

MySafe Accident Protection Plan

Broad accident coverage with deep care

Accident • Non-participating Life Insurance



For people like you, an accident isn't just about the physical impact, but can disrupt the momentum of your life. And that's because you have so much going on now and in your future.

What is key is for you and your family to recuperate and bounce back quickly, to regain the momentum you and your family have got going. For this, you don't just need more cover, you need more care.

Broad cover & deep care

The thing about accidents are that they impact you more than just physically, because they happen so abruptly, and is felt immediately.

So we considered various impacts that an accident may have, and designed a plan with holistic support for all those needs.

The result is FWD's MySafe Accident Protection Plan – a plan that offers broad cover and deep care should you encounter an accident.

From support for scarring directly caused by accidents to benefits covering on permanent total disability and double indemnity under specific conditions and eligible plan - we've thought of it all, so you don't have to worry about it.

What's more, you could choose from two different plan levels that suit your needs and budget.

The cover and care we provide



Broader Coverage

Broad accidental death and disability coverage

- Double indemnity if the injury is due to an accident occurs under specific conditions (for Double Plan)
- Compassionate Death Benefit
- 2 plan levels to fit your protection needs and budget

Deeper Care

First-in-market⁵ Scar due to Accident cover⁴

- Beyond disability and loss-of-life, we also care about how the severity of scars caused by an accident impact your life, so we will cover you with the Scar due to Accident⁴ Benefit

24-hour Worldwide Assistance Service

- Should an accident occur, we are on-call to provide support⁶ at anytime or anywhere you are

We take precautions in life to ensure the safety of our family and ourselves. However, accidents could still happen without pre-warning and beyond our control. FWD supports you and your family through the unexpected adversities. MySafe Accident Protection Plan (the “Plan”) provides broad accident protections including accidental death, dismemberment and disability due to accidental injury.

Key Features of the Plan



Accidental coverage providing financial supports in distress



Double up indemnity under specific conditions (for Double Plan)



First-in-market Scar due to Accident cover



A choice of 2 plan levels for enhanced flexibility



24-hour Worldwide Assistance Service



Easy application



Accidental coverage providing financial supports in distress

If you suffer from designated losses including dismemberment, Third Degree Burns or even death caused by an Accident, Accidental Death and Dismemberment Benefit¹ will be paid according to the Schedule of Benefits. On the other hand, if you have suffered from Permanent Total Disability that has continued uninterrupted till a year after the date of Accident, you can receive monthly payment during the continuation of such disability under Permanent Total Disability Benefit^{1,2} starting from the 13th month under Double Plan, for a maximum of 18 months. In case the Permanent Total Disability continues after such 18 months, Double Plan will pay a lump sum equivalent to Sum Insured Limit³ to provide timely financial assistance for you and your family at the difficult moment!



Double up benefits under specific conditions

Double Indemnity Benefit gives you better peace of mind! The Accidental Death and Dismemberment Benefit¹, Scar due to Accident⁴ Benefit and Permanent Total Disability Benefit^{1,2} will be doubled under Double Plan if the Accidental Injury happens in specified conditions as stated under Double Indemnity Benefit in Table 1 on page 8.



First-in-market⁵ Scar due to Accident⁴ cover

The Plan extends protection to you if you are diagnosed of having scars caused by accident. Through the Scar due to Accident⁴ Benefit, you will be entitled to one-off advanced payment of the Accidental Death and Dismemberment Benefit which equals to 20% of the Initial Sum Insured in the event of scar caused by accidental injury.



A choice of 2 plan levels for enhanced flexibility

We understand that everyone is different in terms of how much protection they need or how big a financial commitment they want to make. This Plan offers a choice of 2 different plan levels to suit your protection needs and budget considerations.



24-hour Worldwide Assistance Service⁶

Accidents that occur overseas especially in unfamiliar surroundings can cause extreme anxiety and distress. To ensure you can receive immediate assistance around the clock, the Plan provides 24-hour Worldwide Assistance Service⁶, including telephone medical advice, emergency medical evacuation and repatriation of mortal remains.



Easy application

You don't have to answer any health question for Standard or Double Plans. Therefore, act now to equip you and your beloved with this comprehensive accident protection.

