

立安心住院入息附加保障 Well Protect Hospital Income Supplementary Benefit



住院入息可以支援你於住院時的經濟負擔，立安心住院入息附加保障（「本附加利益保障」）可以附加於基本計劃上，於住院期間每日提供現金入息。

Hospital income helps to relieve your financial burden while you stay in hospital. You may attach Well Protect Hospital Income Supplementary Benefit (the 'Supplementary Benefit') to the basic plan which offers daily cash income during hospitalization.



每日住院入息保障 Daily Hospital Income Benefit

若受保人按醫生建議入院接受治療最少6小時，可獲相等於本附加利益保障投保額的每日住院入息保障（每次住院上限730天），讓您於住院期間無需擔心經濟問題。

If the life insured is admitted to hospital and stay at least 6 hours upon recommendation of a physician, a daily hospital income benefit equals to sum insured of this Supplementary Benefit will be paid (up to 730 days per hospital confinement) to ease your financial burden.



深切治療雙倍賠償 給您額外保障 Double Benefit on Intensive Care for Extra Protection

若受保人需要入住深切治療部，每日可獲住院入息保障及深切治療保障（每次住院上限90天）。

If the life insured is admitted to the intensive care unit during the hospital confinement, you will receive both daily hospital income and intensive care benefit (up to 90 days per hospital confinement).

產品概覽 Product Summary

產品種類 Product Type	附加利益保障 Supplementary Benefit
投保年齡(以上一個生日計算) Issue Age (on last birthday)	0 歲 (15 日) 至 70 歲 Age 0 (15 days) to age 70
保費繳費年期及保障年期 Premium Payment Term and Benefit Term	每年續保至受保人85歲 Yearly renewal up to life insured age 85
保單貨幣單位 Policy Currency	與基本計劃相同 Same as the basic plan
保費繳費模式 Premium Payment Mode	與基本計劃相同 Same as the basic plan

最低投保額 Minimum Sum Insured	HKD300港元 / RMB300人民幣 / USD38美元
最高投保額 Maximum Sum Insured	HKD2,000港元 / RMB2,000人民幣 / USD250美元
每日住院入息保障^{1, 2, 3, 4} Daily Hospital Income Benefit ^{1, 2, 3, 4}	每日住院入息保障相等於本附加利益保障投保額 (每次住院最多730天) Daily hospital income benefit equals to sum insured of this Supplementary Benefit (up to 730 days per hospital confinement)
深切治療保障^{1, 2, 3, 4} Intensive Care Benefit ^{1, 2, 3, 4}	每日深切治療保障相等於本附加利益保障投保額 (每次住院最多90天) Daily intensive care benefit equals to sum insured of this Supplementary Benefit (up to 90 days per hospital confinement)

- 住院指受保人按醫生建議登記入院作為留院病人就受傷或疾病接受治療而住院最少六小時並於出院前持續留院，因同一或相關之傷病或其併發症而多次住院，若每次住院相距上一次住院不超過90天，則視為同一次住院。住院必須是醫療必需的。
 * 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：
 - 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；
 - 符合一般接受的醫療習慣而非為實驗或調查性質；
 - 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
 - 不能省卻的以免受保人的健康狀況惡化。
- 若受保人於香港、澳門特別行政區、新加坡、馬來西亞、泰國、日本、台灣、南韓、美國、加拿大、西歐（即奧地利、比利時、丹麥、芬蘭、法國、德國、希臘、冰島、愛爾蘭、意大利、盧森堡、摩納哥、荷蘭、挪威、葡萄牙、西班牙、瑞典、瑞士、英國及梵蒂岡）、澳洲及紐西蘭以外地區入住醫院及於留院期間入住深切治療部（如適用），每日住院入息保障及深切治療保障的賠償額將下降至50%；及每日住院入息保障就每次住院的最高賠償期限為90天。
- 如受保人在保單生效日或加簽批註生效日期或上一次本附加利益保障復效的生效日（以較遲者為準）起首30日內患上疾病，將不能獲得每日住院入息保障及深切治療保障。
- 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www.wli.com.hk。
- 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 for a minimum of 6 hours and continuously stay in the hospital prior to discharge. If two or more confinements are due to the same or related disability, or to any complications arising from it, such confinements shall be regarded as one confinement if each of them is not separated by more than 90 days. Hospital confinement must be medically necessary*.
 - required for, appropriate and consistent with the symptoms and findings or diagnosis and treatment of the disability;
 - in accordance with generally accepted medical practice and not of an experimental or investigative nature;
 - not for the convenience of the life insured, the policyowner, the physician or any other person; and
 - not able to be omitted without adversely affecting the life insured's medical condition.
- If the life insured is confined in a hospital in places other than Hong Kong, the Macau Special Administrative Region, Singapore, Malaysia, Thailand, Japan, Taiwan, South Korea, U.S.A., Canada, Western Europe (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City), Australia and New Zealand, daily hospital income benefit and intensive care benefit payable per hospital confinement and admission to intensive care unit during the hospital confinement (if applicable) shall be reduced to 50%; and the maximum period for which the daily hospital income benefit is payable per hospital confinement shall be reduced to 90 days.
- No hospital income benefit and intensive care benefit are payable if the life insured suffers any sickness or diseases before or within 30 days from policy issue date or the effective date of endorsement or the effective date of last reinstatement of this Supplementary Benefit, whichever is the latest.
- 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 for the "List of Specified Hospitals in PRC".

