



付款人保障

Payor's Benefit

为了保护您的孩子，您可能已为他们投保合适的人寿保险。可是，当您遇上不幸而未能缴交保费，您的孩子就可能会失去保障。忠意人寿（香港）有限公司（「本公司」）的**付款人保障**助您继续守护孩子，免受这些情况影响。

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.

关于此附加保障

About This Supplementary Benefit

于投保人达 25 岁或保单持有人达 70 岁（以较早者为准）前，若保单持有人不幸身故或完全伤残，并持续不少于 6 个月，基本计划及付款人保障之到期及应缴保费将会于保单持有人不幸身故或完全伤残后被豁免，直到投保人达 25 岁或基本计划的保费缴付年期终结为止（以较早者为准）。有关条款及细则的详情，请参阅保单条款。

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.

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	<ul style="list-style-type: none">- 至投保人达 25 岁； Until the Insured reaches Age 25;- 保单持有人达 70 岁；或 The Policyholder reaches Age 70; or- 付款人保障所附加之基本计划的保费缴付年期终结， The end of Premium Payment Term of the Basic Plan to which the Payer's Benefit is attached, 以较早者为准。 whichever is earlier.
签发年龄 Issue Age	投保人：出生后 15 日 - 17 岁 Insured: 15 days after birth - Age 17 保单持有人：18 - 65 岁 Policyholder: Age 18 - 65
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，如果本公司无法按付款人保障的承诺履行财务责任，您可能损失已缴保费及利息。

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.

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付款人保障。然而，已缴付的保费将不会获发还。

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付款人保障的保费，付款人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 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.

重要事项

Important Notes

完全伤残之主要不保事项 Major Exclusions on Total Disability

- (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），付款人保障将会自动终止：

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

- 保单持有人年龄达 70 岁之保单周年日或受保人年龄达 25 岁之保单周年日（以较早者为准）；
The Policy Anniversary on which the Policyholder reaches Age 70 or the Policy Anniversary on which the Insured reaches Age 25, whichever is earlier;
- 保单持有人身故；
Once the Policyholder dies;
- 保单持有人要求终止此付款人保障；
The Policyholder requests to terminate the Payor's 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及 / 或付款人保障逾期的保费；
A premium is not paid by the end of the grace period of the Basic Plan and/or the Payor's Benefit;
- 基本计划终止；或
The Basic Plan is terminated; or
- 已获批准付款人保障之任何赔偿。
Any approved claim of the Payor's Benefit.

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