

## FWD ● discover

優惠：	首年保費 8 折
指定產品：	「守衛您」保費回贈住院保障計劃
承保公司：	富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）
指定銷售平台：	<a href="https://i.fwd.com.hk/tc/medical-insurance">https://i.fwd.com.hk/tc/medical-insurance</a>
優惠碼及有效日期：	優惠碼請參閱“短訊”

### 條款及細則：

1. 每個香港流動電話號碼只可每月領取優惠一次。
2. 凡成功領取優惠者均會透過其輸入的香港流動電話號碼收到由富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛人壽」）發出並載有優惠碼的短訊（「短訊」）。
3. 客戶必須於指定銷售平台及有效日期或之前使用此優惠碼投保指定產品。
4. 保險業監管局將按照適用之徵費率就此保單收取徵費。如有任何查詢，請瀏覽 [www.fwd.com.hk/tc/insurance-levy](http://www.fwd.com.hk/tc/insurance-levy) 或致電富衛人壽服務熱線 3123 3338。
5. 如所繕發之保單在冷靜期內被取消，富衛人壽只會退回實際繳交之保費及保費徵費。
6. 此優惠不適用於與富衛人壽續保現有指定產品保單的保單持有人。
7. 優惠碼可以轉讓，但不可轉售或轉讓以換取任何形式的回報。而每個優惠碼只能使用一次。
8. 此優惠不可更換、退回、轉換其他禮品或折換現金，或與其他優惠及/或現金券同時使用。
9. 指定產品將受其條款及細則約束，富衛人壽保留批核或拒絕任何申請的權利，並就此推廣的任何爭議保留最終決定權。
10. 富衛人壽保留隨時修訂、暫停或取消此優惠以及修訂有關條款及細則的酌情權而毋須事先通知。
11. 短訊及/或優惠碼如有遺失，恕不重發或補發。如有任何爭議，概以富衛人壽的決定為準。
12. 請確保提供之流動電話號碼正確無誤。如因資料錯誤或不全而導致短訊未能成功發送，富衛人壽不會就此引起之損失負上任何責任。
13. 此優惠之參加紀錄（包括但不限於日期及時間），均以富衛人壽系統之紀錄為準。任何因電腦及/或網絡的連接、技術問題、故障或意外而引致的遲延、遺失、錯誤或無法辨識等情況，富衛人壽概不負責。
14. 如有任何爭議，概以富衛人壽的決定為準。

重要事項：

- (i) 富衛人壽乃獲保險業監管局授權在香港經營保險業務之保險公司。
- (ii) iFWD 平台由富衛金融有限公司（「富衛金融」）經營，富衛金融為富衛人壽委任的保險代理商。富衛金融是於保險業監管局登記之持牌保險代理商，牌照號碼為 FA2568。
- (iii) 此優惠由富衛金融提供及旨在香港以內派發，不能詮釋為在香港以外提供或出售或遊說購買富衛人壽的任何產品的要約、招攬及建議。請參閱富衛人壽繕發的銷售文件、保單文件及條款。
- (iv) 此推廣優惠或宣傳材料應與相關產品小冊子同時參閱。您不應單憑此推廣優惠或宣傳材料而投保此產品。有關相關保險計劃的詳細資料、不保事項及主要風險，請細閱其產品小冊子及保單條款。

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<b>Promotion:</b>	20% Off First Year Premium
<b>Designated Product:</b>	EasyHealth Refundable Hospital Income Plan
<b>Underwriting Company:</b>	FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability)
<b>Designated Sales Channel:</b>	<a href="https://i.fwd.com.hk/en/medical-insurance">https://i.fwd.com.hk/en/medical-insurance</a>
<b>Promotion Code and Expiry Date:</b>	Please refer to the “Notification SMS”

### Terms and Conditions :

1. Each Hong Kong mobile phone number can only redeem the Promotion once per month.
2. A SMS with a Promotion Code (“Notification SMS”) from FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“FWD Life”) will be received through the Hong Kong mobile phone number when the Promotion is successfully grabbed.
3. The Promotion Code must be used through the Designated Sales Channel on or before the specified Expiry Date to apply the Designated Product.
4. Levy collected by the Insurance Authority has been imposed at the applicable rate. For further information, please visit [www.fwd.com.hk/en/insurance-levy](http://www.fwd.com.hk/en/insurance-levy) or contact FWD Life’s Service Hotline at 3123 3338.
5. If the policy issued is cancelled during the cooling off period, FWD Life will only refund the actual premium paid and the levy paid by the policy holder.
6. This Promotion is not applicable to policyholder who renews the existing Designated Product’s policy with FWD Life.
7. The Promotion Code is transferable but cannot be sold. Each Promotion Code can only be used once.
8. This Promotion cannot be changed, returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions and/or coupon(s).
9. Designated Product is subject to its terms and conditions. FWD Life has the right to approve or reject any application, and its decision in relation to disputes that may arise from this promotion will be final and conclusive.
10. FWD Life reserve(s) the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
11. The Notification SMS and/ or Promotion Code will not be reissued or replaced in the event of loss. Should any dispute arise, the decision of FWD Life shall be final and conclusive.
12. The mobile phone number provided must be valid and correct. Incorrect or incomplete information may result in a delivery failure of the Notification SMS. FWD Life will not be responsible for any Notification SMS delivery failure or loss.
13. For the record of application for this Promotion (including but not limited to the date and time), FWD Life’s system record shall prevail. FWD Life will not be responsible for any delay, loss, error or unrecognized situation due to computer and / or Internet’s connection, technical problem, malfunction or accident.
14. In case of any dispute, the decision of FWD Life shall be final and conclusive.

Important Note:-

- (i) FWD Life is authorized by the Insurance Authority to carry on insurance business in Hong Kong.
- (ii) iFWD Platform is operated by FWD Financial Limited (“FWD Financial”). FWD Financial is an appointed insurance agency of FWD Life. FWD Financial is a licensed insurance agency under the Insurance Authority with license no. FA2568.
- (iii) This Promotion is provided by FWD Financial and intended to be offered in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of FWD Life outside Hong Kong. Please refer to the product brochure, policy documents and provisions issued by FWD Life for details.
- (iv) These promotional offers or promotional materials should be read in conjunction with the relevant product brochure. You should not purchase this product solely on the basis of these promotional offers or promotional materials. For details, exclusion and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy conditions.