



# 銀柏醫療保障計劃

## Well Care Silver Medical Plan

專為樂齡人士而設的醫療保障  
Medical protection for the silver generation

立橋人壽保險有限公司  
Well Link Life Insurance Company Limited  
立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited

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 立橋人壽  
Well Link Life



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## Well Care Silver Medical Plan

身體質素會隨年齡增長而下降，必須及早預備充足的醫療保障以備不時之需。社會人口老齡化及醫療成本持續上升，即使已購備醫療保險，亦未必足夠應付。因此，立橋人壽推出銀柏醫療保障計劃（本計劃），專為 55 歲至 75 歲人士而設，助您應付住院醫療費用，舒緩經濟壓力，讓您專心治療。

As health comes into sharper focus with age, sufficient medical protection is paramount to our well-being. Facing the realities of aging and accelerating medical costs, your existing insurance plan may be insufficient to cover your health-related expenses. Well Link Life's **Well Care Silver Medical Plan** ('the Plan') is designed for customers from age 55 to 75 years. The Plan helps to relieve the financial burden arising from medical expenses, allowing you to focus on your treatment.

### 計劃特點 Key Features



保證續保至 100 歲 倍添安心  
Guaranteed Renewable to Age 100 for Peace of Mind



三種計劃級別以供選擇  
Three Plans Available for Your Selection



每年高達 180 天住院入息<sup>1</sup>及兩次手術保障<sup>2</sup>  
Up to 180 Days Hospital Income<sup>1</sup> and Two Surgeries Each Year<sup>2</sup>



高達 180 天每日復康津貼<sup>1,3</sup>  
Maximum 180 days Daily Rehabilitation Benefit<sup>1,3</sup>



申請簡易 核保程序簡單  
Simple Application and Underwriting Process



## 保障概覽 Benefit Highlights



**保證續保至 100 歲 倍添安心**

**Guaranteed Renewable to Age 100 for Peace of Mind**

本計劃每五年續保，讓您毋懼年齡增長，確保獲享醫療保障至 100 歲。

The Plan is renewable every five years up to age 100, ensuring your medical coverage can keep pace with any increasing need for medical care.



**三種計劃級別以供選擇**

**Three Plans Available for Your Selection**

每個人的保障需要各有不同，因此本計劃提供三種不同級別的計劃，讓您因應需要及經濟能力作出選擇。

Everyone's financial situation and protection requirements are different. Accordingly we have designed three levels of benefits to best suit your needs.



**每年高達 180 天住院入息<sup>1</sup>及兩次手術保障<sup>2</sup>**

**Up to 180 Days Hospital Income<sup>1</sup> and Two Surgeries Each Year<sup>2</sup>**

本計劃為未有醫療保障的您提供支援，應付突如其來的醫療費用；即使您已購備醫療保險，也有可能不足以應付持續上漲的醫療開支。本計劃讓您於因傷病入院接受治療時，可以有更多選擇。計劃每年提供長達 180 天住院入息<sup>1</sup>及最多兩次手術賠償<sup>2</sup>，助您減輕經濟負擔，專心接受治療。

This Plan protects those without medical insurance and helps manage sudden medical expenses. Even if you have medical insurance, it may not be sufficient to cover today's increasing medical costs. This Plan allows you to choose your needed medical services due to disability. It provides up to 180 days hospital income<sup>1</sup> and benefits for up to two surgeries each year<sup>2</sup>. This helps you ease your financial burden and allows you to focus on your treatment.





高達 180 天每日復康津貼<sup>1,3</sup>

**Maximum 180 days Daily Rehabilitation Benefit<sup>1,3</sup>**

若受保人因同一宗受傷或疾病直接或併發而喪失行為能力，在每次住院離院後按醫生建議接受復康方案治療可獲賠償，每宗賠償由 15 天起，最高達 180 天。

The Life Insured can reimburse the daily rehabilitation treatment expenses after discharge from each hospital confinement, from 15 days to a maximum of 180 days. The rehabilitation treatment should be recommended by a Physician to the Life Insured who is incapacitated as a direct cause or complication of the same injury or sickness.



申請簡易 核保程序簡單

**Simple Application and Underwriting Process**

本計劃的申請手續簡單方便，核保程序亦快捷簡便。

It is quick and easy to apply for this Plan, which features a simplified underwriting process.



