



立安心 108 保費回贈個人意外保

Well Protect 108 Refundable Personal Accident Insurance Plan

10 年個人意外保障兼享 108% 保費回贈

10-Year Personal Accident Protection and 108% Premium Refund

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

 立橋人壽
Well Link Life

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Well Protect 108 Refundable Personal Accident Insurance Plan

生活中意外可能隨時隨地發生，突如其來的意外可能會造成身體損傷而需要住院治療，嚴重者更可能不能工作引致收入減少。立橋人壽的**立安心 108保費回贈個人意外保**（「本計劃」）為您提供全面意外保障及人壽保障。您只需要繳付8年保費，便可享有10年保障，保單期滿時更可享受108%已繳總保費回贈。

Accident can happen anytime and anywhere. Unexpected accident may cause you injuries and hospital treatment. You may suffer loss of income if you are unable to work due to serious injuries. Well Link Life's **Well Protect 108 Refundable Personal Accident Insurance Plan** (the 'Plan') offers comprehensive accident protection and life protection. You only pay 8-year premium and enjoy 10-year coverage plus refund of 108% of total premiums paid at policy maturity.

計劃特點 Key Features

- 繳付 8 年保費享有 10 年保障
8-year premium payment for 10-year coverage period
- 108% 期滿保費回贈
108% Refund of Premium at maturity
- 每日意外住院入息
Daily accidental hospital income
- 意外傷殘及斷肢保障
Accidental disability and dismemberment benefit
- 意外身故賠償幫助摯愛渡過突如其來的難關
Accidental death benefit to help your loved ones during unexpected hardship
- 雙倍賠償 給您額外保障
Double Benefit for Extra Protection
- 身故賠償 保障摯愛
Death benefit to protect your loved ones
- 簡易投保程序
Simple application process





繳付 8 年保費享有 10 年個人意外保障

8-year premium payment for 10-year personal accident protection

您只需要繳付8年保費，便可享有10年保障，即使不幸遇上意外亦無需擔心經濟問題。

You only pay 8-year premium and enjoy 10-year coverage. The Plan eases your financial worries when unfortunate accident occurs.



保費回贈

Refund of Premium

不論在保障期內曾索償每日意外住院入息與否，您都可以於保單期滿時獲退回總已繳年保費等值¹的108%。若在期滿前退保，您可以取回退保價值相等於保障表內列明的總已繳年保費等值¹的百分比。

You will receive a refund of premium equals to 108% of total equivalent annual premiums paid¹ at policy maturity, regardless of any claims made on daily accidental hospital income during the coverage period. If you surrender the policy before maturity, you will receive a surrender value at the percentage of the total equivalent annual premiums paid¹ according to the table in Benefit Schedule.

例子 Example:

陳小姐於35歲時投保計劃1。如果陳小姐於第6個保單週年日後第3個月退保，根據所選擇的保費繳費模式，他可以取回的退保價值相等於：

Ms. Chan enrolls in Plan 1 at age 35. If Ms. Chan surrenders the policy 3 months after the 6th policy anniversary, according to the chosen premium payment mode, she will receive a surrender value equals to:



保費繳費模式 Premium Payment Mode	年繳 Annual	月繳 Monthly
總已繳年保費等值 (A) Total Equivalent Annual Premiums Paid (A)	保費表內的年繳保費 x 已繳年繳保費期數 Annual Premium as in Premium Table x Number of annual premium payments made HKD 3,386 x (6 + 1) 港元 = HKD 23,702 港元	保費表內的年繳保費 x 已繳月繳保費期數 / 12 Annual Premium as in Premium Table x Number of monthly premium payments made / 12 HKD 3,386 x (6 x 12 + 3) / 12 港元 = HKD 21,163 港元
保費回贈百分比 (B) Premium Refund Percentage (B)	第 6 已屆保單年度的保費回贈百分比為 60% Premium Refund Percentage as at end of 6 th policy year is 60%	第 6 已屆保單年度的保費回贈百分比為 60% Premium Refund Percentage as at end of 6 th policy year is 60%
退保價值 Surrender Value	(A) x (B) = HKD 23,702 x 60% 港元 = HKD 14,221 港元	(A) x (B) = HKD 21,163 x 60% 港元 = HKD 12,698 港元

註 Remark :

- 以上例子假設沒有保費調整及所有保費在保費繳費到期前全數繳付。
- 所有數值均以四捨五入方式調整至最接近的個位數以便參考。
- The above example assumes no premium adjustment has been made and all premiums are paid in full when due.
- The figures are rounded to nearest integer for easy reference.



