movement, quality, and colour of the tongue and its coating
- ✓ Observe the change of pulses
- ✓ Observe the facial skin, such as its colour, smoothness, plumpness, under specific lighting conditions
- ✓ Use the advanced system of nerve reflex points and meridian
- ✓ Analyse the voice loudness and continuity



Remarks: Please **submit the Reward Selection Form** with the application of “MediPro” Medical Insurance Plan. Otherwise FTLife Insurance Company Limited (“FTLife”) will decide which reward to give out at its own sole discretion. No change can be made once the reward is chosen.

“MediPro” Medical Insurance Plan highlights*:

- ✓ Extremely high Lifetime Protection Limit of HKD60 million (USD7.5 million)
- ✓ 2 annual deductible options to complement your group or individual insurance
- ✓ Annual deductible for hospitalization due to covered critical illness will be waived after specified age
- ✓ Option to reduce annual deductible at specified ages without submitting medical evidence
- ✓ Guaranteed lifetime renewal

*Relevant Terms and Conditions apply. For more details, please refer to the product brochure.



Don't miss the chance to enjoy the offer! Please contact your Consultant or call our Customer Service Hotline at 2866 8898 for any enquiry or to obtain product information.

Premium Refund Terms and Conditions:

1. Premium Refund is only applicable to the basic premium of “MediPro” Medical Insurance Plan. Loading premium is not applicable.
2. To enjoy the reward, customers must submit the application for “MediPro” Medical Insurance Plan on or before 31 Dec 2016, and such application must be approved on or before 27 Jan 2017.
3. Premium Refund is offered in the unit of each policy of “MediPro” Medical Insurance Plan.
4. The amount of first-year premium refund will be equal to the first year basic premium you pay for “MediPro” Medical Insurance Plan in the first 12 months after the policy issue date (with maximum 12 months of basic premium) times the designated premium refund rate.
5. First year premium refund amount will be credited to your premium suspense account after the 13th month of the policy issue date for the payment of future premiums. Withdrawal or refund is not allowed.
6. FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
7. All relevant policies must be in force at the time of premium refund in order to enjoy the reward.
8. FTLife reserves the right to make final decision for all matters in relation to the application for “MediPro” Medical Insurance Plan as well as this promotion.

FREE Health Check Terms and Conditions:

1. To enjoy the reward, customers must submit the application for “MediPro” Medical Insurance Plan on or before 31 Dec 2016, and such application must be approved on or before 27 Jan 2017.
2. Only the first 500 successful applicants of “MediPro” Medical Insurance Plan are entitled to the reward.
3. All eligible policies must be in force at the time when the reward is given out.
4. This reward is offered for each insured.
5. Reward Delivery: FTLife will post the confirmation letter to the policy holder within 6 weeks after the cooling-off period.
6. If the reward cannot be offered for any reasons, FTLife reserves the right to grant an alternative reward of equal value.
7. All rewards cannot be exchanged for cash.
8. FTLife is not a provider of the reward, and shall not be responsible for any matters in relation to the product and services. Reward cannot be replaced in the event of damage, loss of mail or loss.
9. FTLife reserves the right to make final decision for all matters in relation to the application for “MediPro” Medical Insurance Plan as well as this promotion.

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

