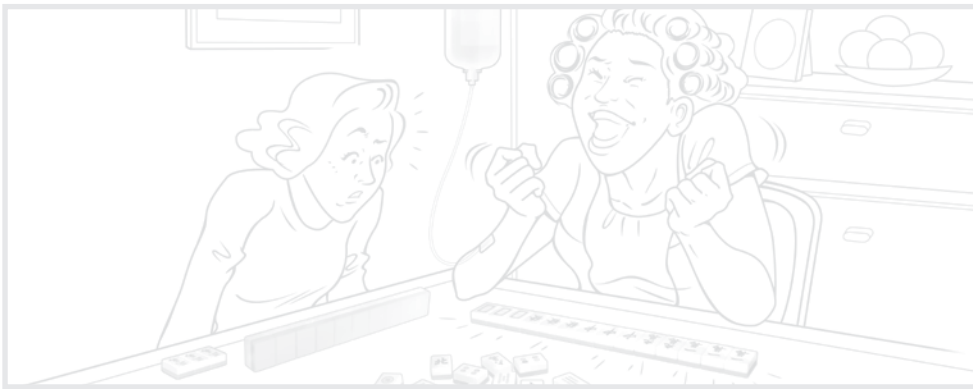




# Life Goes On



## Timely Crisis Care Rider Easy Defender Critical Illness Insurance Plan

(PMH035AE1308)

INSURANCE

WWW.FWD.COM.HK 3123 3123



# Timely Crisis Care Rider

*When you're ill, waiting is the last thing you want to do. After all, you want to get back to living life as soon as possible! And we all know that early treatment is the best treatment, so that's why the Timely Crisis Care Rider gives you fast financial relief and more to get you back on your feet and ready to rock.*



## Instant Financial Aid

- ▶ Timely treatment is crucial to increase the chance of full recovery when an illness is diagnosed at a less severe stage. With the protection of Timely Crisis Care Rider covering up to 40 Serious Diseases, you can commence the best treatment plan for your well-being with ease.

## Double Shield

- ▶ On the top of the Serious Disease Benefit, this Rider offers Crisis Benefit which will be paid once the Crisis Benefit of the basic plan is payable<sup>1,2,3</sup>, giving you extra benefits and more degree of flexibility.

## All-round Care

- ▶ With coverage broadened to less critical conditions, you have the peace of mind to face any challenge, anywhere, anytime. Timely Crisis Care Rider offers you such comprehensive protection up to age 85<sup>2</sup>, safeguarding you through stages where you need the assurance most.

## Extended Protection at a Relatively Low Premium

- ▶ More protection does not necessarily come with immense premium. The extension of protection to less severe crises can be obtained at a relatively low premium where it remains level (but the premium rates are not guaranteed) throughout the policy term<sup>4</sup>, a budget that fits in your financial plan!



## Serious Diseases covered in Timely Crisis Care Rider

### Group 1: Cancer

#### Carcinoma-in-situ or Early Stage Malignancy of Specific Organs

(i) Nasopharynx	(v) Colon and Rectum
(ii) Stomach and Esophagus	(vi) Urinary Tract (for the purpose of in-situ cancer of the bladder, stage Ta of papillary carcinoma is included)
(iii) Lung	(vii) Penis
(iv) Liver	

### Group 2: Illnesses related to Organ Failure

Acute Aplastic Anaemia	Skin Transplantation
Biliary Tract Reconstruction Surgery	Surgical Removal of One Kidney
Liver Surgery	Surgical Removal of One Lung

### Group 3: Illnesses related to Circulatory System

Carotid Artery Surgery	Minimally Invasive Surgery to Aorta
Early Cardiomyopathy	Percutaneous Valve Surgery
Early Renal Failure	Pericardectomy
Insertion of a Vena-cava Filter	Secondary Pulmonary Hypertension
Keyhole Coronary Bypass Surgery	

### Group 4: Illnesses related to Nervous System

Cochlear Implant Surgery	Moderately Severe Brain Damage
Early Multiple Sclerosis	Moderately Severe Muscular Dystrophy
Early Progressive Bulbar Palsy	Moderately Severe Paralysis
Early Progressive Muscular Atrophy	Moderately Severe Parkinson's Disease
Less Severe Encephalitis	Moderately Severe Poliomyelitis
Loss of Sight in One Eye	Surgery for Subdural Haematoma
Moderately Severe Alzheimer's Disease	Surgical Removal of Pituitary Tumour
Moderately Severe Bacterial Meningitis	

### Group 5: Other Major Illnesses

Acute Necrohemorrhagic Pancreatitis	Loss of Speech due to Vocal Cord Paralysis
Adrenalectomy for Adrenal Adenoma	Moderately Severe Burns
Coma for 72 Hours	Moderately Severe Rheumatoid Arthritis
Crohn's Disease (Regional Enteritis)	Severance of One Limb
Early Elephantiasis	

**Note:** Benefits relating to Serious Disease are payable according to the "Definition of Serious Disease" as set out in the policy.

# Timely Crisis Care Rider

<b>Plan Type:</b>	<b>Rider</b>
<b>Issue Age (Age Next Birthday):</b>	<b>1(15 days) – 65</b>
<b>No. of Serious Disease Covered:</b>	<b>40</b>
<b>Premium Payment Period:</b>	<b>To age 85</b>
<b>Policy Term:</b>	<b>To age 85</b>
<b>Premium Structure:</b>	<b>Level but the premium rates are not guaranteed<sup>4</sup></b>
<b>Currency:</b>	<b>Must be the same as the basic plan</b>
<b>Minimum Sum Insured:</b>	<b>US\$7,500 / HK\$60,000 (per policy)</b>
<b>Maximum Sum Insured<sup>5</sup>:</b>	<b>50% of the sum insured of the basic plan, subject to a maximum of US\$62,500 / HK\$500,000 (per life)</b>
<b>Premium Payment Mode:</b>	<b>Must be the same as the basic plan</b>
<b>Serious Disease Benefit<sup>3</sup>:</b>	<b>100% of the sum insured</b>
<b>Crisis Benefit<sup>1,3</sup>:</b>	<b>100% of the sum insured</b>

Limitation of benefits and exclusions apply, please refer to the Provisions of Timely Crisis Care Rider for details.

**Note:**

1. The Crisis Benefit of this Rider will be payable if the Crisis Benefit of the basic plan is payable. However, if the Crisis benefit of the basic plan is paid due to Terminal Illness, the Crisis Benefit of this Rider will not be payable. You can refer to the product brochure of the basic plan regarding the covered crises list of the basic plan. Crisis Benefit is payable according to the definition documents attached to the basic plan's policy.
2. This Rider will automatically terminate on the occurrence of the earliest of the following events: (i) when the Rider or the basic plan to which it is attached terminates; (ii) when the Rider or the basic plan to which it is attached surrenders; (iii) when either Serious Diseases Benefit or Crisis Benefit is paid; (iv) on its policy anniversary immediately preceding the insured's 85<sup>th</sup> birthday; (v) the end of the grace period of any premium due and not received by FWD, or (vi) upon the death of the insured.
3. Only Serious Disease Benefit or Crisis Benefit is payable under this Rider and shall be paid once only. The insured must survive for at least 30 days from the date of first diagnosis of the serious diseases under this Rider or the crises under the basic plan (as the case may be) in order to be eligible to claim for the relevant benefit.
4. Premium rates are not guaranteed and the Company reserves the right to review the premium rates from time to time.
5. Subject to the aggregate maximum sum insured per life of all designated critical illness policies, which is determined by FWD's then rules and regulations.

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.