

WELL PROTECT 108 REFUNDABLE PERSONAL ACCIDENT INSURANCE PLAN

立安心 108 保費回贈個人意外保

I. General Provisions 一般條款

| 1.1 Definitions | | 釋義 | |
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| | 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。 |
| 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。 |
| Flooding | means a general and temporary condition of partial or complete inundation of normally dry land areas from: (i) the overflow of inland or tidal waters; (ii) the unusual and rapid accumulation or runoff of surface waters from any natural sources; or (iii) mudslide or flow caused by (i) or (ii) above. | 水浸 | 指因下列原因引致普通的乾地部份或完全淹沒的一般及暫時情況： (i) 內陸水或潮水氾濫； (ii) 因任何自然因素而引致地面水不尋常及迅速累積或流走；或 (iii) 因以上(i)或(ii)而引致軟泥傾瀉或流動。 |
| 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。 |

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| 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> <p>(i) operate primarily for providing medical treatment and care of injury on an in-patient basis;</p> <p>(ii) has facility for diagnosis and major surgery;</p> <p>(iii) has 24-hour nursing services; and</p> <p>(iv) has at least one (1) Physician in residence.</p> <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> <p>(i) 主要之營運目的為提供留院醫療及受傷護理服務；</p> <p>(ii) 具備用於診斷及大型外科手術的設施；</p> <p>(iii) 具備二十四小時護理服務；及</p> <p>(iv) 最少有一(1)名駐院醫生。</p> <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 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 Hospital Confinements are due to the same Accident, or to any complications arising from it, such Hospital Confinements shall be regarded as one Confinement.</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>因同一意外事件或其併發症而多次住院，則視為同一次住院。</p> |
| Indebtedness | means all unpaid loans on this Policy, including any interest due and accrued. | 欠款 | 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。 |
| Injury | 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. | 受傷 | 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。 |
| Landslide | means the collapse or subsidence of land or embankment as a result of erosion or undermining caused by water flow, water currents or Flooding exceeding the cyclical levels. | 山泥傾瀉 | 指地面或堤被水流、激流或以上所界定超越水平線的水浸侵蝕或逐漸沖壞而引致下陷或倒塌。 |
| Life Insured | means the person as named in the Policy Schedule whose life is insured by the Company under this Policy. | 受保人 | 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。 |
| Loss of Limb | means loss by physical separation at or above wrist or ankle joint. | 喪失肢體 | 指由手腕或足踝關節部位或以上從身體分離。 |
| Loss of Sight | means the total and irreversible loss of all sight of an eye or eyes rendering the Life Insured absolutely blind beyond remedy by surgical or other treatment and such loss must be clinically confirmed by a Physician who is an eye specialist. | 喪失視力 | 指完全及無法治癒地失去單目或雙目的所有視力，致使受保人絕對失明及無法以外科手術或其他治療作出補救，並必須經一名眼科專科醫生臨床證實。 |

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| Loss of Use | means total functional disablement and is treated like the total loss of the said limb or organ. | 喪失使用功能 | 指完全機能性傷殘，並視為等同於完全喪失有關的肢體或器官。 |
| Maturity Date | means the date as shown in the Policy Schedule when this Policy will mature. | 期滿日 | 指註明於承保表內本保單將期滿的日期。 |
| 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. | 醫療必需 | 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。 |
| Permanent | means lasting one hundred and eighty-three (183) days from the date of Accident and at the expiry date of that period being beyond reasonable medical hope of improvement. | 永久 | 指由意外事件之日起計持續一百八十三 (183)天及在該期間屆滿時並無任何醫學上可改善的合理希望。 |
| Physician | 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. | 醫生 | 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。 |
| This Policy | 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. | 本保單 | 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。 |
| Policyowner, you or your | 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. | 保單權益人、您或您的 | 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）。 |
| Policy Anniversary | 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. | 保單週年日 | 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則為二月二十八日。 |
| Policy Date | means the date specified as such in the Policy Schedule, according to which Policy Anniversary, Policy Years and Premium due dates are determined. | 保單日期 | 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。 |
| Policy Issue Date | 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. | 保單簽發日期 | 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。 |
| Policy Schedule | 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. | 承保表 | 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。 |
| Policy Year | 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. | 保單年度 | 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。 |

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| PRC | 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. | 中華人民共和國 | 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）。 |
| Pre-existing Condition | means any condition or illness: (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 prior to the Policy Issue Date or the date of endorsement or the effective date of last reinstatement, whichever is the latest. | 已存在醫療狀況 | 指以下任何狀況或疾病： (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 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。 |
| Public Conveyance | means any school bus, bus, mini-bus, coach, taxi, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare paying passengers, or any regularly scheduled airport limousine operating on fixed routes and schedules. | 公共交通工具 | 指任何由持有合法牌照的運輸公司提供及經營運載付款乘客的校巴、巴士、小巴、旅遊巴士、的士、火車、電車或地下列車，或任何根據指定時間及路線行駛的機場車輛。 |
| 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 and Permanent Disability | means that after one hundred and eighty-three (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. | 完全及永久傷殘 | 指受傷所導致的完全傷殘持續一百八十三(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報酬的工作、職業或專業，或賺取或獲得任何工資、補償或利潤。 |
| 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

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

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) Payment of accidental disability and dismemberment benefit;
- (iii) The Company approves the written request of the Policyowner for surrender;
- (iv) This Policy reaches the Maturity Date; or
- (v) 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.