## 個案 Case

吳先生現年 60 歲，剛開始退休生活。2020 年 2 月 15 日，吳先生不慎在家中跌倒，入院後證實盆骨骨折，需要立刻做手術，並留院超過三個月接受治療。吳先生慶幸退休前投保**銀柏醫療保障計劃**，可獲賠償這次意外的醫療開支。

Mr. Ng, aged 60, retired. On 15<sup>th</sup> February 2020, Mr. Ng fell down at home by accident and was sent to the hospital. Diagnosed with Pelvic Fracture, Mr. Ng received a surgical operation and confined in the hospital for more than three months. Fortunately, Mr. Ng purchased **Well Care Silver Medical Insurance Plan** before retirement that he can reimburse the medical expenses caused by the accident.

▶ 保單權益人及受保人 Policyowner and Life Insured	吳先生 Mr. Ng
▶ 投保時年齡 Issue age <sup>^</sup>	60
▶ 保單簽發日期 Policy issue date	2019 年 10 月 1 日 1 <sup>st</sup> October 2019

2 月 15 日  
15<sup>th</sup> Feb

- 入院證實盆骨骨折
- Sent to the hospital and confirmed Pelvic Fracture

2 月 18 日  
18<sup>th</sup> Feb

- 手術治療
- Surgical operation

吳先生因盆骨骨折須接受手術，可獲手術賠償<sup>2</sup>。  
Mr. Ng received a surgical operation due to Pelvic Fracture and is eligible for Surgical Benefit<sup>2</sup>.

5 月 22 日  
22<sup>nd</sup> May

- 三個月後出院，永久需要使用輪椅
- Discharged from the hospital after a 3-month confinement and permanently need for wheelchair

- 醫生建議出院後接受物理治療
- Physiotherapy as per doctor's advice

吳先生住院超過 90 天後出院，可獲每日住院入息賠償<sup>1</sup>。由於他喪失行為能力<sup>3</sup>，永久需要使用輪椅，可獲每日復康津貼賠償<sup>1, 3</sup>。

Mr. Ng was discharged after hospital confinement<sup>1</sup> for more than 90 days; and is eligible for Daily Hospital Income Benefit. Since he was incapacitated<sup>3</sup> and had permanent need for wheelchair, Mr. Ng is eligible for Daily Rehabilitation Benefit<sup>1, 3</sup>.

<sup>^</sup> 年齡指上一個生日時的年齡  
Age means the age as at last birthday.

以上個案乃假設並只作舉例說明之用。  
The above example is hypothetical and for illustration purposes only.

## 產品概覽 Product Summary

產品種類 Product Type		基本計劃 Basic Plan		
投保年齡 Issue Age		Age 55 歲 至 to age 75 歲（ 以上一個生日計算 on last birthday ）		
保障年期 Policy Term		每五年續保，保證續保至 100 歲。受保人 95 歲後，保費將不作調整。 Renewable every five years, up to age 100. Premium will not be adjusted when the Life Insured reaches age 95.		
保費繳費模式 Premium Payment Mode		月繳 / 年繳 Monthly / Annual		
保單貨幣 Policy Currency		港元 HKD		
計劃級別 Plan Level		計劃一 Plan 1	計劃二 Plan 2	計劃三 Plan 3
每日住院入息賠償 <sup>1,2,5,6</sup> Daily Hospital Income Benefit <sup>1,2,5,6</sup>		HK\$500 港元	HK\$750 港元	HK\$1,000 港元
		每個保單年度累計總數最多 180 天 Cumulative up to 180 days of hospital confinement per policy year		
每日復康津貼賠償 <sup>1,3</sup> Daily Rehabilitation Benefit <sup>1,3</sup>		HK\$500 港元	HK\$750 港元	HK\$1,000 港元
		每次索償最少 15 天，最多 180 天 Minimum 15 days to maximum 180 days per claim		
手術賠償 <sup>4,5</sup> Surgical Benefit <sup>4,5</sup>	複雜 Complex	HK\$50,000 港元	HK\$70,000 港元	HK\$90,000 港元
	大型 Major	HK\$25,000 港元	HK\$35,000 港元	HK\$45,000 港元
	中型 Intermediate	HK\$12,500 港元	HK\$17,500 港元	HK\$22,500 港元
	小型 Minor	-	-	-
		每個保單年度累計總數最多兩次 Cumulative up to two times per policy year		

