

Extension of Coverage and Support for Novel Coronavirus



In view of the outbreak of Novel Coronavirus (“COVID-19”), FWD Assurance is offering extended coverage and special arrangements to support customers.

From now till October 31, 2020 (“Special Coverage Period”), if insured persons are unfortunately diagnosed with COVID-19 during the Special Coverage Period and require hospitalization, we will provide the following support and special arrangements, to facilitate claims for medical expenses reimbursement and hospital cash for diagnosed cases of COVID-19*:

Coverage:

- Exempt the waiting period so that coverage in respect of COVID-19 will take immediate effect.
- Extend the hospitalization benefit to out-patient observation wards in hospitals for COVID-19 treatment.
- Relax restrictions on Designated Hospitals in Mainland China. If an insured person is diagnosed with COVID-19 and is admitted to a hospital in Mainland China, claims for the covered medical expenses incurred will be accepted regardless of whether the hospital is covered under the Designated Hospitals List in Mainland China.

Customer Support and Claims Arrangement:

- Simplify claims procedures. As long as a diagnosis confirmation of COVID-19 issued by a hospital is provided, the Attending Physician Statement in the hospital claim form can be waived and subsequent submission of an original copy of an official receipt is accepted.
- Extend the claims submission deadline to 6 months for claims in respect of COVID-19.
- Prioritize claims in relation to COVID-19. Relevant claims will be processed as soon as within one working day.

From now till October 31, 2020, we will also extend the premium payment grace period to 90 days for in-force policies of our insurance products (excluding investment-linked assurance schemes).

** Terms and conditions apply*

Terms & Conditions:

1. The Extension of Coverage and Support for Novel Coronavirus is provided by FWD Life (Hong Kong) Limited and FWD Life Assurance Company (Hong Kong) Limited (collectively “FWD Assurance”). For basic plans and optional riders applicable to the Extension of Coverage and Support for Novel Coronavirus, please contact FWD Assurance or your financial consultant for details.
2. Special Coverage Period: Diagnosis of Novel Coronavirus must be confirmed between February 14, 2020 and October 31, 2020 (both dates inclusive).
3. “Novel Coronavirus” shall mean confirmed diagnosed case of COVID-19 defined by the World Health Organization and proven by a relevant test report. Clinical diagnosis alone will not be sufficient. No benefit will be payable if the insured person was diagnosed with Novel Coronavirus or any signs or symptoms thereof were present before the policy effective date or the policy issue date.
4. FWD Assurance reserves the right to amend or withdraw the Extension of Coverage and Support for Novel Coronavirus without prior notice. In case of any disputes, the decision of FWD Assurance shall be final and conclusive.
5. If you do not wish to receive promotional or direct marketing materials from FWD Assurance, please inform FWD Assurance by mail. FWD Assurance will not charge you for the opt-out.
6. FWD Life (Hong Kong) Limited and FWD Life Assurance Company (Hong Kong) Limited are private companies limited by shares incorporated and registered under the applicable laws in Hong Kong.

This leaflet is for reference only. Please refer to the respective product brochures of the relevant products for Key Product Risks and the policy provisions of the relevant products for definitions, product features, benefit coverage, policy terms, conditions and exclusions.