



忠意客户推广优惠

Generali Customer Promotion Offer

由**2026年10月1日至12月31日**成功申请指定计划，即可享以下客户推广优惠（「优惠」）¹。
 Successfully apply for designated plans from **October 1 to December 31, 2026** to enjoy the following customer promotion offers (the "Promotion")¹.

保费回赠优惠²

Premium Refund Promotion²

储蓄及人寿计划 Savings and Life Plan

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	年度化保费 ³ Annualized Premium ³	保费回赠百分比 Premium Refund Percentage
启航创富（卓越版） 保险计划 LionAchiever Elite Insurance Plan	2 年Years	< 50,000 (美元/USD)	2%
		≥ 50,000 - < 499,999 (美元/USD)	4%
		≥ 500,000 (美元/USD)	5%
	5 年Years	< 200,000 (美元/USD)	20%
		≥ 200,000 (美元/USD)	25%
跨越创富2保险计划 LionTycoon Beyond 2 Insurance Plan	2 年Years	< 200,000 (美元/USD)	0.5%
		≥ 200,000 (美元/USD)	1.5%
	5 年Years	< 25,000 (美元/USD)	8%
		≥ 25,000 - < 50,000 (美元/USD)	10%
		≥ 50,000 (美元/USD)	12%
	8 年Years	< 10,000 (美元/USD)	13%
		≥ 10,000 - < 20,000 (美元/USD)	15%
		≥ 20,000 (美元/USD)	17%
	10 年Years	< 10,000 (美元/USD)	15%
		≥ 10,000 - < 20,000 (美元/USD)	17%
		≥ 20,000 (美元/USD)	20%

保费回赠优惠²（续） Premium Refund Promotion² (cont.)

储蓄及人寿计划 Savings and Life Plan

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	年度化保费 ³ Annualized Premium ³	保费回赠百分比 Premium Refund Percentage
灵活升誉保险计划 LionPainter Flexi Insurance Plan	16-20 年 Years	< 5,000 (美元/USD)	8%
		≥ 5,000 (美元/USD)	12%
	21-25 年 Years	< 3,000 (美元/USD)	12%
		≥ 3,000 (美元/USD)	16%

危疾计划 Critical Illness Plan

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	年度化保费 ³ Annualized Premium ³	保费回赠百分比 Premium Refund Percentage
跨越同行保险计划 LionAlong Insurance Plan	所有 All	< 2,500 (美元/USD)	16%
		≥ 2,500 (美元/USD)	24%
加爱无限保险计划 LionGuardian PlusOne Insurance Plan	所有 All	< 500 (美元/USD)	25%
		≥ 500 (美元/USD)	50%

「加爱无限保险计划」之「保费回赠优惠」只适用于以年缴模式缴付保费的保单。

The "Premium Refund Promotion" for "LionGuardian PlusOne Insurance Plan" is only applicable to policies with annual premium payment mode.

人寿保障计划 Life Protection plan

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	年度化保费 ³ Annualized Premium ³	保费回赠百分比 Premium Refund Percentage
挚爱相伴保险计划 LionPatron Insurance Plan	所有 All	所有 All	8%
忠意尊安保险计划 Generali Supreme Gold Insurance Plan	所有 All	所有 All	16%

「忠意尊安保险计划」之「保费回赠优惠」只适用于以年缴模式缴付保费的保单。

The "Premium Refund Promotion" for "Generali Supreme Gold Insurance Plan" is only applicable to policies with annual premium payment mode.

