

WELL PROTECT 108 REFUNDABLE HOSPITAL INCOME INSURANCE PLAN

立安心 108 保費回贈住院入息保

I. General Provisions 一般條款

1.1 Definitions		釋義	
	Unless the context otherwise requires, the definitions in this section apply to the following words and phrases whenever they are shown on this Policy.		除非文義另有所指，否則本部份所載定義適用於本保單中出現的下列字詞。
Accident	means an unforeseen and unexpected event of violent, accidental, external and visible nature which occurs while this Policy is in force and which shall, independent of any other cause, be the sole and direct cause of bodily injury.	意外事件	指於本保單有效期間發生無法預見和意料之外的暴力、偶發、外在及可見事件，並在不牽涉任何其他因素下，構成身體受傷的唯一和直接原因。
Age	means age of the Life Insured on last birthday.	年齡	指受保人的足歲數。
Application	means the life insurance application, any declarations, medical evidence forms, questionnaires and any other statements made, by or on behalf of the Life Insured and/or the Policyowner.	投保書	指由受保人本人及/或保單權益人或其他人士代表其作出的人壽保險投保書、任何聲明、體格檢驗證明、問卷及其他之陳述。
Basic Plan	means the basic plan specified as such in the Policy Schedule.	基本計劃	指於承保表指明的基本計劃。
Benefit Term	means the period specified in the Policy Schedule during which the benefits under the Benefits Provisions are payable.	保障年期	指於承保表指明的保障年期，而在該期間內按保障條款該付予利益保障。
Company, we, us or our	means Well Link Life Insurance Company Limited.	本公司、我們或我們的	指立橋人壽保險有限公司。
Death Benefit	means the benefit payable pursuant to Clause 2.1 under the Benefits Provisions.	身故賠償	指根據保障條款內第 2.1 條應付的利益。
Diagnosis	means identification and determination of the medical condition by a Physician supported by confirmatory investigations including, but not limited to, clinical, radiological, histological and laboratory evidence. Such evidence shall be acceptable to the Company. In the event of disputes or disagreement regarding the appropriateness or correctness of the Diagnosis, the Company shall have the right to call for an examination, of either the Life Insured or of the evidence used in arriving at such Diagnosis, by an independent acknowledged expert in the field of medicine concerned selected by the Company and the opinion of such expert as to such Diagnosis shall be binding on the Policyowner, the Life Insured and the Company.	診斷	指醫生對病況作出的鑑定及測定，並以決定性的檢查結果證明，其中包括但不限於臨床、放射、組織及化驗的證據。該證據須為本公司接受。 若就診斷合適性或正確性發生爭論或意見分歧時，本公司有權在該醫學界選擇一位獨立的公認專家對受保人或達致此診斷的證據作出審查。該專家對診斷的意見將對保單權益人、受保人及本公司具約束力。
Disability	means an Injury or Sickness.	傷病	指受傷或疾病。
Designated Areas	means the following areas only: 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.	指定地區	是只指以下的地區而言：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。
Grace Period	means such period as determined by the Company in its absolute discretion in accordance with Clause 3.2 under the Premium Provisions.	寬限期	指本公司按絕對酌情權根據保費條款內第 3.2 條而設定的期間。
Hong Kong	means the Hong Kong Special Administrative Region.	香港	指香港特別行政區。

