

立安心危疾附加保障 Well Protect Critical Illness Supplementary Benefit



及早準備，即使患上危疾亦可以有充足準備應付治療及開支。立安心危疾附加保障（「本附加利益保障」）於基本計劃上加上危疾保險，保費相宜。

Well plan provides you adequate support on medical treatment and expense against critical illness. Well Protect Critical Illness Supplementary Benefit (the 'Supplementary Benefit') offers critical illness protection on top of the basic plan at affordable premium.



嚴重疾病賠償 Critical illness benefit

假如受保人經診斷患上受保的62種嚴重疾病其中之一，本附加利益保障將一筆過支付嚴重疾病賠償，減輕你的財務負擔。

If the life insured is diagnosed with any one of the covered 62 critical illnesses, a lump-sum critical illness benefit will be paid to reduce your financial burden.

受保嚴重疾病一覽表 Overview of the Critical Illnesses Covered

癌症 Cancer

1. 癌症 Cancer

與心臟相關疾病 Illnesses related to Heart

2. 心肌病 Cardiomyopathy
3. 冠狀動脈手術 Coronary Artery Surgery
4. 心臟病發 Heart Attack
5. 心瓣置換及修補 Heart Valve Replacement and Repair
6. 傳染性心內膜炎 Infective Endocarditis
7. 其他嚴重的冠狀動脈疾病 Other Serious Coronary Artery Disease
8. 原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension
9. 主動脈手術 Surgery to Aorta

與神經系統相關疾病 Illnesses related to Nervous System

10. 阿爾茨海默氏症 / 不可還原之器質性腦退化疾病
Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11. 植物人 Apallic Syndrome
12. 細菌性腦膜炎 Bacterial Meningitis
13. 良性腦腫瘤 Benign Brain Tumour
14. 昏迷 Coma
15. 腦炎 Encephalitis
16. 偏癱 Hemiplegia
17. 嚴重頭部創傷 Major Head Trauma
18. 結核性腦膜炎 Meningeal Tuberculosis
19. 脊髓性肌肉萎縮症 Spinal Muscular Atrophy
20. 漸進性延髓麻痺症 Progressive Bulbar Palsy
21. 肌萎縮性脊髓側索硬化症 Amyotrophic Lateral Sclerosis
22. 原發性側索硬化症 Primary Lateral Sclerosis
23. 多發性硬化症 Multiple Sclerosis
24. 肌肉營養不良症 Muscular Dystrophy
25. 癱瘓 Paralysis
26. 帕金森症 Parkinson's Disease
27. 脊髓灰質炎 Poliomyelitis
28. 進行性核上神經麻痺症 Progressive Supranuclear Palsy
29. 嚴重重症肌無力 Severe Myasthenia Gravis
30. 中風 Stroke

與主要器官或功能相關疾病 Illnesses related to Major Organs or Functions

31. 急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis
32. 再生障礙性貧血 Aplastic Anaemia
33. 慢性肝病 Chronic Liver Disease
34. 慢性復發性胰臟炎 Chronic Relapsing Pancreatitis
35. 末期肺病 End Stage Lung Disease
36. 爆發性肝炎 Fulminant Viral Hepatitis
37. 腎衰竭 Kidney Failure
38. 重要器官移植 Major Organ Transplantation
39. 腎髓質囊腫病 Medullary Cystic Disease
40. 系統性紅斑狼瘡性腎炎
Systemic Lupus Erythematosus with Lupus Nephritis
41. 系統性硬皮病 Systemic Scleroderma

其他嚴重疾病 Other Critical Illnesses

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| 42. 失明 Blindness | 51. 喪失語言能力 Loss of Speech |
| 43. 慢性腎上腺功能不全 (阿狄森氏病)
Chronic Adrenal Insufficiency (Addison's Disease) | 52. 失去兩肢 Loss of Two Limbs |
| 44. 庫賈氏病 Creutzfeldt-Jakob Disease | 53. 嚴重燒傷 Major Burns |
| 45. 克隆氏病 Crohn's Disease | 54. 因醫療感染人類免疫力缺乏病毒
(HIV) Medically Acquired HIV Infection |
| 46. 伊波拉 Ebola | 55. 壞死性筋膜炎 Necrotising Fasciitis |
| 47. 象皮病 Elephantiasis | 56. 因職業感染人類免疫力缺乏病毒 (HIV) Occupationally Acquired HIV |
| 48. 因輸血感染人類免疫力缺乏病毒
(HIV) HIV due to Blood Transfusion | 57. 嗜銘細胞瘤 Pheochromocytoma |
| 49. 失聰 Loss of Hearing | 58. 嚴重類風濕關節炎 Severe Rheumatoid Arthritis |
| 50. 失去一肢及一眼 Loss of One Limb and One Eye | 59. 嚴重潰瘍性結腸炎 Severe Ulcerative Colitis |

