



立安心危疾簡易保

Well Protect Critical Illness SimPro

對抗危疾的重要支援

The critical support to fight against critical illness

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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立安心危疾簡易保（「本計劃」）是一個簡單的危疾保險，保費相宜及全面涵蓋62種嚴重疾病。假如不幸確診患上涵蓋的嚴重疾病，您可以獲得一筆過財務支援，讓您安心治療，早日康復。

Well Protect Critical Illness SimPro (the Plan¹) is a simple critical illness insurance. You can enjoy a comprehensive coverage of 62 critical illnesses at affordable premiums. If you are diagnosed with the covered critical illness, you will receive an one-off financial support and you can concentrate on treatment without worries.

計劃特點 Key Features

- 嚴重疾病保障涵蓋 62 種嚴重疾病至 100 歲
Critical illness protection covers 62 critical illnesses till age 100
- 首 10 年嚴重疾病賠償及身故賠償額外增加投保額的 50%
Extra 50% of sum insured on critical illness benefit and death benefit for the first 10 policy years
- 保證現金價值及非保證終期紅利累積財富
Guaranteed cash value and non-guaranteed terminal dividend for wealth accumulation
- 4 個保費年期：5 年、10 年、15 年或 20 年
4 options of premium payment period: 5 years, 10 years, 15 years and 20 years.
- 簡易投保，毋需驗身¹
Simple application without health examination¹.

保障概覽 Benefit Highlights



嚴重疾病保障 Critical Illness Protection

假如受保人經診斷患上受保的62種嚴重疾病其中之一，本計劃將一筆過支付相等於診斷時100%投保額非償款性質的「嚴重疾病賠償」，加上非保證終期紅利（扣除任何欠款）^{1,2,3}。若受保人於首10個保單年度內確診患上受保嚴重疾病，可獲額外賠償投保額的50%，於對抗疾病中給您更大支援。

有關受保疾病列表，請參閱此計劃簡介冊的相關部份。

If the life insured is diagnosed with any one of the covered 62 critical illnesses, a lump-sum Critical Illness Benefit on non-indemnity basis equivalent to 100% of the sum insured at the time of diagnosis, plus non-guaranteed terminal dividend (less any indebtedness) will be paid^{1,2,3}. If the life insured is diagnosed with the covered critical illnesses during the first 10 policy years, an extra benefit of 50% of the sum insured will be paid to support you to fight against illness.

Please refer to the full list of covered illnesses in the corresponding section in this product brochure.



保證現金價值及非保證終期紅利累積財富

Guaranteed cash value and non-guaranteed terminal dividend for wealth accumulation

本計劃為分紅保險計劃，由第二個保單週年日開始提供保證現金價值。另外，本計劃由第五個保單週年日起在保單退保、賠付嚴重疾病賠償、保單滿期或受保人身故時（以情況最早發生為準）提供一次性非保證終期紅利。本公司將至少每年檢視及釐定終期紅利一次，有關詳情請參閱紅利理念部份。

The Plan is a participating policy and offers guaranteed cash value starting from the second policy anniversary. Starting from the 5th policy anniversary, an one-off non-guaranteed terminal dividend will be payable upon policy surrender, payment of critical illness benefit, policy maturity or death of life insured (whichever earlier). The Company will review and determine the terminal dividend at least once a year. Please refer to section “Dividend Philosophy” for more details.



人壽保障 守護摯愛

Life protection for your loved ones

本計劃為受保人提供不可或缺的人壽保障至受保人 100 歲。假如受保人不幸離世，受益人將獲一筆過支付相等於 100% 投保額的身故賠償加上非保證終期紅利（扣除任何欠款）。若受保人於首 10 個保單年度內身故，可獲額外賠償投保額的 50%，幫助摯愛渡過艱難時刻。

The 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 plus non-guaranteed terminal dividend (less any indebtedness). If the life insured passes away during the first 10 policy years, an extra benefit of 50% of the sum insured will be paid to support your loved ones get through the tough times.



多種保費年期

Options of payment terms

本計劃備有 4 個保費繳費年期可供選擇：5 年、10 年、15 年或 20 年。

There are 4 options of premium payment terms for your selection: 5 years, 10 years, 15 years or 20 years.



投保程序簡易

Simple application process

本計劃投保程序簡易，只需回答 4 條健康問題* 即可投保。

You only need to answer 4 health questions* to apply for the Plan.