Hospital	<p>means a legally constituted establishment operating pursuant to the laws of the country in which it is based which:</p> <ul style="list-style-type: none"> (i) operate primarily for providing medical treatment and care of injury on an in-patient basis; (ii) has facility for diagnosis and major surgery; (iii) has 24-hour nursing services; and (iv) has at least one (1) Physician in residence. <p>Hospital does not include a place for the care of alcoholics or drug addicts; a sanatorium, a nursing, rest or convalescent home; or home for the aged or a hospice; or a natural cure clinic or health resort; or a place for the treatment of mental disorders; an isolation or quarantine accommodation for infectious diseases; or an establishment for similar purposes.</p> <p>As regards to hospitals in PRC, hospitals not listed on the prevailing "List of Specified Hospitals in PRC" maintained by the Company and uploaded onto the website of the Company at the time of admission do not fall within the definition of "Hospital". The Company reserves the right to revise the "List of Specified Hospitals in PRC" from time to time, including but not limited to the addition or removal of any specified hospital(s) in PRC, with immediate effect without any prior notice.</p>	醫院	<p>指一個合法地組成的機構，其按照所在國的法律營運，並且：</p> <ul style="list-style-type: none"> (i) 主要之營運目的為提供留院醫療及受傷護理服務； (ii) 具備用於診斷及大型外科手術的設施； (iii) 具備二十四小時護理服務；及 (iv) 最少有一(1)名駐院醫生。 <p>醫院不包括戒酒或戒毒中心、療養院、護養院、休養院、休養所、護老院或寧養院、自然護理或養生護理中心、精神病護理院、或因傳染病而設的隔離住所、或同類型之機構。</p> <p>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並上載於本公司網站的現行「中華人民共和國指定醫院名單」內，它們即不符合「醫院」定義。本公司保留權利不時修訂「中華人民共和國指定醫院名單」，包括但不限於增加或刪除任何中華人民共和國指定醫院，並即時生效而不作任何事先通知。</p>
Hospital Confinement	<p>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 provided that the Life Insured must be admitted in the Hospital as an in-patient for a minimum of six (6) hours and continuously stay in the Hospital thereafter prior to his discharge which incurs a charge for daily room and board of Hospital room or Intensive Care Unit. Hospital Confinement must be Medically Necessary.</p> <p>If two or more Confinements are due to the same or related Disability, 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 ninety (90) days.</p>	住院	<p>指受保人依照醫生建議登記入院作為留院病人就受傷或疾病接受治療，條件是受保人必須被醫院接收為住院病人最少六 (6) 小時，並於出院前持續留院及須支付醫院病房或深切治療部的每日病房及膳食費用。住院必須是醫療必需的。</p> <p>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九十(90)天者，視為同一次住院。</p>
Indebtedness	<p>means all unpaid loans on this Policy, including any interest due and accrued.</p>	欠款	<p>指在本保單中所有未償還的貸款，包括任何到期及累計的利息。</p>
Injury	<p>means bodily injury sustained by the Life Insured of where there is evidence of a visible contusion or wound on the exterior of the body, or of internal contusion, wound or injury, or a combination of these injuries, whilst this Policy is in force and which is solely and directly caused by an Accident independent of any other cause.</p>	受傷	<p>指受保人在本保單有效期間，因唯一和直接獨立於任何其他因素的意外事件而導致的身體受傷，而證據表明其身體表面有明顯的挫傷或傷口，或內部挫傷、傷口或受傷，或包含上述這些受傷。</p>
Intensive Care Unit	<p>means a section within a Hospital which is designated as an intensive care unit by the Hospital with one-to-one nursing care, in which patients undergo specialized resuscitation, monitoring and treatment procedures for which a specified daily surcharge is made. The unit must be staffed twenty-four (24) hours a day with highly trained nurses, technicians and doctors, and be equipped with necessary life-saving equipment and monitoring devices that allow continuous assessment of vital body functions such as heart rate, blood pressure and blood chemistry.</p>	深切治療部	<p>指醫院指定用作深切治療病房之範圍，並為病人提供一對一之護理服務以及進行恢復其知覺、監察及治療等特別程序，而且每天收取特定的附加費用。該病房必須每日二十四(24)小時由接受過特別訓練的護士、技術人員及醫生留守，並配備復甦儀器和監察器，以便持續評估各種維持生命的重要功能，例如心跳速度、血壓和血液內的化學性質。</p>
Life Insured	<p>means the person as named in the Policy Schedule whose life is insured by the Company under this Policy.</p>	受保人	<p>指其姓名列明於承保表內，及由本公司按本保單承保其保險的人士。</p>
Maturity Date	<p>means the date as shown in the Policy Schedule when this Policy will mature.</p>	期滿日	<p>指註明於承保表內本保單將期滿的日期。</p>

Medically Necessary	<p>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:</p> <ul style="list-style-type: none"> (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. 	醫療必需	<p>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：</p> <ul style="list-style-type: none"> (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。
Physician	<p>means any registered medical practitioner duly qualified and registered and legally authorized in the geographical area of his practice to render western medical or surgical services but excludes a Physician who is the Policyowner / Life Insured, the spouse of the Policyowner / Life Insured or any other person related to the Policyowner / Life Insured whether by blood or marriage.</p>	醫生	<p>指任何具有正式資格，已正式註冊並且在法律上獲准在其執業地方提供西醫內科或外科醫療服務的醫生，但如果該醫生為保單權益人/受保人，或是保單權益人/受保人的配偶，或是透過血緣或婚姻關係而與保單權益人/受保人有關的任何其他人，則該醫生不被包括在本定義之內。</p>
This Policy	<p>means the policy documents, the Application (if any), the Policy Schedule, any schedules or endorsement(s) attached to the policy document as issued by the Company from time to time and duly signed by the authorized signatories.</p>	本保單	<p>指保單文件、投保書（如有）、承保表及不時由本公司發出並由本公司的授權簽字人正式簽署的、隨附於保單文件的任何附表及/或加簽批註。</p>
Policyowner, you or your	<p>means the person (or an entity if not a natural person) named in the Policy Schedule who can exercise all rights, privileges and options under this Policy.</p>	保單權益人、您或您的	<p>指承保表內指定的可行使本保單之下所有權利、特權及選擇權的人（或並非自然人的實體）。</p>
Policy Anniversary	<p>means the same day and month as the Policy Date in each succeeding year after the Policy Date while this Policy remains in force. If the Policy Anniversary falls on the 29th of February in a leap year, the Policy Anniversary in a non-leap year shall be 28th February.</p>	保單週年日	<p>指在本保單有效期內，往後每年與保單日期同月同日的日期。如果保單週年日在閏年時為二月二十九日，在非閏年的保單週年日期則為二月二十八日。</p>
Policy Date	<p>means the date specified as such in the Policy Schedule, according to which Policy Anniversary, Policy Years and Premium due dates are determined.</p>	保單日期	<p>指承保表內註明為保單日期的日期，用以釐定保單週年日、保單年度及保費到期日。</p>
Policy Issue Date	<p>means the date specified as such in the Policy Schedule, on which the Company issued this Policy and on which this Policy will take effect.</p>	保單簽發日期	<p>指承保表內列明的保單簽發日期，本公司於該日簽發本保單及本保單於該日起正式生效。</p>
Policy Schedule	<p>means the schedule issued by the Company to the Policyowner as attached to this Policy as amended from time to time, which contains the policy number of this Policy, the coverage details and other policy particulars.</p>	承保表	<p>指由本公司向保單權益人發出，隨附於本保單並且不時經修訂的承保表，其載有本保單的保單號碼、保障詳情及其他保單細節。</p>
Policy Year	<p>means the period of twelve (12) months commencing from and including the Policy Date. Any subsequent Policy Year shall be for a period of twelve (12) months from the Policy Anniversary.</p>	保單年度	<p>指由保單日期（包括保單日期當日）起計的十二(12)個月期間。其後的保單年度為保單周年日起計的十二(12)個月期間。</p>
PRC	<p>means the People's Republic of China, excluding Hong Kong, Macau Special Administrative Region and the Republic of China (Taiwan) for the purposes of this Policy.</p>	中華人民共和國	<p>指中華人民共和國，就本保單而言，不包括香港、澳門特別行政區及中華民國（台灣）。</p>
Pre-existing Condition	<p>means any condition or illness:</p> <ul style="list-style-type: none"> (i) which existed or was existing; or (ii) where its direct cause existed or was existing; or (iii) in respect of which the Life Insured has knowledge, signs or symptoms of the condition or illness; or (iv) where any laboratory test or investigation showed the likely presence of the condition or illness 	已存在醫療狀況	<p>指以下任何狀況或疾病：</p> <ul style="list-style-type: none"> (i) 以前存在或一直存在；或 (ii) 直接致病因素以前存在或一直存在；或 (iii) 受保人知悉該狀況或疾病之病徵或病狀；或 (iv) 任何化驗室的測試或調查顯示該狀況或疾病有可能存在