每日意外住院入息 Daily accidental hospital income

若受保人因意外受傷而需要住院治療，每日可獲住院入息（每次因意外事件住院多達90日），讓您於接受治療期間無需擔心經濟問題。

本計劃提供三個級別選項，切合您的個人需要。

During the confinement at hospital due to injury caused by accident, you will receive daily hospital income (up to 90 days of hospital confinement per accident) to ease your financial burden.

The Plan offers 3 choices of plan level to suit your personal need.

每日意外住院入息 Daily Accidental Hospital Income	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
	HK\$300港元	HK\$600港元	HK\$900港元



意外傷殘及斷肢保障 Accidental disability and dismemberment benefit

若受保人不幸因意外事件而導致永久傷殘或斷肢，本計劃提供定額意外傷殘及斷肢保障。

If the life insured unfortunately suffer from permanent disability or dismemberment as a result of an accident, a fixed amount of accidental disability and dismemberment benefit will be provided to you.

意外傷殘及斷肢保障 Accidental disability and dismemberment benefit	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
	HK\$300,000港元	HK\$600,000港元	HK\$900,000港元



意外身故賠償 Accidental death benefit

若受保人於保單生效期間因意外導致不幸身故，受益人可獲得意外身故賠償。

If the life insured unfortunately passes away as a result of an accident while the policy is in force, an accidental death benefit will be provided to the beneficiary(ies).

意外身故賠償 Accidental death benefit	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
	HK\$300,000港元	HK\$600,000港元	HK\$900,000港元



雙倍賠償 給您額外保障 Double indemnity for extra protection

若受保人於指定情況下身故或受傷致永久傷殘或斷肢，可獲雙倍賠償。

If the life insured dies or suffers from permanent disability or dismemberment as a result of certain incidents, the benefit payable will be doubled.



身故賠償 保障摯愛 Death benefit to protect your loved ones

若受保人於保單生效期間不幸因非意外原因身故，受益人可獲得身故賠償。

If the life insured unfortunately passes away not due to accident while the policy is in force, a death benefit will be provided to the beneficiary(ies).



投保程序簡易 Simple application process

您無需回答任何健康問題或體檢，即可完成核保，申請程序簡易。

The application is simple. You don't need to answer any health questions or perform any medical examination to complete the underwriting process.

產品概覽

Product Summary

產品種類 Product Type	基本計劃 Basic plan
投保年齡 Issue Age	18 歲至 60 歲（以上一個生日計算） Age 18 to 60 (on last birthday)
保障年期 Benefit Term	10 年 years
保費繳費年期 Premium Payment Term	8 年 years
保費繳費模式 Premium Payment Mode	年繳 / 月繳 Annual / monthly
保單貨幣單位 Policy Currency	港元 HKD

保障表

Benefit Schedule

保障項目 ¹ Benefit items ¹	賠償限額（港元） Benefit limit (in HK\$)		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
計劃級別 Plan Level			
每日意外住院入息賠償 ^{2, 3, 4, 6} Daily Accidental Hospital Income Benefit ^{2, 3, 4, 6}	每日 \$300 per day	每日 \$600 per day	每日 \$900 per day
	每次意外事件住院最多賠償 90 天、每個保單年度意外次數最多 10 次及整個保障年期內最多住院 1,000 日 Maximum 90 days per each accident, 10 accidents per policy year and 1,000 days per benefit term.		
意外傷殘及斷肢保障 Accidental Disability and Dismemberment Benefit	若受保人因意外事件而導致下列受保事故，本計劃提供定額意外傷殘及斷肢保障。 受保事故： (i) 永久喪失雙目視力； (ii) 喪失兩肢體或永久完全喪失兩肢體的使用功能；或 (iii) (a) 永久喪失單目視力；及 (b) 喪失一肢體或永久完全喪失一肢體的使用功能；或 (iv) 在受保人 65 歲生日或之前完全及永久傷殘。 The Plan provides a fixed amount of accidental disability and dismemberment benefit if life insured suffers from below covered events as a result of an accident. Covered events: (i) Permanent loss of sight of both eyes; (ii) Loss of two limbs or permanent total loss of use of two limbs; or (iii) (a) Permanent loss of sight of one eye; and (b) Loss of one limb or permanent total loss of use of one limb; or (iv) Total and permanent disability on or before the life insured's 65th birthday.		
	\$300,000	\$600,000	\$900,000
意外身故賠償 Accidental Death Benefit	若受保人於保單生效期間因意外發生起的 180 日內導致身故，受益人可獲得定額意外身故賠償。 While the policy is in force, if the life insured unfortunately passes away as a result of an accident within 180 days from the accident, a fixed amount of an accidental death benefit will be provided to the beneficiary(ies).		
	\$300,000	\$600,000	\$900,000

