



立智保 Well SmartPro

一份保單 輕鬆享有人壽、危疾及意外保障

Protection for life, critical illness and accident in one single solution

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



立智保

Well SmartPro

立智保是一個既全面又靈活的保障方案，而且保費相宜。

這個保障方案由一個基本計劃及兩個自選附加利益保障組成，由基本計劃提供人壽保障，而兩個附加利益保障「危疾附加保障」及「意外附加保障」則涵蓋62種嚴重疾病、以及因意外導致的身故、斷肢及三級燒傷等事故；假如因交通意外等情況導致傷亡，更會作出雙倍賠償。除此之外，您可以選擇在60歲前把基本計劃及「危疾附加保障」分別轉換至終身壽險計劃及終身危疾保險計劃，令您與摯愛更安心。

Well SmartPro is a comprehensive protection solution that comes with great flexibility at affordable premiums.

This solution is comprised of a basic plan and two optional supplementary benefits. While the basic plan provides life protection, the two supplementary benefits, namely the Critical Illness Supplementary Benefit and the Accident Supplementary Benefit, extend the coverage to 62 critical illnesses, and to death, dismemberment and serious skin burn caused by an accident. Indemnity will be doubled if death or injury is caused by specific situations, like traffic accidents. Moreover, you may convert the basic plan and the Critical Illness Supplementary Benefit to a permanent life insurance plan and a permanent critical illness insurance plan before you reach the age of 60. Well SmartPro allows you and your loved ones to enjoy a worry-free life.



計劃特點 Key Features



不可或缺的人壽保障 Essential life protection

基本計劃為受保人提供不可或缺的人壽保障。假如受保人離世，受益人將獲一筆過支付相等於100%投保額的身故賠償（扣除任何欠款），協助摯愛渡過財政難關。

The basic plan provides an essential life protection. If the life insured passes away, the beneficiary will receive a lump-sum death benefit equivalent to 100% of the sum insured (less any indebtedness). The basic plan ensures your loved ones are taken care of financially at difficult times.



每年續保 保證續保至 85 歲 Yearly renewable, with guaranteed renewability up to age 85

立智保每年續保一次，並保證續保至受保人85歲。

Well SmartPro is renewable every year with guaranteed renewability up to age 85 of the life insured.



兩個自選附加利益保障 靈活搭配 加倍安心

Added flexibility and security with two optional supplementary benefits

您可以選擇在基本計劃加上以下兩個附加利益保障，加強保障、加倍安心。

For a wider protection and greater peace of mind, you may choose to attach the following two supplementary benefits to the basic plan.

危疾附加保障

Critical Illness Supplementary Benefit

假如受保人經診斷患上受保62種嚴重疾病其中之一，本附加利益保障將一筆過支付相等於診斷時100%投保額的「嚴重疾病賠償」（扣除任何欠款）^{1,2,3}。

If the life insured is diagnosed with any one of the covered 62 critical illnesses, a lump-sum Critical Illness Benefit equivalent to 100% of the sum insured at the time of diagnosis (less any indebtedness) will be paid ^{1,2,3}.

意外附加保障

Accident Supplementary Benefit

意外不但無法預料，更可能隨時發生在每個人身上。「意外附加保障」將提供三項保障：

Accidents are unpredictable and could happen to anyone. The Accident Supplementary Benefit offers three benefits:

- 意外身故、斷肢及三級燒傷保障

Accidental Death, Dismemberment and Third Degree Burn Benefit

假如因意外事件導致受保人在該意外事件發生起的180天內遭受下列五個受保事故（包括身故及身體受傷）之一，而該意外事件是導致受保人身故或身體受傷的唯一及直接原因，「意外附加保障」將一筆過支付相等於該意外事件發生時100%投保額的「意外身故、斷肢及三級燒傷保障」^{4,5}：

If one of the following five covered events (including death and injuries) happens to the life insured within 180 days from the date of an accident and the accident is the sole and direct cause of the covered event, a lump-sum Accidental Death, Dismemberment and Third Degree Burn Benefit, equivalent to 100% of the sum insured at the time of the accident (less any indebtedness), will be paid^{4,5}:

- 身故
Death
- 永久喪失雙目視力
Permanent loss of sight of both eyes
- 喪失兩肢體或永久完全喪失兩肢體的使用功能
Loss of two limbs or permanent total loss of use of two limbs
- (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 permanent total loss of use of one limb
- 三級燒傷而燒傷部份佔總身體表面面積相等或大於20%
Third degree burn with damage equals to or greater than 20% of the total body surface area

- 完全及永久傷殘保障

Total and Permanent Disability Benefit

假如因意外事件導致受保人在該意外事件發生起的180天內完全及永久傷殘⁶，而該意外事件是構成完全及永久傷殘的唯一及直接原因，「意外附加保障」將一筆過支付相等於該意外事件發生時100%投保額的「完全及永久傷殘保障」^{4,5,7}。

If the life insured suffers from total and permanent disability⁶ within 180 days from the date of an accident and the accident is the sole and direct cause of such total and permanent disability, a lump-sum Total and Permanent Disability Benefit, equivalent to 100% of the sum insured at the time of the accident (less any indebtedness), will be paid^{4,5,7}.