	prior to the Policy Issue Date or the date of endorsement or the effective date of last reinstatement, whichever is the latest.		而有關狀況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）前發生。
Premium	means the amount shown as modal premium in the Policy Schedule and may be varied with the agreement of the Company from time to time.	保費	指於承保表顯示為每期保費的金額，此金額可在本公司同意下不時改變。
Premium Payment Term	means the period specified in the Policy Schedule during which all the Premium payable should be paid.	保費繳費年期	指承保表內指明的保費繳費年期，於該期間內應支付所有應付保費。
Proceeds	means any benefits or amounts payable under the terms of this Policy.	保險金	指根據本保單的條款應付的任何保障或給付金額。
Sickness	means a physical condition marked by a pathological deviation from the normal healthy state.	疾病	指身體狀況與正常健康狀態有病理學上的偏差。
Sum Insured / Plan	means the amount or plan shown as such in the Policy Schedule and may be varied with the agreement of the Company from time to time.	投保額 / 計劃	指承保表內註明的投保額或計劃，此金額或計劃可於本公司同意下不時改變。
Total Equivalent Annual Premiums Paid	means the accumulated total premiums due and paid for the Basic Plan, 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. Premiums of other benefit items, if any, shall be excluded from the calculation of the Total Equivalent Annual Premiums Paid.	總已繳年保費等值	指已就基本計劃到期及已繳付的累積總保費，以年繳保費除以十二再乘已繳付之月份數目計算。計算總已繳年保費等值時並不包括任何其他保障項目（如有）的保費。

1.2 The Entire Contract

This Policy is issued in consideration of the Application (if any) and payment of Premiums as set out in the Policy Schedule. The General Provisions, other Provisions, Policy Schedule and Application (if any) constitute the entire contract.

All statement made by or for the Life Insured and/or the Policyowner shall be considered, in the absence of fraud, representations and not warranties. No statement shall be used by the Company to void this Policy or to defend a claim under it unless it is contained in the Application (if any) and/or the Policy Schedule.

No alterations in the terms and conditions and provisions of this Policy shall be valid unless it is in a written endorsement to this Policy and signed by the authorized signatories of the Company.

We will, subject to the terms, conditions and exclusions contained herein or endorsed hereon pay the benefits in respect of any or all of the contingencies herein defined happening during the period of insurance provided always that the due observance and fulfillment of all the terms, conditions and exclusions contained herein or endorsed hereon shall be a condition precedent to any liability on the part of the Company under this Policy.

1.3 In Force

This Policy becomes effective on the Policy Issue Date and will remain in force until the first occurrence of any one of the following events:

- (i) Death of the Life Insured;
- (ii) The Company approves the written request of the Policyowner for surrender;
- (iii) This Policy reaches the Maturity Date; or
- (iv) This Policy lapses after the end of the Grace Period.

Termination of this Policy will not affect any claim or benefit arising prior to such termination unless otherwise specified.

1.4 Incontestability

This incontestability provision is only applicable to the Death Benefit under this Policy.

Except for non-payment of Premium or for fraud, the validity of this Policy shall not be contestable by the Company after it has been in force during the lifetime of the Life Insured for two (2) consecutive years from the Policy Issue Date or the date of endorsement or the effective date of last reinstatement, whichever is the latest.

整份保單合約

本保單根據所遞交的投保書（如有）及在收受承保表所列保費後簽發。整份保單合約是由一般條款、其他條款、承保表及投保書（如有）所組成。

受保人及/或保單權益人或代表其所作出的一切陳述，在沒有欺詐的情況下，皆被視為陳述，而非保證。任何聲明，若非包括在投保書（如有）及/或承保表內，本公司均不得用作廢除本保單或作為對本保單之下索償的辯護理由。

本保單條款及條件的任何修訂均須列明於本公司所發出關於本保單的書面批註，並由本公司授權簽字人簽署，方能生效。

我們將在符合本保單或就本保單加簽批註所載的條款、條件及除外事項的規定下，支付於保險期間本保單所定義下任何或全部或有關事件發生的相關利益保障，惟本公司在本保單之下承擔責任的先決條件為本保單或就本保單加簽批註所載的條款、條件及除外事項均得到妥為遵守及履行。

生效

本保單由保單簽發日期起生效直至下列任何一種情況最早發生時止：

- (i) 受保人身故；
- (ii) 本公司批准保單權益人書面要求退保；
- (iii) 本保單到達期滿日；或
- (iv) 本保單於寬限期後失效。

除另有指明外，本保單的終止並不影響終止前出現的索償或利益保障。

不得異議

本不得異議條款只適用於本保單下的身故賠償部份。

除因欠繳保費或欺詐外，自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）起計在受保人生存期間持續有效達兩(2)年後，本保單的有效性將不得被本公司爭議。

1.5 Suicide

If the Life Insured commits suicide, while sane or insane at the material time, within twelve (12) months from Policy Issue Date or the date of endorsement or the effective date of last reinstatement, whichever is the latest, 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.

