



立安心 108 保費回贈住院入息保

Well Protect 108 Refundable Hospital Income Insurance Plan

10 年住院入息保障兼享 108% 保費回贈

10-Year Hospital Income 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



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因突如其來的意外受傷或疾病而需要住院治療，除了帶來額外的醫療開支，更可能因暫時不能工作引致收入減少。立橋人壽的立安心108保費回贈住院入息保（「本計劃」），於住院期間為您提供每日住院入息，減輕您的經濟負擔，兼享人壽保障。您只需要繳付8年保費，便可享有10年保障，保單期滿時更享有108%已繳總保費回贈。

Unexpected hospitalization caused by accidental injuries or sickness may bring you additional medical expense as well as loss of incomes while you are unable to work. Well Link Life's **Well Protect 108 Refundable Hospital Income Insurance Plan** (the 'Plan') offers daily hospital income during hospitalization and life protection. It helps to relieve your financial burden during hospitalization. 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
- 三個計劃級別切合您的需要
Three plan levels to suit your needs
- 深切治療雙倍賠償 給您額外保障
Double benefit on intensive care for extra protection
- 身故賠償 為家人增添保障
A death benefit to better protect your loved ones
- 額外意外身故賠償
Additional accidental death benefit
- 108% 期滿保費回贈
108% refund of premium at maturity
- 簡易投保程序
Simple application process





繳付 8 年保費享有 10 年住院入息保障 8-year premium payment for 10-year daily hospital income benefit

您只需要繳付8年保費，便可享有10年保障。若受保人因受傷或疾病需要住院治療，每日可獲住院入息（每次住院上限730日），讓您於接受治療期間無需擔心經濟問題。

You only pay 8-year premium and enjoy 10-year coverage. During the confinement at hospital due to injuries or sickness, you will receive daily hospital income (up to 730 days per hospital confinement) to ease your financial burden.



三個計劃級別切合您的需要 Three plan levels to suit your needs

本計劃提供三個級別選項，切合您的個人需要。
The Plan offers 3 choices of plan level to suit your personal need.

每日住院入息 Daily Hospital Income	計劃 Plan 1 HK\$600港元	計劃 Plan 2 HK\$900港元	計劃 Plan 3 HK\$1,200港元
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深切治療雙倍賠償 給您額外保障 Double benefit on intensive care for extra protection

若受保人需要入住深切治療部，每日可獲雙倍住院入息（包括原來每日住院入息），上限30日。
If the life insured is admitted to the Intensive Care Unit during the hospital confinement, you will receive double daily hospital income (including the original daily hospital income) up to 30 days.



身故賠償 為家人增添保障 A death benefit to better protect your loved ones

人生總會出現意外，若受保人於保單生效期間不幸身故，本計劃提供身故賠償相等於總已繳年保費等值¹的150%。
If the life insured unfortunately passes away while the policy is in force, a death benefit that equals to 150% of total equivalent annual premiums paid¹ will be provided to support the beneficiary(ies).



額外意外身故賠償 Additional accidental death benefit

若受保人於保單生效期間因意外事件不幸身故，本計劃額外提供意外身故賠償相等於總已繳年保費等值¹的50%。
If the life insured unfortunately passes away as a result of an accident, while the policy is in force, an accidental death benefit that equals to 50% of total equivalent annual premiums paid¹ will be provided additionally to the beneficiary(ies).



保費回贈 Refund of Premium

不論在保障期內曾經索償每日住院入息或深切治療賠償與否，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的百份比。

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 hospital income or intensive care benefit 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:

張先生於38歲時投保計劃 1。如果張先生於第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：

Mr. Cheung enrolls in Plan 1 at age 38. If Mr. Cheung surrenders the policy 3 months after the 6th policy anniversary, according to the chosen premium payment mode, he will receive a surrender value that 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 7,157 x (6 + 1) = HKD 50,099	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 7,157 x (6 x 12 + 3) / 12 = HKD 44,731
保費回贈百份比 (B) Premium Refund Percentage (B)	第 6 已屆保單年度的保費回贈百份比為 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份比為 60% Premium Refund Percentage as at end of 6 th policy year is 60%
退保價值 Surrender Value	(A) x (B) = HKD 50,099 x 60% = HKD 30,059	(A) x (B) = HKD 44,731 x 60% = HKD 26,839

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 the nearest integer for easy reference.



