

加愛無限保險計劃 LionGuardian PlusOne Insurance Plan

無限始於加點愛
Infinity begins with love

危疾計劃
Critical Illness Plan





儘管醫療技術不斷進步，醫療開支卻不一定會下降。在現今煩囂的生活環境下，或許會增加患上一次或多次危疾的機會。最終帶來沉重的經濟負擔。

忠意人壽（香港）有限公司（「本公司」）的**加愛無限保險計劃**（「本計劃」）旨在為您提供全面保障，並為癌症、中風及心臟病提供無限次賠償^{1,2}，在您整個康復過程中持續提供充足的支援。本計劃亦為主要器官功能損害提供保障，在您的人生路上給予您和家人全面而強大的支持。即使因先天性狀況患上的兒童疾病或影響兒童精神健康的兒童疾病亦同樣受保。您亦可以選擇把您的計劃轉換至其他人壽保險產品³。

Although medical technology continues to advance, the costs of medical treatment may not necessarily lower. Coupled with the hustle and bustle of the modern lifestyle, the risk of critical illness may increase, and illness may even strike more than once, resulting in heavy financial burdens.

LionGuardian PlusOne Insurance Plan (the “Plan”) from Generali Life (Hong Kong) Limited (the “Company”) aims to provide comprehensive coverage, with unlimited claims for Cancer, Stroke and Heart Attack^{1,2}, giving you continuous and adequate support throughout your recovering journey. The Plan also provides coverage against Loss of Functionality of Key Organs, offering you and your family a comprehensive and tremendous support throughout your lifespan. The Plan covers juvenile illnesses, even if the illnesses are due to congenital defects or mental conditions. You may also choose to convert your Plan to another life insurance product³.



計劃特點 Plan Highlights



市場獨有*
Exclusive in market*

無限次嚴重疾病保障^{1,2}至100歲
Unlimited Major Critical Illness Benefit^{1,2} until age 100



以較相宜的保費獲得全面保障
來對抗不同疾病
Comprehensive protection
against different illnesses with
a relatively lower premium



持續保障，並提供保費豁免
Continuous protection with
premium waiver



為未知疾病提供嚴重疾病保障¹
Major Critical Illness Benefit¹ for unknown illnesses



保證可於70歲前將計劃轉換至其他人壽保險產品，
並毋須提供額外可保證明³
Guaranteed conversion to another life insurance
product before age 70, without further evidence
of insurability³



市場獨有*
Exclusive in market*

無限次嚴重疾病保障^{1,2}至100歲
Unlimited Major Critical Illness Benefit^{1,2} until age 100

癌症、中風及心臟病是主要可致命的疾病，儘管醫學日漸進步，康復率亦大大提高，但多次發病變得更為普遍。本計劃在整個保障年期內為這3種疾病提供無限次賠償^{1,2}，您與您的摯愛將可持續從本計劃獲得財務支援直至100歲。

Cancer, Stroke and Heart Attack are the major life-threatening diseases. Although the recovery rate improved significantly as a result of medical advancement, multiple strikes have become more common. The Plan allows UNLIMITED claims^{1,2} throughout the whole Benefit Term for these 3 illnesses. You and your loved ones will always be guarded by the continuous financial support from the Plan until age 100.



以較相宜的保費獲得全面保障來對抗不同疾病
Comprehensive protection against different illnesses with a relatively lower premium

若您希望享有全面保障，但保費預算有限，本計劃能夠符合您的需求。本計劃為138種疾病提供全面保障。您只需要繳付較相宜的保費，便可為您及家人提供充足保障。

If you wish to have comprehensive protection but with limited budget on premium, then the Plan perfectly suits your needs. The Plan provides comprehensive protection against 138 illnesses. With relatively lower premium, you and your family could enjoy sufficient protection.

嚴重疾病保障¹（69種嚴重疾病）

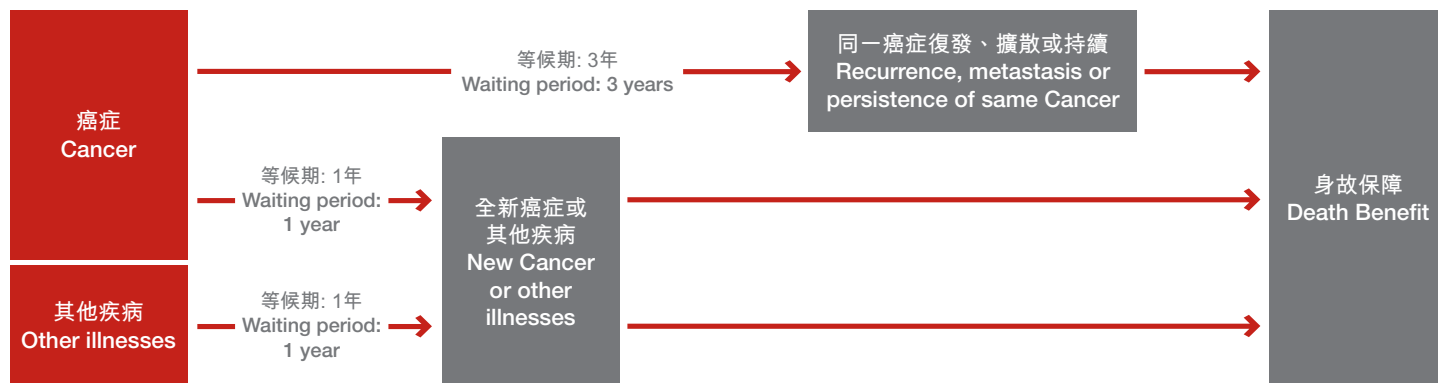
如您不幸確診患上受保嚴重疾病，本公司會就每種受保嚴重疾病支付100%投保額作為嚴重疾病保障¹。其後在嚴重疾病保障¹下的每個嚴重疾病賠償並不會受到其他賠償或之前的賠償影響。

Major Critical Illness Benefit¹ (69 Major Critical Illnesses)

If you have been unfortunately diagnosed with the covered Major Critical Illnesses, the Company will pay 100% of Sum Assured for each covered Major Critical Illnesses as the Major Critical Illness Benefit¹. Each subsequent payout of other Major Critical Illnesses under the Major Critical Illness Benefit¹ will not be affected by any other nor preceding claims.