雙倍賠償
Double Indemnity

- 若受保人於以下情況下身故或受傷致永久傷殘或斷肢，可獲雙倍賠償。
- (i) 當受保人作為一個購票乘客，於行駛在非航空及非海上公共交通工具內；或
 - (ii) 當受保人以行人身份於交通意外事件中受傷及 / 或被任何機動車輛撞倒；或
 - (iii) 當受保人在一般只限載客用的升降機廂內（不包括礦場及建築地盤的升降機）；或
 - (iv) 只限在下列公共建築物內直接因發生火警導致：戲院、公眾大禮堂、酒店、學校及醫院；或
 - (v) 在香港因自然災害造成的水浸及 / 或山泥傾瀉；或
 - (vi) 當受保人及受保人的配偶因同一意外事件導致身故。
- If the life insured passed away or suffers from permanent disability or dismemberment as a result of the following incidents, the benefit payable will be doubled.
- (i) While the life insured is a fare paying passenger within any mechanically propelled non-aerial and non-marine public conveyance; or
 - (ii) While the life insured is a pedestrian injured in a traffic accident and/or struck by any motor driven / powered vehicle; or
 - (iii) While the life insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; or
 - (iv) As a direct result of the burning of the following public buildings only: theatre, public auditorium, hotel, school and hospital; or
 - (v) As a result of flooding and/or landslide caused by natural disaster in Hong Kong; or
 - (vi) Both the life insured and spouse of the life insured die as a result of the same accident.

身故賠償
Death Benefit

100% 總已繳年保費等值
of the total equivalent
annual premiums paid¹ +
\$3,000

100% 總已繳年保費等值
of the total equivalent
annual premiums paid¹ +
\$6,000

100% 總已繳年保費等值
of the total equivalent
annual premiums paid¹ +
\$9,000

退保保障
Surrender Benefit

若在期滿前退保，您可以按下計算方法取回退保價值：

總已繳年保費等值¹ x 指定保費回贈百分比

If you surrender the policy before maturity, you will receive a surrender value calculated as the following formula:

Total Equivalent Annual Premiums Paid¹ x Scheduled Premium Refund Percentage

下表為保費回贈百分比：

The following table shows the premium refund percentage:

已屆保單年度 End of Policy Year	保費回贈百分比 Premium Refund Percentage
1	0%
2	15%
3	30%
4	40%
5	50%
6	60%
7	70%
8	80%
9	90%
10	108%

期滿保障
Maturity Benefit

相等於期滿日時總已繳年保費等值¹ 的 108%
Equals to 108% of the total equivalent annual premiums paid¹ on the maturity date

註釋Remarks

1. 總已繳年保費等值指於相關日期並以年繳保費計算的累積總保費，計算方法為年繳保費除以十二再乘已繳付之月份數目。保費徵費或任何其他保障項目（如有）的保費並不包括在內。
 2. 住院指受保人按醫生建議登記入院作為留院病人就受傷接受治療而住院最少六小時並於出院前持續留院，因同一意外事件或其併發症而多次住院，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：
 - (i) 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；
 - (ii) 符合一般接受的醫療習慣而非為實驗或調查性質；
 - (iii) 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
 - (iv) 不能省卻的以免受保人的健康狀況惡化。
 3. 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，每日意外住院入息賠償將減至列於有關金額的50%；及每日意外住院入息賠償就每次意外事件的最高賠償期限為30天。
 4. 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。
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1. Total equivalent annual premiums paid means the accumulated premiums due and paid at the relevant date which is calculated as “annual premium” (i.e. premium payable for annual mode) divided by 12 then multiplied by the corresponding number of months that the premium has been paid. Levy or premiums of other benefit items (if any) will be excluded.
 2. 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 accident, or to any complications arising from it, such confinements shall be regarded as one confinement. Hospital confinement must be medically necessary*.
 - * Medically necessary means in respect of confinement, treatment, procedure, supplies or other medical services, such confinement, treatment, procedure, supplies or other medical services which are, in the Company’s opinion:
 - (i) required for, appropriate and consistent with the symptoms and findings or diagnosis and treatment of the disability;
 - (ii) in accordance with generally accepted medical practice and not of an experimental or investigative nature;
 - (iii) not for the convenience of the life insured, the policyowner, the physician or any other person; and
 - (iv) not able to be omitted without adversely affecting the life insured’s medical condition.
 3. 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, any benefit payable for each day of hospital confinement shall be reduced to 50% of the relevant benefits; and the maximum period for which the daily accidental hospital income benefit is payable per accident shall be reduced to 30 days.
 4. 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”.