- 雙倍賠償
Double Indemnity

假如受保人在以下情況遇上意外事件，而該意外事件是構成上述「意外身故、斷肢及三級燒傷保障」受保事故的唯一及直接原因，「意外附加保障」將支付雙倍的賠償金額（相等於「意外身故、斷肢及三級燒傷保障」的雙倍賠償金額）（扣除任何欠款）^{4,5}：

If an accident happens to the life insured in one of the following situations, and the accident is the sole and direct cause of the life insured's death or injury covered under the Accidental Death, Dismemberment and Third Degree Burn Benefit above, the benefit payable shall be doubled (i.e. two times the Accidental Death, Dismemberment and Third Degree Burn Benefit) (less any indebtedness) ^{4,5}:

- 以購票乘客身份乘坐陸上公共交通工具
while being a fare-paying passenger within any mechanically propelled land vehicle for public transport
- 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
while being a pedestrian injured in a traffic accident and/or struck by any motor driven / powered vehicle
- 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）
while being in an elevator car for passengers only (elevators in mines and on construction sites excluded)
- 只限在下列公共建築物內直接因火警導致：戲院、公眾大禮堂、酒店、學校及醫院
as a direct result of the burning of the following public buildings only: theatre, public auditorium, hotel, school and hospital
- 在香港因自然災害造成的水浸及/或山泥傾瀉
as a result of flooding and/or landslide caused by natural disaster in Hong Kong
- 當受保人及受保人的配偶因同一意外事件導致身故
while both the life insured and his/her spouse pass away as a result of the same accident



可轉換至終身計劃

Convertibility to permanent insurance plan

在受保人60歲前，基本計劃及「危疾附加保障」均可轉換成為終身計劃，無需遞交任何可受保證明。詳情如下：

At any time before the life insured's 60th birthday, both the basic plan and the Critical Illness Supplementary Benefit can be converted into permanent insurance plans without any evidence of insurability. Details are as follows:

轉換至終身壽險計劃

Conversion to a permanent life insurance plan

您可以選擇將基本計劃部份或全部的投保額轉換⁹至另一張終身壽險計劃⁹。

You may convert⁹ all or part of the sum insured of the basic plan to a permanent life insurance plan⁹.

轉換至終身危疾保險計劃

Conversion to a permanent critical illness insurance plan

您可以選擇將「危疾附加保障」部份或全部的投保額轉換¹⁰至另一張終身危疾保險計劃¹¹。

You may convert¹⁰ all or part of the sum insured of the Critical Illness Supplementary Benefit to a permanent critical illness insurance plan¹¹.



投保程序簡易

Simple application process

立智保的投保程序簡易，只需回答數條健康問題。

Application for Well SmartPro is simple as only a few health questions are required.

立智保產品概覽

Product Summary of Well SmartPro

	基本計劃 The Basic Plan	危疾附加保障 Critical Illness Supplementary Benefit	意外附加保障 Accident Supplementary Benefit
產品種類 Product Type	基本計劃 Basic plan	附加利益保障 Supplementary benefit	
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)		
保費繳費年期及保障年期 Premium Payment Term and Benefit Term	每年續保，保證續保至 85 歲 Renewable every year, with guaranteed renewability up to age 85 of the life insured		
保單貨幣單位 Policy Currency	港元 HK\$		
最低投保額 Minimum Sum Insured	HK\$100,000 港元	HK\$100,000 港元	HK\$100,000 港元
最高投保額 Maximum Sum Insured	投保年齡 ^ Issue age^		港元 HK\$
	Age 18 – 50 歲		4,000,000
	Age 51 – 55 歲		2,000,000
	Age 56 – 60 歲		800,000
	兩個附加利益保障各自的最高投保額，不可超過基本計劃的投保額。 The maximum sum insured of each of the two supplementary benefits must not exceed the sum insured of the basic plan.		
保費繳費模式 Premium Payment Mode	年繳 Annual / 月繳 Monthly	與基本計劃相同 Same as the basic plan	
保費結構 Premium Structure	根據年齡、性別及吸煙習慣 Based on the age, gender and smoking habit		根據年齡、性別及 職業類別 Based on the age, gender and occupation class