1.6 Misstatement of Age and/or Sex

This Policy is issued in accordance with the age and sex shown in the Policy Schedule. Subject to the Company's rights in the case of fraud, if the Life Insured's age has been understated or sex has been misstated, the amount payable and every benefit under this Policy shall be such as the Premium paid would have purchased on the basis of the correct age and sex.

If the Life Insured's age has been overstated or sex has been misstated and as a result of which excess Premium has been paid, any excess Premium shall be refunded without interest.

If the correct age or sex of the Life Insured had been stated, this Policy would not have been issued, the Company shall only be required to refund any Premium paid without interest.

If the correct age or sex of the Life Insured had been stated, this Policy would have terminated at an earlier date, the Company shall only be required to refund any excess Premium paid without interest.

1.7 Freedom from Restrictions

Unless otherwise specified, this Policy contains no restriction with respect to the Life Insured's residence, travel or occupation.

1.8 Currency and Place of Payment

All amounts payable to or by us will be payable in the policy currency shown in the Policy Schedule subject to the applicable laws, regulations and guidelines issued by the relevant regulatory authorities from time to time.

Nevertheless, the Company shall have the absolute discretion to accept payment or make payment (including but not limited to accepting Premium, paying any benefit or granting a loan) in Hong Kong dollars using the prevailing market exchange rate as determined by the Company from time to time on the date that the payment is made.

1.9 Ownership

As the Policyowner, you have all rights of ownership in this Policy while it is in force. To exercise this right, you do not need the consent of any beneficiary of this Policy.

Any change of ownership requires a satisfactory written notice to us. A change of ownership shall be effective only if approved and endorsed by the Company. We will not be responsible for any payment we make or other action we take before the change takes effect.

1.10 Cancellation within Cooling-off Period

You have the right to cancel this Policy and obtain a refund of any Premium, without interest and provided no claim has been made under this Policy, by giving a written notice to the Company. Such notice must be signed by the Policyowner and received directly by the Company within the cooling-off period as specified by the current prevailing industry guideline.

1.11 Assignment

While the Life Insured is alive, you may assign this Policy as collateral by filing a written notice satisfactory to the Company. A request for assignment of this Policy shall not be effective unless we acknowledge receipt of the notice of assignment. The Company shall not be responsible for the validity or sufficiency of any assignment. The rights of an assignee shall at all times be subject to any Indebtedness.

自殺

倘若受保人於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）起計十二(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。

年齡及/或性別的錯誤陳述

本保單根據承保表上所顯示的年齡和性別簽發。除了在出現欺詐情況下本公司有的權利外，若受保人的年齡被報少或性別被誤報，則本保單上須支付的金額及所有利益，將按照已付的保費基於確實年齡和性別原可購買的保障而計算。

若受保人的年齡被報大或性別被誤報而導致多繳保費，本公司將退回多繳付的保費（不含利息）。

若申報受保人了的正確年齡或性別，本保單原不會被簽發，本公司只須退回任何已繳付的保費（不含利息）。

若申報受保人了的正確年齡或性別，本保單原應於較早日終止生效，本公司只須退回多繳付的保費（不含利息）。

不受限制

除非另有指定，否則受保人的住所、旅遊或職業均不受本保單限制。

貨幣及收付地點

在符合適用的法律、規例及有關監管機構不時發出的指引的規定下，所有向我們支付或由我們支付的款項，均以承保表上列明的保單貨幣支付。

惟本公司有絕對酌情權，可根據款項支付當天本公司不時選定的當時市場兌換率，以港幣折算收取或支付款項（包括但不限於接受繳付保費、任何賠償保障給付或給予貸款）。

擁有權

作為保單權益人，在本保單有效期內，您擁有本保單內的所有權益，而在行使該等權益時，無須取得本保單受益人的同意。

任何擁有權的轉換，必須給予我們滿意的書面通知。擁有權的更改必須經本公司批准及認可方可生效。我們對在有關轉換擁有權生效前支付的任何款項或已作出的其他行動，概不負責。

冷靜期內取消

在未有根據本保單提出索償的情況下，您有權以書面通知本公司要求取消本保單，及可獲退還已繳的任何保費（不含利息）。惟該書面要求須由保單權益人親筆簽署，並於當時通行的行業指引所說明的冷靜期限期內直接送達本公司方會受理。

轉讓

在受保人在世期間，您可藉提交本公司滿意的書面通知，將本保單作為抵押品予以轉讓。除非我們確認收到有關轉讓的通知，否則本保單的轉讓要求並不生效。對於任何轉讓的有效性或足夠性，本公司概不負責。受讓人的權利在一切時候均受制於任何欠款。

1.12 Tax and Reporting

The Company 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").

The Policyowner agrees to comply with requests made by the Company to comply with the AEOI requirements.

Upon the Company's written request to you, you shall provide us the "Required Information" within thirty (30) days or take such other action that we reasonably believe or consider to be required in order to comply with the AEOI requirements.

If any of the relevant information provided by you to the Company changes, you agree to inform us in writing within thirty (30) days from the date of the relevant change.

