

# MediGold *Plus* Family Premium Refund Reward

## Promotion Period

Application Submission Date : 1 July to 30 September 2018

Last Approval Date : 30 November 2018



MediGold *Plus* Insurance Plan-Basic Plan/Rider (“MediGold *Plus*”) offers prestige and all-rounded features to protect you and your loved ones. You can enjoy first-year premium refund up to 3 months upon successful application<sup>1,2</sup> of MediGold *Plus* with family<sup>7</sup>. Don’t miss this opportunity!



## Enjoy Up to 3 Months First-year Premium Refund

### i) Enroll in MediGold *Plus* to Enjoy First-year Premium Refund<sup>1,3,4</sup>

You can enjoy **2 months first-year premium refund**<sup>6</sup> upon successful application of MediGold *Plus* (applicable to any area of coverage and annual deductibles options) during the promotion period.

### ii) MediGold *Plus* Family Premium Refund<sup>2,3,4,7</sup>

Enroll MediGold *Plus* with your family members, designated members<sup>7</sup> can enjoy up to **3 months first-year premium refund**<sup>6</sup>.

No. of eligible family members enrolling together	First-year Premium Refund for MediGold <i>Plus</i>
2	2.5 months
3 or above	3 months



**Please contact your financial consultant  
or call FTLife Customer Service Hotline at  
2866 8898 to enjoy this offer.**

## Terms and conditions of Premium Refund Reward

1. To enjoy the offer, customers must submit the application(s) of MediGold *Plus* basic plan / rider (applicable to any area of coverage and annual deductibles options) from 1 July to 30 September 2018 ("Promotion Period"), and such application(s) must be completed underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 30 November 2018.
2. To enjoy the offer, customer and his / her family members must submit their applications of MediGold *Plus* basic plan/rider from 1 July to 30 September ("Promotion Period"), and such applications must complete underwriting process and be approved by FTLife on or before 30 November 2018, as well as successfully form a Family Group by completing and signing back the "Family Premium Refund for MediGold *Plus*" Application Form. Please note that one policy can only belong to one Family Group.
3. The first-year premium refund is only applicable to the basic premium of MediGold *Plus* basic plan / rider. Loading premium (if applicable) or premium of other riders (if applicable) will not be counted under the requirement of the annualized first-year premium, and will not be entitled to any premium refund.
4. 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, only for the purpose of paying future premium. The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward.
5. Each insured can only enroll at most 1 policy of MediGold *Plus*.
6. The first-year premium refund will be calculated by 1-month premium refund amount based on the calculations below times the applicable months of first-year premium refund of the policy:  
Annual premium: annual premium amount ÷ 12  
Semi-annual premium: half year premium amount ÷ 6  
Monthly premium: equals to monthly premium amount
7. Family members for forming a Family Group refers to (i) parents / parents-in-law, (ii) spouse, (iii) children and / or (iv) siblings of the core insured. We reserve the right to request proofs of family relationship.
8. Exchange rate of HKD 7.8 = USD 1 will be used to calculate the annualized first-year premium for policy denominated in USD.
9. FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
10. For details, please refer to the product brochure of MediGold *Plus*.
11. 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.
12. 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.
13. 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.
14. 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