灵活升誉保
LionPainter Flexi

计划未来 令所爱安心无忧

Secure the future for the ones you love

人寿保障计划

Life Protection Plan

GENERALI

关于我们
ABOUT US

香港忠意保险

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.

忠意集团

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.

忠意集团 — 全球领先的保险公司

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
952亿 欧元
(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名员工
(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
8,630亿 欧元
(截至2024年12月)

863 billion Euro
of assets under management
(as of Dec 2024)

人生就像是一段奇妙的旅程，充满意想不到的际遇。年复一年，您悉心打造未来，希望您的家人将来获得全面的保障，让他们不仅能享受当下的快乐时光，也对美好的未来充满憧憬和盼望。

忠意人寿（香港）有限公司（「本公司」）的**灵活升誉保**（「本计划」）为您的挚爱提供保障，免受不幸事件带来的经济负担。本计划为您提供高灵活度，您可按照个人需要自订保费缴付年期（由10-25年）。此外，在保障年期完结时，本计划除回赠已缴总保费[1]之100%外，更会提供额外回报率，让您在享受保护的同时进行资产增值。

灵活升誉保更提供延伸保障，保障预料之外的情况。例如意外身故保障[2]，保障因意外而导致的身故，赔偿额相等于已缴总保费[1]的200%。其他附设延伸保障包括保费豁免保障（基本计划）[3]，失业延缴保障[4]及末期疾病保障[5]。即使发生意外事故，您的家人将得到稳妥照料，确保他们获得财务保障。

Life is a journey open for all of the oncoming wonders. Year after year, you carefully craft a future in which your family is safe and protected, blessed with the joyful moments of the present, and the hope and promise of the future.

LionPainter Flexi (the "Plan") from Generali Life (Hong Kong) Limited (the "Company") is tailored to shield your loved ones from financial burdens brought by unfortunate events. The Plan offers life cover with great flexibility in Premium Payment Term that range from 10-25 years to suit your individual needs. It also guarantees an additional percentage of return on top of the 100% of Total Premiums Paid[1] at the end of the Benefit Term, helping you grow your asset while enjoying the protection.

LionPainter Flexi offers extended benefits that cover other unexpected circumstances, such as Accidental Death Benefit[2], which covers death due to Accident with claimable amount equals to 200% of Total Premiums Paid[1]. Other extended benefits embedded in the Plan include Waiver of Premium Benefit (Basic Plan)[3], Unemployment Benefit[4] and Terminal Illness Benefit[5]. Should unforeseen events occur, your family will be taken care of and secured financially.

计划特点 PLAN HIGHLIGHTS

承诺回赠**高达103%**的已缴总保费[1]，助您实现梦想。
WE PROMISE to refund **up to 103%** of Total Premiums Paid[1] to help you achieve your dreams.

于不同情况下本计划都能支持您左右。于保障年期完结时，本公司将向您支付高达103%已缴总保费[1]之保费回赠保障[6]。您可运用这保障来助您实现梦想，活出理想人生。

The Plan supports you in different circumstances. Upon end of the Benefit Term, the Company will pay you a Premium Refund Benefit[6] up to 103% of Total Premiums Paid[1]. You can make use of this benefit to support pursuing your dreams and make your life well lived.

承诺提供**超过100%投保额**以守护您的挚爱。
WE PROMISE to safeguard your beloved with **over 100% Sum Assured**.

如您不幸身故，本公司将照顾您的挚爱，向他们提供相等于100%投保额之身故保障。如身故乃因意外所致，本公司将额外支付200%之已缴总保费[1]作意外身故保障[2]。

In the event of your unfortunate death, the Company will take care of your beloved by providing a Death Benefit equivalent to 100% of the Sum Assured. If your death is due to Accident, the Company will pay an additional of 200% of Total Premiums Paid[1] as Accidental Death Benefit[2].

承诺**保费不变**及提供**简易投保程序**。
WE PROMISE the **premium remains unchanged** with **simplified application procedure**.

本计划的简易投保程序让您轻松投保。只需回答3条问题，您的保费于整个保障年期内保证不变。

Application for the Plan is easy with simplified application procedure. Just answer 3 questions, your premium will be guaranteed for the whole Benefit Term.