保費表

Premium Table

年繳保費 Annual Premium (港元 HKD)			
職業類別 Occupation Class 1 - 4	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
	3,386	6,455	9,409
月繳保費 Monthly Premium (港元 HKD)			
職業類別 Occupation Class 1 - 4	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
	297.97	568.04	827.99

標準保費表註：

Notes to the Standard Premium Rate Tables:

- 標準保費率表並未包括由保險業監管局徵收的保費徵費。有關保費徵費詳情，請瀏覽本公司網頁 www.wli.com.hk。
- 由2021年 8 月 12 日起生效。
- 保費將根據受保人之類別（例如年齡或性別）而在保單週年日調整保費。除非本公司於保單週年日前通知保單權益人，否則本公司不會作保費調整。為免存疑，本公司不會基於個人而調整保費。
上列保費率為根據受保人的已屆年齡計算其應支付首年保費時所採用的保費率，由此計算所得的應支付首年保費並不能視為實際未來所需支付的保費。續保保費及保費徵費將在本公司於續保日前發出的續保通知書中列明。
- 有關職業分類的詳情，請參考下文「職業類別表」。
- The Standard Premium Rate Tables do not include levy which is collected by the Insurance Authority. For details, please visit our website at www.wli.com.hk.
- Effective from 12th August 2021.
- Premiums are determined based on categories of the life insured, such as age or sex. The Company will not adjust the premium unless the policyowner is notified prior to the policy anniversary. For the avoidance of doubt, the Company shall not adjust the premium on an individual basis. The premium rates stated above refer to the rates used to calculate the first-year premium payable based on the attained age of the life insured, but the first-year premium payable thus calculated cannot be regarded as the actual premiums payable in the future. The renewal premium and levy will be set out in the renewal notice to be issued by the Company prior to the renewal date.
- Please refer to the Occupation Class Table below for more information on the classification of occupations.

職業類別表

Occupation Class Table

類別 Class 1	辦公室工作或非收入人士 Office work or non-gainfully employed persons	辦公室工作 Office work 例如：會計師、律師、辦公室文職人員、醫生、牙醫、一般管理層或行政總裁。 Examples: accountants, lawyers, office and clerical workers, doctors, dentists, general management and CEOs. 非收入人士 Non-gainfully employed persons 現時沒有任何受薪職業，例如家庭主婦、學生或退休人士。 Currently not engaged in a paid job. Examples: housewives, full-time students and retirees.
類別 Class 2	外勤、銷售或輕型手作 Local travel, sales or light manual duties	例如：餐廳侍應、銷售人員、零售店員工、護士、清潔工人、廠房指導人員及需要間歇性戶外工作的工程師（或其他專業），不包括貨運。 Examples: waiters or waitresses, salesmen, retail shop workers, nurses, cleaners, factory supervisors and engineers (or other professionals) with occasional outdoor work, exclude deliverymen.
類別 Class 3	需手作但非提舉重物、高空工作或重體力勞動 Manual labour, but not requiring heavy lifting, working at height or heavy physical labour	例如：調酒師、廚師、水喉匠、司機、園丁、警察及送貨人員。 Examples: bartenders, cooks, plumbers, drivers, gardeners, police and deliverymen.
類別 Class 4	重體力勞動包括提舉重物，但無需於地面15米以上或以下工作 Heavy physical labour (including heavy lifting), but not requiring working 15 metres above or below the ground	例如：技術員、地盤工人、工廠工人、勞動人員及護衛員。 Examples: mechanics, construction workers, factory workers, labourers and security guards.
不受保職業 Occupations not covered	危險職業，包括需於地面15米以上或以下工作 Risky jobs, including those that involve working 15 metres above or below the ground	例如：海事、非本地港口捕魚、採礦、油站、軍事服務、水底工作、使用爆炸品、海外工作、職業運動員或非商業航空機師。 Examples: shipping, off-shore fishing, mining, oil-rigs, the armed services, working under water, working with explosives, working overseas, working as professional athlete or non-commercial pilot.