1.13 Beneficiary

The designated Beneficiary as per our latest record will be deemed to be beneficially entitled to the Death Benefit under this Policy if the Life Insured dies.

If there is more than one Beneficiary, the Death Benefit shall be paid to the Beneficiaries in the proportion specified by you. If you have not specified the proportion of the Death Benefit to be paid to each Beneficiary or all the proportions add up to a figure other than 100%, we shall have the discretion to pay the Death Benefit to all the Beneficiaries in equal shares or in such proportion as we consider appropriate.

If the Policyowner is also the Life Insured and the Beneficiary dies before the Policyowner or within thirty (30) days after the death of the Policyowner, the Death Benefit will be payable to the estate of the Policyowner.

If the Policyowner is not the Life Insured and the Beneficiary dies before the Life Insured or within thirty (30) days after the death of the Life Insured, the Death Benefit will be payable to the Policyowner, his estate, his personal representatives or other persons entitled to receive the same as the Company considers appropriate at its sole and absolute discretion. If the Beneficiary dies beyond thirty (30) days after the death of the Life Insured, the Death Benefit shall be payable to the Beneficiary's estate.

If the Life Insured dies at the same time as the Beneficiary(ies) or in circumstances rendering it uncertain which of them survived the other(s), the Life Insured shall be deemed to have survived the Beneficiary(ies).

If there is no living Beneficiary or no Beneficiary has been designated by you, the Death Benefit shall be paid to the Policyowner, his estate, his personal representatives or other persons entitled to receive the same.

During the lifetime of the Life Insured and while this Policy is in force, you may change the Beneficiary by giving a written notification satisfactory to us. A change of Beneficiary shall be effective only if approved and endorsed by the Company. We will not be responsible for any payment we have made or other action we have taken before the change takes effect.

稅務及滙報

本公司須遵守《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) 介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」)。

保單權益人同意遵守本公司為遵守「自動交換資料要求」而發出的要求。

在本公司向您發出書面要求後三十(30)天內,您應向我們提供所需資料,或採取我們合理地相信或認為我們遵守自動交換資料要求所需的其他行動。

若您向本公司提供的任何相關的資料有變更,您同意在有關變更起計三十(30)天內,就有關變更以書面通知我們。

受益人

我們最近期記錄所載的指定受益人,將被視為有資格於受保人身故後領取身故賠償。

若有多於一名受益人時,則身故賠償將按您預先定下的比例分配予各受益人。若您並未有定下身故賠償每名受益人的分配比例,或所有分配百分比的總和不等於 100%時,我們將有權決定平均分配,或按我們認為恰當的比例分配身故賠償予各受益人。

若保單權益人亦為受保人,而受益人早於保單權益人身故,或該受益人於保單權益人身故後三十(30)天內身故,則身故賠償將給付予保單權益人的遺產。

若保單權益人並非受保人,而受益人早於受保人身故,或該受益人於受保人身故後三十(30)天內身故,則身故賠償將給付予保單權益人、其遺產、其遺產代理人或本公司按本公司完全及絕對酌情權認為是有權領取該身故賠償的其他人。若受益人於受保人身故後三十(30)天以後身故,該身故賠償則將給付予受益人的遺產。

若受保人及受益人在同一時間去世,或他們在其身故先後次序不確定的情況下去世,則視受保人於受益人身故時尚存。

如果沒有尚存受益人或您沒有指定受益人,身故賠償將支付予保單權益人、其遺產、其遺產代理人或其他有權領取身故賠償的人士。

在本保單有效期內及受保人仍生存期間,您可提交令我們滿意的書面通知更改受益人。任何受益人的轉換,必須經本公司批准及認可方可生效。我們對有關轉換受益人生效前已付款項或已作出的其他行動,概不負責。

1.14 Notice from the Company

Any notice to be given under this Policy will be sent by post to the latest address of the Policyowner as notified to the Company, or sent by email to the latest email address of the Policyowner as notified to the Company, or sent by SMS to the latest mobile number of the Policyowner as notified to the Company.

Any notice so served shall be deemed to have been duly received by you as follows:

- (i) if sent by post, forty-eight (48) hours after posting; or
- (ii) if sent by email or SMS, on the date and time transmitted as evidenced by confirmation of delivery.

1.15 Interpretation

Unless the context requires otherwise, in this Policy:

- (i) words denoting one gender shall include the other gender;
- (ii) words denoting singular shall include plural, and vice versa;
- (iii) references to any documents include a reference to that document as varied, amended, supplemented, substituted or assigned from time to time;
- (iv) reference to Clause or schedule are references to a clause of or a schedule to this Policy; and
- (v) a day or a time of day is a reference to the calendar day and time in Hong Kong.

Headings are for convenience only and shall not affect the interpretation of this Policy. Chinese translation of this Policy is for reference only and in case of inconsistency of meaning, the original English text shall prevail.

1.16 Clerical Error

Clerical errors by the Company shall neither invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

1.17 Third Party Rights

Any person or entity which is not a party to this Policy shall have no rights under the Contracts (Right of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) or otherwise to enforce any terms of this Policy.

1.18 Applicable Law

The terms and conditions of this Policy shall be construed and governed in accordance with the laws of the Hong Kong Special Administrative Region and any disputes in relation to this Policy shall be subject to the non-exclusive jurisdiction of the Courts of Hong Kong.