一系列的延伸保障

除以上承诺外，本公司更特别设计出以下的延伸保障，以助您的挚爱渡过意料之外的事情。

保费豁免保障（基本计划）[3]

如您不幸完全伤残，其后基本计划的保费将被豁免。

失业延缴保障[4]

如保单持有人连续失业30日或以上，保费缴付的宽限期将由30日延长至365日。

末期疾病保障[5]

此保障提供一笔过赔偿，以为您提供未来医疗保健需要的保障。如受保人极可能因疾病在12个月内身故，本公司将向您预支基本计划之身故保障，以助您解决财政之忧。此保障的保障年期 i) 与基本计划相同；或 ii) 当保单持有人已收讫末期疾病保障（已较早者为准）。

保证转换权益[7]

于首个保单周年日后及70岁前，您可在保障年期完结后60日内申请转换至另一个由本公司当时提供可选择的人寿保险产品，而无须提供额外可保证明。

保证可保权益[8]

在首个保单周年日后和65岁前，当i) 首个结婚周年纪念日；ii) 子女出生；iii) 学士或以上毕业；iv) 60岁生辰；或 vi) 置业和新造物业按揭时，您可以投保另一份由本公司当时提供可选择的人寿保险产品保单而无须提供可保证明。

List of Extended Benefits

On top of the above promises, the Company has specially designed the following extended benefits to support your loved ones through unexpected events.

Waiver of Premium Benefit (Basic Plan)[3]

If you are totally disabled, the basic plan premium will be waived thereafter.

Unemployment Benefit[4]

If the Policyholder is unemployed for 30 days or above consecutively, the grace period for the premium payment will be extended from 30 days to 365 days.

Terminal Illness Benefit[5]

It is a lump sum payment aiming to protect your healthcare needs in the future. If the Insured is diagnosed with an illness or disease which is highly likely to cause death within 12 months, the Company will help relieve your financial difficulties by paying in advance the Death Benefit of the Basic Plan to you. The Benefit Term of this benefit is i) same as the Basic Plan; or ii) upon receipt of the Terminal Illness Benefit by the Policyholder, whichever is earlier.

Guaranteed Conversion Option[7]

After the 1st Policy Anniversary and before age 70, within 60 days after the end of the Benefit Term, you may apply to convert your Policy into other life insurance products offered by the Company at the time of such request without further medical underwriting.

Guaranteed Insurability Option[8]

After the 1st Policy Anniversary and before age 65, you may purchase a new life insurance product offered by the Company at the time of such request without further evidence of insurability upon i) first wedding anniversary; ii) giving birth; iii) graduation of Bachelor Degree or above; iv) 60th birthday; or vi) property purchase with mortgage newly set up.

计划概览 Plan Summary

计划种类 **Plan Type**	基本计划 Basic Plan
保费缴付年期 / 保障年期 / 签发年龄 **Premium Payment Term / Benefit Term / Issue Age**	(see table below)
保单货币 **Policy Currency**	美元 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)**	100,000美元 USD 100,000

保费缴付年期 / 保障年期 Premium Payment Term / Benefit Term	签发年龄 Issue Age
10年 10 years	出生后15日 - 70岁 15 days after birth - age 70
11 - 15年 11 - 15 years	出生后15日 - 65岁 15 days after birth - age 65
16 - 20年 16 - 20 years	出生后15日 - 60岁 15 days after birth - age 60
21 - 25年 21 - 25 years	出生后15日 - 55岁 15 days after birth - age 55

每份保单只会派发以下其中一项保障
Only one of the below benefits will be payable under the Policy

保费回赠保障[6] **Premium Refund Benefit[6]**	于受保人在生期间，当所有到期的保费已被全数缴付，及本保单在保障年期完结时仍然生效，本公司将按下表支付保费回赠金额: During the lifetime of the Insured, while all the premiums due are fully paid and the Policy is still in force at the end of the Benefit Term, the Company will pay the Premium Refund Amount according to the table below:

保费缴付年期 Premium Payment Term	保费回赠金额 Premium Refund Amount
10 - 15年 10 - 15 years	101%之已缴总保费[1] 101% of Total Premiums Paid[1]
16 - 20年 16 - 20 years	102%之已缴总保费[1] 102% of Total Premiums Paid[1]
21 - 25年 21 - 25 years	103%之已缴总保费[1] 103% of Total Premiums Paid[1]

- 保费回赠保障[6]之应付金额将须扣除债项（如有）。
- Indebtedness (if any) shall be deducted from the payment of Premium Refund Benefit[6].

