

Disability Protector



In the unfortunate event of illness or accident, life and work can be tremendously affected. Disability Protector not only provides death benefit but also gives you Monthly Benefit in the event of total disability¹, which gives you extra peace of mind.

Issue Age

Disability Protector is suitable for clients aged from 18 to 55 (last birthday).

Maximum Benefit Period

The Maximum Benefit Period is the period during which the Total Disability Benefit will be payable in the unfortunate event of total disability before you reach age 65, which is the end of the coverage period.

After Deferred Period* from declaration of disability, you will receive Monthly Benefit[^] within the Maximum Benefit Period[^].

*Deferred Period options (in days): 14, 30, 60, 90, 180

[^]Maximum Benefit Period options: 2-year, 5-year or until aged 65.

The premium payment period is up to age 64.

Benefit Coverage

(1) Total Disability Benefit

If the insured sustains total disability as a result of illness or as a result of injury which commences within 30 days of the accident, we will pay to the insured the Monthly Benefit until the earliest of (i) the cessation of total disability, or (ii) the expiration of the Maximum Benefit Period which you have selected.

(2) Rehabilitation Benefit

If, immediately following a period of total disability for which benefits are payable under this plan, the insured engages in rehabilitative employment, we will continue to pay to the insured the Monthly Benefit for the period the insured is so employed but not to exceed 24 months.

(3) Waiver of Premium

After a Total Disability Benefit has been paid for a period of 6 months while this plan is in force, the company will waive the payment of any premium becoming due during any further continuous period of total disability for which benefits are payable. The premiums paid by you during the first 6 months of total disability will also be refunded when we accept proof of total disability.

(4) Death Benefit

If the Insured dies whilst not totally disabled, the death benefit is equal to the 3 times the Monthly Benefit.

If the Insured dies whilst totally disabled, the death benefit is equal to the 3 times the Monthly Benefit, less the aggregate of any benefits already paid in respect of the insured's total disability.

[Please contact your consultant or call our Customer Service Hotline at 2866 8898 for more details.](#)

Remark:

1. Definition of total disability - the continuous inability of the insured as a result of injury or illness, to perform each and every duty of his regular occupation during the first two years of disability, and thereafter, to perform any gainful occupation for which he is reasonably suited by education, training or experience. Total disability will be deemed not to apply in any period during which the insured is engaged in any occupation for wage or profit.

Exclusions

This Plan shall not cover any loss caused directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following occurrences:

1. self-inflicted injury, including suicide or any attempt to do so, while sane or insane;
2. war, whether declared or undeclared, revolution or any warlike operations;
3. engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order;
4. any Human Immunodeficiency Virus (HIV) and/or HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof;
5. any condition resulting from pregnancy, childbirth or miscarriage;
6. consumption of or being under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a Medical Practitioner;
7. engaging in or taking part in driving or riding in any kind of race, or any sport in a professional capacity, or underwater activities involving the use of breathing apparatus such as scuba diving;
8. violation or attempted violation of the law or participation in flight or affray or resistance to arrest;
9. failure to follow medical advice or treatment as prescribed or recommended by a Medical Practitioner.

Disclosure of Important Information

1. Cooling Off Right

You may cancel your policy and get back your premium paid within the earlier of 21 days after the delivery of the policy or the issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling off initiative issued by the Hong Kong Federation of Insurers from time to time for reference. You have to tell us by giving a written notice if you determine to exercise your cooling off right. Such written notice must be signed by you and received directly by us at 27/F, Wing On Centre, 111 Connaught Road Central, Hong Kong.

2. Key Product Risks

i. Premium Adjustment

We will adjust the premiums for every 5 policy years according to the attained age of the insured and at a rate* to be determined by us at the time of renewal.

*Rate(s) are determined based on factors including but not limited to the actual experience of claims, interest rate, persistency and expense might also lead to premium adjustment.

We will issue a written notice to inform you the premium amount at least 30 days in advance of premium renewal.

ii. Termination

We have the right to terminate the policy before the policy's maturity date under the following circumstances:

Disability Protector as a Basic Plan	Disability Protector as a Rider (which will be attached to a basic plan)
<ul style="list-style-type: none"> • Non-payment of premiums at the end of the grace period of 31 days from its due date. 	<ul style="list-style-type: none"> • Non-payment of premiums at the end of the grace period of 31 days from its due date; or • the basic plan is cancelled or surrendered or terminated; or • the basic plan is converted into paid-up or extended term insurance plan (if applicable).

iii. Inflation Risk

When you review the values shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the policy.

iv. Other Key Product Risks

- Disability Protector is issued either in US dollar or HK dollar. Premiums shall be paid either in HK dollars or in policy currency. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.

The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your Policy will

be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.

- Disability Protector is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

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

AM0145/1701

康復附加保障



疾病或意外若不幸發生，對身體造成的傷害很可能影響日後的生活甚至工作。康復附加保障除提供身故賠償，更會為因疾病或意外而導致的完全傷病¹，給付「每月賠償」，讓您倍添安心。

投保年齡

康復附加保障適合 18 至 55 歲（以上次生日計）之客戶。

最長保障期

最長保障期是給付完全傷病賠償的期限，受保期直至受保人 65 歲，即受保期終。

閣下可獲的所有傷病賠償會在其適用的等候期*結束後開始給付，直至最長保障期^結束。

*等候期(日數)之選項：14，30，60，90，180

^最長保障期之選項：2年、5年或直至65歲。

保費繳付年期為直至64歲。

保障範圍

(1) 完全傷病賠償

若受保人因疾病或在意外發生日後 30 天內因該意外造成的受傷，而導致完全傷病，我們會給付受保人「每月賠償」，直至 (i) 受保人不再處於完全傷病狀態；或 (ii) 閣下所揀選的保障期屆滿為止（以較早者為準）。