本公司發出的通知

根據本保單發出的任何通知將郵遞至保單權益人通知本公司的最新通訊地址，或經電郵至保單權益人通知本公司的最新電郵地址，或發短訊至保單權益人通知本公司的最新手提電話號碼。

任何通知於以下情況將被視為已由您接收：

- (i) 如以郵遞，郵遞後四十八(48)小時；或
- (ii) 如以電郵或短訊，發送日期及時間，以發送の確認記錄為憑證。

詮釋

除非本保單內文另有規定，否則在本保單內：

- (i) 凡表明一種性別的字眼亦包括另一性別；
- (ii) 凡表明單數的字眼亦包括複數，反之亦然；
- (iii) 凡提述任何文件應包括提述經不時更改、修訂、補充、取替或轉讓的該文件；
- (iv) 凡提述條款或附表即為本保單的條款或附表；及
- (v) 凡提述日期或時間即指香港日期及時間。

標題只為方便而設，不會影響本保單的詮釋。本保單的中文譯本只作參考的用途，如中文譯本與原英文文本有歧異，則以英文文本為準。

筆誤

本公司的筆誤並不使有效的保險成為無效，亦不使無效的保險繼續有效。

第三者權利

任何不屬於本保單的訂約方的人士或實體無權根據《合約（第三者權利）條例》（香港法例第 623 章）或其他方式強制執行本保單。

適用法律

本保單的條款和條件受香港特別行政區法律管轄，並據其解釋。就本保單產生的任何爭議均受香港法院的非專屬司法管轄權所管轄。

II. Benefits Provisions 保障條款

2.1 Death Benefit

Subject to the terms and conditions of this Policy and upon submission of a written proof of claim satisfactory to the Company as soon as practicable, we will pay the Death Benefit to the Beneficiary in accordance with Clause 1.13 under the General Provisions, if the Life Insured dies while this Policy is in force.

Death Benefit shall equal to:

- (i) 150% of the Total Equivalent Annual Premiums Paid at the date of Life Insured's death; less
- (ii) any Indebtedness.

The receipt of the Death Benefit or other Proceeds under this Policy by the Beneficiary or by any person entitled to receive such Proceeds, or evidence that the Company's payment has been deposited to the designated bank accounts and/or cashed shall discharge the Company from further liability under this Policy.

The claimant shall at his own expense provide us all necessary information, documents and medical evidence we require as soon as practicable.

2.2 Accidental Death Benefit

While this Policy is in force, if the Life Insured dies as a result of an Accident, the Company shall, subject to the terms and conditions of this Policy, pay an additional benefit upon receipt of satisfactory proof provided that the death shall result within one hundred and eighty (180) days from the date of the Accident.

The additional Accidental Death Benefit shall equal to 50% of the Total Equivalent Annual Premiums Paid at the date of Life Insured's death.

2.3 Daily Hospital Income Benefit

While this Policy is in force and subject to the terms and conditions of this Policy, the Company shall pay to the Policyowner the Daily Hospital Income Benefit of an amount as specified on the Policy Schedule multiplied by the number of days of the Life Insured was in Hospital Confinement, provided that the cumulative number of days per Hospital Confinement does not exceed seven hundred and thirty (730) days and the Company shall not be liable for the payment of any Daily Hospital Income Benefit in respect of any days of Hospital Confinement in excess thereof.

If the Life Insured is confined in a Hospital in places other than Hong Kong and the Designated Areas:

- (i) any benefit payable for each day of Hospital Confinement shall be reduced to 50% of the benefit as stated in the Policy Schedule; and
- (ii) the maximum period for which the Daily Hospital Income Benefit is payable per Hospital Confinement shall be reduced to ninety (90) days.

2.4 Intensive Care Benefit

While this Policy is in force and subject to the terms and conditions of this Policy, the Company shall pay to the Policyowner an Intensive Care Benefit which equals an amount as specified on the Policy Schedule multiplied by the number of days of the Life Insured admitted to the Intensive Care Unit during the period of the Life Insured's Hospital Confinement as a result of a Disability, provided the Life Insured is admitted to the Intensive Care Unit on the written recommendation of the attending Physician. The Company shall not be liable for the payment of any Intensive Care Benefit in excess of thirty (30) days per Hospital Confinement.

If the Life Insured is confined in a Hospital in places other than Hong Kong and the Designated Areas, any benefit payable for each day of Intensive Care Benefit shall be reduced to 50% of the benefit as stated in the Policy Schedule.

This Benefit is in addition to other benefits payable under this Policy and is payable in respect of a Disability only when the Daily Hospital Income Benefit is payable for the same Disability.

身故賠償

倘若受保人在本保單生效期間身故，在符合本保單的條款及條件的情況下，並於切實可行範圍內盡快向本公司遞交令本公司滿意的書面索償證明後，我們將依照一般條款內第 1.13 條的規定，向受益人作出身故賠償。

身故賠償應等於：

- (i) 受保人身故日總已繳年保費等值的 150%；減
- (ii) 任何欠款。

由受益人或有權領取保險金的任何人士領取本保單下的身故賠償或其他保險金，或本公司支付的款項已證實被存入或兌現，即解除本公司於本保單下的進一步責任。

索償人應自承費用於切實可行範圍內盡快向我們提供我們所要求的一切必要資料、文件及醫療證據。

意外身故賠償

在本保單有效期間，倘若受保人不幸因意外事件身故，本公司在收到令本公司滿意的證明後，將根據本保單的條款及條件作出額外賠償，惟該身故必須在意外事件發生起的一百八十(180)日內導致。