嚴重疾病保障¹索償等候期

Waiting period for Major Critical Illness Benefit¹ claim



早期或非嚴重疾病保障⁴（69種早期或非嚴重疾病）

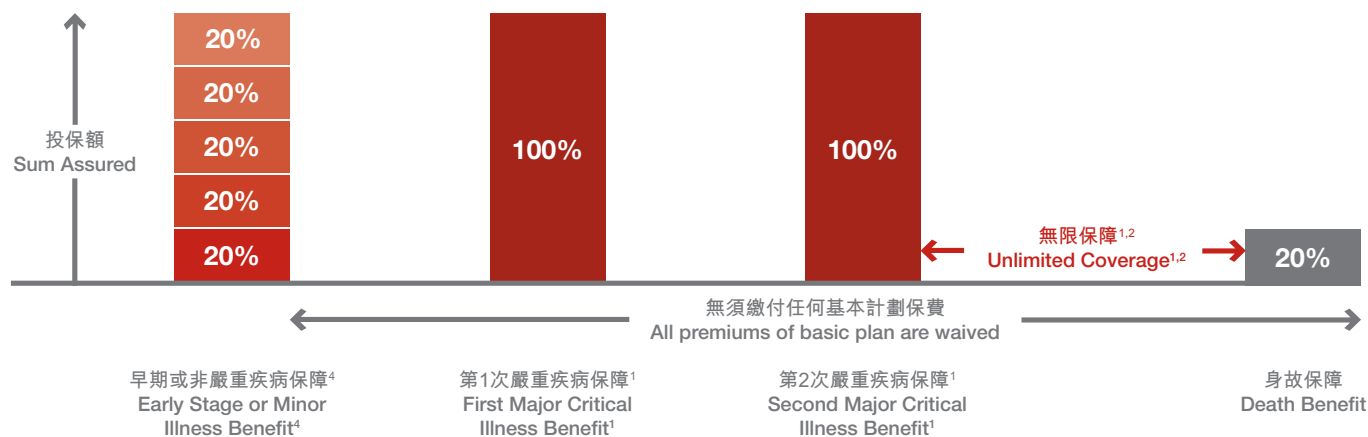
如您不幸確診患上受保早期或非嚴重疾病，本公司會就每種受保早期或非嚴重疾病（包括兒童疾病）支付20%投保額作為早期或非嚴重疾病保障⁴。於早期或非嚴重疾病保障⁴下可予支付的保障亦涵蓋原位癌、冠狀動脈成形術及手術切除受保良性腫瘤（而該腫瘤起初被專科醫生認為具有明確和顯著的惡性潛在可能，繼而按專科醫生建議下完全切除後最終被診斷為非癌性良性腫瘤）。

有關疾病的保障範圍，請參閱「保單的受保疾病一覽表」部份。

Early Stage or Minor Illness Benefit⁴ (69 Early Stage or Minor Illnesses)

If you have been unfortunately diagnosed with the covered Early Stage or Minor Illnesses, the Company will pay 20% of Sum Assured for each of the covered Early Stage or Minor Illnesses (including juvenile illnesses) as Early Stage or Minor Illness Benefit⁴. The benefit payable under Early Stage or Minor Illness Benefit⁴ will also cover Carcinoma-in-situ, Percutaneous Coronary Intervention and Surgical Excision of Covered Benign Tumour (which is initially considered by a medical specialist to have definite and significant malignant potential but is finally diagnosed to be a non-cancerous benign tumour after completing the excision by a medical specialist).

Please refer to "List of Covered Illnesses under the Plan" regarding the scope of illness coverage.



持續保障，並提供保費豁免

Continuous protection with premium waiver

於賠償額達100%投保額時，本公司將會豁免您的未來保費。您可以享有免費的保障直至保單到期為止，使您和您的摯愛能夠減低憂慮並減輕康復期間的財務負擔。

The Company will waive your future premium once the claimable amount reaches 100% of Sum Assured. You can enjoy free protection until the expiration of the Policy, giving a peace of mind to you and your loved ones and alleviating your financial burdens on the long road to recovery.



為未知疾病提供嚴重疾病保障¹

Major Critical Illness Benefit¹ for unknown illnesses

人生是如此不可預測。並非每件事的發生都有原因，你也無法知道接下來會發生甚麼事情。除涵蓋所列的嚴重疾病外，只要受保人確診符合關於主要器官（心臟、肝臟、肺部或腎臟）的指定情況並持續最少3個月，即使未能確定病因或遇上未知疾病，本計劃亦會支付100%投保額作嚴重疾病保障¹。

Life is unpredictable. Not everything happens for a reason and you will not be able to know what will happen next. In addition to covering the listed Major Critical Illnesses, the Plan also provides Major Critical Illness Benefit¹ at 100% of Sum Assured if the Insured is diagnosed with specific condition of key organs (heart, liver, lung and kidney) which last for at least 3 consecutive months, even the cause of the illness cannot be ascertained or the illness is unknown.



保證可於70歲前將計劃轉換至其他人壽保險產品，並毋須提供額外可保證明³

Guaranteed conversion to another life insurance product before age 70, without further evidence of insurability³

個人狀況和責任會隨著人生不同階段而轉變。本計劃讓您在70歲前把您的計劃轉換至另一個由本公司當時提供可選的人壽保險產品。無論您的健康狀況如何，均毋須驗身或提供額外可保證明。

Personal conditions and responsibility change when you enter different life stages. The Plan allows you to convert your Plan to another life insurance product offered by the Company at the time of such request before age 70. Regardless of your health condition, no further evidence of insurability is required.