* 只適用於申請投保額不高於產品概覽內所列之限額。

Only applicable to applications with the sum insured not exceeding the limits listed in the section of Product Summary.

產品概覽 Product Summary

產品種類 Product Type	基本計劃 Basic Plan																			
保費繳付年期及投保年齡 (以上一個生日計算) Premium Payment Term and Issue Age (on last birthday)	5 年 years	0 歲 (15 日) 至 65 歲 Age 0 (15 days) to age 65																		
	10 年 years	0 歲 (15 日) 至 60 歲 Age 0 (15 days) to age 60																		
	15 年 years	0 歲 (15 日) 至 55 歲 Age 0 (15 days) to age 55																		
	20 年 years	0 歲 (15 日) 至 50 歲 Age 0 (15 days) to age 50																		
保障年期 Benefit Term	至 To age 100 歲																			
保費繳費模式 Premium Payment Mode	年繳 Annual / 月繳 monthly																			
保單貨幣單位 Policy Currency	港元 HKD / 美元 USD																			
最低投保額 Minimum Sum Insured	HKD120,000 港元 / USD15,000 美元																			
簡易健康核保之最高投保額 Maximum Sum Insured for Simplified Health Underwriting	<p>如投保額不高於下表中限額，只需回答 4 條健康問題即可投保。 Only need to answer 4 health questions to apply for the Plan if the sum insured is not higher than the limits in the following table.</p> <table border="1"> <thead> <tr> <th>投保年齡 Issue Age[^]</th> <th>港元保單 HKD Policy</th> <th>美元保單 USD Policy</th> </tr> </thead> <tbody> <tr> <td>Age 0 (15 日 days) 至 to age 40 歲</td> <td>HKD4,800,000 港元</td> <td>USD600,000 美元</td> </tr> <tr> <td>Age 41 - 50 歲</td> <td>HKD4,000,000 港元</td> <td>USD500,000 美元</td> </tr> <tr> <td>Age 51 - 55 歲</td> <td>HKD2,000,000 港元</td> <td>USD125,000 美元</td> </tr> <tr> <td>Age 56 - 60 歲</td> <td>HKD800,000 港元</td> <td>USD100,000 美元</td> </tr> <tr> <td>Age 61 - 65 歲</td> <td>HKD400,000 港元</td> <td>USD50,000 美元</td> </tr> </tbody> </table> <p>[^] 年齡指上一個生日時的年齡 Age means the age as at last birthday</p>		投保年齡 Issue Age [^]	港元保單 HKD Policy	美元保單 USD Policy	Age 0 (15 日 days) 至 to age 40 歲	HKD4,800,000 港元	USD600,000 美元	Age 41 - 50 歲	HKD4,000,000 港元	USD500,000 美元	Age 51 - 55 歲	HKD2,000,000 港元	USD125,000 美元	Age 56 - 60 歲	HKD800,000 港元	USD100,000 美元	Age 61 - 65 歲	HKD400,000 港元	USD50,000 美元
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嚴重疾病賠償 Critical Illness Benefit	<p>嚴重疾病賠償應等於：</p> <p>(i) 診斷時的投保額；加</p> <p>(ii) 終期紅利（如有）；減</p> <p>(iii) 任何欠款。</p> <p>若受保人於第 10 個保單週年日之前確診患上受保嚴重疾病，將獲支付額外投保額的 50%。</p> <p>Critical illness benefit shall equal to:</p> <p>(i) sum insured at time of diagnosis; plus</p> <p>(ii) terminal dividend (if any); less</p> <p>(iii) any indebtedness.</p> <p>If the life insured is diagnosed with the covered critical illnesses before the 10th policy anniversary, an extra 50% of the sum insured will be paid.</p>																			

身故賠償
Death Benefit

身故賠償應等於：

- (i) 受保人身故時的投保額；加
- (ii) 終期紅利（如有）；減
- (iii) 任何欠款。

若受保人於第 10 個保單週年日之前身故，將獲支付額外投保額的 50%。

Death benefit shall equal to:

- (i) sum insured at time of life insured's death; plus
- (ii) terminal dividend (if any); less
- (iii) any indebtedness.

If the life insured passes away before the 10th policy anniversary, an extra 50% of the sum insured will be paid.

退保保障 / 期滿保障
Surrender Benefit /
Maturity Benefit

- (i) 退保或期滿日時的保證現金價值；加
- (ii) 終期紅利（如有）；減
- (iii) 任何欠款。

- (i) Guaranteed cash value at time of surrender or on maturity date; plus
- (ii) terminal dividend (if any); less
- (iii) any indebtedness.