保障表 Benefit Schedule

基本計劃 The Basic Plan

身故賠償 Death Benefit

相等於 Equals to:

- (a) 受保人身故日的投保額；減
the sum insured at the time of the life insured's death; less
- (b) 任何欠款
any indebtedness

危疾附加保障 Critical Illness Supplementary Benefit

嚴重疾病賠償 Critical Illness Benefit

相等於 Equals to:

- (a) 經診斷患上受保嚴重疾病時的投保額；減
the sum insured at the time of the diagnosis of a covered critical illness; less
- (b) 任何欠款
any indebtedness

意外附加保障 Accident Supplementary Benefit

意外身故、斷肢及 三級燒傷保障 Accidental Death, Dismemberment and Third Degree Burn Benefit

相等於 Equals to:

- (a) 導致受保人身故或遭受受保事故（視乎情況而定）的意外事件發生時的投保額；減
the sum insured at the time of the accident that results in the death or covered events (as the case may be) of the life insured; less
- (b) 任何欠款
any indebtedness

完全及永久傷殘保障 Total and Permanent Disability Benefit

相等於 Equals to:

- (a) 導致受保人完全及永久傷殘的意外事件發生時的投保額；減
the sum insured at the time of the accident that results in the total and permanent disability of the life insured; less
- (b) 任何欠款
any indebtedness

雙倍賠償 Double Indemnity

相等於 Equals to:

- (a) 「意外身故、斷肢及三級燒傷保障」的雙倍賠償金額；減
two times the Accidental Death, Dismemberment and Third Degree Burn Benefit; less
- (b) 任何欠款
any indebtedness

^ 年齡指上一個生日時的年齡 Age means the age as at last birthday

註釋Remarks

1. 由本附加利益保障提供的嚴重疾病保障設有60天等候期（由意外事件導致的嚴重疾病則不適用）。
There is a waiting period of 60 days before the critical illness coverage commences under this supplementary benefit, except for critical illness caused by an accident.
2. 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.
3. 「嚴重疾病賠償」為非償款性質保障及只會賠付一次；一經賠付，「危疾附加保障」將會終止，而基本計劃的投保額需扣減「危疾附加保障」的投保額。假如扣減後的基本計劃的投保額少於最低投保額要求（根據當時本公司適用的行政規則），保單將自動終止，而任何未用的保費將會退回。中止保單不會獲得退保價值。
The Critical Illness Benefit is of non-indemnity nature and will be paid once only. Upon payment of this benefit, the Critical Illness Supplementary Benefit will be terminated, and the sum insured of the basic plan will be reduced by the sum insured of the Critical Illness Supplementary Benefit. If the reduced sum insured of the basic plan is below the minimum sum insured limit (based on the then current administrative rules of the Company), the policy will be automatically terminated and any unused premium will be refunded. There is no surrender value upon policy termination.
4. 任何就「意外附加保障」提出的索償，必須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，並須於有關受傷或身故後90天內向本公司送交本公司滿意的證明或任何支持證據。
Any claim for the benefits provided by the Accident Supplementary Benefit 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.
5. 由「意外附加保障」所提供的三項保障，當其中一項賠付後，「意外附加保障」將會終止，其餘兩項保障亦不再作支付。
The Accident Supplementary Benefit will be automatically terminated upon payment of any one of the three benefits offered by this supplementary benefit, and the other two benefits will no longer be payable.
6. 完全及永久傷殘指受傷所導致的完全傷殘持續183天後，受保人在餘下的生活期間，完全不能從事任何可賺取收入的職業或專業，以賺取或獲得任何工資、補償或利潤。
Total and permanent disability means that after 183 days of continuous total disability which has resulted from the injury, the life insured is completely unable to engage in any gainful employment, occupation or profession or to obtain any wages, compensation or profit for the remainder of his life.
7. 引致受保人完全及永久傷殘的意外事件發生時，受保人的年齡必須介乎18至64歲（包含此兩個歲數），方可獲得「完全及永久傷殘保障」。
The Total and Permanent Disability Benefit will not be paid unless the life insured is aged between 18 and 64 (both ages inclusive) at the time of the accident causing the total and permanent disability.
8. 此轉換至終身壽險計劃的權益：
(a) 只適用於沒有任何附加保費的基本計劃保單，並不適用於任何附加於該保單的附加利益保障；及
(b) 須符合要求行使轉換權益時適用的指定條件及本公司的行政規則（包括可接受轉換的終身壽險計劃及最低投保額）。
This option to convert to a permanent life insurance plan:
(a) only applies to a policy of the basic plan with no loading imposed. It does not apply to any supplementary benefits attached to such policy; and
(b) is subject to all the specified conditions as well as administrative rules (including the permanent life insurance plan allowed and the minimum sum insured limit) of the Company at the time of request for conversion.
9. 新終身壽險計劃的投保額（包括任何額外保障額）不得超過基本計劃的投保額，而保費會根據當時新終身壽險計劃的投保額、適用於新生意的保費率及受保人的年齡而釐訂。
The sum insured (including any additional coverage) of the new permanent life insurance plan cannot exceed the sum insured of the basic plan. The premium of the new permanent life insurance plan will be based on the new sum insured and the premium rates then used by the Company for new business and the then attained age of the life insured.
10. 此轉換至終身危疾保險計劃的權益：
(a) 只適用於沒有任何附加保費的保單；及
(b) 須符合要求行使轉換權益時適用的指定條件及本公司的行政規則（包括可接受轉換的終身危疾保險計劃及最低投保額）。
This option to convert to a permanent critical illness insurance plan:
(a) only applies to a policy with no loading imposed; and
(b) is subject to all the specified conditions as well as administrative rules (including the permanent critical illness insurance plan allowed for conversion and the minimum sum insured limit) of the Company at the time of request for conversion.
11. 新終身危疾保險計劃的投保額（包括任何額外保障額）不得超過「危疾附加保障」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 sum insured (including any additional coverage) of the new permanent critical illness insurance plan cannot exceed the sum insured of the Critical Illness Supplementary Benefit. The premium of the new permanent critical illness insurance plan will be based on the new sum insured and the premium rates then used by the Company for new business and the then attained age of the life insured.

