



立橋人壽網上投保 'Link 2 Shop'

立橋人壽全新網上投保 'Link 2 Shop'，從此投保無界限，「人壽、危疾、醫療、意外」隨時上網即可投保，100萬定期人壽保障保費低至每日0.9港元*！自己保障自己揀，立即行動，網上投保優惠至2020年9月30日！

❖ 全新網上限定「立智保」一張保單有齊人壽、危疾及意外保障

- 保費相宜，100萬定期人壽保障保費低至每日0.9港元*
- 隨時隨地上網投保，無需驗身

❖ 網上投保立安心自願醫保產品系列

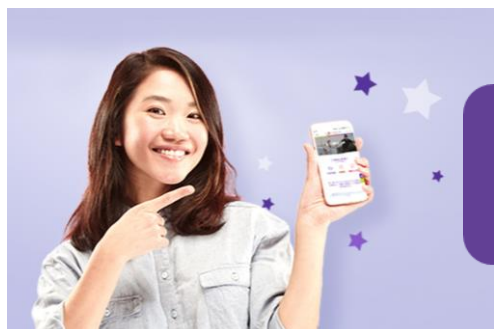
- 現在你可以直接上網投保自願醫保計劃，隨時享受醫療保障
- 保證續保至100歲
- 保費折扣兼享稅務扣除高達8,000港元^

❖ 免費享有額外「新型冠狀病毒」保障，與您同心抗疫⁸

- 每日800港元的額外住院現金保障 (最多45日)
- 4,000港元隔離賠償

❖ 2020年9月30日或以前成功上網投保，尊享保費折扣優惠³

 網上投保 尊享優惠**	
「立智保」	首年保費7折 (優惠碼: RU1A)
立安心自願醫保標準計劃	首年保費7折，第二年保費8折 (優惠碼: RU2A)
立安心自願醫保靈活計劃	首年保費7折，第二年保費8折 (優惠碼: RU3A)



進入 Link 2 Shop
即時報價



* 假設受保人為女性18歲非吸煙，職業為辦公室工作，投保「立智保」定期人壽保障額1,000,000港元，年繳保費為310港元。

^ 如欲了解有關稅務扣減詳情，請向稅務局 www.ird.gov.hk 查詢或尋求獨立的稅務建議。

有關產品詳情，請參閱產品簡介冊：

「立智保」：<https://bit.ly/3d1YUO2>

立安心自願醫保標準計劃：<https://bit.ly/37ESmCc>

立安心自願醫保靈活計劃：<https://bit.ly/2vDyCBp>

** 此保費折扣優惠條款及細則：

1. 此優惠 只適用於成功於網上投保「立安心自願醫保標準計劃」、「立安心自願醫保靈活計劃」及「立智保」的保單（下稱「合資格保單」）。
2. 受限於同時符合此優惠之條款及細則的情況下，此優惠將被視為有關保單的一部份。
3. 此優惠只適用於由 2020 年 7 月 1 日至 2020 年 9 月 30 日期間（包括首尾兩天）（「優惠期」）成功上網投保並由立橋人壽在 2020 年 10 月 31 日或以前簽發的合資格保單。
4. 此優惠的保費折扣金額將會用於繳付合資格保單在首年及第二年（如適用）的到期保費。
採用年繳模式的合資格保單
首年保費折扣金額將會用於直接扣減合資格保單的首年保費，保單權益人只須繳付首年淨額保費，相等於首年保費減保費折扣金額，保費折扣金額為首年保費的30%。第二年保費折扣金額（如適用）將會用於直接扣減合資格保單的第二年保費，保單權益人只須繳付第二年淨額保費，相等於第二年保費減保費折扣金額，保費折扣金額為第二年保費的20%。
採用月繳模式的合資格保單
首年保費折扣金額將會用於直接扣減合資格保單的首年保費，保單權益人只須繳付首年每月淨額保費，相等於每月保費減保費折扣金額。保費折扣金額為每月保費的 30%。首期淨額保費為折扣後的首兩個月保費。第二年保費折扣金額（如適用）將會用於直接扣減合資格保單的第二年保費，保單權益人只須繳付第二年每月淨額保費，相等於每月保費減保費折扣金額，保費折扣金額為第二年每月保費的20%。
5. 整個保費繳費年期內的保費折扣總金額不會被視作已繳保費而計算在扣稅限額內（如適用）。
6. 保費徵費將根據此優惠的淨額保費計算。
7. 若在保費繳費年期內增加或減少合資格保單的年繳保費或月繳保費，保費折扣金額將以最近期已調整的保費計算。
8. 有關「新型冠狀病毒額外保障」詳情、條款及細則，請參閱 <https://bit.ly/2U6cQ3f>。
9. 立橋人壽保留在不作任何事先通知的情況下暫停或取消此優惠、修改其條款及細則或修改運用保費折扣方式的權利。
10. 保費折扣金額將調整至最接近之小數點後兩位（以保單貨幣計）。有關保費折扣不可轉讓或兌換成現金。
11. 就此優惠有任何爭議，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。

備註：此單張只載有一般資料，並不構成任何銷售保單建議。有關產品特點和風險詳情，請參閱產品簡介冊。有關保障範圍、詳情及條款，請參閱保單文件。如果保單文件與此單張內容不符，則以保單文件為準。此單張旨在香港派發，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。

「立橋人壽」、「本公司」或「我們」是指立橋人壽保險有限公司。



Well Link Life's 'Link 2 Shop'

Well Link Life launches new online platform, 'Link 2 Shop', empowers you buying insurance anytime and choosing your own protection between 'Life, Critical Illness, Medical and Accident'. Enjoy protection at an affordable premium as low as HK\$0.9 per day* for term life protection coverage of HK\$1 million. Choose your own protection now and enjoy premium discount offer at 'Link 2 Shop' on or before 30 September 2020.

