

立橋人壽 立安心新冠肺炎保障

保障期延長至2022年3月31日

2019冠狀病毒病³持續擴散，立橋人壽保險有限公司（「立橋人壽」）以您的健康為先，給您額外保障，擴闊您的保護網，助您對抗2019冠狀病毒病³！

由即日起至2022年3月31日（包括首尾兩天）（「保障期」），**所有立橋人壽的現有及新客戶**¹於「保障期」內發生以下情況，均可**免費**獲得以下額外保障：

1. 若受保障人士不幸染上2019冠狀病毒病³而需住院⁴，於住院期間我們將提供每日800港元的額外住院現金保障，長達45日。
2. 若受保障人士因2019冠狀病毒病²而需被隔離⁷，我們將支付一筆過4,000港元之補償。
3. 若受保障人士因任何呼吸系統問題懷疑染上2019冠狀病毒病²而獲註冊醫生轉介的肺部X光檢測，或肺/胸腔電腦掃描（CT），我們將一次性全數補償該費用⁸。

鑑於疫情關係，保單權益人或有困難繳付續期保費，所有生效保單的續期保費到期日於保障期內，可自動享獲寬限期延長至90天¹⁰，無需申請。

有關上述額外保障（「此額外保障」）、「延長保單繳費寬限期」措施及計劃的詳情，請聯絡您的保險顧問或直接致電立橋人壽客戶服務熱線（852） 2830 7500。

請參閱背頁有關此額外保障的條款及細則。

此額外保障之條款及細則

1. 此額外保障適用持有生效或於2022年3月31日或之前獲簽發的立橋人壽所有保單（下稱「合資格保單」）的受保人（下稱「受保障人士」）。
2. 即使受保障人士同時於多份合資格保單下受保，均只可獲一次額外賠償。
3. 「2019冠狀病毒病」指根據世界衛生組織定義為 COVID-19 (2019冠狀病毒病)之確診個案，並由相關檢查報告確認。單憑臨床診斷將不足以符合本準則。
4. 「住院」是指受保障人士在確診 2019冠狀病毒病的情況下，按註冊醫生的建議以住院病人身份入住醫院以接受醫療服務。受保障人士必須入住醫院不少於連續六小時。
5. 「註冊醫生」是指符合以下資格的西醫
 - a) 具有正式資格並已按香港法例第161章《醫療註冊條例》在香港醫務委員會註冊，或在香港境外的司法管轄區內由立橋人壽絕對真誠及合理地認為具有同等效力的團體註冊；及
 - b) 在香港或香港境外的司法管轄區，經當地法例許可提供相關醫療服務若該醫生未能按香港法例或在香港以外的司法管轄區具有同等效力的團體註冊(由立橋人壽絕對真誠及合理地決定)，本公司必須作出合理的判斷，以決定該醫生是否仍被視為符合資格及已註冊。
6. 「醫院」是指按其所在地法律妥為成立及註冊為醫院的機構，為不適及受傷的住院病人提供醫療服務，並 –
 - a) 具備診斷及進行大型手術的設施；
 - b) 由持牌或註冊護士提供24小時護理服務；
 - c) 由一位或以上註冊醫生駐診；及
 - d) 非主要作為診所、戒酒或戒毒中心、自然療養院、水療中心、護理或療養院、寧養或紓緩護理中心、復康中心、護老院或同類機構。
7. 「隔離」是指受保障人士因應香港政府指令需強制於香港的醫院或隔離營（不包括家居、酒店或類似的住宿地方）接受隔離；
8. 就肺部X光檢測或肺/胸腔電腦掃描（CT）的全數補償，每位受保障人士於保障期只可使用一次；
9. 「此額外保障」的主要不保事項：
 - (i) 任何已存在的情況，如於保障期開始日或合資格保單簽發日（以較後者為準）前已確診的 2019冠狀病毒病，或其徵狀及病徵已出現；
 - (ii) 任何並非因 2019冠狀病毒病導致的疾病；
 - (iii) 於保障期內前赴香港境外的非必要行程而引致的情況；
 - (iv) 使用任何類型的生化武器進行的恐怖襲擊；及
 - (v) 任何非合理及慣常的費用及醫療服務
10. 「延長保單繳費寬限期」措施適用於「保障期」內所有續期保費到期日的保單，若保單權益人未能按時繳付保費，立橋人壽會自動將寬限期延長至90天（如屬月繳保費，延長寬限期從第一次保費到期而仍未繳付日起計），無需申請批核。於延長寬限期完結前，保單權益人必須以一筆過方式繳付所有到期而仍未繳保費，否則，有關保單會被終止而毋須額外通知。
11. 立橋人壽保留在不作任何事先通知的情況下暫停或取消提供此額外保障、修改其條款及細則而毋須另行通知的權利。就此額外保障有任何爭議，立橋人壽擁有最終決定權；
12. 若中、英文版本有歧異，概以英文版本為準。

索償方法及所需資料

如需索償，請填妥立橋人壽的住院或醫療賠償申請表，並連同其他證明文件（包括收據正本及強制隔離證明等）一併遞交。受保障人士可致電我們的理賠熱線（+852 2830 7600）索取賠償申請表、查詢任何有關理賠問題及協助。

備註：

本單張旨在香港以內傳閱，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。如有查詢，歡迎致電客戶服務熱線：+852 2830 7500。

「立橋人壽」、「本公司」或「我們」是指立橋人壽保險有限公司。

立橋人壽保險有限公司

立橋保險集團控股有限公司成員

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Well Link Life Well Protect COVID-19

**Coverage period extended to
31 March 2022**

With regard to the continued spread of COVID-19³, Well Link Life Insurance Company Limited ('Well Link Life') offers additional benefits to broaden your safety net and to support you in combating COVID-19³!