重要資訊 Important Information

本產品簡介僅供參考，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 Supplementary Benefit 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

本產品乃無分紅附加利益保障，故保單權益人不會享有分享本公司的利潤或盈餘的權利。本產品為非償款性住院現金保障，旨在為希望獲得住院入息的客戶而設。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 Supplementary Benefit and does not entitle the policyowner to participate in the profits or surplus of the Company. The product is a non-indemnity hospital cash insurance plan aiming at customers who want hospital income protection. As a result, customers are advised to save enough money to cover the premiums in the future.

終止 Termination Conditions

在下列任何一種情況最早發生時，本附加利益保障將自動終止，並同時停止收取其保費：

- (i) 受保人身故；
- (ii) 若寬限期過後仍未繳足本附加利益保障及/或基本計劃的任何保費；
- (iii) 基本計劃期滿、到期、退保、終止；或
- (iv) 於受保人年滿 85 歲生日後緊接的首個保單週年日。

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本附加利益保障，惟本公司需在下一個到期繳付保費日前收妥該通知方可終止本附加利益保障。

The Supplementary Benefit shall be automatically terminated and the premium shall cease to be payable for it upon the first occurrence of any one of the following events:

- (i) death of the life insured;
- (ii) if any premium for this Supplementary Benefit and/ or basic plan remains unpaid after the end of the grace period;
- (iii) if the basic plan matures, expires, is surrendered, terminated; or
- (iv) on the policy anniversary on or immediately following the life insured's 85th birthday.

While the policy is in force, you may terminate this Supplementary Benefit 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.

自殺 Suicide

倘若受保人於下列日期起計12個月內自殺身亡，無論自殺時神志清醒與否，本公司的責任只限於退還下列有關日期起計已繳付的本附加利益保障保費（不含利息）減除任何欠款：

- (i) 保單簽發日期或恢復生效日（以較遲者為準）；或
- (ii) 任何增加投保額的生效日期（只適用於該次新增的投保額）。

If the life insured commits suicide, while sane or insane at the material time, within 12 months from the following date, the liability of the Company shall be limited to a refund of premium paid for the Supplementary Benefit since the relevant date without interest, less any Indebtedness:

- (i) policy issue date or date of any reinstatement, whichever is later; or
- (ii) the effective date of any increase in sum insured (applicable to that particular increase in sum insured only).

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。本公司在收妥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.

