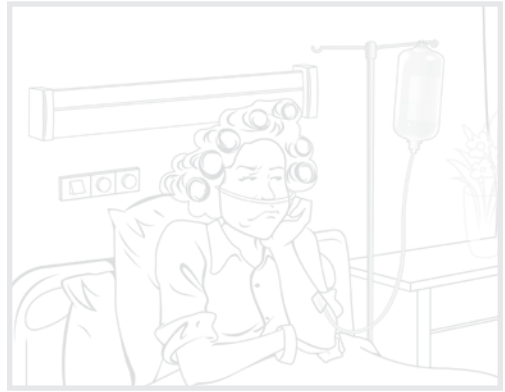


Life Goes On



Easy Defender Multiple Benefit Rider

Easy Defender Critical Illness Insurance Plan

(PMH036AE1308)

INSURANCE

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Easy Defender Multiple Benefit Rider



After a critical illness, you don't want to worry about another incident...you want to get out there and eat, drink, and be merry! That's why this rider gives you coverage for multiple crises, and loads of other benefits to help you live life to the full.

Broader protection with up to 3 Crisis Benefits¹

- ▶ You can stay relaxed in case a crisis comes back after your first triumph because Easy Defender Critical Illness Insurance Plan or designated basic plans² ("Basic Plan"), together with Easy Defender Multiple Benefit Rider, offers up to a maximum of 3 Crisis Benefits (including 3 Cancer claims) up to age 100.

Better financial support with increasing protection

- ▶ As you need more protection when you move forward in your life progression, we give you stronger and more comprehensive coverage. For your 2nd and 3rd Crisis Benefits, the protection will be automatically upgraded to 110% and 120% of Sum Insured respectively.

Higher flexibility with premium exemption

- ▶ We understand the situation a critical illness will bring about. For timely financial relief, upon the payment of your first Crisis Benefit from the Basic Plan, the premium of the Easy Defender Multiple Benefit Rider will be waived till the expiry of the Rider.

More freedom with alternative medical advice³

- ▶ As part of our promise of care, we provide you with access to some of the highest ranked medical institutions in the U.S. for a second medical opinion, which allows you to obtain alternative advice on your medical condition in the event that you have been diagnosed with one of the Crises covered. Through the service, you can receive the professional opinion you need by having easy access to the best physicians available.

Further care with Free Medical Check-up^{4, 5, 6}

- ▶ Easy Defender Critical Illness Insurance Plan, together with Easy Defender Multiple Benefit Rider, will offer you 5 Free Medical Check-ups biannually, enabling you to know your health status better and have preventive treatment in place.



List of 52 Crises covered under Easy Defender Multiple Benefit Rider

Group 1: Cancer

Cancer

Group 2: Illnesses related to Organ Failure

Aplastic Anaemia	HIV Due to Blood Transfusion
Chronic Liver Disease	Major Organ Transplantation (lung, pancreas, liver, bone marrow)
End Stage Lung Disease	Medullary Cystic Disease
Fulminant Hepatitis	Occupationally Acquired HIV

Group 3: Illnesses related to Circulatory System

Cardiomyopathy	Kidney Failure
Coronary Artery Disease Surgery	Major Organ Transplantation (kidney, heart)
Eisenmenger's Syndrome*	Primary Pulmonary Arterial Hypertension
Heart Attack	Stroke
Heart Valve Surgery	Surgery to Aorta
Infective Endocarditis*	

Group 4: Illnesses related to Nervous System

Alzheimer's Disease	Multiple Sclerosis
Apallic Syndrome	Muscular Dystrophy
Bacterial Meningitis	Paralysis
Benign Brain Tumour	Parkinson's Disease
Blindness	Poliomyelitis
Creutzfeldt-Jakob Disease^	Progressive Bulbar Palsy
Encephalitis	Progressive Muscular Atrophy
Loss of Hearing#	Progressive Supranuclear Palsy*
Major Head Trauma	Severe Myasthenia Gravis*
Motor Neurone Disease	

Group 5: Other Major Illnesses

Chronic Adrenal Insufficiency*	Major Burns
Chronic Relapsing Pancreatitis	Necrotizing Fasciitis*
Crohn's Disease^	Pheochromocytoma*
Ebola Hemorrhagic Fever*	Severe Rheumatoid Arthritis
Elephantiasis^	Systemic Sclerosis*
Loss of Limbs^	Ulcerative Colitis
Loss of Speech	

The claim for "Loss of Hearing" will only be paid if at the time of diagnosis the Insured is aged 3 or above.