* 根據截至2022年6月與本港主要人壽保險公司之危疾計劃作比較。

Based on comparing it with other critical illness plans issued by Hong Kong's major life insurance companies as at June 2022.

計劃概覽 Plan Summary

計劃種類 Plan Type	基本計劃 Basic Plan	
保障年期 Benefit Term	至100歲 To age 100	
保費繳付年期 / 簽發年齡 Premium Payment Term / Issue Age	保費繳付年期 Premium Payment Term	簽發年齡 Issue Age
	至100歲 To age 100	出生後15日 - 70歲 15 days after birth - age 70
您可以選擇預繳保費（只適用於以年繳模式繳付保費的保單）以賺取非保證利息 ⁵ 。 You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning non-guaranteed interest ⁵ .		
保單貨幣 Policy Currency	美元 USD	
保費結構 Premium Structure	每年更新並為非保證 Yearly renewable and non-guaranteed	
繳付模式 Payment Mode	年繳 / 半年繳 / 季繳 / 月繳 Annual / Semi-Annual / Quarterly / Monthly	
最低投保額（以每張保單計） Minimum Sum Assured (per Policy)	12,500 美元 USD 12,500	

保單保障 Policy Benefits

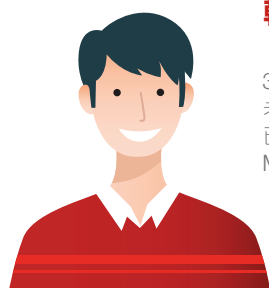
嚴重疾病保障¹ Major Critical Illness Benefit¹	如您被確診患上表列於「保單的受保疾病一覽表」部份之其中一項受保嚴重疾病，本公司將會支付： (I). 100%投保額 - (II). 債項（如有） If you are diagnosed with one of the covered Major Critical Illnesses listed in the below “List of Covered Illnesses under the Plan” section, the Company will pay: (I). 100% of Sum Assured - (II). Indebtedness (if any)
早期或非嚴重疾病保障⁴ Early Stage or Minor Illness Benefit⁴	如您被確診患有表列於「保單的受保疾病一覽表」部份之其中一項受保早期或非嚴重疾病，本公司將會支付： (I). 20%投保額 - (II). 債項（如有） If you are diagnosed with one of the covered Early Stage or Minor Illnesses listed in the below “List of Covered Illnesses under the Plan” section, the Company will pay: (I). 20% of Sum Assured - (II). Indebtedness (if any)
身故保障 Death Benefit	如您在保障年期內不幸身故，本公司將會支付： 首次嚴重疾病保障¹賠償前： (I). 100%投保額 - (II). 債項（如有） 首次嚴重疾病保障¹賠償後： (I). 20%投保額 - (II). 債項（如有） Upon your unfortunate death during the Benefit Term, the Company will pay: Before 1st claim of Major Critical Illness Benefit¹: (I). 100% of Sum Assured - (II). Indebtedness (if any) After 1st claim of Major Critical Illness Benefit¹: (I). 20% of Sum Assured - (II). Indebtedness (if any)

其他選項 Other Options

保證轉換權益³ Guaranteed Conversion Option³	當受保人仍然在生及保單仍然生效，於首個保單週年日後及受保人達70歲前，您可以選擇把本計劃轉換至另一個由本公司當時提供可選的人壽保險產品，而毋須提供額外可保證明。 After the 1st Policy Anniversary and before the Insured reaches age 70, you may choose to convert the Plan to another life insurance product offered by the Company without further evidence of insurability, while the Insured is still alive and the Policy is still in force.
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個案分享 Case Study

