



## 付款人保障 Payor's Benefit

為了保護您的孩子，您可能已為他們投保合適的人壽保險。可是，當您遇上不幸而未能繳交保費，您的孩子就可能會失去保障。忠意人壽（香港）有限公司（「本公司」）的**付款人保障**助您繼續守護孩子，免受這些情況影響。

To protect your loved children, you might have taken out a suitable life insurance plan for them. However, when mishap happens to you and you can no longer afford premium payments, your children may lose the protection. **Payor's Benefit** from Generali Life (Hong Kong) Limited (the "Company") protects you against these situations by maintaining your children's protection.

## 關於此附加保障

### About This Supplementary Benefit

於受保人達 25 歲或保單持有人達 70 歲（以較早者為準）前，若保單持有人不幸身故或完全傷殘，並持續不少於 6 個月，基本計劃及付款人保障之到期及應繳保費將會於保單持有人不幸身故或完全傷殘後被豁免，直到受保人達 25 歲或基本計劃的保費繳付年期終結為止（以較早者為準）。有關條款及細則的詳情，請參閱保單條款。

Before the Insured attains Age 25 or the Policyholder attains Age 70, whichever is earlier, if the Policyholder dies or suffers Total Disability for an uninterrupted period of not less than 6 months, the premiums due and payable for the Basic Plan and Payor's Benefit after the Policyholder's death or start of the Total Disability will be waived until the Insured reaches Age 25 or end of the Premium Payment Term of the Basic Plan, whichever is earlier. Please refer to the terms and conditions in the Policy Provisions for details.

### 計劃概覽 Plan Summary

計劃種類 Plan Type	附加保障 Supplementary Benefit
保費繳付年期 / 保障年期 Premium Payment Term / Benefit Term	<ul style="list-style-type: none"><li>- 至受保人達 25 歲； Until the Insured reaches Age 25;</li><li>- 保單持有人達 70 歲；或 The Policyholder reaches Age 70; or</li><li>- 付款人保障所附加之基本計劃的保費繳付年期終結， The end of Premium Payment Term of the Basic Plan to which the Payer's Benefit is attached, 以較早者為準。 whichever is earlier.</li></ul>
簽發年齡 Issue Age	受保人：出生後 15 日 - 17 歲 Insured: 15 days after birth - Age 17 保單持有人：18 - 65 歲 Policyholder: Age 18 - 65
保單貨幣 Policy Currency	與基本計劃相同 Same as the Basic Plan
繳付模式 Payment Mode	與基本計劃相同 Same as the Basic Plan

## 產品風險

### Product Risks

#### 信貸風險 Credit Risk

您的保障利益須承受本公司的信貸風險，如果本公司無法按付款人保障的承諾履行財務責任，您可能損失已繳保費及利益。

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

#### 匯率風險 Exchange Rate Risk

所有繳付之保費均以保單貨幣作單位。在本公司當時的行政規定許可下，您可申請與保單貨幣不同的貨幣作為繳付單位。繳付之保費將會以本公司最新兌換率兌換為繳付貨幣，該兌換率是根據相關銀行的兌換率並由本公司全權釐定。兌換率會不時波動。往後繳付的保費（如有）可能會因匯率之波動而比繳付的首次保費金額為高。

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.

#### 退保風險 Risk from Surrender

於保障年期內，您可以提交書面申請向本公司申請退保付款人保障。然而，已繳付的保費將不會獲發還。

You may request to surrender the Payor's Benefit by sending a written request to the Company during the Benefit Term. However, the premium paid will not be refunded.

#### 保費延誤或漏繳 Delay or Non-Payment of Premium

若您於保費繳付年期內停止繳付付款人保障的保費，付款人保障會於寬限期完結時失效，並不設任何價值，已繳付的保費亦不會獲發還。您將會失去保障。

If you cease to pay premium of the Payor's Benefit during the Premium Payment Term, the Payor's 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.

## 重要事項

### Important Notes

#### 完全傷殘之主要不保事項 Major Exclusions on Total Disability

- (i) 任何投保前已存在的狀況；  
Any Pre-existing Condition;
- (ii) 在神智清醒或不清醒下自殺、企圖自殺或自我傷殘；  
Suicide, attempted suicide or self-inflicted injury while sane or insane;
- (iii) 吸毒及 / 或酗酒；  
Drug and/or alcohol abuse;
- (iv) 任何刑事行為；或  
Any criminal act; or
- (v) 宣告或非宣告的戰爭、革命或任何類似戰爭行動；於宣告或非宣告的戰爭時的軍事或海事服務或於戰爭行動或恢復社會秩序時執行任務。  
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.

## 保障終止 Termination Conditions

當發生下列任何一項情況（以最早者為準），付款人保障將會自動終止：

The Payor's Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- 保單持有人年齡達 70 歲之保單週年日或受保人年齡達 25 歲之保單週年日（以較早者為準）；  
The Policy Anniversary on which the Policyholder reaches Age 70 or the Policy Anniversary on which the Insured reaches Age 25, whichever is earlier;
- 保單持有人身故；  
Once the Policyholder dies;
- 保單持有人要求終止此付款人保障；  
The Policyholder requests to terminate the Payor's Benefit;
- 基本計劃的保費已被繳清；  
The premium of the Basic Plan is paid up;
- 未能於寬限期完結時繳付基本計劃及 / 或付款人保障逾期的保費；  
A premium is not paid by the end of the grace period of the Basic Plan and/or the Payor's Benefit;
- 基本計劃終止；或  
The Basic Plan is terminated; or
- 已獲批准付款人保障之任何賠償。  
Any approved claim of the Payor's Benefit.

忠意人壽（香港）有限公司全面負責一切有關付款人保障的內容、保障批核、保障及賠償事宜。本公司保留接納或拒絕任何申請的最終權利。

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

**付款人保障**由忠意人壽（香港）有限公司承保。此單張只適宜於香港派發，並不應被詮釋為在香港以外地區提供、銷售或遊說購買本公司的任何產品。

此單張只供參考，不能作為本公司與任何團體所訂立之任何合約。此單張應與包括付款人保障附加資料及重要考慮因素的說明文件（如有）及有關的市場推廣資料一併閱覽。有關條款及細則的詳細資料，請參閱保單條款。您可向保險顧問或本公司的代表索取保單條款及付款人保障的詳情。

**Payor's Benefit** 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 the Payor's Benefit. Please refer to Policy Provisions for details of terms and conditions. For Policy Provisions and details of Payor's Benefit, please contact your Insurance Advisers or the Company's Representatives.

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