主要除外事項 Key Exclusions

倘若因以下任何一項或多項因素而直接或間接、完全或部份導致受保人住院，本公司將不會就本附加利益保障內的保障作出賠償：

- (i) 任何已存在醫療狀況；
- (ii) 任何在保單簽發日期或加簽批註生效日期或上一次本附加利益保障復效的生效日（以最遲者為準）起計首 30 天內，受保人 (a) 首次出現徵狀的任何疾病或其接受醫療或 (b) 由醫生治療或受處方藥物治療的疾病；
- (iii) 扁桃腺、腺樣增殖體、疝氣、女性生殖器官疾病的治療或手術，除非受保人在開始接受這種治療或手術前，本附加利益保障已在保單簽發日期或加簽批註生效日期或上一次本附加利益保障復效的生效日（以最遲者為準）之後連續有效達 120 天；
- (iv) 企圖自殺或任何自殘行為，無論當時神智是否清醒；
- (v) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
- (vi) 任何人類免疫力缺乏病毒 (HIV) 的疾病或感染及/或其任何相關的疾病，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，任何在國際疾病分類 (ICD) 中被列為性病的性傳播疾病及性傳播疾病檢測；
- (vii) 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、恐怖份子或任何類似戰爭的行動、政變或篡奪權力、或在任何國家或國際權力機構之海、陸、空部隊中服役；
- (viii) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或毆鬥；
- (ix) 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乘搭具有正式牌照的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；
- (x) 心理或精神問題、精神或神經疾病或紊亂、行為問題或人格障礙、或睡眠不寧引致失調；
- (xi) 一般健康檢查、康復、看護或療養、牙科治理、假牙、眼睛檢查、眼球的折射毛病或以眼鏡幫助矯正的情況、助聽器或其裝置、與傷病無關的預防或疫苗接種治療、整容手術或治療、整形或重建手術或治療（除非有關的整容或整形手術或治療是由於在意外事件中受傷而必需進行的）；
- (xii) 懷孕和相關併發症、分娩（包括手術接生）、流產、墮胎、節育、不孕或絕育、性別變化或性別重分；或
- (xiii) 器官移植服務作為捐贈者（本公司事先批准的除外）。

已存在醫療狀況指在保單簽發日期或加簽批註生效日期或上一次本附加利益保障復效的生效日（以最遲者為準）前發生的以下任何狀況或疾病：

- 以前存在或一直存在；或
- 直接致病因素以前存在或一直存在；或
- 受保人知悉該狀況或疾病之病徵或病狀；或
- 任何化驗室的測試或調查顯示該狀況或疾病有可能存在

No benefits shall be payable under this Supplementary Benefit if the life insured's hospital confinement is caused directly or indirectly, wholly or partly, by any one or more of the following:

- (i) any pre-existing condition;
- (ii) any sickness or disease of the life 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 30 days after the policy issue date or the effective date of endorsement or the effective date of last reinstatement of this Supplementary Benefit, whichever is the latest;
- (iii) treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs unless the life insured has been continuously covered under this Supplementary Benefit for a period of 120 days after the policy issue date or the effective date of endorsement or the effective date of last reinstatement of this Supplementary Benefit, whichever is the latest, immediately preceding such treatment or surgery;
- (iv) attempted suicide or self-inflicted injuries while sane or insane;
- (v) drug-taking other than under the prescription or direction of a physician, abuse of alcohol or the taking of poison;
- (vi) 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 thereof, any sexually transmitted disease which is classified as a venereal disease in the international classification of diseases (icd) and testing for sexually transmitted diseases;
- (vii) war or hostilities (whether declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or any warlike activities, coup or usurped power or active duty in the military, naval or air forces of any country or international authority;
- (viii) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (ix) professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and skydiving) 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;
- (x) psychological or psychiatric condition, mental or nervous disease or disorder, behavioral problems or personal disorder, or sleep disturbance disorder;
- (xi) general health checks, convalescence, custodial or rest care; or dental treatment, dentures, eye examination, refractive errors of the eyes or their correction by glasses, hearing aids or the fitting thereof, preventive or vaccination treatment not related to a disability, cosmetic surgery or treatment, plastic or reconstructive surgery or treatment unless necessitate by injury caused by an accident;
- (xii) pregnancy and related complications, childbirth (including surgical delivery), miscarriage, abortion, birth control, infertility or sterilization, sex changes or gender re-assignments; or
- (xiii) organ transplant services as a donor (except approved by the company in advance).

Pre-existing condition means any condition or illness prior to the policy issue date or the effective date of endorsement or the effective date of last reinstatement of this Supplementary Benefit, whichever is the latest:

- which existed or was existing; or
- where its direct cause existed or was existing; or
- in respect of which the Life Insured has knowledge, signs or symptoms of the condition or illness; or
- where any laboratory test or investigation showed the likely presence of the condition or illness.

等候期 Waiting Period

如受保人在保單簽發日期或加簽批註生效日期或上一次本附加利益保障復效的生效日（以較遲者為準）之前或之後的30日內首次出現徵狀的任何疾病或其接受醫療或由醫生治療或受處方藥物治療的疾病，將不能獲得賠償。

No benefits shall be payable if any sickness or disease of the life insured of which the symptoms first manifest or occur or 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 30 days after the policy issue date or the effective date of endorsement or the effective date of last reinstatement of this Supplementary Benefit, whichever is the latest.