無限次嚴重疾病保障^{1,2}賠償 Unlimited claims for Major Critical Illness Benefit^{1,2}



韓先生 Mr. Hon

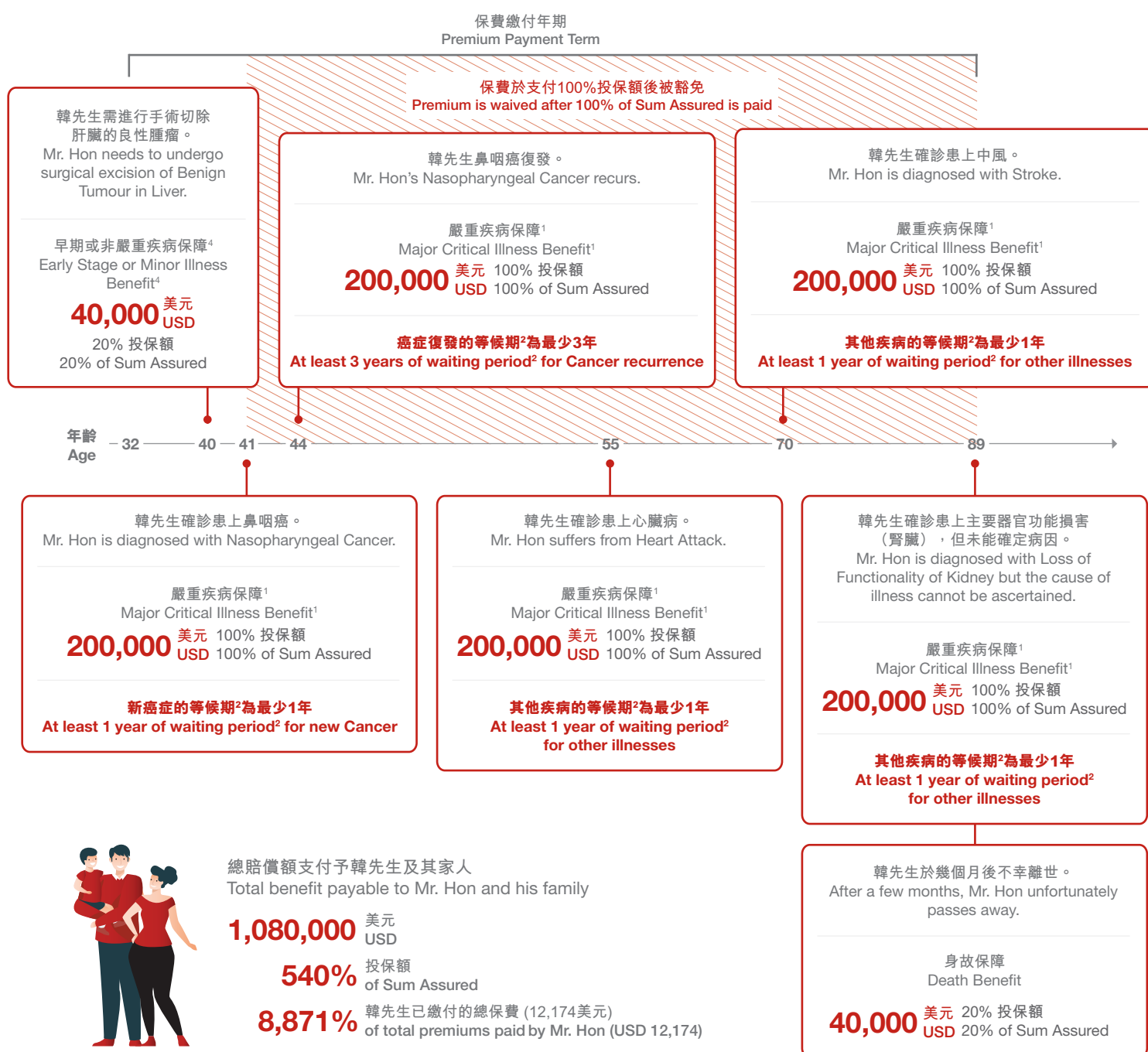
32歲 Age 32
老師 Teacher
已婚並育有一名2歲的兒子
Married with a son at age 2

韓先生作為家中的經濟支柱，並育有一名非常年幼的兒子。他希望投保一個計劃，萬一他患上危疾時，該計劃能夠為他和其家人提供足夠支援。韓先生知道**加愛無限保險計劃**能夠提供無限次癌症、中風及心臟病的賠償^{1,2}，因此他投保了**加愛無限保險計劃**，令他倍感安心。

Mr. Hon is the breadwinner of the family and his son is still very young. He wants to apply for a plan that could give much needed support to him and his family in case of diagnosing with critical illnesses. Knowing that **LionGuardian PlusOne Insurance Plan** can provide unlimited claims for Cancer, Stroke and Heart Attack^{1,2}, Mr. Hon applies for **LionGuardian PlusOne Insurance Plan** to obtain a peace of mind.

投保額 : 200,000 美元
Sum Assured : 200,000 USD

年繳保費 : 972 美元
Annual Premium : 972 USD



註：以上個案分享之應獲支付總額均四捨五入至最接近的整數，數字均為假設並僅供舉例說明之用，或會與實際應獲支付總額稍有出入。
Remarks: The amounts illustrated in the case study above are rounded to the nearest integer, figures are hypothetical and strictly for illustrative purposes only. The actual amount payable in the case study above may differ slightly due to rounding differences.