職業分類表註釋 Remarks to the Occupation Class Table:

此職業分類只作參考用途。若投保人未能確定所屬職業類別，請致電本公司的客戶服務熱線 +852 2830 7500查詢。

This occupation class is for reference only. If you are not sure about the class of your current occupation, please contact our customer service hotline at +852 2830 7500 for inquiry.

重要資訊

Important Information

本產品簡介冊僅供參考，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。本產品簡介冊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 plan 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

本產品乃無分紅保單，故保單權益人不會享有分享本公司的利潤或盈餘的權利。本產品旨在為希望獲得意外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 policy and does not entitle the policyowner to participate in the profits or surplus of the Company. The product is aiming at customers who can pay the premium as long as they want the accident protection. As a result, customers are advised to save enough money to cover the premiums in the future.

自殺 Suicide

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由保單簽發日期或加簽批註日期或恢復生效日（以較遲者為準）起計已繳付的基本計劃保費（不含利息）減除任何欠款。

If the life insured commits suicide, while sane or insane, within 12 months from the policy issue date or the date of endorsement or date of any reinstatement, whichever is later, the liability of the Company shall be limited to a refund of premium paid for the basic plan without interest less any indebtedness:

終止 Termination Conditions

本計劃將在以下情況時自動終止，以最先者為準：

- 受保人身故；
- 賠付意外傷殘及斷肢保障；
- 本公司批准保單權益人書面要求退保；
- 本保單到達期滿日；或
- 本保單於寬限期後失效。

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保單，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有關保單。

The Plan shall be automatically terminated on the earliest of the following events:

- Death of the life insured;
- Payment of accidental disability and dismemberment benefit;
- The Company approves the written request of the policyowner for surrender;
- This policy reaches the maturity date; or
- This policy lapses after the end of the grace period.

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

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.

保費繳費年期及欠繳保費 Premium Payment Term and Non-payment of Premium

您應按所選的保費繳費年期準時繳交保費。若有任何保費在寬限期屆滿時仍未繳付，而退保價值高於零，本保單會按照保單的退保保障條款退保。如果您提前終止本計劃或提前停止支付保費，您可能會蒙受重大損失，包括但不限於喪失保障、支付退保費用及財務損失。

You should pay premium(s) on time and according to the selected premium payment term. If any premium remains unpaid at the end of the grace period (i.e. 31 days from premium due date) and the surrender value is greater than zero, the policy will be surrendered according to the Surrender Benefit provisions. Should you terminate this plan early or cease paying premiums early, you may suffer a significant loss, including but not limited to, loss of coverage, surrender charge and financial loss.

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、職業類別及計劃級別，視乎情況而定）釐定。我們保留權利在每個保單週年日根據整體理賠情況及保單續保情況而調整特定風險級別的保費率。除非我們於保單週年日前向您發出通知，否則保費將不會調整。為免存疑，本公司不會基於個人而調整保費。

Premiums are determined based on the risk class (including but not limited to age, sex, occupational classes and plan level, as the case may be) of the life insured. We reserve the right to review and adjust the premium rates for particular risk classes, based on the overall claims and policy persistency experience, on every policy anniversary. We will not adjust the premium unless we notify you prior to the policy's anniversary. For the avoidance of doubt, the Company shall not adjust the premium on an individual basis.

主要不保事項 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身故或受傷，所有意外保障並不適用：

1. 任何已存在醫療狀況；
2. 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
3. 任何類型的疾病，或細菌或病毒性的感染，但因意外割傷或傷口引致細菌感染者除外；
4. 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；
5. 核分裂、核溶合、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；
6. 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；
7. 參與任何軍事或維持和平活動；
8. 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、謀殺或企圖謀殺、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；
9. 自殺或任何蓄意自殘行為，無論當時神智清醒與否；
10. 抵觸或企圖抵觸法律、拒捕或參與任何爭執或戰鬥；
11. 美容或整形手術、或任何非必要的手術、或先天性異常，但因意外事件引致受傷而需重建手術則除外；
12. 分娩、流產、墮胎、懷孕或其任何併發症，無論事故是否由受傷引發或因受傷而加劇；或
13. 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乘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。