### 註釋 Remarks

- <sup>1</sup> 「每日住院入息賠償」及「每日復康津貼賠償」終身限額最高賠償 730 天。「住院」指受保人依照醫生建議登記入院作為留院病人就受傷或疾病接受治療，條件是受保人必須被醫院接收為住院病人最少12小時，並於出院前持續留院及須支付醫院的每日病房及膳食費用或深切治療費用。住院必須是醫療必需的。  
Lifetime limit for daily hospital income benefit and daily rehabilitation benefit is 730 days. Hospital confinement means the registration for admission and confinement of the life insured as an in-patient in a hospital upon recommendation of a physician for the treatment of an injury or sickness provided that the life insured must be admitted in the hospital as an in-patient for a minimum of 12 hours and continuously stay in the Hospital thereafter prior to his discharge which incurs a charge for hospital daily room and board or intensive care. Hospital confinement must be medically necessary.
- <sup>2</sup> 若受保人入住公立醫院，就本保障而言，每日應付賠償額應為：(i) 承保表上註明金額的每日住院入息賠償或 (ii) 公立醫院的每日實際住收費，以較低者為準。  
If the life insured is confined in a public hospital, the daily amount payable under this benefit shall equal: (i) the daily hospital income benefit of amount as specified on the policy schedule or (ii) the daily inpatient fee actually charged by the public hospital, whichever is lower.
- <sup>3</sup> 指受保人因同一傷病至少連續住院 90 天及因同一受傷或疾病直接或併發而喪失行為能力，在每次出院後按醫生建議接受康復治療。「喪失行為能力」指住院至少連續90天及受保人遭受下列任何一種重大殘疾或損失：(i) 認知障礙；(ii) 永久需要使用輪椅；或(iii)永久喪失使用兩肢能力、失明、失聰或喪失語言能力。  
Hospital confinement for the same inquiry or sickness for a minimum continuous period of 90 days is required and the life insured who is incapacitated as a direct or complication of the same inquiry or sickness receives treatment as recommended by a physician for rehabilitation treatment after discharge of the hospital confinement. Incapacitated means hospital confinement for a minimum continuous period of 90 days and the life insured suffers any one of the following major disabilities or loss: (i) cognitive impairment; (ii) permanent need for wheelchair; or (iii) permanent loss of use of two limbs, sight, hearing or speech.

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### 註釋 Remarks

<sup>4</sup> 如受保人因傷病於住院期間在醫院進行外科手術，本公司會支付手術賠償金額，唯不得超過承保表上註明適用的上限。若在同一次的住院進行兩個或以上的手術，賠償上限不可超過最複雜手術的最高限額。

If the life insured undergoes a surgical operation in a hospital during the hospital confinement due to disability, the Company shall pay the surgical benefit on an indemnity basis subject to the applicable maximum benefit limit as special in the policy schedule. If two or more surgical operations are performed during the same hospital confinement, the amount payable shall not exceed the maximum benefit limit of the most complicated surgical procedure performed.

<sup>5</sup> 住院及外科手術必須是醫療必需\*的。

\*醫療必需是指就住院、治療、程序、材料或其他醫療服務而言，該住院、治療、程序、材料或其他醫療服務按本公司的意見為：

- (i) 必須、適合及與有關病徵的發現或有關傷病的診斷及治療一致；
- (ii) 符合一般接受的醫療習慣而非為實驗或調查性質；
- (iii) 非純為受保人、保單權益人、醫生或任何其他人士提供方便；及
- (iv) 不能省卻的以免受保人的健康狀況惡化。

Hospital confinement and surgical procedure must be medically necessary\*.

\* Medically necessary means in respect of confinement, treatment, procedure, supplies or other medical services, such confinement, treatment, procedure, supplies or other medical services which are, in the Company's opinion:

- (i) required for, appropriate and consistent with the symptoms and findings or diagnosis and treatment of the disability;
- (ii) in accordance with generally accepted medical practice and not of an experimental or investigative nature;
- (iii) not for the convenience of the life insured, the policyowner, the physician or any other person; and
- (iv) not able to be omitted without adversely affecting the life insured's medical condition.

