

立安心意外附加保障

Well Protect Accident Supplementary Benefit



遇上意外，輕則可能受傷而需要住院治療，重則可以導致傷殘，影響日常生活及工作。立安心意外附加保障（「本附加利益保障」）於基本計劃上加上意外保障，於意外受傷時提供財政支援，保費相宜。

Accident may cause you injuries that require hospital treatment, or result in serious disabilities that affect your daily life and work. Well Protect Accident Supplementary Benefit (the 'Supplementary Benefit') offers accident protection on top of the basic plan at affordable premium. It provides financial support when you are injured in accident.



意外身故及斷肢保障

Accidental Death and Dismemberment Benefit

若受保人不幸因意外事件而導致身故或受傷，本附加利益保障將按以下所列的受保事件之投保額百分比率支付意外身故及斷肢保障。

If the life insured unfortunately passes away or suffer from injury as a result of an accident, an accidental death and dismemberment benefit will be paid according to the percentage of sum insured corresponding to the relevant covered events as listed below.

受保事件 Cover Events

投保額之百分比 Percentage of sum insured

喪失生命 Loss of life	100%
永久完全喪失一眼或雙眼視力 Permanent total loss of sight of one or both eyes	100%
永久完全喪失一眼球之晶體 Permanent total loss of the lens of one eye	50%
喪失說話能力及失聰 Loss of speech and hearing	100%
永久完全雙耳失聰 Permanent total loss of hearing of both ears	75%
永久完全一耳失聰 Permanent total loss of hearing of one ear	25%
喪失說話能力 Loss of speech	50%
喪失一肢體或以上或永久喪失使用其功能 Loss of or the permanent total loss of use of one limb or above	100%
永久及無法治療的精神錯亂 Permanent and incurable insanity	100%
喪失或永久喪失使用功能 Loss of or the permanent total loss of use of:	
- 一手四指及拇指 four fingers and thumb of one hand	70%
- 一手四指 four fingers of one hand	40%
- 一拇指：兩節關節 one thumb: both joints	30%
- 一拇指：一節關節 one thumb: one joint	15%
- 一手指：三節關節 one finger: three joints	10%
- 一手指：兩節關節 one finger: two joints	7.5%
- 一手指：一節關節 one finger: one joint	5%
腿骨或膝蓋骨折裂而不能復原 Fractured leg or patella with established non-union	10%
任何一腿畸短5厘米或以上 Shortening of leg by at least 5 cm	7.5%
喪失或永久喪失使用功能 Loss of or the permanent total loss of use of:	
- 腳趾：一腳所有腳趾 toes: all-one foot	15%
- 腳趾：拇趾兩節關節 toes: great-both joints	5%
- 腳趾：拇趾一節關節 toes: greater-one joint	3%
三級燒傷而燒傷部份佔某身體部位表面面積百分比：	
Third degree burn with percentage damage in particular area :	
頭 Head	
- 等於或多於 equal to or more than 8%	100%
- 等於或多於 equal to or more than 5% 但少於but less than 8%	75%
- 等於或多於 equal to or more than 2% 但少於but less than 5%	50%
身體 Body	
- 等於或多於 equal to or more than 20%	100%
- 等於或多於 equal to or more than 15% 但少於but less than 20%	75%
- 等於或多於 equal to or more than 10% 但少於but less than 15%	50%



意外住院入息賠償

Accidental Hospital Income Benefit

若受保人不幸因意外事件住院，可獲每日意外住院入息賠償相等於本附加利益保障投保額的0.1%（每次意外事件住院最多90天），讓您於接受治療期間無需擔心經濟問題。

If the life insured is admitted to hospital for treatment due to accident, a daily accidental hospital income benefit equals to 0.1% of sum insured of this Supplementary Benefit will be paid (up to 90 days of hospital confinement per accident) to ease your financial burden.