投保程序簡易 Simple application process

您只需作出簡單健康申報，即可完成核保，申請程序簡易。

The application is simple. You only need to make simple health declaration 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 Benefit items	賠償限額 (港元) Benefit limit (in HK\$)																								
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3																						
每日住院入息賠償 ^{2, 3, 4, 6} Daily Hospital Income Benefit ^{2, 3, 4, 6}	每日 \$600 per day	每日 \$900 per day	每日 \$1,200 per day																						
	每次住院最多賠償 730 日 Maximum 730 days per hospital confinement																								
深切治療賠償 ^{2, 3, 4} Intensive Care Benefit ^{2, 3, 4}	每日 \$600 per day	每日 \$900 per day	每日 \$1,200 per day																						
	每次入住深切治療部最多賠償 30 日 Maximum 30 days per admission to intensive care unit																								
身故賠償 Death Benefit	相等於 Equals to: (i) 150% 總已繳年保費等值 ¹ ; 減 150% of the total equivalent annual premiums paid ¹ ; less (ii) 任何欠款 any indebtedness																								
意外身故賠償 ⁵ Accidental Death Benefit ⁵	額外 50% 總已繳年保費等值 ¹ Extra 50% of the total equivalent annual premiums paid ¹																								
退保保障 Surrender Benefit	<p>若在期滿前退保，您可以按以下計算方法取回退保價值：</p> <p style="text-align: center;">總已繳年保費等值¹ x 保費回贈百分比</p> <p>If you surrender the policy before maturity, you will receive a surrender value calculated as the following formula:</p> <p style="text-align: center;">Total Equivalent Annual Premiums Paid¹ x Premium Refund Percentage</p> <p>下表為保費回贈百分比： The following table shows the premium refund percentage:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">已屆保單年度 End of Policy Year</th> <th style="text-align: center;">保費回贈百分比 Premium Refund Percentage</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1</td><td style="text-align: center;">0%</td></tr> <tr><td style="text-align: center;">2</td><td style="text-align: center;">15%</td></tr> <tr><td style="text-align: center;">3</td><td style="text-align: center;">30%</td></tr> <tr><td style="text-align: center;">4</td><td style="text-align: center;">40%</td></tr> <tr><td style="text-align: center;">5</td><td style="text-align: center;">50%</td></tr> <tr><td style="text-align: center;">6</td><td style="text-align: center;">60%</td></tr> <tr><td style="text-align: center;">7</td><td style="text-align: center;">70%</td></tr> <tr><td style="text-align: center;">8</td><td style="text-align: center;">80%</td></tr> <tr><td style="text-align: center;">9</td><td style="text-align: center;">90%</td></tr> <tr><td style="text-align: center;">10</td><td style="text-align: center;">108%</td></tr> </tbody> </table>			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%
已屆保單年度 End of Policy Year	保費回贈百分比 Premium Refund Percentage																								
1	0%																								
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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 paid ¹ 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或疾病接受治療而住院最少六小時並於出院前持續留院，因同一或相關之傷病或其併發症而多次住院，若每次住院相距上一次住院不超過90日，將被視為同一次住院。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及於留院期間入住深切治療部（如適用），每日住院入息賠償及深切治療賠償將減至有關金額的50%；及每日住院入息賠償就每次住院的最高賠償期限為90天。
 4. 如受保人在保單生效日或復效日（以較遲者為準）之前或之後的30日內患上疾病，將不能獲得每日住院入息及深切治療賠償。然而，若受保人在保單生效日或之後發生意外而導致受傷，本公司將會支付相關保障。
 5. 若受保人因無法預見和意料之外的暴力、偶發、外在及可見事件發生起的180日內導致身故，本公司將作出意外身故賠償。
 6. 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。
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 or related injury or sickness, or to any complications arising from it, such confinements shall be regarded as one confinement if each of them is not separated by more than 90 days. Hospital confinement must be medically necessary*.
* 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 and admission to intensive care unit during the hospital confinement (if applicable) shall be reduced to 50% of the relevant benefits; and the maximum period for which the daily hospital income benefit is payable per hospital confinement shall be reduced to 90 days.
 4. No daily hospital income and intensive care benefit are payable if the life insured suffers any sickness or diseases before or within 30 days from commencement date or the date of reinstatement of the policy (whichever is later). However, the Company will pay these benefits for injury caused by accident that happens on or after the commencement date of the policy.
 5. If the life insured dies as a result of an unforeseen and unexpected event of violent, accidental, external and visible nature within 180 days from the accident date, the Company shall pay the accidental death benefit.
 6. 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

男性 Male

保費表（港元） Premium Table (HKD)						
投保年齡 ^ Issue Age ^	計劃 Plan 1		計劃 Plan 2		計劃 Plan 3	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
18 – 24	5,795.00	509.96	7,825.00	688.60	10,080.00	887.04
25 – 29	5,980.00	526.24	8,190.00	720.72	10,458.00	920.30
30 – 34	6,719.00	591.27	8,846.00	778.45	11,416.00	1,004.61
35 – 39	7,157.00	629.82	10,030.00	882.64	13,067.00	1,149.90
40 – 44	8,178.00	719.66	11,517.00	1,013.50	15,322.00	1,348.34
45 – 49	9,964.00	876.83	13,999.00	1,231.91	18,812.00	1,655.46
50 – 54	13,046.00	1,148.05	18,611.00	1,637.77	25,238.00	2,220.94
55 – 60	24,005.00	2,112.44	32,604.00	2,869.15	44,854.00	3,947.15