<sup>6</sup> 就中華人民共和國的醫院而言，如入院時它們不在本公司提供的現行「中華人民共和國指定醫院名單」內，它們即不符合「醫院」定義。有關「中華人民共和國指定醫院名單」，請參閱本公司網頁。

For hospitals in PRC, hospitals not listed on the prevailing "List of Specified Hospitals in PRC" maintained by the Company at the time of admission do not fall within the definition of "Hospital". Please refer to the Company's website at [www.wli.com.hk](http://www.wli.com.hk) for the "List of Specified Hospitals in PRC".



保費表 Premium Table

上次生日年齡 Age of last birthday	計劃一 Plan 1 港元 HK\$		計劃二 Plan 2 港元 HK\$		計劃三 Plan 3 港元 HK\$	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
55	4,510.60	4,472.30	6,186.80	6,132.80	7,863.30	7,793.30
56	4,715.40	4,672.10	6,479.80	6,415.70	8,244.60	8,159.10
57	4,936.20	4,879.60	6,796.20	6,709.60	8,656.50	8,539.70
58	5,177.50	5,097.80	7,142.10	7,019.20	9,107.00	8,940.60
59	5,442.40	5,329.60	7,522.60	7,348.70	9,603.10	9,367.90
60	5,730.40	5,578.00	7,936.90	7,702.60	10,143.60	9,827.20
61	5,991.00	5,767.20	8,315.00	7,976.10	10,639.00	10,185.40
62	6,267.00	5,976.80	8,715.70	8,279.80	11,164.20	10,583.20
63	6,553.90	6,209.60	9,132.90	8,617.80	11,711.60	11,026.00
64	6,847.50	6,464.50	9,559.90	8,987.90	12,272.60	11,511.40
65	7,146.40	6,740.00	9,995.40	9,388.60	12,844.40	12,036.90
66	7,448.90	7,032.20	10,436.30	9,813.90	13,424.00	12,595.00
67	7,753.50	7,334.00	10,880.90	10,253.70	14,009.00	13,172.70
68	8,057.30	7,639.90	11,325.30	10,700.10	14,593.60	13,759.50
69	8,357.90	7,944.40	11,765.50	11,145.20	15,173.40	14,345.00
70	8,655.10	8,240.30	12,201.60	11,578.70	15,748.10	14,915.90
71	8,943.20	8,523.50	12,625.40	11,994.50	16,307.00	15,464.30
72	9,219.30	8,789.70	13,032.50	12,386.30	16,844.90	15,982.10
73	9,483.20	9,038.40	13,422.60	12,753.60	17,361.50	16,468.50
74	9,737.30	9,273.20	13,799.80	13,101.80	17,861.20	16,930.60
75	9,982.10	9,503.20	14,164.20	13,444.30	18,345.80	17,385.90
76	10,226.60	9,741.30	14,529.50	13,799.90	18,832.00	17,859.50
77	10,477.30	10,002.30	14,904.90	14,190.20	19,332.70	18,379.40
78	10,739.50	10,294.70	15,298.40	14,627.60	19,857.60	18,961.90
79	11,012.40	10,619.30	15,708.10	15,113.10	20,404.40	19,607.90
80	11,294.00	10,966.40	16,131.10	15,632.10	20,968.50	20,298.50

保費表 Premium Table (續 Continued)

上次生日年齡 Age of last birthday	計劃一 Plan 1 港元 HK\$		計劃二 Plan 2 港元 HK\$		計劃三 Plan 3 港元 HK\$	
	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
81	11,573.60	11,316.60	16,551.30	16,156.00	21,529.20	20,995.80
82	11,839.50	11,645.40	16,951.60	16,648.90	22,063.30	21,652.60
83	12,083.10	11,934.10	17,319.00	17,083.30	22,554.30	22,232.50
84	12,304.10	12,174.80	17,652.80	17,447.10	23,000.90	22,719.80
85	12,504.50	12,373.40	17,955.90	17,749.30	23,406.50	23,125.60
86	12,696.10	12,546.90	18,245.70	18,014.60	23,794.70	23,482.50
87	12,897.10	12,721.10	18,548.30	18,280.40	24,199.40	23,839.70
88	13,118.90	12,918.20	18,881.00	18,579.60	24,643.10	24,240.60
89	13,369.90	13,154.60	19,255.80	18,935.80	25,141.60	24,716.70
90	13,653.30	13,433.10	19,677.20	19,353.40	25,701.20	25,273.30
91	13,962.20	13,748.30	20,134.70	19,824.20	26,307.20	25,900.00
92	14,283.70	14,086.10	20,609.50	20,327.50	26,934.70	26,568.50
93	14,604.50	14,431.00	21,081.00	20,839.90	27,556.70	27,248.70
94	14,911.80	14,763.50	21,529.70	21,332.30	28,146.70	27,901.30
95	15,193.50	15,070.30	21,937.10	21,784.80	28,680.00	28,499.60