身故保障
Death Benefit

如您于保障年期内身故，本公司将支付：
- 一笔过身故保障（即投保额之100%）- 债项（如有）

如您的身故是因意外所导致，本公司将额外支付：
- 意外身故保障[2]（即身故日时200%之已缴总保费[1]）

If you pass away during the Benefit Term, the Company will pay:
- A lump sum of Death Benefit (i.e. 100% of Sum Assured) - Indebtedness (if any)

If your death is resulted in an Accident, additionally, the Company will pay:
- Accidental Death Benefit[2] (i.e. 200% Total Premiums Paid[1] (as of the date of your death))

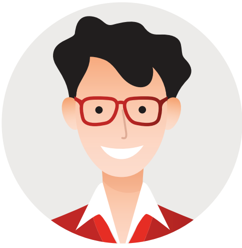
其它保障 Other Benefits

延伸保障
Extended Benefit

- 保费豁免保障（基本计划）[3]
  Waiver of Premium Benefit (Basic Plan)[3]
- 失业延缴保障[4]
  Unemployment Benefit[4]
- 末期疾病保障[5]
  Terminal Illness Benefit[5]
- 意外身故保障[2]
  Accidental Death Benefit[2]
- 保证转换权益[7]
  Guaranteed Conversion Option[7]
- 保证可保权益[8]
  Guaranteed Insurability Option[8]

此产品小册子内的产品资料不包含完整条款及细则，有关详情请参阅保单条款。
The product information in this product brochure does not contain the full terms and conditions, please refer to the Policy Provisions for details.

个案分享 Case Study 1



何先生 Mr. Ho

45岁 Age 45
非吸烟 Non-smoker
工程师 Engineer
已婚并育有2名儿女 Married with 2 children

由于何先生担心家人于他不幸离世后的生活，他于45岁时投保**灵活升誉保**，计划详情如下：
Mr. Ho, worrying about the livelihood of his family in case of the unfortunate event of his death, he applied for **LionPainter Flexi** at age 45 with the following details:

保障年期 Benefit Term	投保额 Sum Assured	每年保费 Annual Premium
25 年 years	250,000 美元 USD	2,843 美元 USD

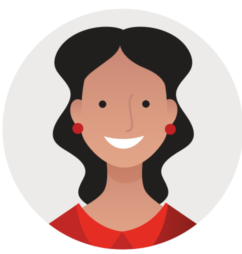
如何先生在60岁时，于工作期间因进行实地视察时遇上意外而身故：
If unfortunately, Mr. Ho passes away at age 60 in an Accident when he is conducting site visit at work:

于**灵活升誉保**下，何先生身故时，其家人应获支付总额：
Under **LionPainter Flexi**, the total amount payable to Mr. Ho's family upon his death:

身故保障 Death Benefit		意外身故保障[2] Accidental Death Benefit[2]		总额 Total Amount
250,000 美元 USD	+	85,275 美元 USD	=	335,275 美元 USD

于何先生身故时，其家人应获支付总额相等于已缴总保费[1]之786%。
Upon the death of Mr. Ho, the total amount payable to his family would be 786% of the Total Premiums Paid[1].

个案分享 Case Study 2



李小姐 Miss. Lee

48岁 Age 48
非吸烟 Non-smoker
老师 Teacher
未婚 Single

李小姐想确保她的父母于她不幸离世后的财政不受影响。若她于保障年期完结时仍然在生，她可以获得已缴保费的回赠，以助她退休后实现梦想。于48岁时，她投保**灵活升誉保**，计划详情如下：
Miss. Lee wants to ensure her parents will be financially secured in case of her unfortunate death. If she is still alive at the end of the Benefit Term, she will be refunded with the premiums she paid to pursue her dreams after retirement. Miss. Lee applied for **LionPainter Flexi** at age 48 with the following details:

保障年期 Benefit Term	投保额 Sum Assured	每年保费 Annual Premium
17 年 years	200,000 美元 USD	2,512 美元 USD

如李小姐在保障年期完结时仍然在生：
If Miss. Lee is still alive at the end of the Benefit Term:

于**灵活升誉保**下，李小姐应获支付之保费回赠保障[6]金额：
Under **LionPainter Flexi**, the amount of Premium Refund Benefit[6] payable to Miss Lee:

43,558 美元 USD

（即102%已缴总保费[1]）
(i.e. 102% of Total Premiums Paid[1])

注意：以上个案分享之应获支付总额均四舍五入至最接近之整数，或会与实际应获支付总额稍有出入。
Please note: The amounts illustrated in the case studies above are rounded up to the nearest integer. The actual amount payable in the case studies above may differ slightly due to rounding differences.