末期疾病及傷殘 Terminal Illness and Disability

- | | |
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| 60. 不能獨立生活 ¹ Loss of Independent Existence ¹ | 62. 末期疾病 Terminal Illness |
| 61. 完全及永久傷殘 ¹ Total and Permanent Disability ¹ | |

- 「不能獨立生活」及「完全及永久傷殘」的保障年齡為18歲至64歲。
The coverage age for 'Loss of Independent Existence' and 'Total and Permanent Disability' is between attained ages of 18 and 64.
- 如嚴重疾病的病徵、狀況或診斷於保單簽發日起60天內出現或發生，則不獲本附加利益保障下的嚴重疾病保障賠償（由意外事件導致的嚴重疾病則不適用）。
No critical illness benefit under this policy will be payable if the symptoms, conditions or diagnosis of the critical illness commences or occurs within 60 days after the policy issue date, except for critical illness caused by an accident.
- 任何「嚴重疾病賠償」的索償必須在受保人獲悉患上受保的嚴重疾病起計90天內以本公司制定的索償表格提出。
在本公司接獲索償書面通知後6個月內，保單權益人必須呈交診斷的書面證明，並以本公司批准的醫生發出的醫療證明和報告及本公司要求的任何其他證明作支持；有關費用由保單權益人負責。
Any claim for the critical illness benefit must be made in the Company's prescribed claims form within 90 days of the life insured becoming aware that he / she is suffering from a covered critical illness.
Written proof of the diagnosis supported by medical evidence and reports by a physician approved by the Company and any other evidence required by the Company must be provided by the policyowner at his/her own expense and received by the Company within 6 months after it receives the written notice of claim.



身故賠償 守護摯愛 Death benefit for your loved ones

假如受保人不幸離世，受益人將獲一筆過身故賠償，幫助摯愛渡過艱難時刻。
If the life insured passes away, the beneficiary will receive a lump-sum death benefit. Support your loved ones get through the tough times.



可轉換至終身危疾保險計劃 Convertibility to permanent critical illness insurance plan

在受保人60歲前，您可以選擇將部份或全部的投保額轉換⁴至另一張終身危疾保險計劃⁵，而無需遞交任何可受保證明。

At any time before the life insured's 60th birthday, you may convert⁴ all or part of the sum insured of the Supplementary Benefit to a permanent critical illness insurance plan⁵ without any evidence of insurability.

- 保障轉換權益只適用於沒有任何附加保費的本附加利益保障。保障轉換要求必須以書面通知遞交給本公司，並符合當時適用的指定條件及本公司的行政規則（包括但不限於可接受轉換的計劃及最低投保額要求）。
Conversion Option is only applicable to Supplementary Benefit with no loading imposed. The request for conversion must be submitted in a written notice to the Company and meet all the specified conditions as well as administrative rules (including but not limited to the permanent plan allowed for conversion and the minimum sum insured requirement) of the Company at the time of request.
- 新計劃投保總額不得超過本附加利益保障的投保額，而保費會根據當時新終身危疾保險計劃的投保額、適用於新生意的保費率及受保人的年齡而釐訂。
The total sum insured of the new insurance plan cannot exceed the sum insured of the Supplementary Benefit. The premium of the new insurance plan will be based on the new sum insured, the premium rates as determined by the Company for new business and the attained age of the life insured at the time of issuance of the new plan.

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100歲 Yearly renewal up to life insured age 100
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	HKD100,000港元 / RMB100,000人民幣 / USD12,500美元
最高投保額 Maximum Sum Insured	HKD8,000,000港元 / RMB8,000,000人民幣 / USD1,000,000美元
嚴重疾病賠償 Critical Illness Benefit	嚴重疾病賠償應等於： i) 診斷時的附加利益保障的投保額；減 ii) 任何欠款。 Critical illness benefit shall equal to: i) sum insured of this Supplementary Benefit at time of diagnosis; less ii) any indebtedness.
身故賠償 Death Benefit	身故賠償應等於： i) 受保人身故時附加利益保障的投保額；減 ii) 任何欠款。 Death benefit shall equal to: i) sum insured of this Supplementary Benefit at the time of life insured's death; less ii) any indebtedness.

