



Extract Only

Life Impact Reliever
Policy Document

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About your policy

Thank you for choosing FWD. We're pleased to be protecting you, so you can focus on living life to the full.

Easy to read

We're here to change the way you feel about insurance – starting with this document. It's been written so it's easy to read, and easy for you to understand your benefits and what you are covered for.



We highlight important information like this. Read these carefully.

Important words and phrases

We've put explanations of certain words and phrases in Section 8 (important words and phrases). Please refer to this Section when you need to.

Accidental	Expiry date	Policy anniversary	Unable to work
Activities of daily living	Hospital	Policy date	We, us and our
Commencement date	Insured	Policy owner	You, your
Daily work activities	Intensive care unit	Policy restart date	
Domestic duties	Medically necessary	Policy schedule	
Endorsement	Medical practitioner	Sum insured	

What makes up your policy

Your insurance policy is made up of the documents listed below. We may provide them to you in paper or electronic form.

- This policy document.
- Your policy schedule.
- Your signed application form and any documents you provided with it.
- Any endorsement to your policy.



A policy endorsement is the document we provide to tell you about any official change to your policy.

If you have questions

If you still have any questions after you have read this policy document, please call us – we're here for you.



Cooling-off period

If you aren't completely satisfied with your policy, and you haven't made a claim, you can cancel it and receive your premiums back within 21 days from:

- the date we deliver your policy; or
- the date we issue a notice to you or your representative telling you about your policy and your right to cancel;

whichever is earlier.

This 21-day period is called the cooling-off period. We follow the cooling-off period principles set out by the Hong Kong insurance regulator to protect consumers.

What you need to do

To cancel penalty-free, we need to receive a written notice from you to cancel. We must receive your notice within the cooling-off period.

What we will do

If you cancel during the cooling-off period, we will refund the premiums you have paid, without interest.

We will not approve your request to cancel within the cooling-off period if you make a claim under your policy during the cooling-off period.

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Overview of your policy

This section describes the main benefits of your policy. It is a guide to your insurance cover. To understand the full details about what we pay and how we pay it, you should read Section 2 (your policy benefits).

Your policy benefits at a glance

 You can claim one of the following benefits while the policy is in place.



Life impact benefit

Major medical care
and
Incapacitated for eight weeks in a row

Details on pages 6-10



Specific illness benefit

Cancer
or
Heart attack
or
Stroke

Details on pages 11-13



Major loss benefit

Loss of limbs, sight, hearing or speech
or
Cognitive impairment
or
Permanent need for wheelchair

Details on pages 14-15



Death benefit

Details on page 15

100% of sum insured is paid