女性 Female

保費表（港元） Premium Table (HKD)						
投保年齡 ^ Issue Age ^	計劃 Plan 1		計劃 Plan 2		計劃 Plan 3	
	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium	年繳保費 Annual Premium	月繳保費 Monthly Premium
18 – 24	5,742.00	505.30	7,749.00	681.91	9,980.00	878.24
25 – 29	5,914.00	520.43	8,115.00	714.12	10,358.00	911.50
30 – 34	6,653.00	585.46	8,757.00	770.62	11,303.00	994.66
35 – 39	7,082.00	623.22	9,929.00	873.75	12,941.00	1,138.81
40 – 44	8,096.00	712.45	11,366.00	1,000.21	15,171.00	1,335.05
45 – 49	9,865.00	868.12	13,054.00	1,148.75	17,577.00	1,546.78
50 – 54	12,096.00	1,064.45	16,878.00	1,485.26	23,890.00	2,102.32
55 – 60	15,840.00	1,393.92	22,494.00	1,979.47	32,026.00	2,818.29

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

1. 此保費表並未包括由保險業監管局徵收的保費徵費。
The above premium tables do not include levy which is collected by the Insurance Authority.
2. 2020年12月21日起生效。
Effective from 21 December 2020.
3. 保費為非保證。未來保費或會受此產品整體理賠情況及保單續保情況影響，如有需要，我們會每年作出覆核及相應調整。但保費不會在保單生效後按受保人年齡增長而調整。為免存疑，我們不會基於個人而調整保費。
The Premium is non-guaranteed. Future premiums may be reviewed and adjusted, if necessary, to reflect the overall claim experience and policy persistency experience under this product. However, premium will not be increased due to age increase of life insured after the issuance of policy. For the avoidance of doubt, we shall not adjust the premium on an individual basis.

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及細則。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 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。本產品為非償款性住院現金保險，旨在為希望獲得住院入息；以及於需要醫療保障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 a non-indemnity hospital cash insurance plan aiming at customers who want hospital income protection 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.

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；
- 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;
- 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和調整特定風險級別的保費。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 and plan level, as the case may be) of the life insured. We reserve the right to review and adjust the premium 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

若直接或間接、完全或部份因下列任何一個原因而導致住院，將不能獲得本保單下的每日住院入息賠償或深切治療賠償：

1. 任何已存在醫療狀況；
2. 任何在保單簽發日期或加簽批註日期或上一次保單復效的生效日（以最遲者為準）起計首30天內，受保人(a)首次出現徵狀的任何疾病或(b)其接受醫療或由醫生治療或受處方藥物治療的疾病；
3. 扁桃腺、腺樣增殖體、疝氣、女性生殖器官疾病的治療或手術，除非受保人在開始接受這種治療或手術前，本保單已在保單日期或加簽批註日期或若本保單曾恢復生效，則本保單的最後復效生效日期（以最遲者為準）之後連續有效達120天；
4. 企圖自殺或任何自殘行為，無論當時神智是否清醒；
5. 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
6. 任何人類免疫力缺乏病毒 (HIV) 的疾病或感染及/或其任何相關的疾病，包括後天免疫力缺乏症（即愛滋病）及/或其引發的任何突變、衍生或變異，任何在國際疾病分類 (ICD) 中被列為性病的性傳播疾病及性傳播疾病檢測；
7. 戰爭或敵對行為（不論是否已宣戰）、民眾騷動、叛變、革命、暴動、罷工、恐怖份子或任何類似戰爭的行動、政變或篡奪權力、在任何國家或國際權力機構之海、陸、空部隊中服役；
8. 抵觸或企圖抵觸法律、拒捕或參與任何爭執或戰鬥；
9. 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；
10. 心理或精神問題、精神或神經疾病或紊亂、行為問題或人格障礙、或睡眠不寧引致失調；
11. 一般健康檢查、康復、看護或療養、牙科治理、假牙、眼睛檢查、眼球的折射毛病或以眼鏡幫助矯正的情況、助聽器或其裝置、與傷病無關的預防或疫苗接種治療、整容手術或治療、整形或重建手術或治療（除非有關的整容或整形手術或治療是由於在意外事件中受傷而必需進行的）；
12. 懷孕和相關併發症、分娩（包括手術接生）、流產、墮胎、節育、不孕或絕育、性別變化或性別重分；或
13. 器官移植服務作為捐贈者（本公司事先批准的除外）。

