



Coverage Terms & Conditions for “COVID-19 Vaccine Care Plan”

Schedule

Name of Policyholder : HKT Financial Services (IA) Limited (“HKTIA”)
Insured Person : Customers and/ or members of HKTIA and its affiliated companies, who have
successfully registered for the COVID-19 Vaccine Care Plan via the HKTIA’s website
Intermediaries : HKT Financial Services (IA) Limited (“HKTIA”)

Benefits Schedule (Per Insured Person)

Subject to any sub-limits as stated in the Policy

<i>Plan</i>	BENEFITS	MAXIMUM LIMITS (HK\$)
Plan	<i>Daily Hospital Cash</i>	\$700
	<i>Overall Maximum Limit</i>	\$7,000 (Max.: 10 days)

Each Insured Person can only be covered under the Policy issued by The Company once. If the Insured Person has registered more than once, the Period of Insurance for that Insured Person will commence on the earliest date of Registration.

This is a computer printed and no signature is required.

DEFINITIONS

In this Policy for the purpose of consistency with the contents the singular shall include the plural and vice versa; words importing the masculine gender shall include the feminine and neuter genders and vice versa; and the following words shall have the meanings set opposite them below:

1. **Company** means FWD General Insurance Company Limited
2. **Adverse Event Following Immunization (“AEFI”)** means, according to World Health Organisation, any untoward medical occurrence which follows immunization. The adverse event may be any unfavourable or unintended sign, abnormal laboratory finding, symptom or disease.
3. **Benefit Schedule** means the benefit schedule attached to this Policy as may be amended or renewed from time to time.
4. **Cover Limit** means limit of the Company’s liability for each item of benefit specified in the Benefit Schedule.
5. **Hospital** means an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, which is for providing medical service for sick and injured persons as inpatients, and which:
 - (i) has facilities for diagnosis and major operations;
 - (ii) provides twenty-four (24) hours nursing services by licensed or registered nurses;
 - (iii) has one (1) or more registered medical practitioners; and
 - (iv) is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.
6. **Hospital Confinement** means any hospital confinement in Hong Kong Hospital Authority hospital or private hospital in Hong Kong.
7. **Insured Person** means customers and/ or members of HKTIA and its affiliated companies, who have successfully registered for this Plan via the HKTIA’s website.
8. **Major Categories of AEFI** means:

Allergic reactions	Anaphylaxis, severe allergic reactions including wheezing or shortness of breath due to bronchospasm, swelling of mouth or throat, skin manifestation (e.g. hives, eczema, pruritus); or facial or generalized edema.
Local reaction	Abscess (sterile or infected), severe local reactions, such as redness and swelling that extend beyond the nearest joint or last 4 days or more
Systemic reaction	Toxic shock syndrome, hypotonic-hyporesponsive episode, persistent crying or screaming episodes, high fever (greater than 39°C or 102.2°F), sepsis, or rash (especially those lasts for 4 days or more or requires hospitalization). Thrombocytopenia (with platelet < 50,000/mm ³) may have a delayed onset.
Neurological disorders	Seizures (usually generalized convulsion), encephalopathy, meningitis or encephalitis, brachial neuritis or Guillain-Barre Syndrome.
9. **Medical Practitioner** shall mean an independent person who is licensed and registered under the Medical Registration Ordinance of Hong Kong or otherwise with equivalent qualifications and legally authorized to practice western medical and surgical services in accordance with the laws of the location where the relevant sickness is diagnosed and who is acceptable to the Company.
10. **Period of Insurance for Insured Person** means the coverage period of time during which this Policy covers the Insured Person for 12 months from the date of Registration
11. **Period of Policy** means the period of time during which this Policy is in force, which is specified as “Period of Policy” in the Schedule.
12. **Plan** means this COVID-19 Vaccine Care Plan underwritten by the Company
13. **Policyholder** means the policyholder whose name is specified in the Schedule.
14. **Pre-existing Condition** means a Sickness
 - (i) which existed before the date on which the Insured Person was first insured under this Policy and
 - (ii) which had shown signs or symptoms before the date on which such Insured Person was first insured under this Plan and such Insured Person was aware of or should have reasonably been aware of such signs or symptoms.
15. **Registration** means the process which the Insured Person has successfully registered via the designated HKTIA’s website and provided required information.
16. **Sickness** means Major Categories of AEFI.

CONDITIONS

1. Age Limit

This Policy does not cover any person under the age of 18 years or having attained the age of 65 years unless in respect of the latter, the 65th birthday falls within the Period of Insurance for Insured Person.