No accidental benefits shall be payable if the life insured's death or injury is caused directly or indirectly, wholly or partly, by any one or more of the following:

- (i) any pre-existing condition;
- (ii) taking of drugs other than under the prescription or direction of a physician, abuse of alcohol or the taking of poison;
- (iii) any kind of sickness or disease, or bacterial or viral infection except bacteria infection resulting from an accidental cut or wound;
- (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;
- (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, murder or attempted murder, kidnapping or attempted kidnapping, attack, assault or any other violent means;
- (ix) suicide or an intentional self-inflicted act while sane or insane;
- (x) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (xi) cosmetic or plastic surgery, or any elective surgery or congenital anomalies, apart from reconstructive surgery required by Injury caused by an accident;
- (xii) childbirth, miscarriage, abortion, pregnancy and any complications thereof, notwithstanding that such event may have been accelerated or induced by Injury; or
- (xiii) 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.

稅務及匯報 Tax and Reporting

立橋人壽須遵守《稅務條例》(第 112 章) 內以下的要求，以便稅務局實施《稅務條例》規定的自動交換某些財務帳戶資料的安排：

- (i) 辨識某些帳戶為非除外「財務帳戶」(「非除外財務帳戶」)；
- (ii) 為稅務目的辨識非除外財務帳戶持有人及某些非除外財務帳戶持有實體居留的司法管轄區；
- (iii) 界定某些非除外財務帳戶持有實體的地位為「被動非財務實體」，並為稅務目的辨識其「控權人」居留的司法管轄區；
- (iv) 收集非除外財務帳戶的某些資料(「所需資料」)；及
- (v) 將某些所需資料交予稅務局(統稱為「自動交換資料要求」)。

為遵守「自動交換資料要求」，立橋人壽會要求您提供相關資料。如您有任何疑問，可尋求獨立的專業意見。

Well Link Life must comply with the following requirements of the Inland Revenue Ordinance (Cap. 112) to facilitate the Inland Revenue Department (IRD) automatically exchanging certain financial account information as provided for thereunder:

- (i) to identify certain accounts as non-excluded 'financial accounts' ('NEFAs');
- (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
- (iii) to determine the status of certain NEFA-holding entities as 'passive NFES' and identify the jurisdiction(s) in which their 'controlling persons' reside for tax purposes;
- (iv) to collect certain information on NEFAs ('Required Information'); and
- (v) to furnish certain Required Information to the IRD (collectively, the 'AEOI requirements').

Well Link Life will request you to provide certain information. You should seek independent professional advice if you have any doubt to comply with the AEOI requirements.

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

本產品為本公司繕發的保單，您會受本公司的信貸風險影響。您支付的保費將成為本公司資產的一部分，所以您會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. You 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.

通脹風險 Inflation Risk

您應留意通脹會導致未來的生活成本增加。因此，您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.

流動資金風險 Liquidity Risk

如保單權益人於保單期滿前提早退保，只能收取扣除保單所有欠款後的退保利益，而該款項或會遠低於已繳交之保費總額。

If Policyowners surrender the Policy before the maturity of the Policy, they may only receive the surrender benefit with all the indebtedness of the Policy deducted which may be significantly less than the total amount of premiums paid.

保費徵費 Premium

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

「每日意外住院入息賠償」的索償，受保人應在開始相關住院日期起計 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。

「意外身故賠償」及「意外傷殘及斷肢保障」的索償，索償通知應在導致有關受傷或身故的意外事件發生後 30 天內以書面向本公司提出，由保單權益人或索償人自承費用而令本公司滿意的證明或任何支持證據必須於該有關受傷或身故發生後 90 天內送交本公司。

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

For accidental death benefit and accidental disability and dismemberment benefit, any request must be given to the Company in writing within 30 days after the date of the accident causing the relevant injury or death. Satisfactory proof and any supporting evidence must be given to the Company within 90 days after the date of such injury or death at the expenses of the policyowner or claimant unless proven that it was not reasonably possible to provide such notice or proof within the required time and that such notice or proof has been given as soon as reasonably possible.

注意 Notes

1. 本產品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. 本計劃由立橋人壽承保。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 plan is underwritten by Well Link Life. Well Link Life is authorized and regulated by Insurance Authority to carry on long-term business in Hong Kong Special Administrative Region.
3. 本計劃是一項保險產品。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 plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. This plan is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
4. 本計劃之保單條款受香港特別行政區的法律所規管。
The policy provision of this product is governed by the laws of 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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