注：

1. 已缴总保费是到期及已缴付的保费，并不包括任何额外保费及任何附加保障的保费。

2. 受保人必须于保单日期年届65岁以下方有资格享有意外身故保障。在受保人年龄达65岁的保单周年日前，若受保人因意外并于该意外发生后180日内身故，每名受保人可获支付之意外身故保障为受保人身故日时已缴总保费之200%或每名受保人最高300,000美元为上限（以较低者为准）。若本计划之保单的受保人亦受保本公司的其他保单，则所有有关保单的意外身故保障合计的最高赔偿额应与本计划之保单所支付有关保障的最高赔偿额相同。

3. 受保人必须于保单日期年届18-60岁方有资格享有保费豁免保障（基本计划）。如受保人在其年龄达65岁之保单周年日前蒙受完全伤残并持续6个月或以上，您可以申请豁免所有伤残期间之基本计划的到期应付保费直至受保人65岁的保单周年日或已缴清基本计划之保费为止（已较早者为准）。

4. 保单持有人必须符合于保单日期年届18-64岁方有资格享有失业延缴保障。如保单持有人于65岁前连续失业30日或以上，可申请延长宽限期由30日至失业后首个欠付保费日起计365日（「延长宽限期」）。于延长宽限期期间，保单仍然生效。

5. 纵使受保人被证实患上多于一项之末期疾病，本公司将只就一项末期疾病作出赔偿并只赔偿一次末期疾病保障。当本公司已支付末期疾病保障，本保单（包括基本计划及所有附加保障（如有））将终止及本保单之所有保障将完结。

6. 保费回赠保障将只在所有到期的保费已全数缴付及保单于保障年期完结时仍然生效方获支付，及只支付一次。保费回赠保障之应付金额将须扣除债项（如有）。

7. 第1个保单周年日后及于受保人在生期间，但于受保人70岁前，如本保单仍然生效或如本保单已期满，则于期满日当天起计60日内，保单持有人可申请转换至另一个由本公司当时提供可选择的人寿保险产品，而无须提供额外可保证明。新保单的投保额须等于或少于本计划之保单的投保额。保证转换权益并不适用于任何含有额外保费或任何额外不保事项的保单。于保单成功转换后，本计划的保单将会终止，而本公司不再就本保单负有任何责任。

   新保单的申请须根据本公司当时的行政规则、所选产品的产品规则（包括但不限于签发年龄要求，最低投保额要求）、任何其他法规来处理及获本公司的审批。

8. 申请保证可保权益须符合以下条件：
   - 受保人65岁前和第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；
   - 须在可保事项发生后30日内提交申请，并必须有本公司认为满意的证明；
   - 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150,000美元，以较低者为准；
   - 申请时新保单的条件、行政规则、监管规条和经本公司审批；和
   - 此权益不适用在有任何额外保费或额外不保事项的保单。

   详情请参阅保单条款。

Remarks:

1. Total Premiums Paid refers to due and paid premium, excluding substandard premiums and premiums of any supplementary benefits.

2. In order to be eligible for coverage under Accidental Death Benefit, the Insured must be aged below 65 on the Policy Date. Before the Policy Anniversary on which the Insured attains age of 65, if the Insured dies due to an Accident within 180 days of the Accident, an Accidental Death Benefit equivalent to 200% of Total Premiums Paid as at the date of death of the Insured or USD 300,000 per Insured (whichever is lower). If the Insured's Policy under this Plan is also an Insured named under other policies issued by the Company, then the maximum aggregate amount of Accidental Death Benefit payable under all the said policies shall be the same corresponding maximum amount of benefit payable under the Policy of this Plan.

3. In order to be eligible for coverage under Waiver of Premium Benefit (Basic Plan), the Insured must be aged 18-60 on the Policy Date. If the Insured becomes totally disabled for an uninterrupted period of 6 months or above before the Policy Anniversary on which he or she attains age of 65, you may apply to waive all premiums for the Basic Plan which are due and payable during the period of disability until the Policy Anniversary that Insured attain age of 65 or when premium of the Basic Plan is paid up, whichever is earlier.

4. In order to be eligible for coverage under Unemployment Benefit, the Insured must be aged 18-64 on the Policy Date. Before age 65, if the Policyholder is unemployed for 30 days or above consecutively, the Policyholder may apply to extend the grace period from 30 days to 365 days from the due date of the first unpaid premium following the commencement of your unemployment ("Extended Grace Period"). During the Extended Grace Period, the Policy will remain effective.