終期紅利
Terminal Dividend

終期紅利（如有）於第五個保單週年日或之後及在下列任何一種情況最早發生時支付：

- (i) 受保人身故；或
- (ii) 退保；或
- (iii) 保單期滿；或
- (iv) 賠付嚴重疾病賠償

終期紅利只支付一次，並非保證，本公司將至少每年檢視及釐定紅利一次，有關詳情請參閱紅利理念部份。

Terminal dividend (if any) shall be payable on or after the 5th policy anniversary upon the first occurrence of any of the following events:

- (i) the death of the life insured; or
- (ii) the surrender of this policy; or
- (iii) the policy maturity; or
- (iv) payment of the critical illness benefit.

Terminal dividend is paid once only and is not guaranteed or the Company will review and determine the terminal dividend at least once a year. Please refer to section "Dividend Philosophy" for more details.

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. 帕金森症 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²
Loss of Independent Existence² (18-64 歲 Age 18-64)
61. 完全及永久傷殘²
Total and Permanent Disability² (18-64 歲 Age 18-64)
62. 末期疾病 Terminal Illness

註釋 Remarks

1. 如投保額不高於產品概覽中所列的限額，只需回答 4 條健康問題即可投保。
Only 4 health questions to be answered to apply for the Plan if the sum insured is not higher than the corresponding sum insured limits listed in the table in Product Summary.
2. 「不能獨立生活」及「完全及永久傷殘」的保障年齡為 18 歲至 64 歲。
The coverage age for 'Loss of Independent Existence' and 'Total and Permanent Disability' is between attained ages of 18 and 64.
3. 如嚴重疾病的病徵、狀況或診斷於保單簽發日起 60 天內出現或發生，則不獲本計劃下的嚴重疾病保障賠償（由意外事件導致的嚴重疾病則不適用）。
No critical illness benefit under this policy will be payable if the symptoms, conditions or diagnosis of the critical illness commences or occurs within 60 days after the Policy issue date, except for critical illness caused by an accident.
4. 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.

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

本產品乃一項含有儲蓄成份的長期分紅壽險產品，提供非償款性質保障。保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內，儘管本計劃的推銷文件 / 產品簡介冊或本計劃的銷售文件沒有費用與收費表 / 費用與收費部份或沒有保費以外之額外收費。本產品為危疾保險，為希望獲得危疾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 plan is a long-term participating life product with saving elements, providing benefits of non-indemnity nature. The costs of insurance and the related costs of policy are included in the premium paid under this plan despite the product brochure / leaflet and / or illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium. The product is critical illness insurance and is aimed at customers who want critical illness benefits 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.

紅利理念 Dividend Philosophy

我們發出分紅保險計劃，為保單權益人提供非保證紅利。這些保險計劃乃專為長期持有人士而設，您所繳交的保費將按照我們的投資策略投資於不同投資組合，而保單保障或開支費用將適當地從保費或資產中扣除。您的保單可以分享相關產品組別之盈餘（如有），而產品組別將由我們釐定。我們致力確保保單權益人和股東之間得到合理的利潤分配；以及不同組別的保單權益人之間，得以公平的方式分配利潤。

我們將至少每年檢視和釐定一次紅利，當中會考慮到每個因素的過往經驗和未來展望，包括但不限於以下因素：

投資回報：包括產品相關資產的利息收入和市場價值之任何變化。視乎產品的資產分配，投資回報可能受到利息收入波動（利息收入和利率前景）和各種市場風險的影響，包括信貸息差和違約風險，股票類資產價格波動；和相關資產對應於保單貨幣的外匯波動。

退保：包括保單退保、部分退保或保單失效；以及其對相關產品資產的影響。

索償：包括就產品提供身故賠償和其他保障利益的成本。

費用：包括與保單直接相關的費用（例如佣金、承保費、繕發和保費繳交的費用）；和分配至產品組別之間接開支（例如一般行政費用）。

未來的投資表現無法預測。為了緩和投資表現的波動及提供更穩定的紅利，我們可能只會將某特定週年的部份利潤或虧損分配予保單權益人，以抵銷短期內的投資波動對紅利的影響。實際公佈的紅利及分紅可能與現有產品資訊中所提供的說明不同（例如保單建議書）。如實際紅利與建議書說明有所不同，或預測紅利 / 分紅表現有所修訂，將於保單週年通知書中列明。