額外意外身故賠償應等於受保人身故日總已繳年保費等值的 50%。

每日住院入息賠償

在本保單生效期間及符合本保單的條款和條件的前提下，本公司應向保單權益人支付承保表上註明金額的每日住院入息賠償並乘以受保人住院的日數，唯每次住院的累計日數不超過七百三十(730)天，而對於超過所訂住院日數的任何住院日，本公司將不會就這些額外住院日數支付任何每日住院入息賠償。

若受保人於非香港及指定地區入住醫院：

- (i) 每日住院入息賠償的任何應付賠償額將減至列於承保表上註明金額的 50%；及
- (ii) 每日住院入息賠償就每次住院的最高賠償期限為九十(90)天。

深切治療賠償

在本保單生效期間及符合本保單的條款和條件的前提下，若受保人因傷病而按主診醫生的書面建議入住深切治療部，本公司應就受保人住院期間入住深切治療部的每一天向保單權益人支付承保表上註明金額的深切治療賠償，唯本公司無須就每次住院超過三十(30)天的日數支付任何深切治療賠償。

若受保人於非香港及指定地區入住醫院，每日深切治療賠償的任何應付賠償額將減至列於承保表上註明金額的 50%

本項賠償為本保單中須支付的其他賠償之外，且僅在就同一傷病而須支付每日住院入息賠償時方予支付。

2.5 Maturity Benefit

If the Life Insured is alive on the Maturity Date, a maturity benefit will be paid to the Policyowner.

Such maturity benefit shall equal to:

- (i) 108% of the Total Equivalent Annual Premiums Paid on the Maturity Date; less
- (ii) any Indebtedness.

2.6 Surrender Benefit

While this Policy is in force and the Life Insured is alive, and subject to the terms and conditions of this Policy, you may surrender this Policy to the Company for its surrender value.

Such surrender value shall equal to:

- (i) Scheduled premium refund percentage of the Total Equivalent Annual Premiums Paid as stated in the table below at time of surrender; less
- (ii) any Indebtedness.

End of Policy Year	Scheduled Premium Refund Percentage
1	0%
2	15%
3	30%
4	40%
5	50%
6	60%
7	70%
8	80%
9	90%
10	108%

The request for surrender must be submitted in a written notice satisfactory to us. We reserve the right to defer payment of the surrender value for a period not exceeding six (6) months from the effective date of surrender.

Upon surrender, this Policy shall terminate and the Company shall have no further liability under this Policy.

2.7 Exclusions

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:

- (i) Any Pre-existing Condition;
- (ii) 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 first thirty (30) days after the Policy Issue Date or the date of endorsement or the effective date of last reinstatement, whichever is the latest;
- (iii) 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 one hundred and twenty (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;
- (iv) Attempted suicide or self-inflicted injuries while sane or insane;
- (v) Drug-taking other than under the prescription or direction of a Physician, abuse of alcohol or the taking of poison;
- (vi) 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;
- (vii) 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;
- (viii) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (ix) Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including

期滿保障

若受保人於期滿日仍然生存，期滿金將發放給保單權益人。

期滿金應等於：

- (i) 期滿日時總已繳年保費等值的 108%；減
- (ii) 任何欠款。

退保保障

在本保單生效期間及受保人於期滿日仍然生存，及符合本保單的條款和條件的前提下，您可向本公司退還本保單以取得本保單的退保價值。

退保價值應等於：

- (i) 退保時的總已繳年保費等值的指定回贈百分比（列明於下表）；減
- (ii) 任何欠款。

已屆保單年度	保費指定回贈百分比
1	0%
2	15%
3	30%
4	40%
5	50%
6	60%
7	70%
8	80%
9	90%
10	108%

退保要求必須以令我們滿意的書面通知遞交給我們。我們保留延遲發放退保價值的權利，惟最遲不得超過自退保生效日起計六(6)個月。

一經退保，本保單即告終止，而本公司於本保單下亦無進一步責任。

除外事項

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：

- (i) 任何已存在醫療狀況；
- (ii) 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）起計首三十(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處方藥物治療的疾病；
- (iii) 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）之後連續有效達一百二十(120)天；
- (iv) 企圖自殺或任何自殘行為，無論當時神智是否清醒；
- (v) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
- (vi) 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；
- (vii) 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；
- (viii) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或毆鬥；
- (ix) 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

- 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;
- (x) Psychological or psychiatric condition, mental or nervous disease or disorder, behavioral problems or personal disorder, or sleep disturbance disorder;
 - (xi) 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;
 - (xii) Pregnancy and related complications, childbirth (including surgical delivery), miscarriage, abortion, birth control, infertility or sterilization, sex changes or gender re-assignments; or
 - (xiii) 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:

- (i) Disease or infection (except infections which occur through an accidental cut or wound);
- (ii) Pregnancy and related complications, childbirth (including surgical delivery) and abortion irrespective of whether such event is accelerated or induced by an Injury;
- (iii) Attempted suicide or self-inflicted injuries while sane or insane;
- (iv) Drug-taking other than under the prescription or direction of a Physician, abuse of alcohol or the taking of poison;
- (v) 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;
- (vi) 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;
- (vii) Any activity in the air other than as a fare paying passenger on a duly licensed commercial aircraft; or
- (viii) Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (ix) Racing of any kind other than on foot, or participation in all forms of professional sports competition with reward and income; or
- (x) Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons.

2.8 Notice and Proof of Claims

For Daily Hospital Income Benefit and Intensive Care Benefit, written notice of a claim must be given to the Company within thirty (30) days after the date of discharge of the relevant Hospital Confinement. Satisfactory proof in such form as the Company shall prescribe and all hospital official receipts in copies must be furnished to the Company within ninety (90) days from the date of discharge from the Hospital.