## 重要資料 Important Information

本產品簡介供僅供參考，並非保單文件的一部分及不包含保單的完整條款。有關此計劃的完整條款及細則以及定義，請參閱保單文件。 本產品簡介應與其他相關文件一併閱讀，包括但不限於保單利益說明（如有）、其他市場推廣資料、保單條款和其他保單文件（應要求提供）；並在需要時，諮詢獨立的專業意見。

This brochure is for reference only. It is not part of the policy and does not contain the full policy's terms. Please refer to the policy documents for the full terms and conditions of this plan as well as the complete definitions of the capitalized terms. You should read this brochure along with other relevant materials which cover additional information about this product, including but not limited to benefit illustration (if any), other marketing materials, policy provisions and other policy documents, which are available upon request. You may seek independent professional advice if necessary.

### 產品性質 Nature of the product

本產品乃無分紅保單，故保單權益人不會享有分享本公司的利潤或盈餘的權利。本產品為非償款性質住院現金及償款性手術保險，旨在為希望獲得住院現金、手術保障及復康現金資助；以及於需要醫療保障時有能力繳付保費的客戶而設。因此，本公司建議客戶需預留充足儲備應付未來的保費金額。 This product is a non-participating policy and does not entitle the policyowner to participate in the profits or surplus of the Company. The product includes non-indemnity hospital cash insurance and surgical insurance on indemnity basis and is aimed at customers who want hospital income protection, surgical benefits and rehabilitation cash support, and can pay the premium as long as they want the protection. As a result, customers are advised to save enough money to cover the premiums in the future.

### 終止 Termination Conditions

本保單於保單簽發日期生效，直至以下任何一種情況最早發生時終止：

- 受保人身故；
- 本公司批准保單權益人書面要求退保；
- 保單期滿；或
- 寬限期屆滿而仍未繳付所需保費

如您於保單生效期間終止保單，您有權於下一個到期繳付保費日期前14日以書面通知本公司終止保單，惟本公司需在下一個到期繳付保費日前收受該通知方可終止有關保單。

This Policy becomes effective on the Policy Issue Date and will terminate upon the first occurrence of any one of the following events:

- Death of the Life Insured;
- The Company approves the written request of the Policyowner for surrender;
- Maturity of the Policy; or
- Required premium not paid after the end of the grace period

While the Policy is in force, you may terminate this policy before the next premium due date by sending written request to the Company provided that such notice is duly received by the Company 14 days before the next premium due date.

### 保單冷靜期 Cooling-off Period

如保單未能滿足您的要求，而您並未根據保單提出任何索償，您有權在冷靜期內向本公司發出書面通知要求取消保單並獲退還所有已繳保費。冷靜期為緊接本公司向您或您的指定代表交付 (1) 保單；或 (2) 《冷靜期通知書》之日起計 21 個曆日的期間，以較早者為準。《冷靜期通知書》是在交付保單時致予您或您的指定代表的一份通知書，以就冷靜期一事通知您。該取消保單的通知必須由您簽署及註明地址為「香港上環干諾道中 168-200 號信德中心招商局大廈 11 樓 1116-1118 室立橋人壽保險有限公司」，並由本公司在上述地址於冷靜期內直接收到。本公司在收受書面要求後將取消保單，並向您全數退還所有已繳保費，但不包括任何利息。

If you are not satisfied with the policy and have not made any claim under the policy, you have the right to cancel it and obtain a refund of any premium(s) paid by giving a written notice of cancellation to us within the cooling-off period. The cooling-off period is the period of 21 calendar days immediately following the day of the delivery of (1) the policy; or (2) the Cooling-off Notice, to you or your nominated representative, whichever is the earlier. The Cooling-off Notice will be sent to you or your nominated representative to notify you of the cooling-off period around the time the policy is delivered. The notice of cancellation must be signed by you addressing to "Well Link Life Insurance Company Limited at Units 16-18, 11/F, China Merchants Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong." and received directly by us at the aforesaid address within the cooling-off period. Upon receipt of your written notice, the Company will cancel the policy and refund all the premiums you paid, without any interest.