5. Terminal Illness Benefit will be paid for one Terminal Illness only and for once only, even if the Insured is diagnosed as having more than one Terminal Illness. Upon payout of the Terminal Illness Benefit, the Policy which includes the Basic Plan and all supplementary benefits (if any) will terminate and all benefits under the Policy will cease.

6. Premium Refund Benefit will only be paid if all the premiums due have been fully paid and the Policy is still in force at the end of the Benefit Term. This benefit will be paid once only. Indebtedness (if any) shall be deducted from the payment of Premium Refund Benefit.

7. After the 1st Policy Anniversary and during the lifetime of the Insured, but before age 70 of the Insured, if this Policy is in force or if this Policy has expired, within 60 days from the Expiry Date, the Policyholder may apply to convert the Policy into other life insurance products offered by the Company at the time of such request with Sum Assured same as or lower than the Policy of the Plan without further medical underwriting. The conversion is not applicable to Policy with Substandard Premium or any extra exclusion(s) imposed. 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 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.

8. 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 with satisfactory evidence accepted by the Company 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 then 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 details.

主要不保事项：

保费豁免保障（基本计划）

(i) 任何投保前已存在的状况；
(ii) 吸毒及/或酗酒；
(iii) 任何刑事行为；
(iv) 在神智清醒或不清醒下自杀、企图自杀或自我伤残；或
(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。

失业延缴保障

(i) 若您于失业期间，未能符合香港特别行政区雇佣条例获取领取遣散费的资格；
(ii) 若您于保单日期或签发日或保单复效生效日或保单拥有权移交日期（以较后者为准）起计1年内开始失业；
(iii) 您于上一次失业之延长宽限期完结后6个月内开始下一次失业；
(iv) 若阁下并非专业工作的自雇人士；
(v) 若阁下为阁下亲属所经营或（不论是独自或与他人合共）拥有50%控制权或能行使控制权的公司工作；
(vi) 若您于保单日期或签发日或保单复效生效日或保单拥有权移交日期前（以较后者为准）已经知悉或应已合理知悉自己将会失业或可能失业；
(vii) 若您因行为不检，或作出促使或导致您被解雇的行为，或您辞职、退休或自愿遣散而造成或引致的失业；或
(viii) 若您因合约期限或为某项特定工作而签署的合约届满，或培训或见习期之终结而导致的失业。

末期疾病保障

(i) 任何于本保单的签发日或任何复效生效日（以较后者为准）后90日内，出现征兆及/或症状的疾病（直接由意外导致的疾病并且该疾病于发生意外90日内确诊的除外）；
(ii) 任何投保前已存在的状况；
(iii) 爱滋病或任何人类免疫力缺陷病毒或因此两种疾病而出现的任何突变、衍生或变异情况；
(iv) 吸毒及/或酗酒；
(v) 任何刑事行为；
(vi) 在神智清醒或不清醒下自杀、企图自杀或自我伤残；或
(vii) 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。

意外身故保障

(i) 在神智清醒或不清醒下自杀、企图自杀或自我伤残；
(ii) 参与危险性运动（包括但不限于必须使用绳子或向导的爬山活动、地底岩洞探险、跳伞、潜水或其他水下活动、冬季运动、越野赛跑、打马球或任何运用足部以外的竞赛），在申请书已声明并获本公司批核者除外；
(iii) 意外或非意外地服食或吸食任何毒品、药物、镇静剂或毒药，但由注册医生处方者除外；
(iv) 意外或非意外地吸入任何气体或烟气，但因工作关系遭遇危险，引起意外地吸入则除外；
(v) 神经失常或患有精神虚弱或精神病；
(vi) 触犯或企图触犯刑事罪行；
(vii) 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；或
(viii) 进入、离开、驾驶、乘坐或以任何方式身处于空中交通工具，惟以乘客身份购票乘坐有固定的航班及固定飞行路线的商营客机除外。

Key Exclusions:

Waiver of Premium Benefit (Basic Plan)

(i) Any Pre-existing Condition;
(ii) Drug and/or alcohol abuse;
(iii) Any criminal act;
(iv) Suicide, attempted suicide, self-inflicted injury while sane or insane; or
(v) 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.

