

# “Protection Upgrade for Existing Policies”

**2018 Q1 Promotion**

**Promotion Period:**

Application Submission Date:  
1 January 2018 - 30 April 2018

Last Approval Date:  
30 June 2018

FTLife is dedicated to offering comprehensive protections to our valuable customers. We are now pleased to introduce the “Protection Upgrade for Existing Policies” (“Promotion”) to you for enhancing your protection against critical illnesses. For clients with old designated critical illness policies (“Designated Critical Illness Plans”) listed below<sup>1</sup>, if they enroll in “HealthCare 168” Critical Illness Protector (“HealthCare 168”), the coverage of Severity Level 3 Critical Illness / Major Critical Illness / Major Illness of the Designated Critical Illness Plan(s) will be **upgraded for free** to cover all the **Severity Level 3 Critical Illnesses of “HealthCare 168” (69 illnesses in total)** and premium of the Designated Critical Illness Plan(s) will remain unchanged.



## Designated Critical Illness Plans

- 10 year Renewable CI Protector
- All-in-One Critical Illness Protector
- CI 100 Protector
- Extra Care Protector @ 60
- Extra Care Protector @ 80
- “Forever Health” Critical Illness Insurance Plan
- Health@Ease Critical Illness Protector
- “HealthCare 100” Critical Illness Protector

Example:

**Old “Designated Critical Illness Plan”** : “HealthCare 100” Critical Illness Protector

**Number of Severity Level 3 Critical Illness covered:** 50 illnesses

**After the enrollment of “HealthCare 168”, the No. of Severity Level 3 Critical Illness covered in the Old “Designated Critical Illness Plans” will be upgraded for free to 69 illnesses:**

50 + 19 illnesses (Severity Level 3 Critical Illnesses of “HealthCare 168” which are not included in the Old “Designated Critical Illness Plan”)

Please call our customer service hotline on 2866 8898, or contact your consultant for details.

Terms and Conditions:

1. To enjoy the offer, the Designated Critical Illness Plan(s) listed overleaf must be in force before 1 October 2017 and at the time of enrollment for "HealthCare 168". The customer must submit the application(s) of "HealthCare 168" during the period of 1 January 2018 to 30 April 2018 and such application(s) must complete the underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 30 June 2018.
2. For customers who have more than one in force Designated Critical Illness Plan, each eligible Designated Critical Illness Plan can enjoy the Promotion upon successful application of "HealthCare 168".
3. "HealthCare 168" and the Designated Critical Illness Plan(s) must be owned by the same policyowner and insuring the same Insured.
4. If the Living Benefit of Severity Level 3 Critical Illnesses of "HealthCare 168" (which is not covered in the Designated Critical Illness Plan(s)) is payable, we will pay the Living Benefit / Principal Living Benefit under the Designated Critical Illness Plan(s) provided that the Designated Critical Illness Plan(s) is/are still in force at the time of claim subject to a maximum total amount of USD650,000 for each Insured.
5. For the avoidance of doubt, except the terms and conditions of the Promotion above, the respective terms and conditions applicable to the policy of "HealthCare 168" and the Designated Critical Illness Plan(s) shall remain unchanged. If the critical illnesses covered by the Designated Critical Illness Plan(s) is/are included in critical illnesses covered in the list of Severity Level 3 Critical Illnesses of "HealthCare 168", the respective terms and condition and the definition of the critical illnesses under "HealthCare 168" and the Designated Critical Illness Plan(s) shall remain unchanged.
6. While the Designated Critical Illness Plan(s) is/are still in force, the policyowner of the Designated Critical Illness Plan(s) can choose not to accept the "Protection Upgrade for Existing Policies" at any time through a written request.
7. "HealthCare 168" should be in force when the customer exercises the "Protection Upgrade for Existing Policies".
8. For details of "HealthCare 168", the Designated Critical Illness Plan(s) and this Promotion, please refer to the product brochures, provisions and policy endorsement (including the "Grandson Critical Illness Provision").
9. FTLife reserves all the rights to make all final decisions on the approval of the application(s) about this Promotion and relevant policy(ies). In case of any disputes in relation to these offers, our decision shall be final and binding.
10. 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.
11. 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.