From now on until 31 March 2022 (both dates inclusive) ('Coverage Period'), **all our existing and new customers**¹ can enjoy the **FREE** additional benefits in the following events during the Coverage Period:

1. If Covered Person is unfortunately diagnosed with COVID-19³ and is confined⁴ to hospital⁶, we will provide an additional Daily Hospital Cash of HKD800 per day during hospital stay of up to 45 days.
2. If Covered Person is quarantined⁷ due to the COVID-19³, we will provide a one-time Quarantine Benefit of HKD4,000.
3. If Covered Person undergoes chest X-ray or lung / chest computed tomography ('CT' scan) as referred by a Registered Medical Practitioner due to respiratory diseases of which COVID-19³ is suspected, we will fully reimburse this expense⁸.

In view of the challenges from the COVID-19³, Policyowners may have difficulties in paying the renewal premium. For all in-force policies with renewal premium due dates falling within the Coverage Period, the Grace Period will automatically be extended to 90 days¹⁰. No written request is required!

For more information of the above additional benefits (the 'Additional Benefits'), the 'Extension of Grace Period for Premium Payment' arrangement and the plans, please contact your insurance consultant or call Well Link Life's Customer Service Hotline at (852) 2830 7500 directly.

Please read the terms and conditions of the Additional Benefits on the next page.

Terms and conditions of the Additional Benefits

1. The Additional Benefits are applicable to the life insured (the 'Covered Person') of all policies of Well Link Life that are in-force or issued on or before 31 March 2022 (the 'Eligible Policy(ies)').
2. Although Covered Person may be covered by multiple Eligible Policy(ices), the Additional Benefits shall only be payable once.
3. 'COVID-19' means confirmed COVID-19 cases as defined by the World Health Organisation ('WHO'). The diagnosis must be supported by a relevant test report. Clinical diagnosis alone does not meet this standard.
4. 'Confined' means an admission of the Covered Person to a Hospital that is recommended by a Registered Medical Practitioner for Medical Service and as an Inpatient as a result of diagnosis of COVID-19 for a period of no less than six consecutive hours;
5. 'Registered Medical Practitioner' shall mean a medical practitioner of western medicine,
 - a) who is duly qualified and is registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by Well Link Life in utmost good faith); and
 - b) legally authorised for rendering relevant Medical Service in Hong Kong or the relevant jurisdiction outside Hong Kong where the Medical Service is provided to the Insured Person.If the practitioner is not duly qualified and registered under the laws of Hong Kong or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by Well Link Life in utmost good faith), the Company shall exercise reasonable judgment to determine whether such practitioner shall nonetheless be considered qualified and registered.
6. 'Hospital' shall mean an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, which is for providing Medical Service for sick and injured persons as inpatients, and which
 - a) has facilities for diagnosis and major operations;
 - b) provides 24 hours nursing services by licensed or registered nurses;
 - c) has one or more Registered Medical Practitioners; and
 - d) is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.
7. 'Quarantine' shall mean a compulsory isolation of the Covered Person in Hospital or isolation centre (excluding staying at home, hotels or similar dwelling places) in Hong Kong required by Hong Kong Government.
8. For the full reimbursement of chest X-ray or lung / chest computed tomography ('CT' scan), Covered Person can only get this benefit once during the Coverage Period.
9. Key exclusions of the Additional Benefits:
 - (i) any Pre-existing conditions, for example, diagnosis of COVID-19 or the signs and symptoms thereof appeared before the Coverage Period start date or issue date of the Eligible Policy(ies), whichever is later;
 - (ii) any sickness or disease other than those caused by COVID-19;
 - (iii) Conditions or events arising from any non-essential travel outside Hong Kong during the Coverage Period;
 - (iv) terrorist attack using biochemical weapons of any kind;
 - (v) any fees and medical services which are not reasonable and customary.
10. The 'Extension of Grace Period for Premium Payment' arrangement is applicable to all policies with renewal premium due dates falling within the Coverage Period. If the Policyowners cannot pay the premium on time, Well Link Life will automatically extend the Grace Period to 90 days (in case of monthly premium payments, the extended Grace Period starts from the date when the premium falls due and unpaid for the first time) with no written request from the Policyowners required. Policyowners must pay all the premiums due and unpaid in a lump sum before the end of the extended Grace Period, otherwise the policy will be terminated without further notice.
11. Well Link Life reserves the right to suspend or cancel the offer of the Additional Benefits, amend the terms and conditions without prior notice. Should there be any dispute over the Additional Benefits, Well Link Life's decision shall be final and conclusive.
12. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.

Claims and documents required

For any claims, please complete Well Link Life's Hospital or Medical Claim Form and submit together with supporting documents (including hospital receipts, proof of quarantine requirements, etc) within 30 days after the discharge from hospital or quarantine, or completion of test. You can call our Claims Hotline (+852 2830 7600) for obtaining the claim forms, raising any queries relating to these benefits claims or seeking assistance in handling the claim.

Note:

This leaflet is intended to be circulated 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. For enquiries, please call our Customer Service Hotline at +852 2830 7500.

'Well Link Life', 'we', or 'our' herein refers to Well Link Life Insurance Company Limited.

Well Link Life Insurance Company Limited

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