由委任精算師審閱及認可的建議紅利 / 分紅將由公司董事會（包括一個或以上獨立非執行董事）審議批准。

您可瀏覽網址<https://www.wli.com.hk/tc/dividend>，了解本公司過往派發紅利的資料作參考用途。請留意過往紅利資料或表現並不能作為未來表現的指標。

We issue participating insurance plans, which offer the policyowners with non-guaranteed dividends/bonus. These insurance plans are designed to be held long term. Your premiums will be invested in an investment portfolio to support those policies according to our investment strategy, with the cost of policy benefits and expenses deducted as appropriate from premiums or assets. Your policy can share the divisible surplus (if any) from related products determined by us. We aim to ensure a fair way of sharing profits between policyowners and shareholders, and among different groups of policyowners.

The Company will review and determine the dividend / bonus at least once a year, taking into consideration both past experience and future outlooks for all the factors including, but not limited to, the following:

Investment returns: include both interest earnings and any changes in the market value of the products' backing asset. Depending on the asset allocation of the products, investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity-like asset prices and currency fluctuation of the backing asset against the policy currency.

Surrenders: include policy surrender, partial surrenders and policy lapse; and the corresponding impact on investment backing the products.

Claims: include the cost of providing the death benefit and other insured benefits under the product.

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expense) and indirect expenses allocated to the product group (e.g. general administrative costs).

Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable dividend / bonus payments. To stabilize the dividend / bonus, we may distribute a proportion of the financial performance in a particular year attributable to the policyowners, with an aim to smooth out the short-term volatility of dividend / bonus rate over the course of the policy term. The actual dividends and bonuses declared may be different from those illustrated in any product information provided (e.g. benefit illustrations). If there are any changes in the actual dividends / bonuses against the illustration or in the projected future dividends / bonuses, such changes will be reflected in the policy anniversary statement.

The dividend / bonus recommendation, which is reviewed and endorsed by the Appointed Actuary, will be approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

You may visit <https://www.wli.com.hk/en/dividend> to understand the Company's dividend history for reference purpose. Please note that past performance of dividend is not an indicator for its future performance.

投資理念、政策及策略 Investment Philosophy, Policy and Strategy

我們的投資理念是追求穩定的投資回報以支持產品，以向保單持有人提供長期價值保證利益，同時符合立構人壽的業務及財務目標。

我們的投資政策旨在實現長遠投資目標，同時減少投資回報的波動；並致力控制和分散風險，維持充足的流動性，並按負債狀況管理資產。

在一般情況下，本計劃下保單的資產主要包括：

目標資產類別	資產組合 (%)
固定收益工具或有息證券（包括但不限於政府及企業債券等）	70% - 80%
股票類資產（包括但不限於股權類投資、互惠基金、物業投資等）	20% - 30%

我們目前的長期投資策略是將資產因應產品的負債分配到固定收益工具或股票類資產。我們的目標資產組合致力提供在可接受的範圍內地域性及行業的多元化。特別是：

- 固定收益工具主要包括政府、超國家機構、金融機構和企業發行的債券和債務證券，主要投資於香港、中國、北美、歐洲和亞太區。
- 股票類資產包括普通股、優先股，交易所買賣基金以及房地產投資等。這些股票類資產主要投資於香港、中國、北美、歐洲和亞太區。

此外，我們可能會通過衍生工具和其他金融協議來優化我們的投資策略，以實現高效和有效的風險管理。

在最大努力的基礎上，我們主要透過配對資產投資與負債的貨幣以降低貨幣風險。視乎市場供應，可能會投資於貨幣掉期交易等衍生工具以降低貨幣風險。

資產投資組合是由投資專業人士密切管理。投資策略可能會根據市場狀況和經濟前景而變動。如果投資策略發生任何重大變更，我們會告知保單權益人相關變更、原因以及對保單的潛在影響。

Our investment philosophy is to deliver stable returns which are in line with the product, therefore to provide long-term values and meet guaranteed benefits committed to our policyowners, as well as the Company's business strategy and financial objectives.

Our investment policy aims to achieve long-term target investment returns while minimize the corresponding volatility in investment returns over time. It also aims to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.