条款及细则 Terms and Conditions:

1. 推广优惠仅限于指定保险经纪和保险代理人，并由2026年10月1日至12月31日止，包括首尾两天（「优惠期」）。指定计划必须于优惠期内申请及递交（根据申请日期），并于2027年2月28日或之前获成功签发保单，方可获享此推广优惠。所有推广优惠须受下列条款及细则约束。
The promotional offer is exclusive to selected brokers and agency, and starting from October 1 to December 31, 2026, both days inclusive (the "Promotion Period"). The Designated Plan must be applied and submitted within the Promotion Period (based on application date) and policies must be successfully issued on or before February 28, 2027 to enjoy the promotional offer. All promotional offers are subject to the following terms and conditions.
2. **保费回赠优惠 Premium Refund Promotion**
 - a. 对于「忠意尊安保险计划」及「加爱无限保险计划」，当保费回赠金额于第2个保单年度存入保单时，该保单的保费缴付模式于第2个保单年度时必须维持年缴模式。
Premium refund amount for "Generali Supreme Gold Insurance Plan" and "LionGuardian PlusOne Insurance Plan" will only be deposited into the policy(ies) in the 2nd Policy Year if the premium payment mode of the policy(ies) remains annual in the 2nd Policy Year.
 - b. 对于「启航创富（卓越版）保险计划」、「跨越创富2保险计划」、「跨越同行保险计划」、「灵活升誉保险计划」及「挚爱相伴保险计划」，当保费回赠金额于第2个保单年度存入保单时，首个保单年度的所有保费必须已经缴付。
Premium refund amount for "LionAchiever Elite Insurance Plan", "LionTycoon Beyond 2 Insurance Plan", "LionAlong Insurance Plan", "LionPainter Flexi Insurance Plan" and "LionPatron Insurance Plan" will only be deposited into the Policy(ies) in the 2nd Policy Year after the premium(s) of the 1st Policy Year are fully paid.
 - c. 对于「启航创富（卓越版）保险计划」之「保费回赠优惠」，如保单的保费缴付年期为2年，投保人的签发年龄必须为出生后15日至65岁。如保费缴付年期为5年，投保人的签发年龄必须为出生后15日至65岁。
To be eligible for the "Premium Refund Promotion" of "LionAchiever Elite Insurance Plan", the issue age of the Insured must be between 15 days after birth and Age 65 for the policy(ies) with a 2-Year Premium Payment Term. The issue age of the Insured must be between 15 days after birth and Age 65 for the policy(ies) with a 5-Year Premium Payment Term.
 - d. 保费回赠金额相等于是年度化保费乘以指定之保费回赠百分比。
The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
 - e. 保费回赠金额仅会用作缴付部份第2个保单年度到期的保费及保费徵费，该保费回赠金额将不可提取。
The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year, withdrawal of the premium refund is not allowed.
3. 年度化保费是指首个保单年度已缴交的到期保费，并不包括任何额外保费、保费徵费及附加保障之保费。
Annualized Premium refers to the premium(s) due and paid within the 1st Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.

以上计划可作为独立保单而毋须捆绑式地与其他种类的保险产品一并购买。此宣传单张的产品资料不包含以上计划的完整条款，有关完整条款载于保单条款中。

The above plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above plans, the full terms can be found in the Policy Provisions.

优惠不可更换、转让、退回、转换其他礼品或折换现金。若于冷静期内取消保单或在任何退回保费的情况下，于优惠下已获扣除的保费金额均不会被视作已缴保费而计算在退回的保费总额内。除非另有所指，以上优惠不可与其他推广优惠同时使用。

The Promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. This Promotion cannot be used in conjunction with other promotional offers, unless stated otherwise.

本公司可随时更改或终止此优惠，恕不另行通知。如有任何争议，本公司保留最终决定权。本公司保留根据您在申请时提供的资料自行决定接受或拒绝申请的权利。

The Company reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

上述所有计划由本公司承保。此宣传单张仅旨在香港派发，并不能作为在香港境外提供销售、游说购买或说明任何保险产品之工具。此宣传单张仅供一般参考之用，不应视作专业意见或建议。此宣传单张必须与有关产品小册子一起阅读。有关指定计划的保障详情、限制、产品风险、条款和细则，请参阅保单文件，如保险建议书、保单条款、产品小册子及其他附加文件（如适用）。您可向保险顾问或本公司的代表索取保单条款及产品详情。

All above plans are underwritten by the Company. This promotion flyer 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 promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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