What these plans cover

General Information

Plan Name	MySafe Accident Protection Plan	
Plan Type	Basic Plan	
Issue Age (Age Next Birthday)	1 (15 days) - 65	
Benefit Term and Premium Payment Term	Yearly renewable to age next birthday 75	
Premium Structure	<ul style="list-style-type: none">• Based on 4 occupational classes⁷ and place of residence• Renewal premiums are non-guaranteed but the premium will not be increased based on the age of the Insured on his or her next birthday⁸	
Currency	HKD	
Premium Payment Mode	Monthly / Annually	
Plan Levels	Standard Plan	Double Plan
Minimum Initial Sum Insured	HK\$100,000	
Maximum Initial Sum Insured	HK\$750,000 (age next birthday 1 (15 days) – 18) HK\$1,500,000 (age next birthday 19 – 65)	

This product material is for reference only and is indicative of the key features of the product. For the full and exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of Hong Kong.

Table 1: Benefit at-a-glance

Benefits	Maximum Benefit Amount	
	Standard	Double
<p>Accidental Death and Dismemberment Benefit¹</p> <ul style="list-style-type: none"> A specified percentage of the Initial Sum Insured is payable according to the Schedule of Benefits. 	Initial Sum Insured	
<p>Permanent Total Disability Benefit^{1,2} (not applicable if the Insured is under the age 19 at their next birthday on the date of the Accident)</p> <ul style="list-style-type: none"> 1% of the Initial Sum Insured is payable each month during the continuation of such disability from the 13th month after the date on which the Insured suffers an Accidental Injury that leads to Permanent Total Disability, subject to a maximum of 18 months. The premium of this Plan will be waived when Permanent Total Disability Benefit^{1,2} is payable. The Plan will pay a lump sum payment equivalent to the Sum Insured Limit³ if the Permanent Total Disability continues after such 18 months (i.e. on the 31st month from the date of the Accidental Injury). 	Not applicable	Initial Sum Insured
<p>Scar due to Accident⁴ Benefit</p> <ul style="list-style-type: none"> The Plan will pay a one-time payment of 20% of the Initial Sum Insured as an advanced payment of the Accidental Death and Dismemberment Benefit¹ if the Insured is diagnosed with having scar due to an accident. 	20% of the Initial Sum Insured	
<p>Double Indemnity Benefit</p> <p>The amounts payable for Accidental Death and Dismemberment Benefit¹, Scar due to Accident⁴ Benefit and Permanent Total Disability Benefit^{1,2} are doubled if the Insured sustains an Accidental Injury under one of the following conditions:</p> <ul style="list-style-type: none"> (i) While the Insured is a fare-paying passenger on any public conveyance licensed to carry passengers; (ii) In a fire in a public building including theatre, public auditorium, licensed hotel or guesthouse, school, Hospital, restaurant, shopping mall and public transport station. The Insured must be in the building when the fire starts; (iii) In an elevator (apart from any elevators in a mine or construction sites); (iv) As a result of being struck by a motorised vehicle or injured in a traffic accident while being a pedestrian; or (v) As a result of an earthquake, natural flooding or landslide. 	Not applicable	Initial Sum Insured

What these plans cover

Table 1: Benefit at-a-glance

Benefits	Maximum Benefit Amount	
	Standard	Double
Compassionate Death Benefit	1% of the Initial Sum Insured	
24-hour Worldwide Assistance Service ⁶	Service program	

Table 2: Annual premiums of different Occupational Class⁷ at different Initial Sum Insured (Hong Kong resident)

Standard Plan			
Initial Sum Insured (HK\$)	100,000	1,000,000	1,500,000
Occupational Class⁷			
1	75	750	1,125
2	94	940	1,410
3	113	1,130	1,695
4	188	1,880	2,820
Double Plan			
Initial Sum Insured (HK\$)	100,000	1,000,000	1,500,000
Occupational Class⁷			
1	150	1,500	2,250
2	188	1,880	2,820
3	225	2,250	3,375
4	375	3,750	5,625

Note:

- The actual premium amount may vary from the above amounts subject to underwriting decision.
- Initial Sum Insured ranging from HK\$100,000 to HK\$1,500,000 is available and subject to underwriting decision.
- The above figures are rounded up to nearest dollar (if applicable).