意外完全及永久傷殘保障

Accidental Total and Permanent Disability Benefit

假若受保人於18至65歲生日期間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，本附加利益保障將支付意外完全及永久傷殘保障。

If the life insured suffers from total and permanent disability as a result of an accident within 180 days from the date of the accident between the birthday of age 18 and age 65, accidental total and permanent disability benefit will be paid.



雙倍賠償 給您額外保障

Double Indemnity for Extra Protection

若受保人於指定情況下身故或受傷致完全及永久傷殘，可獲雙倍賠償。

If the life insured dies or suffers from total and permanent disability as a result of certain incidents, the benefit payable will be doubled.

產品概覽 Product Summary

產品種類 Product Type	附加利益保障 Supplementary Benefit
投保年齡(以上一個生日計算) Issue Age (on last birthday)	0歲 (15日) 至 60歲 Age 0 (15 days) to age 60
保費繳費年期及保障年期 Premium Payment Term and Benefit Term	每年續保至受保人70歲 Yearly renewal up to life insured age 70
保單貨幣單位 Policy Currency	與基本計劃相同 Same as the basic plan
保費繳費模式 Premium Payment Mode	與基本計劃相同 Same as the basic plan
最低投保額 Minimum Sum Insured	HKD300,000港元 / RMB300,000人民幣 / USD37,500美元
最高投保額 Maximum Sum Insured	HKD3,000,000港元 / RMB3,000,000人民幣 / USD375,000美元

意外住院入息賠償^{1, 2, 3}
Accidental Hospital
Income Benefit^{1, 2, 3}

每日意外住院入息賠償相等於本附加利益保障投保額的0.1%（每次意外事件住院最多90天）

Daily accidental hospital income benefit equals to 0.1% of sum insured of this Supplementary Benefit (up to 90 days of hospital confinement per accident)

意外身故及斷肢保障
Accidental Death and
Dismemberment Benefit

意外身故及斷肢賠償應等於受保事件之投保額百分比率

Accidental death and dismemberment benefit shall equal to the percentage of sum insured of the relevant covered events

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

假若受保人於18至65歲生日期間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⁴，本附加利益保障將支付意外完全及永久傷殘賠償相等於意外事件發生時本附加利益保障的投保額；減去已支付的意外身故及斷肢保障賠償總額。

If the life insured suffers from total and permanent disability⁴ within 180 days from the date of an accident between the birthday of age 18 and age 65, accidental total and permanent disability benefit equals to sum insured of this Supplementary Benefit at the time of the accident; less aggregate paid amount of accidental death and dismemberment benefit (if any) will be paid.

雙倍賠償
Double Indemnity

若受保人於以下情況下因意外身故或受傷或導致完全及永久傷殘，可獲雙倍意外身故及斷肢保障或意外完全及永久傷殘保障賠償：

- (i) 當受保人作為一個購票乘客，於行駛在非航空及非海上公共交通工具內；或
- (ii) 當受保人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；或
- (iii) 當受保人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）；或
- (iv) 只限在下列公共建築物內直接因發生火警導致：戲院、公眾大禮堂、酒店、學校及醫院；或
- (v) 在香港因自然災害造成的水浸及/或山泥傾瀉；或
- (vi) 當受保人及受保人的配偶因同一意外事件導致身故。

Accidental death and dismemberment benefit and accidental total and permanent disability benefit payable will be doubled if the life insured passed away, injures or suffers from total and permanent disability from accident:

- (i) While the life insured is a fare paying passenger within any mechanically propelled non-aerial and non-marine public conveyance; or
- (ii) While the life insured is a pedestrian injured in a traffic accident and/or struck by any motor driven / powered vehicle; or
- (iii) While the life insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; or
- (iv) As a direct result of the burning of the following public buildings only: theatre, public auditorium, hotel, school and hospital; or
- (v) As a result of flooding and/or landslide caused by natural disaster in Hong Kong; or
- (vi) Both the life insured and spouse of the life insured die as a result of the same accident.

