

Well Protect VHIS Series 12% Premium Discount for All Policy Years



Well Protect VHIS Series of Well Link Life Insurance Company Limited ('Well Link Life') offers different hospital and medical coverage to meet specific customers' needs. The series includes: Well Protect Voluntary Health Insurance Scheme (Standard) ('Well Protect VHIS (Standard)') and Well Protect Voluntary Health Insurance Scheme (Flexi) ('Well Protect VHIS (Flexi)').

12% Premium Discount for All Policy Years

From now on until 29 December 2023 (both dates inclusive) (the 'Offer Period'), if you successfully apply for Well Protect VHIS Series, you may enjoy 12% premium discount for all policy years and a tax deduction up to HKD8,000* for each insured person!

Customer Offer	Premium Discount
<ul style="list-style-type: none">Well Protect VHIS (Standard); orWell Protect VHIS (Flexi)	12% premium discount for all policy years



Instant Quote at
Link 2 Shop



- * Each taxpayer can claim a tax deduction up to HKD8,000 per insured person for premiums paid for Voluntary Health Insurance Scheme in each assessment year. Any tax deduction under the salaries tax and personal assessment with Inland Revenue Department for premiums paid under Well Protect VHIS Series shall be subject to your individual circumstances. It is also at Inland Revenue Department's discretion on tax deduction when your premiums are paid over the premium payment period.

Terms and conditions of the Offer:

1. The Offer is only applicable to the successful applications for Well Protect VHIS (Standard) and/or Well Protect VHIS (Flexi) policies of Well Link Life (the 'Eligible Policy(ies)').
2. Subject to the fulfillment of the terms and conditions hereof, the Offer is considered as part of the policy.
3. The Offer is only applicable to the successful applications submitted between 1 October 2023 and 29 December 2023 (both dates inclusive) (the 'Offer Period') and issued by Well Link Life on or before 31 January 2024.
4. The premium discount amount for each year under the Offer will be used in offsetting the premium throughout the premium payment term of an Eligible Policy when it falls due.

For an Eligible Policy using annual payment mode

The policyholder only needs to pay the annual net premium, which will be equal to the annual premium minus the premium discount amount. The premium discount amount will be 12% of the annual premium.

For an Eligible Policy using monthly payment mode

The policyholder only needs to pay the monthly net premium, which will be equal to the monthly premium minus the premium discount amount. The premium discount amount will be 12% of the monthly premium.

5. The premium discount amount(s) under the Offer will not be regarded as premiums paid for the purpose of calculating the tax deductible amount.
6. Premium levy will be calculated based on the net premium under the Offer.
7. Well Link Life reserves the right to suspend or cancel the Offer, amend the terms and conditions or vary the method of applying the premium discount at any time without prior notice.
8. The premium discount amount will be rounded to the nearest two decimal places in the policy currency. The premium discount cannot be transferred or redeemed for cash.
9. Should there be any dispute over the Offer, Well Link Life's decision shall be final and conclusive.
10. Should there be any discrepancy between the Chinese and the English versions, the English version shall prevail.
11. If the annual premium or monthly premium of the Eligible Policy(ies) is increased or decreased in the policy period, the premium discount amount will be calculated based on the latest adjusted premium.

More details of Well Protect VHIS Series can be found at its own [product webpage](#).

Note: This material contains general information for reference only and does not constitute any offer to sell any policy. The product information does not contain the full terms of the policy. The benefit coverage and full terms can be found in the policy document. For more details of the product features and important information including the risk disclosure and key exclusions (if any), please refer to the product brochure. If there is any conflict between the policy document and this leaflet, the policy document shall prevail. This leaflet is intended to be distributed in Hong Kong only and is not and shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of Well Link Life outside Hong Kong.

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