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。本產品為非償款性質危疾保障，為希望獲得危疾保障而同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 Supplementary Benefit and does not entitle the policyowner to participate in the profits or surplus of the Company. The product is critical illness benefit of non-indemnity nature and is aimed at customers who want critical illness benefits 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

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) 賠付嚴重疾病賠償；
- (iii) 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；
- (iv) 基本計劃期滿、到期、退保、終止；
- (v) 本附加利益保障完全轉換至一張終身危疾保險計劃，或轉換後導致投保額減至低於最低投保額要求；或
- (vi) 於受保人年滿100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受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) payment of critical illness benefit;
- (iii) if any premium of this Supplementary Benefit and/or the basic plan remains unpaid after the end of the grace period;
- (iv) the basic plan matures, expires, is surrendered, or terminated;
- (v) If this Supplementary Benefit is fully converted to a permanent critical illness insurance plan or after conversion, the sum insured of this Supplementary Benefit is reduced and falls below the minimum sum insured requirement; or
- (vi) on the policy anniversary on or immediately following the life insured's 100th 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基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 basic 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.

主要除外事項 Key Exclusions

因以下任何一項或多項而直接或間接、完全或部分引起、與其有關、導致或產生的任何嚴重疾病，將不在本附加利益保障的嚴重疾病賠償的受保範圍內：

- (i) 任何已存在醫療狀況；
- (ii) 先天畸形或異常、不育或絕育；
- (iii) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
- (iv) 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，於因輸血感染人類免疫力缺乏病毒(HIV)、因醫療感染人類免疫力缺乏病毒(HIV)及因職業感染人類免疫力缺乏病毒(HIV)則除外。
- (v) 核分裂、核融合、任何核燃料或燃燒核燃料或核子武器物料後的核廢料放射性所產生的電離輻射或污染；
- (vi) 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；
- (vii) 參與任何軍事或維持和平活動；

- (viii) 任何人士為自己或代表任何團體或組織或與任何團體或組織有關，以恐怖主義、綁架或企圖綁架、攻擊、襲擊或其他暴力手段強行影響任何團體、法團或政府；
- (ix) 任何蓄意自殘行為；
- (x) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或毆鬥；或
- (xi) 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。

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 critical illness benefit will be payable under this Supplementary Benefit for any critical illness resulting from, or related to, or caused or contributed directly or indirectly, wholly or partly, by any of the following:

- (i) Any pre-existing condition;
- (ii) Congenital deformities or anomalies, infertility or sterilization;
- (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 with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutations, derivation or variations thereof, except HIV due to blood transfusion, medically acquired HIV or occupationally acquired HIV;
- (v) Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
- (vi) War or hostilities (whether war be declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or warlike activities;
- (vii) Participation in any armed force or peace keeping activities;
- (viii) An act of any person acting on their own or on behalf of or in connection with any group or organization to influence by force, any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault or any other violent means;
- (ix) An intentional self-inflicted act;
- (x) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray; or
- (xi) 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 a crew member or as 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.

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

在本附加利益保障中，對於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60天內，首次出現或顯現有病的病徵或狀況，或患上首次診斷的嚴重疾病，將不獲任何嚴重疾病賠償。本條不適用於由意外事件導致的嚴重疾病。

No critical illness benefit will be payable under the Supplementary Benefit for any critical illness, if the symptoms or conditions of which or the diagnosis of which first appeared or occurred within 60 days immediately following 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. Supplementary Benefit, whichever is the latest. This shall not apply to any critical illness caused by an accident.

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100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、性別或吸煙習慣）而在每個保單週年日調整保費。

Subject to all the terms and conditions of this Supplementary Benefit, 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 100. 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 and smoking habit.

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、性別或吸煙習慣，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 and smoking habit, 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 Supplementary Benefit 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

任何索償必須在受保人罹患上嚴重疾病起計90天內以本公司制定的索償表格提出，並在本公司接獲索償書面通知後六個月內，呈交診斷的書面證明連同認可的醫療證明和報告及其他文件證明。請致電我們的理賠熱線+852 2830 7600索取索償表格。

Any claim must be made in the Company's prescribed claims form within 90 days of the life insured becoming aware that he/she is suffering from a critical illness. Written proof of the diagnosis supported by medical evidence and other relevant evidence must be received by the Company within six months after it receives the written notice of claim. 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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