保單的受保疾病一覽表 List of Covered Illnesses under the Plan

嚴重疾病 Major Critical Illnesses	早期或非嚴重疾病 Early Stage and Minor Illnesses
癌症 Cancer	
1. 癌症 Cancer	1. 原位癌* Carcinoma-in-situ* 2. 早期惡性腫瘤* Early Stage Malignancy*
與心臟相關之疾病 Illnesses related to the Heart	
2. 心肌病 Cardiomyopathy 3. 需要進行外科手術的冠狀動脈病 Coronary Artery disease requiring Surgery 4. 艾森門格綜合症 Eisenmenger's Syndrome 5. 心臟病發作 Heart Attack 6. 心瓣手術 Heart Valve Surgery 7. 傳染性心內膜炎 Infective Endocarditis 8. 其他嚴重的冠狀動脈疾病 Other Serious Coronary Artery Disease 9. 原發性肺動脈高血壓 Primary Pulmonary Hypertension 10. 主動脈手術 Surgery to Aorta	3. 早期心肌病 Early Cardiomyopathy 4. 主動脈疾病或主動脈瘤的血管介入治療 Endovascular Treatments of Aortic Disease or Aortic Aneurysm 5. 次級嚴重心臟病發作 Less Severe Heart Attack 6. 次級嚴重傳染性心內膜炎 Less Severe Infective Endocarditis 7. 微創進行直接的冠狀動脈搭橋手術* Minimally Invasive Direct Coronary Artery By-pass* 8. 冠狀動脈成形術* Percutaneous Coronary Intervention* 9. 經皮瓣膜手術 Percutaneous Valve Surgery 10. 心包切除術 Pericardiectomy 11. 俱心臟併發症的川崎病*- Kawasaki Disease with Heart Complication*-
與神經系統相關之疾病 Illnesses related to Nervous System	
11. 亞爾茲默氏病 / 不可還原之器質性腦退化疾病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 12. 植物人 Apallic Syndrome 13. 細菌性腦（脊）膜炎 Bacterial Meningitis 14. 良性腦腫瘤 Benign Brain Tumour 15. 腦動脈瘤或動靜脈畸形外科手術 Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery 16. 昏迷 Coma 17. 腦炎 Encephalitis 18. 半身不遂 Hemiplegia 19. 嚴重頭部創傷 Major Head Trauma 20. 運動神經原疾病 Motor Neurone Disease 21. 多發性硬化症 Multiple Sclerosis 22. 肌肉營養不良症 Muscular Dystrophy 23. 癱瘓 Paralysis 24. 帕金森氏病 Parkinson's Disease 25. 脊髓灰質炎 Poliomyelitis 26. 進行性核上性麻痺 Progressive Supranuclear Palsy 27. 心臟功能損害 Loss of Functionality of Heart 28. 腎臟功能損害 Loss of Functionality of Kidney 29. 肝臟功能損害 Loss of Functionality of Liver 30. 肺功能損害 Loss of Functionality of Lung 31. 嚴重重症肌無力症 Severe Myasthenia Gravis 32. 中風 Stroke 33. 結核性腦膜炎 Tuberculosis Meningitis	12. 於頸動脈進行血管成形術或動脈內膜切除術 Angioplasty or Endarterectomy for Carotid Arteries 13. 植入大腦內分流器 Cerebral Shunt Insertion 14. 早期腦退化症（包括早期亞爾茲默氏病） Early Stage Dementia including Early Stage Alzheimer's Disease 15. 大腦動脈瘤的血管介入治療 Endovascular Treatment for Cerebral Aneurysm 16. 出血性登革熱 Dengue Haemorrhagic Fever 17. 次級嚴重細菌性腦（脊）膜炎 Less Severe Bacterial Meningitis 18. 次級嚴重昏迷 Less Severe Coma 19. 次級嚴重腦炎 Less Severe Encephalitis 20. 次級嚴重重症肌無力症 Less Severe Myasthenia Gravis 21. 次級嚴重帕金森氏病 Less Severe Parkinson's Disease 22. 植入人工耳蝸手術 Cochlear Implant Surgery 23. 次級嚴重脊髓灰質炎 Less Severe Poliomyelitis 24. 風濕性心臟疾病 Rheumatic Fever with Valvular Impairment 25. 血友病 Haemophilia 26. 次級嚴重進行性核上神經麻痺症 Less Severe Progressive Supranuclear Palsy 27. 中度嚴重腦部損傷 Moderately Severe Brain Damage 28. 中度嚴重癱瘓 Moderately Severe Paralysis 29. 嚴重精神疾病* Severe Psychiatric Illness* 30. 腦硬膜下血腫手術 Surgery for Subdural Haematoma 31. 腦下垂體腫瘤切除手術 Surgical Removal of Pituitary Tumour 32. 結核性脊髓炎 Tuberculous Myelitis 33. 專注力失調及過度活躍症 Attention-Deficit Hyperactivity Disorder (ADHD) 34. 自閉症 Autism 35. 意外或疾病引致的智能障礙 Intellectual Impairment due to Illness or Accident 36. 妥瑞症 Tourette Syndrome (TS)
與主要器官相關之疾病 Illnesses related to Major Organs and Functions	
34. 急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis 35. 再生障礙性貧血 Aplastic Anaemia 36. 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis 37. 慢性肝病 Chronic Liver Disease 38. 再發性慢性胰臟炎 Chronic Relapsing Pancreatitis 39. 暴發性肝炎 Fulminant Viral Hepatitis 40. 腎衰竭 Kidney Failure 41. 重要器官移植 Major Organ Transplant 42. 髓質囊腫腎病 Medullary Cystic Disease 43. 嚴重支氣管擴張 Severe Bronchiectasis 44. 嚴重克隆氏病 Severe Crohn's Disease 45. 嚴重肺氣腫 Severe Emphysema 46. 嚴重肺纖維化 Severe Pulmonary Fibrosis 47. 嚴重潰瘍性結腸炎 Severe Ulcerative Colitis 48. 系統性紅斑狼瘡連狼瘡性腎炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis 49. 系統性硬化病 Systemic Scleroderma	37. 急性再生障礙性貧血 Acute Aplastic Anaemia 38. 膽道系統重建手術 Biliary Tract Reconstruction Surgery 39. 慢性肺病 Chronic Lung Disease 40. 早期腎衰竭 Early Renal Failure 41. 肝炎連肝硬化 Hepatitis with Cirrhosis 42. 次級嚴重克隆氏病 Less Severe Crohn's Disease 43. 次級嚴重類風濕關節炎 Less Severe Rheumatoid Arthritis 44. 次級嚴重系統性紅斑狼瘡 Less Severe Systemic Lupus Erythematosus 45. 次級嚴重潰瘍性結腸炎 Less Severe Ulcerative Colitis 46. 肝臟手術 Liver Surgery 47. 重要器官移植（於器官移植輪候冊名單上） Major Organ Transplantation (on Waiting List) 48. 粟粒性肺結核 Miliary Tuberculosis 49. 單肺切除手術 Surgical Removal of One Lung 50. 嚴重哮喘 Severe Asthma

