保费豁免保障（基本计划）
Waiver of Premium Benefit (Basic Plan)

忠意人寿（香港）有限公司（「本公司」）的**保费豁免保障（基本计划）**（「本附加保障」）陪您度过艰难时刻。本附加保障为您于不幸完全伤残时豁免附加之基本计划将来的到期及应缴保费。即使在最坏的情况下，你仍然可以得到保障，而不必担心财务问题。

Waiver of Premium Benefit (Basic Plan) (the "Supplementary Benefit") from Generali Life (Hong Kong) Limited (the "Company") stands with you through hard times. This Supplementary Benefit will waive future premiums due and payable of your attached life insurance policy in case of your Total Disability. You will still be protected while staying free from financial worry should the worst happens.

关于此附加保障
About This Supplementary Benefit

于受保人达 65 岁前，若受保人不幸完全伤残，并持续不少于 6 个月，基本计划将来的应缴保费将在持续完全伤残期间被豁免。有关条款及细则的详情，请参阅保单条款。

Before the Insured attains Age 65, if the Insured suffers Total Disability for an uninterrupted period of not less than 6 months, future premiums payable for the Basic Plan will be waived while the Total Disability continues. Please refer to the terms and conditions in the Policy Provisions for details.

计划概览 Plan Summary

计划种类 **Plan Type**	附加保障 Supplementary Benefit
保费缴付年期 / 保障年期 **Premium Payment Term / Benefit Term**	- 至本附加保障所附加之基本计划的保费缴付年期终结；或 Until the end of the Premium Payment Term of the Basic Plan to which this Supplementary Benefit is attached; or - 受保人达 65 岁， The Insured reaches Age 65, 以较早者为准。 whichever is earlier.
签发年龄 **Issue Age**	18 - 60 岁 Age 18 - 60
保单货币 **Policy Currency**	与基本计划相同 Same as the Basic Plan
缴付模式 **Payment Mode**	与基本计划相同 Same as the Basic Plan

产品风险
Product Risks

信贷风险 Credit Risk
您的保障利益须承受本公司的信贷风险，如果本公司无法按本附加保障的承诺履行财务责任，您可能损失已缴保费及利益。
Your benefits under this Supplementary Benefit are subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligations of this Supplementary Benefit, you may lose your premiums paid and benefits.

汇率风险 Exchange Rate Risk
所有缴付之保费均以保单货币作单位。在本公司当时的行政规定许可下，您可申请与保单货币不同的货币作为缴付单位。缴付之保费将会以本公司最新兑换率兑换为缴付货币，该兑换率是根据相关银行的兑换率并由本公司全权厘定。兑换率会不时波动。往后缴付的保费（如有）可能会因汇率之波动而比缴付的首次保费金额为高。
All premium payments will be at the policy currency. Subject to the Company's prevailing administrative rules, you may request a payment currency different from the policy currency. The premium amount payable will be converted to payment currency according to the latest exchange rate solely decided by the Company based on any relevant banks' exchange rate. Exchange rate fluctuates from time to time. The subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations.

退保风险 Risk from Surrender
于保障年期内，您可以提交书面申请向本公司申请退保本附加保障。然而，已缴付的保费将不会获发还。
You may request to surrender this Supplementary Benefit by sending a written request to the Company during the Benefit Term. However, the premium paid will not be refunded.

保费延误或漏缴 Delay or Non-Payment of Premium
若您于保费缴付年期内停止缴付本附加保障的保费，本附加保障会于宽限期完结时失效，并不设任何价值，已缴付的保费亦不会获发还。您将会失去保障。
If you cease to pay premium of this Supplementary Benefit during the Premium Payment Term, this Supplementary Benefit will be lapsed upon the end of the grace period without any value and the premium paid will not be refunded. You will lose the cover.

重要事项
Important Notes

主要不保事项 Major Exclusions
(i) 任何投保前已存在的状况；
Any Pre-existing Condition;
(ii) 在神智清醒或不清醒下自杀、企图自杀或自我伤残；
Suicide, attempted suicide or self-inflicted injury while sane or insane;
(iii) 吸毒及 / 或酗酒；
Drug and/or alcohol abuse;
(iv) 任何刑事行为；或
Any criminal act; or
(v) 宣告或非宣告的战争、革命或任何类似战争行动；于宣告或非宣告的战争时的军事或海事服务或于战争行动或恢复社会秩序时执行任务。
War, declared or undeclared, revolution or any warlike operations; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.

保障终止 Termination Conditions

当发生下列任何一项情况（以最早者为准），本附加保障将会自动终止：

This Supplementary Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- 受保人年龄达 65 岁之保单周年日；
  The Policy Anniversary on which the Insured reaches Age 65;
- 受保人身故；
  Once the Insured dies;
- 保单持有人要求终止本附加保障；
  The Policyholder requests to terminate this Supplementary Benefit;
- 基本计划的保费已被缴清；
  The premium of the Basic Plan is paid up;
- 未能于宽限期完结时缴付基本计划和 / 或本附加保障逾期的保费；或
  A premium is not paid by the end of the grace period of the Basic Plan and / or this Supplementary Benefit; or
- 基本计划终止
  The Basic Plan is terminated.

忠意人寿（香港）有限公司全面负责一切有关本附加保障的内容、保障批核、保障和赔偿事宜。本公司保留接纳或拒绝任何申请的最终权利。

Generali Life (Hong Kong) Limited is solely responsible for all content, approvals, coverage and benefit payment of this Supplementary Benefit. The Company reserves the right to accept or reject any application.

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Waiver of Premium Benefit (Basic Plan) is underwritten by Generali Life (Hong Kong) Limited. This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

This leaflet is for reference only and does not construed as any contract or any part thereof between the Company and any other parties. This leaflet should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this Supplementary Benefit. Please refer to Policy Provisions for details of terms and conditions. For Policy Provisions and details of this Supplementary Benefit, please contact your Insurance Advisers or the Company's Representatives.

忠意人寿（香港）有限公司
Generali Life (Hong Kong) Limited

香港太古城英皇道 1111 号 21 楼
21/F, 1111 King's Road, Taikoo Shing, Hong Kong

网址 Website: generali.com.hk
传真 Fax: (852) 2521 8018
电话 Tel: (852) 2521 0707
电邮 Email: info@generali.com.hk

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