1. 住院指受保人按醫生建議登記入院作為留院病人就受傷接受治療而住院最少六小時並於出院前持續留院，因同一意外事件或其併發症而多次住院，則視為同一次住院。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。

2. 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，每日意外住院入息賠償將減至列於有關金額的50%；及每日意外住院入息賠償就每次意外事件的最高賠償期限為30天。

3. 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。

4. 完全及永久傷殘指受傷所導致的完全傷殘持續183日後，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。

1. 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 accident, or to any complications arising from it, such confinements shall be regarded as one confinement. 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.

2. 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 shall be reduced to 50% of the relevant benefits; and the maximum period for which the daily accidental hospital income benefit is payable per hospital confinement shall be reduced to 30 days.

3. 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".

4. 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.

重要資訊 Important Information

本產品簡介僅供參考，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 Supplementary Benefit 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

本產品乃無分紅附加利益保障，故保單權益人不會享有分享本公司的利潤或盈餘的權利。本產品為非償款性質意外保障，旨在為希望獲得意外保障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 Supplementary Benefit and does not entitle the policyowner to participate in the profits or surplus of the Company. The product provides accidental benefit of non-indemnity nature and is aiming at customers who can pay the premium as long as they want the accident protection. As a result, customers are advised to save enough money to cover the premiums in the future.

終止 Termination Conditions

在下列任何一種情況最早發生時，本附加利益保障將自動終止，並同時停止收取其保費：

- (i) 受保人身故；
- (ii) 本附加利益保障已支付的意外身故及斷肢保障賠償總額等於本附加利益保障的投保額；
- (iii) 本附加利益保障已支付意外完全及永久傷殘保障；
- (iv) 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；
- (v) 基本計劃期滿、到期、退保、終止；或
- (vi) 於受保人年滿 70 歲生日後緊接的首個保單週年日。

如您在保單生效期間終止本附加利益保障，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本附加利益保障，惟本公司需在下一個到期繳付保費日前收受該通知方可終止本附加利益保障。

The Supplementary Benefit shall be automatically terminated and the premium shall cease to be payable for it upon the first occurrence of any one of the following events:

- (i) death of the life insured;
- (ii) aggregate payment of accidental death and dismemberment benefit of this Supplementary Benefit equals to the sum insured of this Supplementary Benefit;
- (iii) payment of accidental total and permanent disability benefit of this Supplementary Benefit;
- (iv) if any premium for this Supplementary Benefit and/ or basic plan remains unpaid after the end of the grace period;
- (v) if the basic plan matures, expires, is surrendered, terminated; or
- (vi) on the policy anniversary on or immediately following the life insured's 70th birthday.

While the policy is in force, you may terminate this Supplementary Benefit 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附加利益保障保費（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 Supplementary Benefit 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 "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.

主要除外事項 Key Exclusions

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，所有意外保障並不適用：

1. 任何已存在醫療狀況；
2. 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
3. 任何類型的疾病，或細菌或病毒性的感染，但因意外割傷或傷口引致細菌感染者除外；
4. 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；
5. 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；
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、恐怖份子或類似戰爭的行動；
7. 參與任何軍事或維持和平活動；
8. 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、謀殺或企圖謀殺、綁架或企圖綁架、攻擊、襲擊或其他暴力手段強行影響任何團體、法團或政府；
9. 自殺或任何蓄意自殘行為，無論當時神智清醒與否；

10. 抵觸或企圖抵觸法律、拒捕或參與任何爭執或毆鬥；
11. 美容或整形手術、或任何非必要的手術、或先天性異常，但因意外事件引致受傷而需重建手術則除外；
12. 分娩、流產、墮胎、懷孕或其任何併發症，無論事故是否由受傷引發或因受傷而加劇；或
13. 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。

已存在醫療狀況指在保單簽發日期或加簽批註生效日期或上一次本附加利益保障復效的生效日（以最遲者為準）前發生的以下任何狀況或疾病：

- 以前存在或一直存在；或
- 直接致病因素以前存在或一直存在；或
- 受保人知悉該狀況或疾病之病徵或病狀；或
- 任何化驗室的測試或調查顯示該狀況或疾病有可能存在