嚴重疾病 Major Critical Illnesses	早期或非嚴重疾病 Early Stage and Minor Illnesses
其他疾病 Other Illnesses	
50. 因輸血感染愛滋病 AIDS due to Blood Transfusion 51. 失明 Blindness 52. 慢性腎上腺功能不全 (愛狄信病) Chronic Adrenal Insufficiency (Addison's Disease) 53. 克雅二氏症 (瘋牛症) Creutzfeldt-Jakob Disease (Mad Cow Disease) 54. 伊波拉 Ebola 55. 象皮病 Elephantiasis 56. 因侵害而感染人類免疫力缺乏病毒 HIV Infection due to Assault 57. 因器官移植而感染人類免疫力缺乏病毒 HIV Infection due to Organ Transplant 58. 失聰 Loss of Hearing 59. 不能獨立生活 [#] Loss of Independent Existence [#] 60. 失去一肢及一眼失明 Loss of One Limb and One Eye 61. 喪失語言能力 Loss of Speech 62. 嚴重燒傷 Major Burns 63. 壞死性筋膜炎 Necrotising Fasciitis 64. 因職業感染人體免疫力缺乏病毒 Occupationally Acquired HIV 65. 嗜鉻細胞瘤 Pheochromocytoma 66. 斷肢 Severance of Limbs 67. 嚴重骨質疏鬆症 [@] Severe Osteoporosis [@] 68. 嚴重類風濕關節炎 Severe Rheumatoid Arthritis 69. 末期疾病 [#] Terminal Illness [#]	51. 糖尿病視網膜病變* Diabetic Retinopathy* 52. 周圍動脈疾病的血管介入治療* Endovascular Treatment of Peripheral Arterial Disease* 53. 意外引致的臉部燒傷 Facial Burns due to Accident 54. 意外受傷所需的面容重建手術 Facial Reconstructive Surgery for Injury due to Accident 55. 溶血性鏈球菌引致之壞疽 Hemolysis Streptococcus Gangrene 56. 意外引致的次級嚴重身體燒傷 Less Severe Burns to Body due to Accident 57. 次級嚴重象皮病 Less Severe Elephantiasis 58. 一耳失聰 Loss of Hearing in One Ear 59. 失去一肢 Loss of One Limb 60. 一眼失明 Loss of Sight in One Eye 61. 因聲帶麻痺導致喪失說話能力 Loss of Speech due to Vocal Cord Paralysis 62. 骨質疏鬆症連骨折 [@] Osteoporosis with Fractures [@] 63. 繼發性肺動脈高血壓 Secondary Pulmonary Hypertension 64. 嚴重中樞性或混合性睡眠窒息症* Severe Central or Mixed Sleep Apnea* 65. 皮膚移植 Skin Transplantation 66. 手術切除受保良性腫瘤 [^] Surgical Excision of Covered Benign Tumour [^] 67. 胰島素依賴型糖尿病*~ Insulin Dependent Diabetes Mellitus*~ 68. 第三型成骨不全症*~ Osteogenesis Imperfecta - Type III*~ 69. 斯蒂爾病*~ Still's Disease*~

* 每種疾病每名受保人最高可獲 50,000美元賠償。
 Subject to a maximum benefit amount of USD 50,000 per life for each illness.

- 保障於22歲時終止。
 Coverage ceases at age of 22.

保障於首次嚴重疾病保障索償後終止。
 Coverage ceases after first Major Critical Illness Benefit claim.

@ 保障於70歲時終止。
 Coverage ceases at age of 70.

^ 每名受保人最高可獲 50,000美元賠償。
 Subject to a maximum benefit amount of USD 50,000 per life.

主要不保事項：

- (I). 任何於簽發日或任何復效生效日（以較後者為準）前已存在或該日期起計60日內已首次出現的病徵或症狀。
- (II). 在不論神智是否清醒的情況下自殺、企圖自殺或自我傷殘。
- (III). 愛滋病或任何人類免疫力缺陷病毒或因此兩種疾病而出現的任何突變、衍生或變異情況，唯因輸血感染愛滋病、因職業感染人體免疫力缺乏病毒、因侵害而感染人類免疫力缺乏病毒或因器官移植而感染人類免疫力缺乏病毒。
- (IV). 藥物、酒精或物質濫用。
- (V). 觸犯或企圖觸犯刑事行為。
- (VI). 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。
- (VII). 個別疾病或有不同的不保事項，詳情請參閱保單條款。

此產品小冊子的產品資料不包含本計劃的完整條款，有關完整條款載於保單條款中。有關本計劃的嚴重疾病定義、早期或非嚴重疾病定義、保障、賠償細則、不保事項、風險披露及其他項目詳情，請參閱保單條款。

本計劃可作為獨立保單而毋須捆綁式地與其他種類的保險產品一併購買。敬請務須參閱有關本計劃的產品小冊子、保單條款及由您的保險顧問或本公司的代表所陳述之說明文件以全面了解關於以上定義、收費、產品特點、不保事項及賠償給付條件等之詳情及完整條款及細則。

Major Exclusions:

- (I). Any Pre-existing Condition prior to or condition manifesting itself occurred within 60 days following, the later of the Date of Issue or effective date of any reinstatement of the Policy.
- (II). Suicide, trying to commit suicide, or self-inflicted injury, while sane or insane.
- (III). Acquired Immunodeficiency Syndrome (AIDS) or any Human Immunodeficiency Virus (HIV) or any mutation, derivation or variation thereof, except for AIDS Due to Blood Transfusion, Occupationally Acquired AIDS, HIV Infection due to Assault, or HIV Infection due to Organ Transplant.
- (IV). Drug, substance and/or alcohol abuse.
- (V). Committing or trying to commit a criminal offence.
- (VI). 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.
- (VII). Different exclusions may apply for individual illnesses. Please refer to Policy Provisions for details.

This product brochure does not contain the full provisions of the Plan and the full terms can be found in the Policy Provisions. For details of the definition of Major Critical Illnesses, Early Stage and Minor Illnesses, benefits, conditions for payment of claims, exclusions, risk disclosure and other items under the Plan, please refer to the Policy Provisions.

This Plan may serve as standalone plan(s) without bundling with other type(s) of insurance product. You are required to read the relevant product brochure, the Policy Provisions and the proposals presented by your Insurance Advisers or the Company's Representatives in order to fully understand the details of the definitions, charges, product features, exclusions, and conditions of payment of claims, etc. plus complete terms and conditions.