續保 Renewal

除本附加利益保障的所有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持續繳付保費，從而享有保證續保本附加利益保障隨後保單年度的權利，而無論任何情況下保障年期都不會超過受保人年滿八十五(85)歲當天或之後的保單週年日。儘管有上述的規定，本公司保留權利就受保人的類別（例如年齡、性別、吸煙習慣或居住地）而在每個保單週年日調整保費。

Subject to all the terms and conditions of this Supplementary Benefit, the policyowner has a guaranteed right to renew this Supplementary Benefit on every 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 provided that the benefit term shall in no event extend beyond the policy anniversary on or following the life insured's age of 85. Notwithstanding the foregoing, the Company reserves the right to adjust premium on every policy anniversary in respect of like categories of the Life Insured, such as age, sex, smoking habit and residency.

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、吸煙習慣或居住地，視乎情況而定）釐定。保單權益人有責任就任何於申請時披露的資訊的變更通知本公司。本公司將根據多項因素包括但不限於本公司對投資回報、理賠、保單退保及開支等方面之預期及經驗，保留權利檢討及調整此產品的保費率在每個保單週年日調整保費。除非本公司於保單週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, sex, smoking habit and residency, as the case may be) of the life insured. Policyowner is responsible to notify the Company of any subsequent changes to the information disclosed during application process. The Company reserves the right to review and adjust the premium rates of these products based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses and to adjust the premium on every policy anniversary. The Company will not adjust the premium unless we notify you prior to the policy's anniversary.

保費繳費年期及欠繳保費 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，本附加利益保障下的保障在寬限期內繼續生效。若寬限期過後仍未繳足保費，本附加利益保障會自動失效及沒有任何價值，並失去本附加利益保障保障。

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 of each premium. Coverage under this Supplementary Benefit shall continue during the grace period. If you fail to pay the premium after the end of the grace period, this Supplementary Benefit shall lapse immediately and have no further value, and you will lose the coverage under this Supplementary Benefit.

主要產品風險 Key Product Risks

保單權益人有以下的風險：

Policyowners are subject to the following risks:

信貸風險 Credit Risk

本產品為本公司發行的保單，保單權益人會受本公司的信貸風險影響。保單權益人支付的保費將成為本公司資產的一部分，所以保單權益人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. Policyowners 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。如本附加利益保障的貨幣為非本地貨幣，或若您選擇以本保單貨幣以外的貨幣支付保費或收取利益（包括退保，提取預繳保費或身故賠償），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，包括但不限於保費、保費徵費及利益金額。

Currency risk is borne by policyowner. If the Supplementary Benefit is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit (including surrender, withdrawal of prepayment of premium or death benefits) in currencies other than the policy currency(ies), 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

保單權益人應留意通脹會導致未來的生活成本增加。因此，保單權益人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。

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.

索償 Claims

「住院入息保障」及「深切治療保障」的索償，受保人應在相關住院的出院日期起計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。請致電我們的理賠熱線+852 2830 7600索取索償表格。

For hospital income benefit and intensive care benefit, written notice of a claim must be given to the Company within 30 days after the date of discharge of the relevant hospital confinement of the life insured. Satisfactory proof in the Company's prescribed form together with all official receipts must be made and furnished to the Company within 90 days from the date of discharge from the hospital. You can call our Claims Hotline at +852 2830 7600 for the appropriate claim form.

注意 Notes

1. 本附加利益保障簡介冊由立橋人壽保險有限公司（「立橋人壽」或「本公司」）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。
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2. 本附加利益保障由立橋人壽承保。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 Supplementary Benefit is underwritten by Well Link Life. Well Link Life is authorized and regulated by Insurance Authority to carry on long-term business in the Hong Kong Special Administrative Region.
3. 本附加利益保障是一項保險產品。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 Supplementary Benefit is an insurance product. The premium paid is not a bank savings deposit or time deposit. This Supplementary Benefit is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
4. 本附加利益保障之保單條款受香港特別行政區的法律所規管。
The policy provision of this Supplementary Benefit is governed by the laws of the Hong Kong Special Administrative Region.
5. 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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