### 保費調整 Premium Adjustment

保費將根據受保人之風險級別（包括但不限於年齡、性別及計劃級別）及保費繳費年期釐定的。我們保留權利在每第五個保單周年日根據過去的經驗和該風險類別的索賠發生的普遍趨勢檢討和調整特定風險級別的保費率，除受保人的年齡為 95 歲以上外。除非我們於保單周年日前向您發出通知，否則保費將不會調整。

Premiums are determined based on the risk class (including but not limited to age, gender and plan level) of the life insured as well as the premium term selected. We reserve the right to review and adjust the premium rates for particular risk classes, based on the past experience and prevailing trend of claim occurrence of that risk class, on every fifth policy anniversary save and except the age of the Life Insured shall be above 95. We will not adjust the premium unless we notify you prior to the policy's anniversary.

### 續保 Renewal

除本保單的條款及條件另有規定外，保單權益人可於每個保單週年日，按續保時受保人的年齡所定的保費率，依時繳付保費從而享有保證續保本保單一個保單年度的權利。儘管有上述條文，本公司保留權利就受保人的類別，如年齡、性別而在每第 5 個保單週年更改保費的權利，除受保人的年齡為 95 歲以上外。

在不限制本條文的應用下，如受保人有任何失實陳述、未有披露或欺詐行為，本公司有權終止本保單或修訂本保單的條款及條件。若本公司或本公司的代理人在本保單終止後收到或接受任何保費，將不會對本公司構成任何責任（退回該保費除外）。

## 重要資料 Important Information (續 Continued)

Subject to all the terms and conditions of this Policy the Policyowner has a guaranteed right to renew this Policy on each Policy Anniversary for a further Policy Year by continued payment of premium at such premium rates as based on the Age of the Life Insured at the time of renewal. Notwithstanding the foregoing, the Company reserves the right to amend premium on every 5th Policy Anniversary in respect of like categories of the Life Insured, such as age or sex save and except the age of the Life Insured shall be above 95.

Without limiting the application of this clause, if there is any misrepresentation, non-disclosure or fraud on the part of the Life Insured, the Company shall have the right to terminate this Policy, or to revise the terms and conditions of this Policy. The payment to or acceptance by the Company or the Company's agent of any premium subsequent to the termination of this Policy will not create any liability on the Company's part except that of a refund of any such premium.

### 中斷 Discontinuance

若中斷本保單，將不獲得退保價值。

No surrender value shall be allowed on the discontinuance of this Policy.

### 保費繳費期及欠繳保費 Premium Payment Term and Non-payment of Premium

所有應繳保費及保費徵費應在到期日或之前繳付本公司的香港辦事處或交予任何其授權代理人。

繳付保費的方式可予變更，惟必須事先提交本公司滿意的書面通知，並須受到可不時修訂的本公司通行規則所制約，亦須符合本公司最低保費金額的要求。任何逾期未繳的保費將在應付的保障額中扣除。

每次保費到期日起計有 31 天寬限期，本保單下的保障在寬限期内繼續生效。若寬限期過後仍未繳足保費，本保單會自動失效及沒有任何價值。

All Premiums shall be paid on or before their respective due dates to the Hong Kong office or through an authorized representative of the Company.

The mode of Premium payment may be changed in advance by filing a written notice satisfactory to the Company subject to the Company's minimum Premium requirements and prevailing rules which may be amended from time to time. Any due and unpaid Premium shall be deducted from a benefit otherwise payable.

A Grace Period of 31 days is allowed from the due date each Premium. Coverage under this Policy shall continue during the Grace Period.

If any Premium remains unpaid after the end of the Grace Period, this Policy shall lapse immediately and have no further value.

