

豁免保費附加保障(五年定期壽險) Waiver of Premium (5-Year Renewable Term)



豁免保費附加保障(五年定期壽險)(「本附加利益保障」)是附加於立安心五年定期壽險計劃(「基本計劃」)的自選附加利益保障。假如受保人完全傷殘，本附加利益保障將豁免基本計劃的保費。

Waiver of Premium (5-Year Renewable Term) (the 'Supplementary Benefit') is an optional supplementary benefit to be attached to Well Protect 5-Year Renewable Term Life Plan (the 'Basic Plan'). It waives premiums of the Basic Plan should total disability occur to the life insured of the Basic Plan.



豁免保費附加保障 Waiver of Premium

受保人只須把本附加利益保障附加於基本計劃，一旦遭遇不幸完全傷殘，且不間斷地持續不少於183天，基本計劃(連同本附加利益保障)的到期應繳保費便可獲豁免，直至受保人65歲或受保人康復，以較先者為準。本附加利益保障的投保年齡為18歲至60歲。

If the life insured sustains total disability for 183 consecutive days, premiums of the Basic Plan (together with premiums of the Supplementary Benefit) falling due will be waived, until the earlier of the life insured reaches age 65 or termination of total disability. Issue age of the Supplementary Benefit is from age 18 to 60.



完全傷殘 Total Disability

若受保人於本附加利益保障生效期內，因受傷或疾病¹而完全喪失以下工作能力，將視為完全傷殘：

Total disability means complete working incapacity of the life insured resulting from injury or sickness¹ which occurs or manifests after the effective date of the Supplementary Benefit:

- (i) 在傷殘首兩年期間，從事合理地符合其教育水平、訓練或經驗的任何工作、職業或專業，以賺取或獲得任何工資、補償或利潤；及
During the first two years of disability, to engage in any work, occupation or profession for which he is reasonably suited by education, training or experience to earn or to obtain any wages, compensation or profit; and
- (ii) 在傷殘首兩年後，從事任何工作、職業或專業，以賺取或獲得任何工資、補償或利潤。
Beyond the first two years of disability, to engage in any work, occupation or profession to earn or to obtain any wages, compensation or profit.

如遇到以下任何情況，亦將視作「完全傷殘」：

The occurrence of any of the following shall also be considered as 'total disability':

- (i) 永久喪失雙目視力；或
Permanent loss of sight of both eyes; or
- (ii) 喪失兩肢體或永久完全喪失兩肢體的使用功能；或
Loss of two limbs or the permanent total loss of use of two limbs; or
- (iii) (a) 永久喪失單目視力；及
Permanent loss of sight of one eye; and
(b) 喪失一肢體或永久完全喪失一肢體的使用功能。
Loss of one limb or the permanent total loss of use of one limb.

產品概覽 Product Summary

產品種類 Product Type	附加利益保障 Supplementary Benefit
投保年齡 Issue Age	18 歲 至 60 歲 Age 18 to 60
保單貨幣單位 Policy Currency	與基本計劃相同 Same as the Basic Plan
保費繳費年期及保障年期 Premium Payment Term and Benefit Term	至65歲 To age 65
保費結構 Premium Structure	根據投保年齡、性別及吸煙習慣 Based on the issue age, gender and smoking habit
保費繳付模式 Premium Payment Mode	與基本計劃相同 Same as the Basic Plan

註釋 Remarks

1 疾病指在本附加利益保障生效日期或加簽批註日期或若本附加利益保障恢復生效，則在上一次復效的生效日（以最遲者為準）之最少30天後，受保人(i)首次出現症狀的疾病或(ii)為此接受醫療或由醫生治療或獲處方藥物治療的疾病。

Sickness means sickness or disease of the life insured (i) the symptoms of which first manifest or occur or (ii) for which the life insured has received medical treatment or been attended to by a physician or been prescribed drugs, in each case, at least 30 days after the effective date of the Supplementary Benefit or date of endorsement or if the Supplementary Benefit is reinstated, the effective date of last reinstatement, whichever is the latest.

重要資訊 Important Information

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) 如在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) 如基本計劃期滿、到期、退保、終止；或
- (iv) 於受保人年滿65歲生日後緊接的首個保單週年日。

保單權益人有權於下一個到期繳付保費日期前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) if any premium for the Supplementary Benefit and/or the 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 65th birthday.

The policyowner may terminate the Supplementary Benefit before the next premium due date by notice in writing to the Company provided that such notice is duly received by us before the next premium due date in order to terminate the Supplementary Benefit.

主要除外事項 Key Exclusions

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完全傷殘，本附加利益保障並不適用：

- (i) 任何已存在醫療狀況；
- (ii) 於意外事件發生日期起計30天後開始完全傷殘；
- (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；
- (v) 參與任何軍事或維持和平活動；或
- (vi) 任何蓄意自殘行為。

以上僅供參考，詳情請參閱此產品的保單條款。

The Supplementary Benefit shall not apply if the life insured's death or total disability is caused directly or indirectly, wholly or partly, by any one or more of the following:

- (i) any pre-existing condition;
- (ii) total disability commences after a period of 30 days from the date of accident;
- (iii) taking of drugs 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;
- (v) participation in any armed force or peace keeping activities; or
- (vi) an intentional self-inflicted act.

The above is for reference only. For more details, please refer to the policy provision of this product.

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:

保費調整 Premium Adjustment

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。本公司將會於調整保費率前作出書面通知。

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. The Company will give prior written notice of any adjustment in premium rates.

信貸風險 Credit Risk

本產品為本公司總發的保單，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份，所以保單權益人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. 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

您可選擇以港元或保單貨幣支付保費，若您以保單貨幣以外的其他貨幣支付保費，本公司會以其參考市場匯率後不時決定的當時的匯率，將有關保費兌換為保單貨幣。本公司將以港元或應您要求以保單貨幣發放所有基本計劃保單的退回已繳保費。若本公司以保單貨幣以外的其他貨幣向您發放款項，該等款項亦將按本公司參考市場匯率後不時決定的當時的匯率兌換。兌換貨幣存在外幣匯兌風險。

The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. Any premium refund under your basic plan policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.

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.

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