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. 柏金遜症 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

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

末期疾病及傷殘 Terminal Illness and Disability

60. 不能獨立生活 Loss of Independent Existence (18-64 歲 Age 18-64)
61. 完全及永久傷殘 Total and Permanent Disability (18-64 歲 Age 18-64)
62. 末期疾病 Terminal Illness

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。有關此計劃的完整條款和細則以及定義，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 and not part of the policy. 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 provision 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。本產品包括人壽保險、危疾保險及意外保險，旨在為希望獲得一個既全面又靈活的保障方案，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 includes life insurance, critical illness insurance and accident insurance and is aimed at customers who are looking for the comprehensive protection solutions and can pay the premium as long as they want the protection. Customers are advised to save enough money to cover the premiums in the future.

終止 Termination Conditions

基本計劃 The basic plan

在下列任何一種情況最早發生時，基本計劃將自動終止，並同時停止收取其保費：

- (i) 受保人身故；
- (ii) 本公司批准保單權益人書面要求退保；
- (iii) 保單到達期滿日；
- (iv) 保單於寬限期後失效；
- (v) 若保單附有「危疾附加保障」，於賠付「危疾附加保障」索償後，導致基本計劃的投保額減少至少於最低投保額；或
- (vi) 保單轉換至一張終身壽險計劃。

The basic plan 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) the Company approves the written request of the policyowner for surrender;
- (iii) the policy reaches the maturity date;
- (iv) the policy lapses after the end of the grace period;
- (v) if the Critical Illness Supplementary Benefit is attached to the policy and a payment for the claim of such Critical Illness Supplementary Benefit has been made, resulting in reduction of the sum insured of the basic plan below the minimum sum insured requirement; or
- (vi) the policy is converted to a permanent life insurance plan.

危疾附加保障 Critical Illness Supplementary Benefit

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) 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；
- (iv) 如基本計劃期滿、到期、退保、終止；
- (v) 本附加利益保障轉換至一張終身危疾保險計劃；或
- (vi) 於受保人年滿 85 歲生日後緊接的首個保單週年日。

This 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 the Critical Illness Benefit;
- (iii) if any premium for this supplementary benefit and/or the basic plan remains unpaid after the end of the grace period;
- (iv) if the basic plan matures, expires, is surrendered, terminated;
- (v) this supplementary benefit is converted to a permanent critical illness insurance plan; or
- (vi) on the policy anniversary on or immediately following the life insured's 85th birthday.

意外附加保障 Accident Supplementary Benefit

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) 賠付本附加利益保障；
- (iii) 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；
- (iv) 如基本計劃期滿、到期、退保、終止；或
- (v) 於受保人年滿 85 歲生日後緊接的首個保單週年日。

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

以上僅供參考，詳情請參閱此產品的保單條款。

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

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計劃保費（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 plan 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「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」，並直接由本公司在上述地址於冷靜期內收到。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.