註：

1. 嚴重疾病保障將於確診以上所列的嚴重疾病後支付，直至保單終止。除癌症、中風及心臟病發作外，每項嚴重疾病最多只可獲一次嚴重疾病保障賠償。「不能獨立生活」及「末期疾病」會於首次嚴重疾病保障賠償後終止。多於一次的嚴重疾病保障索償受等候期及有關條款及細則約束。有關條款及細則的詳情，請參閱保單條款。
2. 癌症、中風及心臟病的等候期如下：
癌症：
 - 下一次癌症的確診日期必須與所有上一次癌症的確診日期相隔最少1年，惟首次確診下一次癌症必須為新癌症，並與之前所有的癌症不相關；及
 - 如下一次癌症為之前所有的癌症的復發/擴散/持續，該下一次癌症的確診日期必須與所有上一次癌症的確診日期相隔最少3年。中風：
 - 下一次中風的確診日期必須與上一次中風的確診日期相隔最少1年，惟該下一次中風與之前所有的中風不相關。心臟病：
 - 下一次心臟病的確診日期必須與上一次心臟病的確診日期相隔最少1年，惟該下一次心臟病與之前所有的心臟病不相關。
3. 首個保單週年日後及於受保人在生期間，但於受保人70歲前，保單持有人可申請把保單轉換至另一個由本公司當時提供可選擇的人壽保險產品，而毋須提供額外可保證明。新保單的投保額須等於或少於現有保單的投保額。此選項並不適用於有任何已支付或可支付賠償之任何保單。適用於現有保單的任何額外保費或任何額外不保事項將繼續適用於保證轉換權益下所轉換的新保單。於保單成功轉換後，本計劃的保單將會終止，而本公司不再就本保單負有任何責任。

新保單的申請須根據本公司當時的行政規則、所選產品的產品規則（包括但不限於簽發年齡要求，最低投保額要求）、任何其他法規來處理及獲本公司的審批。

4. 每種確診的早期或非嚴重疾病只可獲支付1次早期或非嚴重疾病保障賠償。原位癌及冠狀動脈成形術可獲支付最多2次賠償。原位癌及冠狀動脈成形術的第2次賠償必須符合有關條款及細則。
5. 保費預存賬戶只適用於可預繳保費的保單。若預繳保費及徵費後導致保費預存賬戶餘額超出餘下保費繳付年期所需的保費及徵費總額，預繳款項將不獲接受。

年繳保費及相關所需之徵費將於到期時於保費繳付年期內的每個保單週年日自動從保費預存賬戶扣除。保費預存賬戶餘額將根據保費預存賬戶利率積存，本公司可不時更改此利率。

規定之徵費率由保險業監管局不時公佈並於將來或會更改。若保費預存賬戶餘額不足夠支付到期及應繳的年繳保費及/或徵費，您將須要繳付未繳付的保費及/或徵費。當保單的所有到期保費及/或徵費已被繳清，保費預存賬戶餘額包括利息（如有），將會給付保單持有人。

當保費預存賬戶餘額（如有）不足夠支付年繳保費及徵費時，本公司將向您發出繳費通知書。

如於保費預存賬戶作出提取、保單失效或保單被退保，均須收取提取費用。

如受保人身故，保費預存賬戶餘額（如有）將連同身故保障給付保單受益人。

詳情請參閱由本公司發出的說明文件及保單條款。

Remarks:

1. Major Critical Illness Benefit will be payable upon diagnosis of Major Critical Illnesses listed above and until termination of the Policy. In respect of each Major Critical Illness, the Major Critical Illness Benefit shall be payable maximum once only, except Cancer, Stroke and Heart Attack. Loss of Independent Existence and Terminal Illness will cease after the 1st Major Critical Illness Benefit claim. For Major Critical Illness Benefit claims more than once, it is subject to waiting periods and terms and conditions. Please refer to the terms and conditions in the Policy Provisions for details.
2. Waiting period for Cancer, Stroke and Heart Attack are as follows:
Cancer:
 - The waiting period of the subsequent claim on Cancer is at least 1 year from the diagnosis date of all the preceding Cancer(s), given that the first diagnosis of subsequent Cancer is a new Cancer and unrelated to all the preceding Cancer(s); and
 - The waiting period of the subsequent claim on Cancer is at least 3 years from the diagnosis date of all the preceding Cancer(s), if the subsequent Cancer is a recurrence, metastasis or persistence of any preceding Cancer(s).Stroke:
 - The waiting period of the subsequent claim on Stroke is at least 1 year from the diagnosis date of the preceding claim(s), given that such subsequent Stroke is new and unrelated to all the preceding claim(s).Heart Attack:
 - The waiting period of the subsequent claim on Heart Attack is at least 1 year from the diagnosis date of the preceding claim(s), given that such subsequent Heart Attack is new and unrelated to all the preceding claim(s).

3. After the 1st Policy Anniversary and during the lifetime of the Insured, but before age 70 of the Insured, the Policyholder may apply to convert the Policy to another life insurance product offered by the Company at the time of such request with the Sum Assured of new Policy same as or lower than that of the existing Policy without further evidence of insurability is required. This option is not applicable to any Policy with any paid or payable claims. Any Substandard Premium or any extra exclusion(s) applicable to the existing Policy will continue to be applied to the new Policy converted under this Guaranteed Conversion Option. Upon successful conversion, this Policy shall terminate and the Company will have no further liability under this Policy.

The application for the new Policy is subject to the Company's the then current administration rule, the selected product's product rules (including but not limited to issue age requirement, minimum Sum Assured requirement), any other regulatory requirements and the approval by the Company.

4. 1 claim is allowed for each Early Stage or Minor Illness diagnosed. Claims for Carcinoma-in-situ and Percutaneous Coronary Intervention can be accepted up to 2 times. Terms and conditions must be fulfilled to be eligible for a 2nd claim for Carcinoma-in-situ and Percutaneous Coronary Intervention.
5. Premium Deposit Fund ("PDF") is only applicable to policy with premium prepayment. If the balance of PDF after prepayment of premium and levy exceeds the total required premium and levy for the remaining Premium Payment Term, the prepayment will not be accepted.

