

## 投保人附加保障 / 豁免保費附加保障 Payor Benefit / Waiver of Premium



家庭的經濟支柱一旦遭遇意外或不幸事故而不能工作、失去入息，以致無法負擔保費支出，便有可能影響自己以至子女的保險保障。您只須將立橋人壽的**投保人附加保障**或**豁免保費附加保障**附加於基本保單，便可於有需要時豁免繳交基本計劃的應繳保費，讓您及家人繼續獲得充足保障。

As the financial pillar of the family, should unexpected and tragic circumstances happen to you that interrupt your premium payment due to loss of working ability and income, the insurance protection for you and your children could be affected. To prepare for the worst, you can attach Well Link Life's **Payor Benefit** and **Waiver of Premium** to your basic plan for extra protection by waiving the premiums falling due when unfortunate events happened.



### 投保人附加保障 Payor Benefit

若投保人\*不幸身故或遭遇完全傷殘且不間斷地持續不少於 183 天，基本計劃及其附加利益保障的到期應繳保費可獲豁免，直至基本計劃的受保人滿 25 歲，或者直到投保人\* 65 歲，所屬基本計劃的保費繳費年期結束或投保人\*康復，以較早者為準。本計劃的投保年齡為：受保人零歲至17歲；投保人\*則為 18 歲至 55 歲。

In the unfortunate event of the payor's\* death or if the payor\* sustains total disability for 183 consecutive days or more, premiums of basic plan and any additional supplementary benefits attached falling due will be waived until the Life Insured of the basic plan reaches age 25 or the payor\* reaches age 65; or the end of the premium payment period of the basic plan or termination of the total disability, whichever is earlier. Issue age of this plan is from age 0 to 17 for the Life Insured; and from age 18 to 55 for the payor\*.



## 豁免保費保障 Waiver of Premium

受保人只須把本計劃附加於基本計劃，一旦遭遇不幸完全傷殘，且不間斷地持續不少於 183 天，基本計劃或任何附加利益保障內的到期應繳保費便可獲豁免，直至受保人 65 歲、所屬基本計劃的保費繳付年期或受保人康復，猶如雙重保障，紓緩您和摯愛家人的經濟負擔。本計劃的投保年齡為 18 歲至 60 歲。

If the Life Insured sustains Total Disability for 183 consecutive days, premiums of basic plan and any additional supplementary benefits attached falling due will be waived, until the earliest of the Life Insured reaches age 65, or the end of the premium payment period of the basic plan or termination of Total Disability. It thus offers additional security for you and your loved ones when the unfortunate events occur. Issue age of this plan is from age 18 to 60.



## 完全傷殘 Total Disability

若保單權益人/受保人於本附加利益保障生效期內，因受傷或疾病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 Policyowner / Life Insured resulting from Injury or sickness which occurs or manifests after the effective date of these Supplementary Benefits:

- (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.

## 產品摘要 Product Summary

產品 Product	投保人附加保障 Payor Benefit	豁免保費附加保障 Waiver of Premium
產品種類 Product type	附加利益保障 Supplementary Benefit	
投保年齡 Issue age	受保人 For Insured : age 0 歲 (15 日) 至 to 17 歲 投保人 For Payor*: age 18 歲至 to 55 歲	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	直至基本計劃的受保人 25 歲或投保人 65 歲，以較早者為準 Until age 25 of the life Insured under the basic plan or until age 65 of the Payor*, whichever is earlier	直至 65 歲 Until age 65
保費結構 Premium structure	根據投保年齡、性別及保費支付年期而定 Based on the issue age, gender and payment term	
保費繳付模式 Premium payment mode	與基本計劃相同 Same as the basic plan	

\* 投保人即保單承保表內的保單權益人。 Payor means the Policyowner named in the policy schedule.

## 重要資料 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；  | (vi) 於受保人年滿 65 歲生日後緊接的首個保單週年日（僅適用於豁免保費附加保障）；或 |
| (ii) 保單權益人身故（僅適用於投保人附加保障）；  | (vii) 於基本計劃的保費繳費年期完結時。                        |
| (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) 於保單權益人年滿 65 歲生日後緊接的首個保單週年日或受保人年滿 25 歲生日後緊接的首個保單週年日（以較早者為準）（僅適用於投保人附加保障）；或 |   |

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。

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:

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|--|--|
| (i) death of the Life Insured;   | (vi) on the Policy Anniversary on or immediately following the Life Insured's 65th birthday (only applicable to Waiver of Premium); or |
| (ii) death of the Policyowner (only applicable to Payor Benefit)   | (vii) at the end of the Premium Payment Term of the Basic Plan   |
| (iii) if any premium for this Supplementary Benefit and/ or Basic Plan remains unpaid after the end of the Grace Period;   |  |
| (iv) if the Basic Plan matures, expires, is surrendered, terminated;   |  |
| (v) on the Policy Anniversary on or immediately following the Policyowner's 65th birthday or the Life Insured's 25th birthday, whichever is earlier (only applicable to Payor Benefit); or |  |

The Policyowner may terminate this 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 this Supplementary Benefit.

### 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「香港太古城英皇道 1111 號太古城中心一座 16 樓立橋人壽保險有限公司」，並由本公司在上述地址於冷靜期內直接收到。本公司在收受書面要求後將取消保單，並向您全數退還所有已繳保費，但不包括任何利息。

If you are not satisfied with the policy and have not made any claim under the policy, you have the right to cancel it and obtain a refund of any premium(s) paid by giving a written notice of cancellation to us within the cooling-off period. The cooling-off period is the period of 21 calendar days immediately following the day of the delivery of (1) the policy; or (2) the Cooling-off Notice, to you or your nominated representative, whichever is the earlier. The Cooling-off Notice will be sent to you or your nominated representative to notify you of the cooling-off period around the time the policy is delivered. The notice of cancellation must be signed by you addressing to "Well Link Life Insurance Company Limited at 16/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong" and received directly by us at the aforesaid address within the cooling-off period. Upon receipt of your written notice, the Company will cancel the policy and refund all the premiums you paid, without any interest.

## 主要除外事項 Key Exclusions

若因以下任何一項或多項原因而直接或間接、完全或部份導致保單權益人/受保人身故或完全傷殘，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之病毒 (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。

This Supplementary Benefit shall not apply if the Policyowner's/ 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 provisions of this product.

## 主要產品風險 Key Product Risks

保單權益人以下的風險 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

本產品為本公司發行的保單，保單權益人會受本公司的信貸風險影響。保單權益人支付的保費將成為本公司資產的一部份，所以保單權益人受到本公司的信貸風險影響。本公司的財務實力可能影響本公司履行本保單契約的能力。

The product is an insurance policy issued by the Company. Policyholders 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](http://www.wli.com.hk)。

Levy collected by the Insurer 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 [www.wli.com.hk](http://www.wli.com.hk).

## 注意 Notes :

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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 the Hong Kong Special Administrative Region.
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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 the Hong Kong Special Administrative Region.
5. 若中、英文版本有歧異，概以英文版本為準。  
Should there be any discrepancy between the Chinese and English versions, the English version shall prevail.

## 立橋人壽保險有限公司 Well Link Life Insurance Company Limited

立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited

