忠意尊安保险计划
Generali Supreme Gold Plan

人寿保障计划
Life Protection Plan

GENERALI

關於我們
ABOUT US

香港忠意保險

忠意保险有限公司于1981年在香港注册为认可的保险公司，并于2016年透过忠意人寿（香港）有限公司将业务拓展至人寿保险领域。我们结合本地丰富经验及忠意集团的环球智慧，持续研发独特创新的人寿保险、一般保险、专业保险及雇员福利保险，满足客户的不同需求。

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

忠意集團

创于1831年，忠意集团是全球最大的保险及资产管理企业之一，业务遍布全球超过50个国家。于2024年，集团的保费总收入超过952亿欧元。忠意集团拥有约87,000位员工，为7,100万位客户提供优质专业服务。集团在欧洲市场占有领先地位，业务更扩展至亚洲及拉丁美洲等地。透过提供创新及个人化的方案、优越的客户体验及全球数码化分销网络服务，致力成为客户的终身伙伴。集团亦已将可持续发展的理念全面融入业务策略，旨在为持份者创造价值，同时建立更公平、更高适应力的社会。

Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of €95.2 billion in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

忠意集團 — 全球領先的保險公司

香港忠意保险的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong

A.M. Best 财务实力评级

A+ (截至2024年12月)

A.M. Best
Financial Strength Rating

A+ (as of Dec 2024)

Fitch财务实力评级

AA- (截至2025年9月)

Fitch
Financial Strength Rating

AA- (as of Sep 2025)

Moody's 财务实力评级

A3 (截至2024年12月)

Moody's
Financial Strength Rating

A3 (as of Dec 2024)

2024年保费收入达

952億 歐元

(截至2024年12月)

95.2 billion Euro

in premiums in year 2024
(as of Dec 2024)

全球50多个国家，拥有约

87,000名員工

(截至2024年12月)

Around

87,000 employees

in more than 50 countries
(as of Dec 2024)

在《财富》杂志世界
500强中位居

224位

(截至2025年9月)

Ranked

224th

in Fortune Global 500 Companies
(as of Sep 2025)

管理资产规模达

8,630億 歐元

(截至2024年12月)

863 billion Euro

of assets under management
(as of Dec 2024)

人生不同转变　从此安然面对

谁也想尽己所能，为挚爱家人提供最完善的保障，即使不能长伴身旁，仍能时刻守护。

忠意人寿（香港）有限公司（「本公司」）的**忠意尊安保险计划**让您在人生中任何时刻，都能够轻松为家人提供最大的保障。无惧环境变迁，您可灵活地转换至合适的保险方案，无时无刻守护家人的安稳生活。

保证续保[1]

本计划保证续保至90岁，不论身体状况如何，都能确保受保人获得保障。

保证转换权益[2]

您可灵活地把**忠意尊安保险计划**转换至另一份人寿保险计划，而无须提交可保证明。

保证可保权益[3]

您可在指定情况下，无须提供任何可保证明即可增购保障。

身故保障

万一受保人不幸身故，受益人可以获得投保额之100%作为赔偿，惟需扣除债项（如有），让家人可以得到经济支援。

Plan for the worst and hope for the best

There is no magic wand to predict the future. Your insurance plan plays an important role in protecting the financial securities of your loved ones, when the unfortunate happened.

Generali Supreme Gold Plan from Generali Life (Hong Kong) Limited (the “Company”) is an easy access for you to protect your family. The convertible feature of the plan offers you the option to convert to a life insurance plan that fits your needs at different life stages, so that you are well prepared at all times.

Guaranteed Renewal[1]

Renewal is guaranteed to age 90. Regardless of the health condition, the Insured is protected.

Guaranteed Conversion Option[2]

You can request to convert your **Generali Supreme Gold Plan** to another life insurance plan without further evidence of insurability.

Guaranteed Insurability Option[3]

In case of specified events, you can increase the coverage without further evidence of insurability.

Death Benefit

In the event of death of the Insured, 100% of Sum Assured will be payable to the beneficiary for financial support, less Indebtedness (if any).

计划概览 Plan Summary

计划种类 **Plan Type**	基本计划 Basic Plan		
保障年期 **Benefit Term**	保证续保至90岁 Guaranteed Renewal to age 90		
保费缴付年期 **Premium Payment Term**	至90岁 To age 90		
保费率结构 **Premium Rate Structure**	每10年更新保费[4] Renewable every 10 years[4]	每20年更新保费[4] Renewable every 20 years[4]	80岁更新保费[5] Renewable at age 80[5]
签发年龄 **Issue Age**	18 - 70	18 - 60	18 - 60
保单货币 **Policy Currency**	港币 / 美元 HKD / USD		
缴付模式 **Payment Mode**	年缴 / 半年缴 / 季缴 / 月缴 Annual / Semi-Annual / Quarterly / Monthly		
最低投保额（以每张保单计） **Minimum Sum Assured (per Policy)**	港币800,000 / 美元100,000 HKD 800,000 / USD 100,000		
身故保障 **Death Benefit**	投保额之100%扣除债项（如有） 100% of Sum Assured less Indebtedness (if any)		
保证转换权益[2] **Guaranteed Conversion Option[2]**	转换至另一份人寿保险计划而无须提供可保证明 Convert to another life insurance plan without further evidence of insurability		
保证可保权益[3] **Guaranteed Insurability Option[3]**	于以下情况，可申请增购保障而无须提供可保证明 • 首个结婚周年纪念日 • 婴儿出生 • 毕业 • 置业及新造物业按揭 • 60岁生辰 In any of the events below, you may apply for a new Policy without further evidence of insurability • First wedding anniversary • Giving birth • Graduation • Residential property purchase with mortgage newly set up • 60th birthday		

注：

1. 所有到期保费必须于保费缴款到期日起计30天内缴付，以及保单没有因重要事项所列的原因而终止，方可续保至90岁。

2. 于第1个保单周年日后及于受保人70岁前，您可以申请把忠意尊安保险计划转换至另一份申请时本公司提供的人寿产品，而无须重新提交可保证明，惟新保单的投保额必须与原保单相同或较低。转换计划必须符合新保单的条件、行政规则及监管规条，并必须得到本公司审批。此权益不适用于有任何额外保费或额外不保事项的保单。于成功转换后，原保单将会被终止。

3. 申请保证可保权益须符合以下条件：
   - 受保人65岁前及第1个保单周年日后；
   - 只可以选购申请时本公司提供的产品；
   - 新保单的受保人必须与原保单相同；
   - 须于指定情况发生后30天内提交申请；
   - 每张保单只可以行使一次保证可保权益；
   - 新保单的投保额不可超过原保单的投保额的50%或每人美元150,000，以较低者为准；
   - 申请时新保单的条件、行政规则、监管规条及经本公司审批；及
   - 此权益不适用于有任何额外保费或额外不保事项的保单。

   有关各项指定情况的要求及可保条件，请参阅保单条款。

4. 于保费率更新时，若当时受保人年龄已超过最高签发年龄，保费率将会更新至每年更新的保费率，并且为非保证的。否则，保费率将会更新至相同年期更新的保费率，并且为保证的。有关详情，请参阅保单条款。

5. 于受保人80岁时，保费率将会更新至每年更新的保费率，并且为非保证的。有关详情，请参阅保单条款。

Remarks:

1. The Policy will only be renewable to age 90 provided that all premium due is paid within 30 days from the due date and the Policy is not terminated due to the reasons stated in the Important Notes below.

2. After the 1st Policy Anniversary and before Insured's age 70, you can request to convert the Generali Supreme Gold Plan to a life insurance product offered by the Company and no further evidence of insurability is required, but the Sum Assured of new Policy must be the same as or lower than that of the existing Policy. Conversion is subject to the new product's requirements, administrative requirements, regulatory requirements and approval from the Company. This option is not applicable to Policy with substandard premiums or any extra exclusion(s) imposed. Upon successful conversion, existing Policy will be terminated.

3. Application to Guaranteed Insurability Option is subject to the following:
   - Insured before age 65 and after 1st Policy Anniversary;
   - Can only purchase the product offered by the Company at the time of application;
   - The Insured for the new Policy must be the same as the existing Policy;
   - Application must be submitted within 30 days after the occurrence of insurable event;
   - Guaranteed Insurability Option can only be exercised once per Policy;
   - The Sum Assured of the new Policy shall not exceed 50% of the Sum Assured of the existing Policy or USD 150,000 per life, whichever is lower;
   - Application is subject to the new product's requirements, administrative requirements, regulatory requirements and approval from the Company; and
   - Not applicable to Policy with substandard premiums or any extra exclusion(s) imposed.

   Please refer to the Policy Provisions for the requirements and conditions of the insurable events.

4. At the time of renewal, if the attained age of the Insured exceeds the maximum issue age, the premium rate will be renewed to a yearly renewable rate, which is non-guaranteed. Otherwise, the premium rate will be renewed to same renewable period and it is guaranteed. For details, please refer to Policy Provisions.

5. At Insured's age 80, the premium rate will be renewed to a yearly renewable rate, which is non-guaranteed. For details, please refer to Policy Provisions.

产品风险：

信贷风险

您的保单利益须承受本公司的信贷风险，如果本公司无法按保单的承诺履行财务责任，您可能损失已缴保费及利益。

通胀风险

于决定投保额及检视建议书内的金额时，请考虑因通胀而引致未来生活成本上涨的风险。当实际的通胀比预计高的时候，即使本公司已经完成所有合约义务，您的实质收益可能会较预期少。

汇率风险

所有缴付之保费及支付之保障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。缴付之保费及支付之保障金额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。如缴付保费的货币与保单货币不同，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。

退保风险

于保单年期内，您可以提交书面申请向本公司申请退保保单。然而，已缴付的保费将不会获退还，及不设任何退保保障。

Product Risks:

Credit risk

Your benefits under the Policy are subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligations of the Policy, you may lose your premiums paid and benefits.

Inflation Risk

When you decide the Sum Assured and review the values shown in the proposal, please note that the cost of living in the future may be higher than it is today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if the Company meets all of the contractual obligations.

Exchange Rate Risk

All premium payments and benefit payouts 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 or the benefit payout amount 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 if the payment currency is different from the policy currency.

Risk from Surrender

You may request to surrender the Policy by sending a written request to the Company during the Policy Term. However, the premium paid will not be refunded and there is no surrender benefit.

保费调整

保费率是非保证的，而保费率会于每年检讨一次。调整只会于实际经验与预期情况出现重大分歧时发生。假若须要作出调整，本公司将会根据此产品类别相关的实际经验，当中包括但不限于投资回报（包括市场价值的赚蚀）、投资展望、直接及非直接的营运成本、赔偿情况、退保情况等等而作出调整。调整将不会只针对个别保单，而会对处于同一个风险级别的保单一并作出调整。新的保费率将于下一个保单周年日生效并会提前作出通知。

保费延误或漏缴

若您于保费缴付年期内停止缴付保费，保单将会于30天宽限期完结时失效，并不设任何价值，已缴付的保费亦不会获发还。您或须承受显著的损失。

Premium Adjustment

Premium rate is non-guaranteed and the premium rate scale is reviewed annually. Adjustment will only be made if there is a substantial deviation of its actual experience versus assumptions. In case it is adjusted, it will be adjusted based on the Company's actual experience relating to its relevant product group, including but not limited to investment return including any market value gains and losses, investment outlook, direct and indirect expenses, claim and lapse experience. The adjustment will not be made to only individual policies but to the group of policies of the same risk class. New premium rate will be effective from the coming Policy Anniversary with prior notice.

Delay or Non-Payment of Premium

If you cease to pay premium during the Premium Payment Term, the Policy will be lapsed upon the end of the 30-day grace period without any value and the premium paid will not be refunded. You may suffer a significant loss.

重要事项：

冷静期

您有权以书面通知要求本公司取消保单，并获退还所有已缴保费及保费徵费（但不附带任何利息）。为行使这项权利，该取消保单的通知必须由您签署，并连同保单（如适用）由本公司在香港太古城英皇道1111号21楼于冷静期内直接收到。如果您曾经因索偿而获得赔偿，则不会获发还保费与保费徵费。冷静期为紧接保单或冷静期通知书交付予您或您的指定代表之日起计的21个历日的期间（以较早者为准）。为免生疑问，交付人寿保险保单或冷静期通知书当天并不包括在计算21个历日的期间内。然而，若第21个历日当天并非工作天，则冷静期将包括随后的工作天的一天在内。冷静期通知书是由本公司在交付保单时致予您或您的指定代表的一份通知书，以就冷静期一事通知您。

宽限期

自缴付首期保费后，每次的随后保费缴款的到期日起计有30天宽限期，在此期间本保单仍然生效。

自杀

受保人由本保单的(i) 签发日或(ii) 任何保单复效生效日（以较后者为准）起计1年内自杀，无论自杀时神智清醒与否，本公司的责任只限于退还扣除任何已缴/应缴保障及扣除任何债项后的已缴之保费而不包括利息。如果本保单曾复效，该退还保费则以复效生效日起计已缴之保费。

保单终止

当发生下列任何一项情况（以最早者为准），保单将会自动终止：

- 受保人身故；
- 保单的期满日；
- 保单被取消、退保或转换；或
- 未能于保费缴款到期日起计30天内缴付逾期的保费。

Important Notes:

Cooling-off Period

You have the right to cancel the Policy and obtain a refund of any premium(s) and levy paid (without any interest) by giving a written notice to the Company. To exercise this right, the notice of cancellation must be signed by you, together with the Policy (if applicable), received directly by the Company at 21/F, 1111 King's Road, Tai Koo Shing, Hong Kong within the Cooling-off Period. No refund of premium and levy can be made if a claim payment has been made prior to your request for cancellation. The Cooling-off Period is the period of 21 calendar days immediately following either the day of the delivery of the Policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier. For the avoidance of doubt, the day of delivery of the life insurance Policy or the Cooling-off Notice is not included for the calculation of the 21 calendar day period. However, if the last day of the 21 calendar day period is not a working day, the Cooling-off Period shall include the next working day. The Cooling-off Notice is a notice that will be sent to you or your nominated representative by the Company to notify you of the Cooling-off Period around the time the Policy is delivered.

Grace Period

After payment of the initial premium, a Grace Period of 30 days from the due date is granted for the payment of each subsequent premium due during the term of this Policy.

Suicide

If the Insured commits suicide, whilst sane or insane, within 1 year from (i) the Date of Issue or (ii) the effective date of any reinstatement of this Policy, whichever is later, the liability of the Company shall be limited to return of premiums paid without interest, less any paid/payable Benefits and less any Indebtedness. In case of reinstatement, such amount of premium to be refunded shall be the premium paid calculated from the effective date of reinstatement.

Termination Conditions

The Policy shall automatically terminate on the occurrence of the earliest of the following events:

- Once the Insured dies;
- On the Expiry Date of the Policy;
- Once the Policy is cancelled, surrendered or converted; or
- A premium is not paid by 30 days from the due date of premium.

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

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

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