Under normal circumstances, the assets supporting the policies under this plan mainly consist of the following:

Asset Class	Asset Mix (%)
Fixed income instrument or interest-bearing securities (including but not limited to government and corporate bonds, etc.)	70% - 80%
Equity-like assets (including but not limited to equity investment, mutual funds, properties investment, etc.)	20% - 30%

Our current long-term target strategy is to allocate assets attributed to the liability of our products into fixed income instruments or equity-like assets. The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support. In particular:

- The fixed income instruments predominantly include bonds and debts securities issued by governments, supranational, financial institutions and corporates. They are mainly invested in the geographic region of Hong Kong, China, North America, Europe and Asia-Pacific.
- Equity-like assets may include common stocks, preferred shares, exchange traded funds, and other alternative investments such as real estate investments. These equity-like assets are mainly invested in Hong Kong, China, North America, Europe and Asia Pacific.

In addition, we may complement our investment strategies with the use of derivatives and other financial agreements to achieve an efficient and effective risk management.

We mitigate currency risk by primarily matching the currency of asset investments to the underlying liabilities denomination at best effort. Derivatives such as currency swap might be used to mitigate currency risk, subject to market availability.

The asset portfolio is actively managed by investment professionals to closely monitor the investment performance. The investment strategy may be subject to change depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform policyowners of the changes, with underlying reasons and potential impacts to the policies.

終止 Termination Conditions

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) 賠付「嚴重疾病賠償」；
- (iii) 本公司批准保單權益人書面要求退保；
- (iv) 保單到達期滿日；
- (v) 保單於寬限期後失效；或
- (vi) 不能作廢價值(即保證現金價值減去任何欠款後的金額)等於或少於零。

如您在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 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 Benefits
- (iii) the Company approves the written request of the policyowner for surrender;
- (iv) the policy reaches the maturity date;
- (v) the policy lapses after the end of the grace period;
- (vi) the non-forfeiture value (means the sum of guaranteed cash value less any indebtedness) is equal to or less than zero.

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.

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.

稅務及滙報 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.

主要除外事項 Key Exclusions

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，將不在本計劃的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，於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 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戰鬥；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。

在本計劃中，對於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60天內，首次出現或顯現有關於的病徵或狀況，或患上首次診斷的嚴重疾病，將不獲任何嚴重疾病賠償賠償。本條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 Policy 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 Critical Illness Benefit will be payable under the Plan for any critical illness, if the symptoms or conditions of which or the diagnosis of which first appeared or occurred within 60 days immediately following the policy issue date or the date of endorsement or the effective date of last reinstatement, whichever is the latest. This shall not apply to any Critical Illness caused by an accident.

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。除非本公司於保單週年日前向您發出通知，否則保費將不會調整。

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 not adjust the premium unless we notify you prior to the policy's anniversary.

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內繼續生效。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:

流動資金風險 Liquidity Risk

本計劃是為長期保險而設。保單權益人可於保單生效期間申請保單貸款，惟此舉會減少身故賠償金額。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。

The Plan is designed for long term purpose. Policyowners may choose to apply for a policy loan while the policy is in force. But this may reduce the death benefit. 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.

信貸風險 Credit Risk

本產品為本公司繕發的保單，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分，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. 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

保單權益人須承擔保單貨幣風險。如本計劃的貨幣為非本地貨幣，或若您選擇以本保單貨幣以外的貨幣支付保費或收取利益（包括退保，提取預繳保費或身故賠償），您所支付或收取的金額會因保單貨幣及本地貨幣的現行兌換率而改變，本公司會不時決定該兌換率。兌換率的波動可能會影響支付金額，包括但不只限於保費、保費徵費及利益金額。

If the Plan is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit (including surrender, withdrawal of prepayment of premium or death benefits) in currencies other than the policy currency(ies), the actual amount paid or received by you will be subject to change according to the prevailing exchange rate to be determined by the Company from time to time between the policy currency and the local / payment currencies. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

通脹風險 Inflation Risk

保單權益人應留意通脹會導致未來的生活成本增加。因此，保單權益人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

受保人應在出院或進行及完成相關醫療服務當日起計90天內向本公司發出書面索償申請，索償申請必須包括本公司制定的索償表格、所有收據正本及相關資料。請致我們的理賠熱線+852 2830 7600索取索償表格。

All claims must be made in the Company's prescribed form together with all original receipts and relevant supporting materials must be given to the Company within 90 days after discharge from hospital or after the date on which the relevant medical service is performed and completed. You can call our Claims Hotline at +852 2830 7600 for the appropriate claim form.

注意 Notes

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