(2) 復康賠償

在獲得完全傷病賠償後，若受保人在緊接該完全傷病期間之後從事復康就業計劃，我們會在該復康就業計劃的期間繼續給付受保人「每月賠償」，惟不會給付超過 24 個月。

(3) 豁免保費

在本計劃有效期間，若受保人已獲完全傷病賠償達六個月，我們會豁免其後受保人持續完全傷病期間的保費。有關在完全傷病期間首六個月的已繳保費，我們亦會在核實完全傷病證明後退還。

(4) 身故賠償

若受保人身故時處於非完全傷病狀態，身故賠償的金額將等於「每月賠償」三倍。

若受保人身故時處於完全傷病狀態，身故賠償的金額將等於「每月賠償」的三倍，再扣除我們就受保人完全傷病而已給付的賠償。

[欲知詳情，請聯絡閣下的顧問或致電客戶服務熱線：2866 8898。](#)

註：

1. 完全傷病之定義-受保人因受傷或疾病導致罹患傷病，且在首兩年內持續無能力從事其職業中任何職務，其後仍無能力從事任何可賺取收入或報酬的職業，而該等職業適合他所接受過的教育、培訓或他所得的經驗。其後當受保人可從事任何可賺取收入或報酬的職業時，則不會再被視為完全傷病。

不保項目

不論直接或間接，完全或部份，自願或非自願，因下列情況導致的傷病，本計劃不作賠償：

1. 不論當時神智是否清醒，受保人自致的傷害，包括自殺或任何企圖自致的傷害；
2. 宣戰或不宣戰的戰爭、革命或任何軍事行動；
3. 在宣戰或不宣戰的戰爭或軍事行動或恢復社會秩序時執行陸軍、海軍或空軍服務；
4. 任何人體免疫力缺乏病毒 (HIV) 及 / 或人體免疫力缺乏病毒的相關疾病，包括後天性免疫缺乏症候群 (愛滋病) 及 / 或與其任何有關突變、衍生或變異；
5. 懷孕、分娩或流產。
6. 因服用酒精、毒藥、藥物、毒品或鎮靜劑所致，或受到其影響下所致，惟經醫生處方者除外；
7. 從事或參與駕駛或乘坐任何形式的比賽、或任何專業運動、或涉及使用呼吸器的水底活動如心肺潛水；
8. 抵觸或試圖抵觸法律之行為、或參與打鬥或聚眾毆打、或拒捕；
9. 沒有跟隨由醫生處方或建議的醫學意見或治療。

重要提示

1. 冷靜期權益

閣下可於保單發出後21天內，或本公司向閣下或閣下的代表發出通知書後的21天內，以較先者為準，取消已購買的保單及取回已繳之保費金額。通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益不時發出的最新指引。如閣下決定行使冷靜期權益，閣下需以書面知會本公司有關取消保單的決定。該通知必須由閣下簽署及直接送達本公司（地址：香港干諾道中111號永安中心27樓）

2. 主要產品風險

i. 保費調整

保費將每五年根據受保人已屆的年齡調整，而保費率*將由本公司於續保時釐定。

*保費率會因以下因素而影響，包括但不限於過去的索償紀錄、利率、持續率和費用。

本公司將於續保前不少於30日預先以書面通知閣下有關之保費金額。

ii. 保費終止

在下列情況下，本公司有權在保障期結束前終止閣下的計劃：

康復附加保障為基本計劃	康復附加保障為附加契約 (附加於基本計劃)
<ul style="list-style-type: none">應繳之保費在31日的寬限期結束當日仍然未繳清	<ul style="list-style-type: none">應繳之保費在31日的寬限期結束當日仍然未繳清；或基本計劃已被取消或退保或終止；或基本計劃被轉換為清繳保險或展期保險（如適用）

iii. 通脹風險

當閣下查閱利益說明表的各項價值時，請注意由於通貨膨脹，未來生活的成本可能會比現時較高。在該等情況下，即使本公司完成所有其保單下的合同義務，閣下可能獲得比實質價值少。

iv. 其他主要產品風險

- 康復附加保障以美元或港元為保單貨幣。閣下可選擇以港元或保單貨幣支付保費。閣下可於投保時指定保單貨幣，但保單一經發出，閣下便不能更改保單貨幣。

若閣下以保單貨幣以外的其他貨幣支付保費，本公司會以其參考市場匯率後不時決定的當時的匯率，將有關保費兌換為保單貨幣。本公司將以港元或應閣下要求以保單貨幣發放所有本保單應付的款項。若本公司以保單貨幣以外的其他貨幣向閣下發放款項，該等款項亦將按本公司參考市場匯率後不時決定的當時的匯率兌換。兌換貨幣存在外幣匯兌風險。

- 康復附加保障是由由本公司發出的保單，閣下的保單利益受本公司的信貸風險影響。

此文件乃資料摘要，僅供參考之用，絕不構成財務、投資、稅務或任何形式的意見。如有需要，請向獨立專業人士尋求建議。請參閱計劃的條款及細則以獲取更多資料。

此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何富通保險有限公司的產品屬違法，富通保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

非保單的立約人（包括但不限於受保人及受益人）不享有執行保單任何條款的權利。《合約（第三者權利）條例》不適用於保單及以保單為依據而簽發的任何文件。

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