

「樂康健」住院現金保障計劃 “MediEase” Hospital Cash Plan



“MediEase” Hospital Cash Plan

An unexpected and lengthy period of hospitalization could easily have a major impact on your finances. FTLife’s “MediEase” Hospital Cash Plan has been specially designed to help you cope with such an eventuality, so that you won’t need to worry about the cost of your medical treatment.

Face Hospital Expense with Ease

Our “MediEase” Hospital Cash Plan is available for people aged 15 days – 65 years and provides protection up to age 70. The plan will be renewed on the policy anniversary date upon your payment of premium throughout the protection period. The plan offers you a monetary protection during your hospitalization to ease the burden of hospital expenses. You are totally free to use the cash to pay for medical care and other daily expenses.

High Coverage of Benefit per Confinement to Give You Extra Peace of Mind

The maximum number of days entitled to benefit per confinement is 1,000. You can be free from burden even facing long hospitalization .

Compassionate Death Benefit for Extra Care

Regardless of the cause of death, whether accidental or natural, a Compassionate Death Benefit will be paid to your family.

Benefit Coverage	Maximum Benefit per Confinement (HKD)
Daily Hospital Cash ¹	\$500 - \$2,000 (Depending on option selected)
Maximum No. of Days ²	1,000
Compassionate Death Benefit	Daily Hospital Cash amount x 10

Please note: We reserve the right to revise, adjust, withdraw and/or supplement the benefits payable and/or any clauses/conditions under this plan. We shall notify you in writing at least 30 days before the policy anniversary about the revised premium rates, benefits, clauses/conditions (if applicable) and their effective date(s).

Free Worldwide Emergency Assistance Services

When you enroll in the “MediEase” Hospital Cash Plan, you will also enjoy 24-Hour Worldwide Emergency Assistance Services wherever you happen to be.

Please call our Customer Service Hotline: 2866 8898 or contact our Insurance Consultant for more details of “MediEase” Hospital Cash Plan.

1 The minimum insured amount option of Daily Hospital Cash is HK\$500 and the unit increment is HK\$100. The maximum insured amount option is HK\$2,000.

2 The maximum number of covered days due to mental cause and rehabilitation will be 90 days and 30 days respectively.

Note:

- If the insured is confined in hospital outside Hong Kong, Macau, Malaysia, Thailand, Japan, South Korea, Taiwan, Singapore, USA, Canada, Australia, New Zealand, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Monaco, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, the United Kingdom and the Vatican City, the daily hospital cash benefit will be limited to HK\$280 per day.
- Only medical expenses arising from illnesses happen after 30 days of policy effective date are covered in this plan.

Exclusions

This plan shall not cover the expenses for any confinement, surgery, treatment, examination, loss and/or benefit caused directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following:

1. Any medical service that is not consistent with the diagnosis and treatment for the illness or injury;
2. Suicide, self-inflicted injury, while sane or insane; any injury or disease suffered under or because of the influence of alcohol, poison, medication, drug, and sedatives or resulting from any unlawful or illegal act (whether attempted or committed) of the insured;
3. Any condition resulting from infertility including in-vitro fertilisation or any other artificial induction methods, sterilization, pregnancy, childbirth, abortion, miscarriage, birth control or sexual dysfunction;
4. Any congenital anomalies or developmental problems including but not limited to Autism, Attention Deficit Hyperactivity Disorder, language disorders, mental/physical disorders and/or other developmental disabilities of which signs and symptoms have manifested or diagnosis has been made before the insured attains the age of 17;
5. Dental care or surgery unless necessitated by Injury and not being replacement of natural teeth or installation, removal or replacement of denture or prosthesis such as bridges and crowns or related expenses;
6. General check-up, convalescence, custodial or rest care or any cosmetic or plastic surgery or elective surgery, oral and maxillofacial surgeries, and/or any medical service that is primarily for diagnostic scanning and examination or physical therapy;
7. Treatment or surgery for tonsils, adenoids, hernia until the insured has been continuously covered under this plan for a period of 120 days immediately preceding such treatment or surgery;
8. Treatment or tests related to Human Immunodeficiency Virus (HIV) and/or HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related complex;
9. Any injury resulted from war, declared or undeclared, civil war, strike, riots, revolution or terrorists acts;
10. Any non-medical services including all reusable items but not limited to wheelchairs, walking aids, braces, aspirators of any kind, haemodialysis machine and so forth.

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 premiums yearly according to the attained age of the insured and at a rate* to be determined by us at the time of renewal.

*Rates are determined based on factors including but not limited to the actual experience of claims, interest rate, persistency and expense.

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 plan before the end of the protection period upon the earliest occurrence of the following circumstances:

“MediEase” Hospital Cash Plan as a Basic Plan	“MediEase” Hospital Cash Plan 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).

We reserve the right not to renew this plan by giving at least 30 days' notice in writing to you before any policy anniversary.

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.

3. Other Key Product Risks

- “MediEase” Hospital Cash Plan is issued in HK dollar and the rider is issued either in US dollar or HK dollar. Premiums shall be paid either in HK dollars or in policy currency only. 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.

- “MediEase” Hospital Cash Plan 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.