2. Certificate, Information and Evidence

All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured Person and shall be in such form and of such nature as the Company shall prescribe.

3. Currency

All payments made under this Policy shall be made in the legal currency of Hong Kong including payment of premiums and payments of claims.

4. Fulfillment of Terms

The due observance and the fulfillment of the terms and conditions of this Policy by the Policyholders and each of the Insured Person in so far as they relate to anything to be done or complied with by the Policyholders or Insured Person under this Policy, and the truth of the statements and answers in the Application and Registration or in respect of any claim shall be conditions precedent to any liability of the Company to make payment under this Policy

5. Governing Laws

This Policy shall be governed by the laws of Hong Kong.

6. Notice, Proof and Payment of Claim

Written notice of Sickness on which a claim may be based must be given to the Company by the Insured Person within 31 days after Sickness was first treated. Written proof including proof of approved vaccination with date of receiving vaccination, proof of Hospital Confinement due to the Sickness, original receipts and itemized bills together with a fully completed claim form prescribed by the Company for which a claim is made must be furnished to the Company by the Insured Person within 90 days after the Sickness was first treated. If proof was not given within the time specified, it must be shown that proof was given as soon as was reasonably possible, or the Company will not pay the benefit.

All payment under this Policy will be payable to the Insured Person, or to his/her estate in case he/she has passed away at the time of payment.

7. One Registration per Insured Person

If the Insured Person has registered more than once, the Period of Insurance for the Insured Person will commence on the earliest date of Registration.

8. Ownership of Policy

Unless otherwise expressly provided for by an endorsement issued by the Company and attached to this Policy, the Company shall be entitled treat the Policyholders as the sole owner of the Policy free from any third party rights or encumbrances. The Company shall not be bound to recognize any equitable or other claim to or interest in this Policy and the receipt of any payment by the Policyholders hereunder (or by his legal or authorized representative) alone shall be an effective discharge of all obligations and liabilities of the Company to make such payment under this Policy.

For the avoidance of doubt, the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) does not apply to this Policy, and only the Company and the Policyholder (or their authorised representatives) can enforce the terms of this Policy.

9. The Contract

This Policy, all Schedules and endorsements (which form part of this Policy) shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning whenever it may appear. No agent has the authority to amend or alter this Policy or to waive any of its provisions. No amendment or alteration to this Policy shall be valid unless approved by the Company and evidenced by endorsement hereon, or by amendment hereto signed by the Company.

10. Sanction Exclusion

Notwithstanding anything to the contrary in the Policy the following shall apply:

If, by virtue of any law or regulation which is applicable to the Company at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America or The People's Republic of China/Hong Kong SAR, that the Company shall provide no coverage or benefit or have no liability whatsoever to the Insured, to the extent that it would be in breach of such law or regulation.

11. Suits against Third Parties

Nothing in this Policy shall render the Company liable to be joined as a party in any way whatsoever to any suit for damages which may be instituted by the Policyholders or the Insured Person against any provider of medical services or treatments, wherein such may sue the same for reasons of neglect, malpractice or other causes arising from his/their acts or omissions in the treatment or examination of any Insured Person under the terms of this Policy.

12. Termination of Cover

Any cover or benefits under this Policy during a Period of Insurance for Insured Person shall terminate at mid-night (Hong Kong time) on the last day of that Period of Insurance for Insured Person.

The coverage of the Insured Person shall be ceased after the date of death of the Insured Person under this Policy.

13. Territorial Limits

Insurance cover and benefits are applicable to Hong Kong only.

14. Rights of Third Parties

The Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) does not apply to this Policy, and only the Company and the Policyholder (or their authorized representatives) can enforce the terms of this Policy.

DESCRIPTION OF BENEFITS

The items of benefits and their respective Cover Limits under this Policy are specified in the Benefit Schedule.

1. **Daily Hospital Cash**

The Company shall pay the daily hospital cash of amount as specified in the Benefit Schedule for each day of Hospital Confinement if the Insured is diagnosed with one of the Major Categories of AEFI by a Medical Practitioner within 14 days after receiving a FDA or local authority approved COVID-19 vaccine and confined in a Hong Kong Hospital Authority hospital or private hospital in Hong Kong as recommended by a Medical Practitioner, but not to exceed the maximum number of days as specified in the Benefit Schedule.

EXCLUSIONS

Notwithstanding any contrary provisions in this plan, the Company shall not be liable to pay any claim for the Insured Person in respect of or resulting from:

1. Pre-existing Condition;
2. Attempted or intentionally self-inflicted AEFI of COVID-19 vaccine;
3. Sickness caused by the COVID-19 vaccination received prior to the effective of this policy.