### 主要除外事項 Key Exclusions

本保單保障範圍並不包括由下列任何一個原因（直接或間接）或因完全或部份的關係而導致的索償：

- (i) 任何已存在醫療狀況；
- (ii) 任何在本保單簽發日期或加簽批註日期或上一次保單復效的生效日（以最遲者為準）起計首 90 天內，受保人（a）出現徵狀的任何疾病或（b）為其接受醫療或由醫生治療或處方藥物治療的任何疾病；
- (iii) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒品；
- (iv) 任何人類免疫力缺乏病毒（HIV）的感染或疾病及/或其相關的疾病，包括後天免疫力缺乏症（即愛滋病）及/或其引發的任何突變、衍生或變異；
- (v) 戰爭或敵對行為（不論是否已宣戰）、民眾騷動、叛變、革命、暴動、罷工、恐怖份子或類似戰爭的行動；
- (vi) 無論當時神智是否清醒，受保人自殺或任何蓄意自毀的行為；
- (vii) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或戰鬥；
- (viii) 職業運動、任何比賽、涉及使用呼吸器具的水底活動、空中飛行活動（包括高空彈繩跳、懸掛式滑翔、熱氣球飛行、跳傘及特技跳傘），但作為機組人員或購票乘客搭乘具有正式牌照商業定期航班的載客飛機則除外，或任何危險活動或運動，除非得到本公司特別批註同意；
- (ix) 精神病治療、精神病或精神分裂或錯亂、或睡眠不寧引致失調；
- (x) 一般健康檢查、康復、療養、牙科治理、假牙、眼睛檢查、眼鏡、助聽器或其裝置、整容或整形手術（除非有關的整容或整形手術乃因意外事件損傷所引致）；
- (xi) 眼球的折射毛病或以眼鏡幫助矯正的情況；
- (xii) 在受保人的氣息、血液或尿液中的酒精含量高於在其駕駛汽車所在國家或區域法律限制的情況下駕駛任何種類的車輛；或
- (xiii) 入住護理機構、或為酗酒或吸毒者而設的地方、療養院、康復中心、老人院、水療診所或類似的機構。這除外事項 (xiii) 不適用於每日復康津貼賠償。

This Policy does not cover any claims caused directly or indirectly, wholly or partly, by any of the following occurrences:

- (i) Any Pre-existing Condition;
- (ii) Any sickness or disease of the Insured (a) the symptoms of which first manifest or occur or (b) for which the Life Insured has received medical treatment or been attended to by a Physician or been prescribed drugs, in each case, during the first 90 days after the Policy Issue Date or the date of endorsement or the effective date of last reinstatement, whichever is the latest;
- (iii) Drug-taking other than under the prescription or direction of a Physician, abuse of alcohol or the taking of poison;
- (iv) Disease of or infection of any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations;
- (v) War or hostilities (whether war be declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or warlike activities;
- (vi) Suicide or self-inflicted injuries while sane or insane;
- (vii) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (viii) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member or a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
- (ix) Psychiatric treatment, mental or nervous disease or disorder or sleep disturbance disorder;
- (x) General health checks, convalescence, custodial or rest care; or dental treatment, dentures, eye examination, glasses, hearing aids or the fitting thereof, cosmetic surgery or plastic surgery unless necessitate by Injury caused by an Accident;

## 重要資料 Important Information (續 Continued)

- (xi) Refractive errors of the eyes or their correction by glasses;
- (xii) Driving any kind of vehicle while the alcohol level in the Life Insured's breath, blood or urine is higher than the legal limit in the country or territory where the driving takes place; or
- (xiii) Confinement in an institution for extended care, or a place for alcoholics or drug addicts, or a nursing / rest / convalescent home or rehabilitation center, or home for the aged, or hydro-clinic or similar establishment. This exclusion (xiii) is not applicable to the Daily Rehabilitation Program.