Schedule of Benefits

Description of Losses	Percentage of Initial Sum Insured
Accidental Death	100%
Permanent & Incurable Paralysis of all Limbs	100%
Loss of or Permanent Total Loss of Use of Two Limbs	100%
Loss of or Permanent Total Loss of Use of One Limb	100%
Permanent Total Loss of Sight of Both Eyes	100%
Permanent Total Loss of Sight of One Eye	100%
Permanent Total Loss of Speech and Hearing	100%
Permanent Total Loss of Hearing of	
• Both ears	75%
• One ear	25%
Permanent Total Loss of Speech	50%
Permanent Total Loss of the Lens of One Eye	50%
Removal of Lower Jaw by Surgical Operation	30%
Loss of or Permanent Total Loss of Use of Thumb and Four Fingers of	
• Right hand	70%
• Left hand**	50%
Loss of or Permanent Total Loss of Use of Four Fingers of	
• Right hand	40%
• Left hand**	30%
Loss of or Permanent Total Loss of Use of Thumb	
• Both phalanges – right hand / left hand**	30% / 20%
• One phalanx – right hand / left hand**	15% / 10%
Loss of or Permanent Total Loss of Use of Finger of	
• Three phalanges – right hand / left hand**	10% / 7.5%
• Two phalanges – right hand / left hand**	7.5% / 5%
• One phalanx – right hand / left hand**	5% / 2%
Loss of or Permanent Total Loss of Use of All Toes on One Foot	15%
Loss of or Permanent Total Loss of Use of Great Toe	
• Two phalanges	5%
• One phalanx	3%
• Loss of or permanent total Loss of Use of Other Toe	2%

Schedule of Benefits

Description of Losses	Percentage of Initial Sum Insured
Fractured Leg or Patella with Established Non-union	10%
Shortening of Leg by at Least 5 cm	7.5%
Third Degree Burns – Head	
<ul style="list-style-type: none"> Equal to or greater than 2% but less than 4% of total body surface area Equal to or greater than 4% but less than 6% of total body surface area Equal to or greater than 6% but less than 8% of total body surface area Equal to or greater than 8% of total body surface area 	<p>25%</p> <p>50%</p> <p>75%</p> <p>100%</p>
Third Degree Burns – Body	
<ul style="list-style-type: none"> Equal to or greater than 10% but less than 13% of total body surface area Equal to or greater than 13% but less than 15% of total body surface area Equal to or greater than 15% but less than 20% of total body surface area Equal to or greater than 20% of total body surface area 	<p>25%</p> <p>50%</p> <p>75%</p> <p>100%</p>

** Left hand users can have the benefit (percentage of the Initial Sum Insured) of left and right hand reversed.

Example (This case is assumed and only for illustration purpose)