If the claims are not made within the above periods, the Company will not be liable to pay the benefits unless it is shown that it was not reasonably possible to make such claims within the periods and that the claims were made as soon as was reasonably possible.

The Company reserves the right to require the Life Insured to, at his own expenses, provide evidence and/ or have a medical examination by a medical practitioner as the Company may appoint/approve whenever it may reasonably require.

2.9 Duplicate Policies

The Life Insured shall not at any time be covered by more than one Well Protect 108 Refundable Hospital Income Insurance Plan issued by the Company unless the total sum of the Daily Hospital Income Benefit as specified in the Policy Schedule of those policies is less than HK\$1,200. If there is more than one such policy issued to the Life Insured with total sum of the Daily Hospital Income Benefit exceeding HK\$1,200, the Company will pay the Daily Hospital Income Benefit by following the sequence of policy issuance and in any event the total Daily Hospital Income Benefit payable for each day of Hospital Confinement under those policies will not exceed HK\$1,200.

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；

- (x) 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；
- (xi) 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）；
- (xii) 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
- (xiii) 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：

- (i) 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；
- (ii) 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）；
- (iii) 企圖自殺或任何自殘行為，無論當時神智是否清醒；
- (iv) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
- (v) 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；
- (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；
- (vii) 除以乘客身份購票乘搭合格持牌之商業飛機以外的空中活動；
- (viii) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或戰鬥；
- (ix) 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
- (x) 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。

索償通知及證明

就有關每日住院入息賠償及深切治療賠償，受保人應在相關住院的出院日期起計三十(30)天內向本公司發出書面索償通知。令本公司滿意的證明應以本公司指定的表格填報及附上所有醫院收據副本，並須於出院日期後九十(90)天內送交本公司。

除非證明無法合理地在上述期間內提出索償，並已在合理的情況下儘早提出，否則本公司無須對逾期提出的索償負責。

本公司保留權利要求受保人在本公司合理要求時，自費提供相關的證明及/ 或由本公司指定/批准的醫生進行身體檢查。

重複保單

除非那些保單的承保表內註明的每日住院入息賠償之總和低於港幣 1,200，否則受保人在任何時候，均不得受保於多於一份由本公司簽發的立安心 108 保費回贈住院入息保。如有多於一份該些保單發出予受保人而每日住院入息賠償之總和高於港幣 1,200，本公司將會跟從保單簽發的時序賠償每日住院入息賠償，而在任何情況下該些保單就每日住院可支付的每日住院入息賠償總額將不會高於港幣 1,200 元。

2.10 Non-participating Policy

This Policy is a non-participating policy and does not entitle the Policyowner to participate in the profits or surplus of the Company.

無分紅保單

本保單乃無分紅保單，故保單權益人無權分享本公司的利潤或盈餘。

SPECIMEN

III. Premium Provisions 保費條款

3.1 Payment of Premiums

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 Company reserves the right to adjust premium on the Policy Anniversary in respect of like categories of the Life Insured, such as age or sex. The Company will not adjust the premium unless the Policyowner is notified prior to the Policy Anniversary. For the avoidance of doubt, the Company shall not adjust the premium on an individual basis.

The mode of Premium payments 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.

3.2 Grace Period

A Grace Period of thirty-one (31) days is allowed from the due date for each Premium. Coverage under this Policy shall continue during the Grace Period.

If any Premium remains unpaid after the end of the Grace Period, this Policy shall lapse immediately and have no further value.

3.3 Non-forfeiture Option

If a Premium is not paid by the end of the Grace Period and the surrender value is greater than zero, the following option automatically applies:

Option: **Surrender -**
This Policy will be surrendered in accordance with Clause 2.6 under the Benefit Provisions.

3.4 Reinstatement

If this Policy lapses under Clause 3.2 above or is surrendered pursuant to Clause 3.3 above, this Policy may be reinstated at any time within two (2) years from the start of the Grace Period subject to the following conditions:

- (i) Submission of a written application for reinstatement satisfactory to the Company;
- (ii) Providing evidence of insurability as requested by the Company;
- (iii) Payment of all overdue Premiums with interest; and
- (iv) Repayment of all Indebtedness and the surrender value (if any) at times of lapsation.

Interest on Premiums and outstanding loans will be compounded annually at a rate declared from time to time by us to the date of reinstatement.

The application for reinstatement will form part of this Policy and the incontestability and suicide clauses will apply afresh from the effective date of reinstatement.

繳付保費

所有應繳保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。

本公司保留權利就受保人的類別（例如年齡或性別）而在保單週年日調整保費。除非本公司於保單週年日前通知保單權益人，否則本公司不會作保費調整。為免存疑，本公司不會基於個人而調整保費。

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。

寬限期

每次保費到期日起計有三十一(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，本保單會立即失效及沒有任何價值。

不能作廢選項

若保費於寬限期屆滿時尚未被繳付，而退保價值高於零，則下列選項適用：

選項：**退保 -**
本保單將按照保障條款內第 2.6 條退保。

恢復生效

若本保單根據以上第 3.2 條失效或按以上第 3.3 條退保，本保單可在寬限期開始起兩(2)年內予以復效，惟須受制於以下條件：

- (i) 提交令本公司滿意的復效書面申請；
- (ii) 提供本公司要求的可受保證明；
- (iii) 繳付所有逾期未付的保費（包括利息）；及
- (iv) 清還所有欠款及失效時的退保價值（如有）。

保費及未償還貸款的利息以我們不時所宣佈的利率按年複息計算至保單復效日為止。

復效申請書將構成本保單的一部份，而不得異議條款及自殺條款將會自復效生效日期起重新計算。