Unemployment Benefit

(i) If any period of Unemployment does not qualify you for payment of severance benefits under the Employment Ordinance of the Hong Kong Special Administrative Region;
(ii) If your Unemployment commences within 1 year of the Policy Date, the Date of Issue, the effective date of reinstatement or the ownership change date of the Policy, whichever is the latest;
(iii) If your subsequent Unemployment commences within 6 months from the end of the Extended Grace Period of your Preceding Unemployment;
(iv) If you are Self-employed but not a Professional;
(v) If you work for a company or firm in which your Relative(s), alone or in aggregate, has 50% or more ownership in the company of firm or otherwise exercises control;
(vi) Unemployment or prospect of Unemployment that you knew of or should reasonably have known of on or before the latest of the Policy Date, the Date of Issue, the effective date of reinstatement and the ownership change date of the Policy;
(vii) Unemployment caused by or resulting from misconduct or any action that contributes to or leads to you being dismissed, or you resign, retire or take voluntary redundancy; or
(viii) Unemployment after the end of a fixed term contract, a contract for a specific task or a period of training or apprenticeship.

Terminal Illness Benefit

(i) Any illness which sign(s) and/or symptom(s) manifested within 90 days following the Date of Issue or the effective date of any reinstatement of this Policy, whichever is later (except for illness caused directly by an Accident and such illness is diagnosed within 90 days from the date of Accident);
(ii) Any Pre-existing Condition;
(iii) Acquired Immunodeficiency Syndrome (AIDS) or any Human Immunodeficiency Virus (HIV) or any mutation, derivation or variation thereof;
(iv) Drug and/or alcohol abuse;
(v) Any criminal act;
(vi) Suicide, attempted suicide, self-inflicted injury while sane or insane; or
(vii) 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.

Accidental Death Benefit

(i) Suicide, attempted suicide or self-inflicted injury while sane or insane;
(ii) Engaging in a hazardous sports (including but not limited to mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, scuba-diving or other underwater pastimes, winter sports, steeple chasing, polo or racing of any kind other than on foot), other than those stated in the application and approved by the Company;
(iii) Taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner;
(iv) Inhaling any gas or fumes, accidentally or otherwise, except as a result of an accident arising from a hazard incidental to the Insured's occupation;
(v) Insanity or mental infirmity or mental disease;
(vi) Committing or trying to commit a criminal offence;
(vii) 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; or
(viii) Entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

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）可能会因汇率的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（于冷静期内退保除外）。您或须承受显著的损失。

保费延误或漏缴
若您于保费缴付年期内停止缴付保费，保单将于30天宽限期或延长宽限期（视属何情况而定）完结时失效及没有任何价值，而已缴付的保费将不会获退还。您或须承受显著的损失，同时您亦会丧失保单所提供的保障。

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和保费征费（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楼在冷静期内直接收到。如果您曾经因索偿而获得赔偿，则不会获发还保费与保费征费。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），保费豁免保障（基本计划）将会自动终止：
- 于受保人年龄达65岁之保单周年日；
- 基本计划的保费已被缴清当日；或
- 已获本公司批准支付此保费豁免保障（基本计划）的任何索偿当日。

当发生下列任何一项情况（以最早者为准），失业延缴保障将会自动终止：
- 于保单持有人达至年龄65岁的保单周年日；或
- 当本保单已毋须缴付保费时。

当发生下列任何一项情况（以最早者为准），末期疾病保障将会自动终止：
- 当保单持有人已收讫末期疾病保障。

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 (except during cooling-off period) and you may suffer a significant loss.

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 or Extended Grace Period (as the case may be) 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.

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
Waiver of Premium Benefit (Basic Plan) shall automatically terminate on the occurrence of the earliest of the following events:
- The Policy Anniversary at which the Insured attains age of 65;
- The date the premium of the Basic Plan is paid up; or
- The date the Company has approved any claim of this Waiver of Premium Benefit (Basic Plan).

Unemployment Benefit shall automatically terminate on the occurrence of the earliest of the following events:
- The Policy Anniversary at which the Policyholder attains age of 65; or
- The date when no more premium is required under the Policy.

Terminal Illness Benefit shall automatically terminate on the occurrence of the earliest of the following events:
- Upon receipt of the Terminal Illness Benefit by the Policyholder.

当发生下列任何一项情况（以最早者为准），意外身故保障将会自动终止：

- 当已支付意外身故保障；或
- 受保人年龄达65岁之保单周年日。

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；
- 当已支付本末期疾病保障；
- 保单的期满日；
- 保单被取消、完全退保或因保证转换权益终止保单；或
- 未能于保费缴款到期日起计30日或延长寬限期（视属何情况而定）内缴付逾期的保费。

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Accidental Death Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- The date this Accidental Death Benefit payout; or
- The Policy Anniversary on which the Insured attains age of 65.

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

- Once the Insured dies;
- Upon payout of Terminal Illness Benefit;
- 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 or within the Extended Grace Period as the may be.

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