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.

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) 賠付意外傷殘及斷肢保障；
- (iii) 本公司批准保單權益人書面要求退保；
- (iv) 本保單到達期滿日；或
- (v) 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。

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）。

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.

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

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。

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

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.

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.

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。

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，以發送的確認記錄為憑證。

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 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 the accidental death benefit to the Beneficiary in accordance with Clause 1.13 under the General Provisions, 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 accidental death benefit shall equal to:

- (i) Benefit amount of the accidental death benefit as specified on the Policy Schedule at the time of the Accident; less
- (ii) any indebtedness.

For the avoidance of doubt, once the benefit under this Clause has been paid, no accidental disability and dismemberment benefit under Clause 2.2 below shall be payable.

The receipt of the accidental 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.

2.2 Accidental Disability and Dismemberment Benefit

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

Covered events:

- (i) Permanent Loss of Sight of both eyes;
- (ii) Loss of two Limbs or Permanent total Loss of Use of two Limbs; or
- (iii) (a) Permanent Loss of Sight of one eye; and (b) Loss of one Limb or Permanent total Loss of Use of one Limb; or
- (iv) Total and Permanent Disability on or before the Life Insured's sixty-fifth (65th) birthday.

The benefit shall equal to:

- (i) Benefit amount of the accidental disability and dismemberment benefit as specified on the Policy Schedule at the time of the Accident; less
- (ii) any indebtedness.

For the avoidance of doubt, once the benefit under this Clause has been paid, no accidental death benefit under Clause 2.1 above shall be payable.

2.3 Double Indemnity

Without prejudice to the generality of the foregoing provisions under Clauses 2.1 and 2.2 above, the amount of benefit payable under Clause 2.1 or 2.2 shall be doubled if the Life Insured dies or the Injury is sustained:

- (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 (provided that both deaths shall result within one hundred and eighty (180) days from the date of the Accident).

In the event that a claim under this Clause shall arise, the burden of proving that such Injury or death is covered shall be upon the Policyowner and/or claimant.

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及一般條款內第 1.13 條的規定，向受益人作出意外身故賠償，惟該身故必須在意外事件發生起的一百八十(180)日內導致。

意外身故賠償應等於：

- (i) 意外事件發生時於承保表上註明意外身故賠償的賠償額；減
- (ii) 任何欠款。

為免存疑，如已獲本保單賠償，不會再獲以下第 2.2 條的意外傷殘及斷肢保障的賠償。

由受益人或有權領取保險金的任何人士領取本保單下的意外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。

意外傷殘及斷肢保障

在本保單有效期間，倘若受保人不幸因意外事件按以下受保事故蒙受身體受傷，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賠償，惟該受傷必須在意外事件發生起的一百八十(180)日內導致。

受保事故：

- (i) 永久喪失雙目視力；
- (ii) 喪失兩肢體或永久完全喪失兩肢體的使用功能；或
- (iii) (a) 永久喪失單目視力；及 (b) 喪失一肢體或永久完全喪失一肢體的使用功能；或
- (iv) 在受保人六十五(65)歲生日或之前完全及永久傷殘。

賠償應等於：

- (i) 意外事件發生時於承保表上註明意外傷殘及斷肢保障的賠償額；減
- (ii) 任何欠款。

為免存疑，如已獲本保障賠償，不會再獲以上第 2.1 條的意外身故賠償。

雙倍賠償

在不損害以上條款及上述第 2.1 及 2.2 條的一般性原則下，若受保人在下列情況下身故或蒙受受傷，則上述第 2.1 或 2.2 條的賠償金額將會以雙倍給付：

- (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（惟雙方身故必須在意外事件發生起的一百八十(180)日內導致）。

如根據本條款索償，保單權益人及/或索償人需負上舉證責任以證明該受傷或身故受保。

2.4 Accidental 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 accidental 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 due to an Accident, provided that the cumulative number of days of Hospital Confinement per Accident does not exceed ninety (90) days, the number of Accidents per Policy Year does not exceed ten (10) times and the cumulative number of days of Hospital Confinement for the whole Benefit Term does not exceed one thousand (1,000) days. The Company shall not be liable for the payment of any accidental hospital income benefit in respect of any days of Hospital Confinement in excess of any of the above limits.