* For the Crisis marks with an asterisk (*), FWD will pay the Crisis Benefit only if the Basic Plan is Easy Defender Critical Illness Insurance Plan.

^ For the Crisis marks with a caret (^), FWD will not pay the Crisis Benefit if the Basic Plan is Crisis Fighter.

Note: All benefits relating to Crisis are payable according to the definition documents attached to the relevant policy.

Easy Defender Multiple Benefit Rider¹

Plan Type:	Rider
Issue Age (Age Next Birthday):	1(15 days) – 65
No. of Crisis Covered:	52 Crises⁷
Premium Payment Period:	To age 100
Policy Term:	To age 100
Premium Structure:	Level but the premium rates are not guaranteed⁸
Currency:	Must be the same as the Basic Plan
Sum Insured:	Must be the same as the Basic Plan
Premium Payment Mode:	Must be the same as the Basic Plan
Crisis Benefit¹:	2nd crisis claim – 110% of Sum Insured 3rd crisis claim – 120% of Sum Insured

Limitation of benefits and exclusions apply, please refer to the Policy Provisions of the relevant Basic Plan and Easy Defender Multiple Benefit Rider for details.

Note:

- The coverage under Easy Defender Multiple Benefit Rider (if any) will be provided to the insured after the first Crisis claim ("Claim") has been paid under the Basic Plan. 110% and 120% of the Sum Insured of the Rider or the latest Sum Insured endorsed as an attachment to the Rider will be paid for the 2nd and 3rd eligible Claims, respectively, subject to the following conditions:
 - Each of the Crisis claims under the Basic Plan and this Rider shall fall within different groups of Crisis as classified in the Policy Provisions and shall be payable only once except for the claim for Cancer;
 - If the immediately preceding Claim is from Group 1 and the subsequent Claim is from Group 1 or Group 2, a 5-year Cancer-free Period** is required before the subsequent Claim can be made; if the subsequent Claim is from Group 3, 4 or 5, the diagnosis of the subsequent Crisis shall be at least one year after the diagnosis of the Crisis of the immediately preceding Claim;
 - If the immediately preceding Claim is from Group 2 to 5, the diagnosis of the subsequent Crisis shall be at least one year after the diagnosis of the Crisis of the immediately preceding Claim;
 - The insured survives for at least 30 days from the date of the first diagnosis of the Crisis of each Claim;
 - This Rider will be terminated in case the claim for the diagnosis of Terminal Illness or Coma (as defined under the Policy Provisions) is paid under the Basic Plan; and
 - Terminal Illness and Coma as defined under the Policy Provisions are excluded in this Rider.** The "5-year Cancer-free Period" must be confirmed by the insured's medical practitioner for the whole duration of the last 5-year Period and supported by clinical, radiological, histological and laboratory evidence to confirm the cancer-free state. The 5-year Cancer-free Period shall start on the date of completion of treatment of cancer, which shall include any surgery, chemotherapy, radiation therapy, immunotherapy, monoclonal antibody therapy or other conventional cancer treatments that have been used as prescribed by the insured's medical practitioner.
- The designated basic plans are determined by the Company and are subject to the Company's then rules and regulations.
- The Second Medical Opinion Service is provided by International SOS. Details of the service and charges may be reviewed from time to time.
- Only applicable when Easy Defender Multiple Benefit Rider attaching to Easy Defender Critical Illness Insurance Plan. The medical check-up will be available on each of the 2nd, 4th, 6th, 8th and 10th anniversaries of the Easy Defender Multiple Benefit Rider if all due premiums of Easy Defender Critical Illness Insurance Plan and the rider are paid.
- Only applicable if the age (age next birthday) of the Insured is 18 or above on the issue date of the Easy Defender Multiple Benefit Rider.
- The Free Medical Check-up is subject to terms and conditions as stated in the Free Medical Check-up Coupon.
- Only applicable if the Basic Plan is Easy Defender Critical Illness Insurance Plan.
- Premium rates are not guaranteed and the Company reserves the right to review the premium rates from time to time.

The above information is for reference only and is indicative of the key features of the Rider. For a complete explanation of the terms and conditions, please refer to the Policy Provisions. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.