保費表

Premium Table

每 100 元每日住院現金之年繳保費 (港元)		
Annual Premium Per \$100 Daily Hospital Cash (HKD)		
年齡 Age	男性 Male	女性 Female
0 - 17	97	105
18 - 29	103	120
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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

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「樂康健」住院現金保障計劃

突如其來的疾病可能需要長時間的住院治療，所需費用往往出乎意料。富通保險誠意推出「樂康健」住院現金保障計劃，即使面對高昂的住院費用，也可更有預算。

住院現金保障 預算盡在掌握

計劃專為初生 15 日 - 65 歲人士而設，並提供保障至 70 歲，只需於保障期內按時繳付保費，計劃便會於保單週年日續保。在您住院期間，均可按住院日數為您提供現金保障，用途全由您決定，以支付生活費及其他護理費用。

特高賠償日數 讓您更安心

最高賠償日數高達 1,000 日，即使要接受長時間的住院治療，亦可輕鬆面對。

身故恩恤津貼 送上真摯關懷

無論因意外離世或不幸身故，我們將提供身故恩恤津貼為您的家人送上關懷。

保障範圍	每次住院最高賠償額 (港元)
每日住院現金 ¹	\$500 - \$2,000 (視乎所選擇計劃之投保金額)
最高賠償日數 ²	1,000
身故恩恤津貼	每日住院現金投保金額 × 10

請注意：本公司保留修訂、調整、取消及/或補加本計劃的保障及/或任何條款/細則的權利。本公司會在保單週年日最少 30 天前以書面通知閣下改變後的保費率、保障、條款/細則(如適用)及其生效日期。

免費環球緊急支援服務

您只要投保「樂康健」住院現金保障計劃，無論您身處何地，都可享用為尊貴客戶而設的 24 小時免費環球緊急支援服務，以獲得即時支援。

欲知「樂康健」住院現金保障計劃的詳情，請致電客戶服務熱線：2866 8898 或與閣下的保險顧問聯絡。

1 每日住院現金保障計劃選擇之最低投保金額為港元 \$500，單位增幅為每港元 \$100，最高投保金額為港元 \$2,000

2 因精神事故或康復治療住院，最高賠償日數分別為 90 日及 30 日

註：

- 如受保人入住香港、澳門、馬來西亞、泰國、日本、南韓、台灣、新加坡、美國、加拿大、澳洲、紐西蘭、奧地利、比利時、丹麥、芬蘭、法國、德國、希臘、愛爾蘭、意大利、盧森堡、摩納哥、荷蘭、挪威、葡萄牙、西班牙、瑞典、瑞士、英國及梵帝岡以外的醫院，每日住院現金保障之賠償額為港元 \$280。
- 只有在受保人保單生效 30 天後所出現之疾病而引致之醫療費用，方可包括在本計劃之承保範圍。

不保項目

不論直接或間接，完全或部份，自願或非自願，因下列情況所導致的住院、手術、治療、檢驗的費用、損失及/或賠償，本計劃均不承保：

- 任何對有關疾病或受傷所作出的診斷及治療不符合之醫療服務；
- 受保人自殺，自致的受傷，不論當時神智是否清醒；受保人在或因酒精、毒藥、藥物、毒品或鎮靜劑的影響下，或受保人因任何企圖實施或實施的非法或違法行為而引起的受傷或疾病；
- 不育包括體外受孕或其他人工受孕、絕育、懷孕、分娩、墮胎、流產、節育或性功能失常；
- 於受保人 17 歲前已顯現病徵或症狀或已被診斷之先天性畸形或異常發展之疾病，包括但不限於自閉症、過度活躍症、語言障礙、精神與體能異常及/或其他發展障礙；
- 牙科護理或牙科手術，惟因受傷以致必需進行此類護理或手術者除外；但賠償不包括替換真牙、或牙套或義製器官(例如牙橋或牙冠)之裝設、拆除或替換或有關費用；
- 一般身體檢查、療養、特別看護或靜養、整容或整形手術、非必需施行的手術、口腔頰面外科之手術及/或主要為作診斷掃描、影像學檢驗或物理治療的醫療服務；
- 扁桃腺、腺樣增殖體、疝氣之治療或手術。但若受保人在接受此類治療或手術時，本保單已持續生效 120 天或以上不在此限；
- 有關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)或其相關的疾病)的治療或檢查；
- 因戰爭(不論已宣戰與否)、內戰、暴動、叛亂、革命或恐怖襲擊而引致的受傷；
- 所有非醫療服務，包括一切可再用物品但不限於輪椅、步行輔助器、支架、各類抽吸器及洗腎機等之醫療物品。

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. 保單終止

在下列情況下最早發生時，本公司有權在保障期結束前終止閣下的計劃：

「樂康健」住院現金保障計劃為基本計劃	「樂康健」住院現金保障計劃為附加契約（附加於基本計劃）
• 應繳之保費在31日的寬限期結束當日仍然未繳清。	• 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）

本公司保留不為本計劃續保的權利，惟須於保單週年日30天前發出書面通知。

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。

3. 其他主要產品風險

- 「樂康健」住院現金保障基本計劃以港元為保單貨幣，附加契約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。

- 「樂康健」住院現金保障計劃是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。

保費表

Premium Table

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