Annual premiums and the corresponding levy will be deducted automatically from the PDF on each Policy Anniversary during the Premium Payment Term when due. The balance of PDF is accumulated at a premium deposit fund interest rate (PDF interest rate) which will be changed from time to time by the Company.

Levy is subject to the prescribed rate as published by Insurance Authority from time to time and may be changed in the future. You may be required to pay any outstanding premiums and/or levy in case the balance of PDF is not sufficient to pay the annual premium and/or levy due and payable. Once all premiums and/or levy due under the policy are paid, the balance of PDF including interest (if any), will be paid to the Policyholder.

When the balance of PDF (if any) is insufficient to pay the annual premium and levy payable, the Company will issue a premium notice to you.

There will be early withdrawal charge upon any withdrawal from the PDF, on the lapse or surrender of the policy.

If the Insured passes away, the balance of PDF (if any) together with the Death Benefit will be payable to the policy beneficiary.

For details, please refer to illustrative document and Policy Provisions issued by the Company.

產品風險：

信貸風險

您的保單利益須承受本公司的信貸風險，如果本公司無法按保單的承諾履行財務責任，您可能損失已繳保費及利益。

通脹風險

於決定投保額及檢視建議書內的金額時，請考慮因通脹而引致未來生活成本上漲的風險。當實際的通脹比預計高的時候，即使本公司已經完成所有合約義務，您的實質收益可能會較預期少。

匯率風險

所有繳付之保費及支付之保障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。繳付之保費及支付之保障金額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。如繳付保費的貨幣與保單貨幣不同，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。

退保風險

於保障年期內，您可以提交書面申請向本公司申請退保保單。然而，已繳付的保費將不會獲退還，及不設任何退保保障（於冷靜期內退保除外）。你或須承受顯著的損失。

保費調整

保費率是非保證的，而保費率會於每年檢討一次。調整只會於實際經驗與預期情況出現重大分歧時發生。假若須要作出調整，本公司將會根據此產品類別相關的實際經驗，當中包括但不限於投資回報（包括市場價值的賺蝕）、投資展望、直接及非直接的營運成本、賠償情況、退保情況等等而作出調整。調整將不會只針對個別保單，而會對處於同一個風險級別的保單一併作出調整。新的保費率將於下一個保單週年日生效並會提前作出通知。

保費延誤或漏繳

若您於保費繳付年期內停止繳付保費，保單將於30天寬限期完結時失效及沒有任何價值，而已繳付的保費將不會獲退還。您或須承受顯著的損失，同時您亦會喪失保單所提供的保障。

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 Benefit Term. However, the premiums paid will not be refunded and there is no surrender benefit (except during cooling-off period). You may suffer a significant loss.

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, as well as losing the policy's coverage.

重要事項：

冷靜期

您有權以書面通知要求本公司取消保單，並獲退還所有已繳保費及保費徵費（但不附帶任何利息）。為行使這項權利，該取消保單的通知必須由您簽署，並連同保單（如適用）由本公司在香港太古城英皇道1111號21樓於冷靜期內直接收到。如果您曾經因索償而獲得賠償，則不會獲發還保費與保費徵費。冷靜期為緊接保單或冷靜期通知書交付予您或您的指定代表之日起計的21個曆日的期間（以較早者為準）。為免生疑問，交付人壽保險保單或冷靜期通知書當天並不包括在計算21個曆日的期間內。然而，若第21個曆日當天並非工作天，則冷靜期將包括隨後的工作天的一天在內。冷靜期通知書是由本公司在交付保單時致予您或您的指定代表的一份通知書，以就冷靜期一事通知您。

寬限期

自繳付首期保費後，每次的隨後保費繳款的到期日起計有30天寬限期，在此期間本保單仍然生效。

自殺

受保人由本保單的(i)簽發日或(ii)任何保單復效生效日（以較後者為準）起計1年內自殺身故，無論自殺時神智清醒與否，本公司的責任只限於退還扣除任何已繳/應繳保障及扣除任何債項後的已繳之保費而不包括利息。如果本保單曾復效，該退還保費則以復效生效日起計已繳之保費。

保障終止

當發生下列任何一項情況（以最早者為準），早期或非嚴重疾病保障將會自動終止：

- 早期或非嚴重疾病保障的已支付或可支付的總賠償額等於100%投保額；或
- 已支付或可支付首次嚴重疾病保障賠償後。

當發生下列任何一項情況（以最早者為準），保單將會自動終止：

- 受保人身故；
- 保單的期滿日；
- 保單被取消、完全退保或因保證轉換權益終止保單；或
- 未能於保費繳款到期日起計30天內繳付逾期的保費。

忠意人壽（香港）有限公司全面負責一切計劃內容、保單批核、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。

加愛無限保險計劃由忠意人壽（香港）有限公司承保。此產品小冊子只適宜於香港派發，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。

此產品小冊子只供參考，不能作為本公司與任何團體所訂立之任何合約。此產品小冊子應與包括本產品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產品詳情。

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, Taikoo 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 Early Stage or Minor Illness Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- The total benefit amount paid or payable for Early Stage or Minor Illness Benefit is equal to 100% of the Sum Assured; or
- After the 1st claim of Major Critical Illness Benefit is paid or payable.

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, fully surrendered or terminated under the Guaranteed Conversion Option; or
- A premium is not paid by 30 days from the due date of premium.

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 and reject any application.

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

香港太古城英皇道1111號21樓
21/F, 1111 King's Road, Taikoo Shing, Hong Kong
電話 Tel: +852 2521 0707 傳真 Fax: +852 2521 8018
電郵 Email: info@generali.com.hk
網址 Website: generali.com.hk