Insured : Mr. Peter Chan

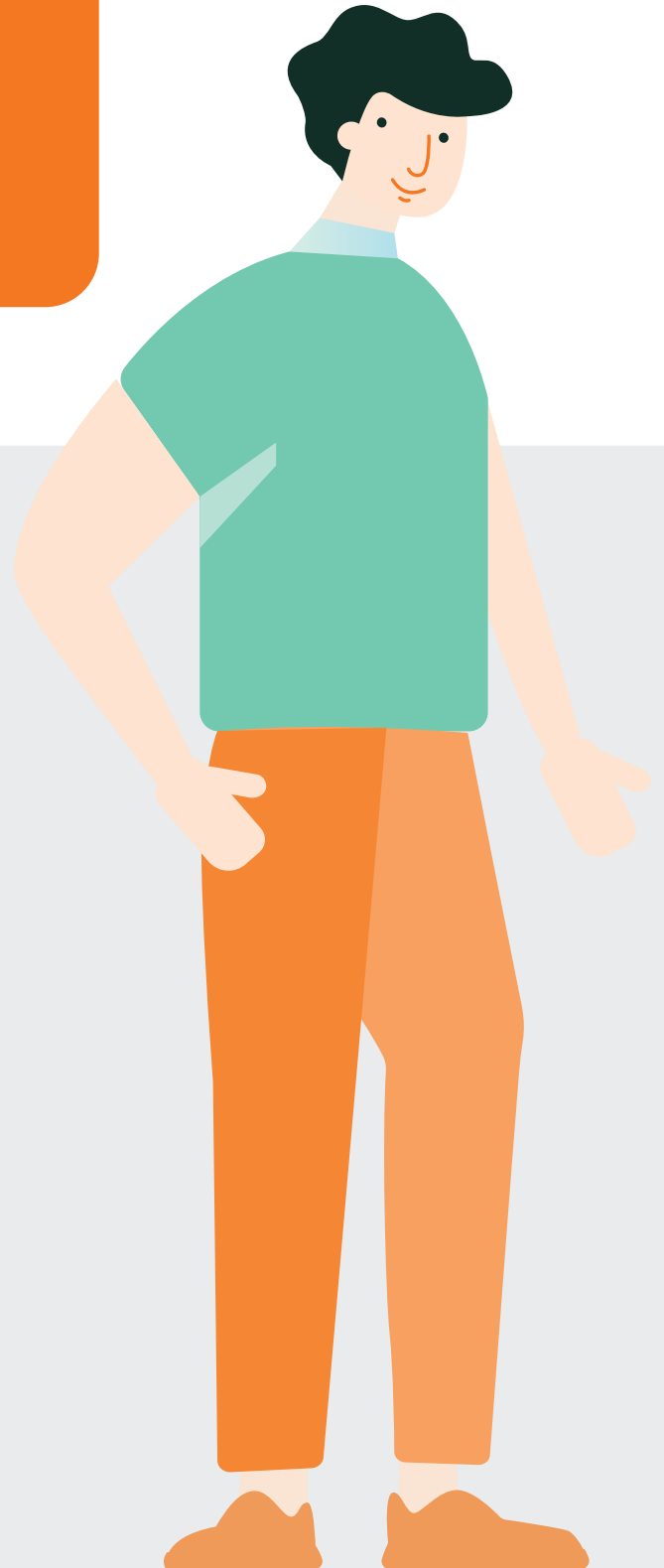
Age at next birthday : 35

Job : Executive Assistant

Initial Sum Insured of the Plan (Double Plan) :
HK\$ 1,000,000


Background:

Peter is married and has 2 sons who are 2 and 5. Living in Hong Kong, the couple loves travelling and enjoying an active and outgoing life with their sons. Peter understands that Accident may happen at any time while travelling or working. Therefore, he applies for the Plan in April 2022 in order to safeguard himself and the family by minimising the losses arising from the unexpected calamity.






22nd Apr, 2022
Policy issued




20th Dec, 2023
Insured gets injured in an Accident when taking bus home in Hong Kong and sent to Hospital



22nd Dec, 2023
Certified that the Insured suffers from permanent total Loss of Use of one toe and Contracture scar on left ankle resulting in limitation of the joint movement



25th Dec, 2023
Discharged from Hospital



4th Jan, 2024
Claims application submitted

How the plans benefit you

Peter can receive the total amounts of eligible claims as follows:

Benefit	Calculation of Claim (HK\$)	Claim Amount (HK\$)
Accidental Death and Dismemberment Benefit ¹	2% of the Initial Sum Insured is payable for permanent total Loss of Use of one toe → 1,000,000 x 2%	20,000
Scar due to Accident Benefit ⁴	20% of the Initial Sum Insured as advanced payment of Accidental Death and Dismemberment Benefit ¹ for the Contracture scar on left ankle resulting in limitation of the joint movement → 1,000,000 x 20%	200,000
Double Indemnity Benefit	This benefit is payable as being injured when being a fare paying passenger carried by a public transport → 20,000 + 200,000	220,000
Total		440,000

Unfortunately, Peter is badly injured in an earthquake while travelling on 30th January 2025 and eventually dies in February 2025. The beneficiary, Peter's wife can receive the following amount as a financial back-up:

Benefit	Calculation of Claim (HK\$)	Claim Amount (HK\$)
Accidental Death and Dismemberment Benefit ¹	<ul style="list-style-type: none"> 100% of the Initial Sum Insured is payable for accidental death Since 20,000 had been paid for the Loss of Use of one toe and 200,000 had been paid for Scar due to Accident Benefit⁴, FWD will pay the claims after deducting such amount → 1,000,000 x 100% - 20,000 - 200,000	780,000
Double Indemnity Benefit	This benefit is payable as the death is caused by being injured in an earthquake	780,000
Compassionate Death Benefit	1% of the Initial Sum Insured is payable → 1,000,000 x 1%	10,000
Total		1,570,000