主要不保事項 Key Exclusions

危疾附加保障 Critical Illness Supplementary Benefit

因以下任何一項或多項而直接或間接、完全或部份引起、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「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，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强行影響任何團體、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。

在本附加利益保障中，於保障生效日期起計首60天內，首次出現或顯現有關的病徵或狀況，或患上首次診斷的嚴重疾病，將不獲任何賠償（不適用於由意外事件導致的嚴重疾病）。

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.

No benefit will be payable under this 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 after the effective date of this supplementary benefit (Not applicable to any critical illness caused by an accident).

意外附加保障 Accident Supplementary Benefit

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，本附加利益保障並不適用：

- (i) 任何已存在醫療狀況；
- (ii) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
- (iii) 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；
- (iv) 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；
- (v) 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；
- (vi) 參與任何軍事或維持和平活動；
- (vii) 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强行影響任何團體、法團或政府；
- (viii) 自殺或任何蓄意自殘行為，無論當時神智清醒與否；
- (ix) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或毆鬥；
- (x) 任何疾病類型的身體或精神衰弱；
- (xi) 分娩、流產、墮胎、懷孕或其任何併發症；或
- (xii) 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。

This supplementary benefit shall not apply 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) 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;
- (iv) 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;
- (v) war or hostilities (whether war be declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or warlike activities;
- (vi) participation in any armed force or peace keeping activities;
- (vii) 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;
- (viii) suicide or an intentional self-inflicted act while sane or insane;
- (ix) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (x) physical or mental infirmity, of any disease;
- (xi) childbirth, miscarriage, abortion, pregnancy and any complications thereof; or
- (xii) 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 as 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.

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、吸煙習慣及職業類別，視乎情況而定）釐定。我們保留權利在每個保單週年日根據過去的經驗和該風險類別的索賠發生的普遍趨勢檢討和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。

Premiums are determined based on the risk class (including but not limited to age, sex, smoking habit and occupation class, 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 past experience and prevailing trend of claim occurrence of that risk class, on every policy anniversary. We will not adjust the premium unless we notify you prior to the policy's anniversary.

續保 Renewal

除保單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的保單年度所定的保費率持續繳付保費，從而享有保證續保本保單隨後一個保單年度的權利，而無論任何情況下保障年期都不會超過受保人年滿 85 歲當天或緊隨其後的保單週年日。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、吸煙習慣及職業類別，視乎情況而定）而在每個保單週年日調整保費。我們保留在續保時修訂保單條款及細則之權利，並會適時或在保單週年日之前通知您。

在不限制本條文的應用下，如受保人有任何失實陳述、未有披露或欺詐行為，本公司有權終止本保單或修訂本保單的條款及條件。若本公司或本公司的代理人在本保單終止後收到或接受任何保費，將不會對本公司構成任何責任（退回該保費除外）。

Subject to all the terms and conditions of the policy, the policyowner has a guaranteed right to renew the policy on every policy anniversary for a further policy year by continued payment of premium at such premium rates as based on the policy year at the time of renewal provided that the benefit term shall in no event extend beyond the policy anniversary on or immediately 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 occupation class, as the case may be. We reserve the right to revise the benefits or policy terms and conditions at renewal and will notify you prior to the policy's anniversary or when appropriate.

Without limiting the application of this clause, if there is any misrepresentation, non-disclosure or fraud on the part of the life insured, the Company shall have the right to terminate the policy, or to revise the terms and conditions of the policy. The payment to or acceptance by the Company or the Company's agent of any premium subsequent to the termination of the policy will not create any liability on the Company's part except that of a refund of any such premium.

中斷 Discontinuance

若中斷保單，將不獲得退保價值。

No surrender value shall be allowed on the discontinuance of the policy.

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，本保單下的保障在寬限期内繼續生效。若寬限期過後仍未繳足保費，本保單會自動失效及沒有任何價值，並失去保單保障。

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

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

本產品為本公司發出的保單，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.

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.

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

「危疾附加保障」索償必須在受保人獲悉患上嚴重疾病起計 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。「意外附加保障」索償要求必須導致有關受傷或身故的意外事件發生後 30 天內以本公司制定的索償表格提出，並在有關事件發生後 90 天內呈交證明文件。請致電我們的理賠熱線 +852 2830 7600 索取索償表格。

For 'Critical Illness Supplementary Benefit', claims 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.

For 'Accident Supplementary Benefit', claims must be made in the Company's prescribed claims form 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. You can call our Claims Hotline at +852 2830 7600 for the appropriate claim form.

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