若直接或間接、完全或部份由下列任何原因引致受保人身故，將不獲發意外身故賠償：

1. 疾病或任何感染，由意外受傷之傷口引致之感染則不在此限；
2. 懷孕和相關併發症、分娩（包括手術接生）、墮胎（不論是否因受傷而提前或導致）；
3. 企圖自殺或任何自殘行為，無論當時神智是否清醒；
4. 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
5. 自願或非自願服用或吸入毒藥、氣體或煙霧，但被保人因職業相關遭遇危險，導致意外服用或吸入上述物品則不在此限；
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、恐怖份子或任何類似戰爭的行動、政變或篡奪權力、或在任何國家或國際權力機構之海、陸、空部隊中服役；
7. 除以乘客身份購票搭乘合格持牌之商業飛機以外的空中活動；
8. 抵觸或企圖抵觸法律、拒捕或參與任何爭執或戰鬥；
9. 除賽跑外的各種競速比賽，或參與任何形式有報酬及收入的專業運動；或
10. 核輻射、核污染或使用任何核子武器的游離或燃燒所產生的污染。

No daily hospital income benefit or intensive care benefit is payable under this policy when the hospital confinement is directly or indirectly, wholly or partly, caused by any of the following:

1. Any pre-existing Condition;
2. Any sickness or disease of the life insured (a) the symptoms of which first manifest or occur or (b) for which the life insured has received medical treatment or been attended to by a physician or been prescribed drugs, in each case, during the 30 days after the policy issue date or the date of endorsement or the effective date of last reinstatement, whichever is the latest;
3. Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs unless the life insured has been continuously covered under this policy for a period of 120 days after the policy date or date of endorsement or if the policy has been reinstated, the effective date of last reinstatement (whichever is the latest) immediately preceding such treatment or surgery;
4. Attempted suicide or self-inflicted injuries while sane or insane;
5. Drug-taking other than under the prescription or direction of a physician, abuse of alcohol or the taking of poison;
6. Disease of or infection of any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof, any sexually transmitted disease which is classified as a venereal disease in the International Classification of Diseases (ICD) and testing for sexually transmitted diseases;
7. War or hostilities (whether declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or any warlike activities, coup or usurped power or active duty in the military, naval or air forces of any country or international authority;
8. Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
9. 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 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;
10. Psychological or psychiatric condition, mental or nervous disease or disorder, behavioral problems or personal disorder, or sleep disturbance

disorder;

11. General health checks, convalescence, custodial or rest care; or dental treatment, dentures, eye examination, refractive errors of the eyes or their correction by glasses, hearing aids or the fitting thereof, preventive or vaccination treatment not related to a Disability, cosmetic surgery or treatment, plastic or reconstructive surgery or treatment unless necessitate by Injury caused by an Accident;
12. Pregnancy and related complications, childbirth (including surgical delivery), miscarriage, abortion, birth control, infertility or sterilization, sex changes or gender re-assignments; or
13. Organ transplant services as a donor (except approved by the Company in advance).

No accidental death benefit is payable under this policy when the death of the life insured is directly or indirectly, wholly or partly, caused by:

1. Disease or infection (except infections which occur through an accidental cut or wound);
2. Pregnancy and related complications, childbirth (including surgical delivery) and abortion irrespective of whether such event is accelerated or induced by an Injury;
3. Attempted suicide or self-inflicted injuries while sane or insane;
4. Drug-taking other than under the prescription or direction of a physician, abuse of alcohol or the taking of poison;
5. Poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an accident arising from a hazardous incident in relation to the life insured's occupation;
6. War or hostilities (whether declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or any warlike activities, coup or usurped power or active duty in the military, naval or air forces of any country or international authority;
7. Any activity in the air other than as a fare paying passenger on a duly licensed commercial aircraft; or
8. Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
9. Racing of any kind other than on foot, or participation in all forms of professional sports competition with reward and income; or
10. Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons.

等候期 Waiting Period

如受保人在保單生效日或復效日（以較遲者為準）之前或之後的 30 日內患上疾病，將不能獲得每日住院入息及深切治療賠償。然而，若受保人在保單生效日或之後發生意外而導致受傷，本公司將會支付相關保障。

No daily hospital income and intensive care benefit are payable if the life insured suffers any sickness or diseases before or within 30 days from commencement date or the date of reinstatement of the policy (whichever is later). However, the Company will pay these benefits for injury caused by accident that happens on or after the commencement date of the policy.

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

本產品為本公司發行的保單，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 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

「每日住院入息賠償」及「深切治療賠償」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。

For daily hospital income benefit and intensive care benefit, written notice of a claim must be given to the Company within 30 days after the date of 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.

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，並不包含保單的完整條款，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、詳情保單的完整條款，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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