❖ Newly launched "Well SmartPro" provides all-in-one solution of life, critical illness and accident protection (only available at 'Link 2 Shop')

- Affordable premium as low as HK\$0.9 per day* for term life protection coverage of HK\$1 million
- Online instant quote. No medical examination required.

❖ Online purchase Well Protect VHIS Series

- You can directly apply Voluntary Health Insurance Scheme (VHIS) online for medical protection.
- Guaranteed renewability up to age 100.
- Enjoy premium discount and tax deduction up to HK\$8,000[^]

❖ FREE 'Novel Coronavirus Additional Benefits'⁸

- Daily hospital cash of HK\$800 per day during hospital stay (up to 45 days)
- Quarantine Benefit of HK\$4,000

❖ Enjoy premium discount offer for successful online application on or before 30 September 2020³



Fabulous Offer for Online Application**

Well SmartPro	First year 30% premium discount (Promo Code: RU1A)
Well Protect Voluntary Health Insurance Scheme Standard	First year 30% premium discount and Second year 20% premium discount (Promo Code: RU2A)
Well Protect Voluntary Health Insurance Scheme (Flexi)	First year 30% premium discount and Second year 20% premium discount (Promo Code: RU3A)



Instant Quote at
Link 2 Shop



- * Assuming that the life insured is a non-smoking female office worker aged 18, and she takes out a Well SmartPro term life plan with a sum insured of HK\$1,000,000, the annual premium will be HK\$310.
- ^ For more information on tax deduction, please contact the Inland Revenue Department www.ird.gov.hk or seek independent tax advice.

For more details of the product features, please refer to the product brochure:

Well SmartPro: <https://bit.ly/3d1YUO2>

Well Protect Voluntary Health Insurance Scheme (Standard): <https://bit.ly/2IbnDIU>

Well Protect Voluntary Health Insurance Scheme (Flexi): <https://bit.ly/3ahKfNI>

Terms and Conditions of the Premium Discount Offer (the "Offer"):

1. The Offer is only applicable to successful online applications for Well Protect Voluntary Health Insurance Scheme (Standard), Well Protect Voluntary Health Insurance Scheme (Flexi), and Well SmartPro (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 online application for the Eligible Policy(ies) successfully submitted between 1 July 2020 and 30 September 2020 (both dates included) (the 'Offer Period'), and issued by Well Link Life on or before 31 October 2020.
4. The premium discount amount under the Offer will be used in offsetting the first-year premium and, if applicable, the second-year premium of the Eligible Policy(ies) when falls due.

For an Eligible Policy using annual payment mode

The first-year premium discount amount will be used in offsetting the first-year premium of the Eligible Policy. Policy holder only needs to pay the net first-year premium, which will be equal to the first-year premium minus the premium discount amount. The premium discount amount will be 30% of the first-year premium. The second-year premium discount amount (if applicable) will be used in offsetting the second-year premium of the Eligible Policy. Policy holder only needs to pay the net second-year premium, which will be equal to the second-year premium minus the premium discount amount. The premium discount amount will be 20% of the second-year premium.

For an Eligible Policy using monthly payment mode

The first-year premium discount amount will be used in offsetting the first-year premium of the Eligible Policy. Policy holder only needs to pay the net first-year monthly premium, which will be equal to the monthly premium minus the premium discount amount. The premium discount amount will be 30% of the monthly premium. The initial net premium shall be the first two months' premium after applying the Offer. The second-year premium discount amount (if applicable) will be used in offsetting the second-year premium of the Eligible Policy. Policy holder only needs to pay the net second-year monthly premium, which will be equal to the monthly premium minus the premium discount amount. The premium discount amount will be 20% of the second-year monthly premium.

5. The premium discount amount(s) throughout the entire premium payment term will not be regarded as premiums paid for the purposes of calculating the tax deductible amount (if applicable).
6. Premium levy will be calculated based on the net premium under the Offer.
7. If the annual premium or monthly premium of the Eligible Policy is increased or decreased during the premium payment term, the premium discount amount will be calculated based on the latest adjusted premium.
8. For the details and the terms and conditions of the Coronavirus Additional Benefits, please refer to <https://bit.ly/2U6cQ3f>.
9. 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.
10. 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.
11. Should there be any dispute over the Offer, 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.

Note: This material contains general information only. It does not constitute any offer to sell any policy. For more details of the product features including the risk disclosure, please refer to the product brochure. Please also refer to the policy document for benefit coverage and exact terms and conditions. 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.

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