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 accidental hospital income benefit is payable per Accident shall be reduced to thirty (30) days.

2.5 Non-accidental Death Benefit

While this Policy is in force and subject to the terms and conditions of this Policy, if the Life Insured dies as a result of any cause other than an Accident, we will pay the non-accidental death benefit to the Beneficiary in accordance with Clause 1.13 under the General Provisions upon submission of a written proof of claim satisfactory to the Company as soon as practicable.

This benefit shall equal to:

- (i) the Total Equivalent Annual Premiums Paid at the date of Life Insured's death, plus a fixed amount as stated in the Policy Schedule; less
- (ii) any Indebtedness.

The receipt of the non-accidental 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.

2.6 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.

2.7 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% |

意外住院入息賠償

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意外住院入息賠償並乘以受保人因意外事件住院的日數，唯就每次意外事件而住院的累計日數不超過九十(90)天、就每個保單年度的意外事件次數不超過十(10)次及就整個保障年期內住院的累計日數不超過一千(1,000)天，而對於超過上述限額的任何住院日，本公司將不會就這些額外住院日數支付任何每日意外住院入息賠償。

若受保人於非香港及指定地區入住醫院：

- (i) 每日意外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) 每日意外住院入息賠償就每次意外事件的最高賠償期限為三十(30)天。

非意外身故賠償

倘若受保人在本保單生效期間因任何非意外事件導致身故，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，向受益人作出非意外身故賠償。

此賠償應等於：

- (i) 受保人身故日總已繳年保費等值加上於承保表上註明的固定金額；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非意外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。

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% |

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.

2.8 Exclusions

No accidental benefits shall be payable under this Policy if the Life Insured's death or Injury is caused directly or indirectly, wholly or partly, by any one or more of the following:

- (i) any pre-existing condition;
- (ii) taking of drugs other than under the prescription or direction of a physician, abuse of alcohol or the taking of poison;
- (iii) any kind of sickness or disease, or bacterial or viral infection except bacteria infection resulting from an accidental cut or wound;
- (iv) disease of or infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutations, derivation or variations thereof;
- (v) 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, murder or attempted murder, kidnapping or attempted kidnapping, attack, assault or any other violent means;
- (ix) suicide or an intentional self-inflicted act while sane or insane;
- (x) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
- (xi) cosmetic or plastic surgery, or any elective surgery or congenital anomalies, apart from reconstructive surgery required by Injury caused by an Accident;
- (xii) childbirth, miscarriage, abortion, pregnancy and any complications thereof, notwithstanding that such event may have been accelerated or induced by Injury; or
- (xiii) 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.

2.9 Notice and Proof of Claims

For accidental death benefit and accidental disability and dismemberment benefit, any request must be given to the Company in writing within thirty (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 ninety (90) days after the date of such Injury or death at the expenses of the Policyowner or claimant unless proven that it was not reasonably possible to provide such notice or proof within the required time and that such notice or proof has been given as soon as reasonably possible.

For accidental hospital income benefit, written notice of a claim must be given to the Company within thirty (30) days after the date of the Accident causing such 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. The Company shall have the right to conduct an autopsy at the Company's expense in case of death caused by Injury where it is not forbidden by law.

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

倘若因以下任何一項或多項因素而直接或間接、完全或部分導致受保人身故或受傷，將不獲發本保單下任何意外保障賠償：

- (i) 任何已存在醫療狀況；
- (ii) 服用非由醫生處方或指引下的藥物、濫用酒精或服用毒藥；
- (iii) 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；
- (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；
- (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、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；
- (ix) 自殺或任何蓄意自殘行為，無論當時神智清醒與否；
- (x) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或戰鬥；
- (xi) 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；
- (xii) 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
- (xiii) 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乘搭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。

索償通知及證明

就有關意外身故賠償及意外傷殘及斷肢保障，任何要求必須導致有關受傷或身故的意外事件發生後三十(30)天內以書面向本公司提出，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九十(90)日內送交本公司，除非能證明無法合理地在規定時間內提供該等通知或證明，及已在合理的情況下儘早提供通知或證明，則不在此限。

就有關意外住院入息賠償，受保人應在引致住院的意外事件發生後起計三十(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。倘受保人因受傷身故，在法律許可下，本公司有權自費要求作解剖驗屍。

2.9 Duplicate Policies

The Life Insured shall not at any time be covered by more than one Well Protect 108 Refundable Personal Accident Insurance Plan issued by the Company. If there is more than one such policy issued to the Life Insured by error, the Company will only pay the relevant benefit for the first policy being issued. The other policy(ies) will then be cancelled with full premium refund.

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.

重複保單

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 保費回贈個人意外保。如因錯誤而有多於一份該些保單發出予受保人，本公司將只會賠償首先簽發保單的保障，而其他保單則會被取消及退還所有已繳保費。

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 2.7 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 2.7 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。