Remarks

- 1 The accidental death and dismemberment (please refer to the Schedule of Benefits on page 11) and the Permanent Total Disability must occur within 180 days from the date of Accident. FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") will pay the Accidental Death and Dismemberment Benefit and the Permanent Total Disability Benefit, up to a maximum of 100% of the Initial Sum Insured, regardless of the numbers of Accidental Injuries sustained by the Insured. The Plan will end once 100% of the Initial Sum Insured has been paid (when the Sum Insured Limit becomes zero). If a claim is payable at an amount that is higher than the Sum Insured Limit, FWD will only pay the amount of the Sum Insured Limit.
- 2 Physician should have certified that the Insured is beyond any reasonable hope of improvement from such disability before FWD starts making the payments of a) monthly benefit; and b) Sum Insured Limit.
- 3 Sum Insured Limit is equivalent to the Initial Sum Insured less any benefit paid under Accidental Death and Dismemberment Benefit, Scar due to Accident Benefit and Permanent Total Disability Benefit. The Sum Insured Limit becomes zero once 100% of the Initial Sum Insured is paid.
- 4 For medical definitions for Scar due to Accident, please refer to the Policy Provisions.
- 5 Per a comparison made on 28 February 2022 among the personal accident insurance plans of key insurers available in Hong Kong market, Scar due to Accident Benefit is first in market.
- 6 The service is currently provided by International SOS and it is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of International SOS and the professionals. FWD reserves the right to amend, suspend or terminate the International SOS 24-hour Worldwide Assistance Service and to amend the relevant terms and conditions at any time without FWD's prior notice.
- 7 Occupation classifications are for reference only and subject to underwriting decision.

Class 1	Persons engaged in indoor or professional, administrative, managerial, clerical and non-manual occupations. e.g. Accountant, Lawyer, Doctor, Teacher
Class 2	Persons engaged in outdoor duties of non-manual works and/or work of a supervisory nature. e.g. Engineer, Salesman, Domestic Helper, Postman
Class 3	Persons engaged in light manual work without using heavy machine. e.g. Baker, Restaurant Waiter, Locksmith
Class 4	Persons engaged in manual works. e.g. Electrician (indoor duties), Mechanic, Windsurfing Instructor

- 8 The premium rates are not guaranteed. FWD reserves the right to review and adjust the premiums from time to time.

What are the key product risks?

Credit risk

This product is an insurance policy issued by FWD. The application of these insurance products and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under the insurance contract.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfils all of its contractual obligations.

Exclusions

The exclusions below apply to Accidental Death and Dismemberment Benefit¹, Permanent Total Disability Benefit^{1,2}, Scar Due To Accident⁴ Benefit and Double Indemnity Benefit. FWD will not cover any loss/claim directly or indirectly caused by or resulting from any of the following:

- (1) Suicide or a self-inflicted act by the Insured regardless of the Insured's mental state.
- (2) A claim arises because you, the Insured, or the beneficiary participated in an unlawful act.
- (3) A claim arises from catastrophic events except that the Insured is a passive participant in a war.

Premium adjustment

The premium is non-guaranteed and may significantly increase due to factors including but not limited to claims experience and policy persistency. However, the premium will not be increased based on the age of the Insured on his or her next birthday.

Premium term and non-payment of premium

The Premium Payment Term of MySafe Accident Protection Plan ends on the Policy Anniversary immediately preceding the Insured's 75th birthday.

FWD allows a grace period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the grace period, the policy will be terminated from the date the first unpaid premium was due. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

What are the key product risks?

Termination conditions

Your policy ends on the earliest of the following dates.

- (1) From the premium due date, if you have not paid your premiums after the 30-day premium grace period.
- (2) On the date the total amount FWD pays you for the Accidental Death and Dismemberment Benefit¹, Scar due to Accident⁴ Benefit and Permanent Total Disability Benefit (if applicable)^{1,2} from this Plan reaches 100% of the Initial Sum Insured (when the Sum Insured Limit³ becomes zero).
- (3) On the date you surrender the Plan.
- (4) On the date of the Insured's death.
- (5) On the policy expiry date.
- (6) On the date FWD accepts your request to cancel your policy during the cooling-off period.
- (7) On the date when the occupation or the home country of the Insured is changed to an uninsurable one.
- (8) On the date you refuse to accept the revisions of benefits and limitations including the adjusted premium.

Important Notes

Cancellation Right within Cooling-off Period

If you are not fully satisfied with this policy, you have the right to change your mind.