### 主要產品風險 Key Product Risks

#### 信貸風險 Credit Risk

本產品為本公司繕發的保單，您會受本公司的信貸風險影響。您支付的保費將成為本公司資產的一部分，所以您會受到本公司的信貸風險影響。本公司的財務實力可能影響本公司履行本保單契約的能力。

The product is an insurance policy issued by the Company. You are subject to the credit risk of the Company. Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

#### 保單貨幣風險 Policy Currency Risk

保單權益人須承擔保單貨幣風險。若您選擇以本保單貨幣以外的貨幣支付保費或收取利益，您所支付或收取的金額會因保單貨幣及本地貨幣的現行兌換率而改變，本公司會不時決定該兌換率。兌換率的波動可能會影響支付金額，包括但不只限於保費、保費徵費及利益金額。

If you choose to pay premium or receive benefit in currencies other than the policy currency, the actual amount paid or received by you will be subject to change according to the prevailing exchange rate to be determined by the Company from time to time between the policy currency and the local/ payment currencies. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

#### 通脹風險 Inflation Risk

您應留意通脹會導致未來的生活成本增加。因此，您現時預備之保障有可能無法應付未來的需求。

Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

### 保費徵費 Premium Levy

保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單權益人須支付徵費以避免任何法律後果。有關保費徵費詳情，請瀏覽本公司網頁 [www.wli.com.hk](http://www.wli.com.hk)。

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyowners must pay the levy in order to avoid any legal consequences. For details, please visit our website at [www.wli.com.hk](http://www.wli.com.hk).

### 索償 Claims

「每日住院入息賠償」及「手術賠償」的索償，受保人應在開始相關住院日期起計30天內向本公司發出書面索償通知。並須以本公司制定的索償表格及附上所有醫院收據副本，於出院日期後90天內送交本公司。

「每日復康津貼賠償」的索償，受保人應以本公司制定的索償表格及附上所有醫院收據副本，並須於完成復康方案的日期後90天內送交本公司。請致電我們的理賠熱線+852 2830 7600索取索償表格。

For daily hospital income benefit and surgical benefit, written notice of a claim must be given to the Company within 30 days after the date of commencement of the relevant hospital confinement. Satisfactory proof in the Company's prescribed form together with satisfactory proof and all official receipts must be made and furnished to the Company within 90 days of the life insured from the date of discharge from the Hospital.

For daily rehabilitation benefit, satisfactory proof in the Company's prescribed form together with all official receipts must be made and furnished to the Company within 90 days of the life insured from the date of completion of the rehabilitation program.

You can call our Claims Hotline at +852 2830 7600 for the appropriate claim form.



## 銀柏醫療保障計劃 Well Care Silver Medical Plan

### 注意 Notes

- <sup>1</sup> 本產品簡介冊由立橋人壽保險有限公司(「立橋人壽」)發行,立橋人壽對本產品簡介冊所載資料的準確性承擔一切責任。本產品簡介冊只提供計劃的一般資料,只供參考之用,並非保單的一部份,並只在香港以內派發,及不能詮釋為在香港以外提供或出售或游說購買立橋人壽的任何產品的要約、招攬及建議。有關保障範圍、詳情及條款,請參閱保單文件。如有查詢,歡迎與本公司的保險顧問聯絡,或致電客戶服務熱線: +852 2830 7500。  
This product brochure is issued by Well Link Life Insurance Company Limited ('Well Link Life'). Well Link Life accepts full responsibility for the accuracy of the information contained in this product brochure. This product brochure contains general information for reference only and does not form part of the policy. It is intended to be distributed in Hong Kong only and is not and 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 Well Link Life outside Hong Kong. Please refer to the policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our Insurance Consultants, or call our Customer Service Hotline at +852 2830 7500.
- <sup>2</sup> 本計劃由立橋人壽承保。立橋人壽已獲保險業監管局授權及監管,於香港特別行政區經營長期業務。  
This plan is underwritten by Well Link Life. Well Link Life is authorized and regulated by Insurance Authority to carry on long-term business in Hong Kong Special Administrative Region.
- <sup>3</sup> 本計劃是一項保險產品。繳付之保費並非銀行存款或定期存款,本產品不受香港特別行政區存款保障計劃所保障。  
This plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. This plan is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
- <sup>4</sup> 本計劃之保單條款受香港特別行政區的法律所規管。  
The policy provision of this product is governed by the laws of Hong Kong Special Administrative Region.
- <sup>5</sup> 若中、英文版本有歧異,概以英文版本為準。  
Should there be any discrepancy between the Chinese and English versions, the English version shall prevail.



## 立橋人壽保險有限公司 Well Link Life Insurance Company Limited

立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited



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