No accidental benefits shall be payable if the life insured's death or injury is caused directly or indirectly, wholly or partly, by any one or more of the following:

1. any pre-existing condition;
2. taking of drugs other than under the prescription or direction of a physician, abuse of alcohol or the taking of poison;
3. any kind of sickness or disease, or bacterial or viral infection except bacteria infection resulting from an accidental cut or wound;
4. 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;
5. 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;
6. war or hostilities (whether war be declared or not), civil commotion rebellion, revolution, riot, strikes, terrorist or warlike activities;
7. participation in any armed force or peace keeping activities;
8. 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, murder or attempted murder, kidnapping or attempted kidnapping, attack, assault or any other violent means;
9. suicide or an intentional self-inflicted act while sane or insane;
10. violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
11. cosmetic or plastic surgery, or any elective surgery or congenital anomalies, apart from reconstructive surgery required by Injury caused by an accident;
12. childbirth, miscarriage, abortion, pregnancy and any complications thereof, notwithstanding that such event may have been accelerated or induced by Injury; or
13. 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.

Pre-existing condition means any condition or illness prior to the policy issue date or the effective date of endorsement or the effective date of last reinstatement of this Supplementary Benefit, whichever is the latest:

- which existed or was existing; or
- where its direct cause existed or was existing; or
- in respect of which the Life Insured has knowledge, signs or symptoms of the condition or illness; or
- where any laboratory test or investigation showed the likely presence of the condition or illness.

續保 Renewal

除本附加利益保障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受保人的年齡所定的保費率持續繳付保費，從而享有保證續保本附加利益保障隨後保單年度的權利，而無論任何情況下保障年期都不會超過受保人年滿70歲當天或之後的保單週年日。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、居住地或職業）而在每個保單週年日調整保費。

Subject to all the terms and conditions of this Supplementary Benefit, the policyowner has a guaranteed right to renew this Supplementary Benefit on every policy anniversary for a further policy year by continued payment of premium at such premium rates as based on the age of the life insured at the time of renewal provided that the benefit term shall in no event extend beyond the policy anniversary on or following the life insured's age of 70. 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, residency and occupation.

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、性別或、居住地或職業，視乎情況而定）釐定。保單權益人有責任就任何於申請時披露的資訊的變更通知本公司。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在每個保單週年日調整保費。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。

Premiums are determined based on the risk class (including but not limited to age, sex, residency and occupation, as the case may be) of the life insured. Policyowner is responsible to notify the Company of any subsequent changes to the information disclosed during application process. 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 and to adjust the premium on every policy anniversary. 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，本附加利益保障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，本附加利益保障會自動失效及沒有任何價值，並失去本附加利益保障保障。

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

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，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。如本附加利益保障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。

Currency risk is borne by policyowner. If the Supplementary Benefit 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的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

任何索償通知應在導致有關受傷或身故的意外事件發生後30天內向本公司發出書面提出。由保單權益人或索償人自承費用而令本公司滿意的證明或任何支持證據必須於該有關受傷或身故發生後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。

Any claim request 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 at the expenses of the policyowner or claimant. You can call our Claims Hotline at 852 2830 7600 for the appropriate claim form.

注意 Notes

1. 本附加利益保障簡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冊所載資料的準確性承擔一切責任。本產品簡冊只提供計劃的一般資料，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、詳情及條款，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. 本附加利益保障由立橋人壽承保。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 Supplementary Benefit 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.
3. 本附加利益保障是一項保險產品。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 Supplementary Benefit is an insurance product. The premium paid is not a bank savings deposit or time deposit. This Supplementary Benefit is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
4. 本附加利益保障之保單條款受香港特別行政區的法律所規管。
The policy provision of this Supplementary Benefit 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



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