We trust that this policy will satisfy your financial needs. However, if you are not completely satisfied, you have the right to cancel and obtain a full refund of the insurance premium paid by you and levy paid by you without interest by giving us written notice. Such notice must be signed by you and received directly by the office of FWD within 21 calendar days immediately following either the day of delivery of the policy or a Cooling-off Notice to you or your nominated representative, whichever is the earlier. The notice is the one sent to you or your nominated representative (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period. No refund can be made if a claim payment under the policy has been made prior to your request for cancellation. Should you have any further queries, you may (1) call our Service Hotline on 3123 3123; (2) visit our FWD Insurance Solutions Centres; 3) email to cs.hk@fwd.com and we will be happy to explain your cancellation rights further.

Cancellation Right after Cooling-off Period

To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.

Obligation to Provide Information

FWD is obliged to comply with the following legal and/or regulatory requirements in various jurisdictions as promulgated and amended from time to time, such as the United States Foreign Account Tax Compliance Act, and the automatic exchange of information regime (“AEOI”) followed by the Inland Revenue Department (the “Applicable Requirements”). These obligations include providing information of clients and related parties (including personal information) to relevant local and international authorities and/or to verify the identity of the clients and related parties. In addition, our obligations under the AEOI are to:

- I. identify accounts as non-excluded “financial accounts” (“NEFAs”);
- II. identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- III. determine the status of NEFA-holding entities as “passive non-financial entities (NFEs)” and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- IV. collect information on NEFAs (“Required Information”) which is required by various authorities; and
- V. furnish Required Information to the Inland Revenue Department.

The Policy Owner must comply with requests made by FWD to comply with the above Applicable Requirements.

Notice of Claim

Please tell FWD as soon as possible if you need to make a claim under your policy.

FWD must be advised within 90 days after the event leading to the claim. If FWD is not advised in this time frame, FWD may refuse the claim.

Apart from submitting the completed claim forms, FWD must be given any other information and documents that FWD asks for. The information may include proof of the country where the insured lives. FWD will not be able to process a claim until FWD receives this information and the filled-in claim form.

Important Notes

Incorrect Disclosure or Non-Disclosure

You or the Insured are/is required to disclose all material facts in response to FWD's underwriting questions. Material facts are the facts, information or circumstances, in particular medically-related facts, e.g. medical history, smoking status, etc., or other information such as occupation and home country, that would influence the judgment of FWD in setting the premium, or in determining whether to insure the risk. If you or the Insured are/is uncertain as to whether or not a certain piece of information is material, please take a cautious approach and disclose it to FWD.

Incorrect disclosure or non-disclosure of any material facts, including but not limited to, age, gender, occupation, home country and other material facts declared on the relevant application form, in FWD's opinion, may affect FWD's risk assessment. As the case may be, FWD may collect the premium shortfall with interest, refund the excess premium without interest or even void this Policy from the Policy Date. In case the Policy is declared void from the Policy Date, FWD's liability shall be limited to the amount of total premiums paid without interest, less any benefit which has been paid under this Policy.

Important to know

Important Words

Accident

An event that is violent, external, unexpected and visible.

It does not include an illness, degenerative process or any other naturally occurring condition.

Accidental injury

It is any bodily harm caused to the insured's body solely and directly by an accident while this policy is in place.

Declarations

- i. This product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under this product. FWD recommends you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase this product unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application for the product.
- ii. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Hong Kong Special Administrative Region (“Hong Kong”) only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside Hong Kong. All selling and application procedures of the product must be conducted and completed in Hong Kong.
- iii. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Scheme in Hong Kong.
- iv. This product is an accident protection product. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure/ leaflet and/ or the illustration documents of this Plan having no schedule/ section of fees and charges or no additional charge noted other than the premium.
- v. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium and insurance levy paid without interest. FWD reserves the right to accept/ reject any insurance application and can decline your insurance application without giving any reason.
- vi. All the above benefits and payments are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- vii. The period of cover is 1 year, and the policy will be automatically renewed at each Policy Anniversary. FWD can revise, amend or modify this Policy, including the premium, once FWD notifies you in writing at least 30 days before the Policy Anniversary after which the revisions will take effect.

For more information

Please call our Service Hotline or simply check out our website.

fwd.com.hk



Service Hotline
3123 3123



Learn more about
MySafe Accident Protection Plan