靈活昇譽保
LionPainter Flexi

計劃未來 令所愛安心無憂
Secure the future for the ones you love

人壽保障計劃
Life Protection Plan

GENERALI

關於我們
ABOUT US

香港忠意保險

忠意保險有限公司於1981年在香港註冊為認可的保險公司，並於2016年透過忠意人壽（香港）有限公司將業務拓展至人壽保險領域。我們結合本地豐富經驗及忠意集團的環球智慧，持續研發獨特創新的人壽保險、一般保險、專業保險及僱員福利保險，滿足客戶的不同需求。

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

創於1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2024年，集團的保費總收入超過952億歐元。忠意集團擁有約87,000位員工，為7,100萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。透過提供創新及個人化的方案、優越的客戶體驗及全球數碼化分銷網絡服務，致力成為客戶的終身夥伴。集團亦已將可持續發展的理念全面融入業務策略，旨在為持份者創造價值，同時建立更公平、更高適應力的社會。

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

香港忠意保險的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong

A.M. Best 財務實力評級
A+ (截至2024年12月)

A.M. Best
Financial Strength Rating
A+ (as of Dec 2024)

Fitch財務實力評級
AA- (截至2025年9月)

Fitch
Financial Strength Rating
AA- (as of Sep 2025)

Moody's 財務實力評級
A3 (截至2024年12月)

Moody's
Financial Strength Rating
A3 (as of Dec 2024)

2024年保費收入達
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多個國家，擁有約
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《財富》雜誌世界
500強中位居
224位
(截至2025年9月)

Ranked
224th
in Fortune Global 500 Companies
(as of Sep 2025)

管理資產規模達
8,630億 歐元
(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，充滿意想不到的際遇。年復一年，您悉心打造未來，希望您的家人將來獲得全面的保障，讓他們不僅能享受當下的快樂時光，也對美好的未來充滿憧憬和盼望。

忠意人壽（香港）有限公司（「本公司」）的**靈活昇譽保**（「本計劃」）為您的摯愛提供保障，免受不幸事件帶來的經濟負擔。本計劃為您提供高靈活度，您可按照個人需要自訂保費繳付年期（由10-25年）。此外，在保障年期完結時，本計劃除回贈已繳總保費[1]之100%外，更會提供額外回報率，讓您在享受保護的同時進行資產增值。

靈活昇譽保更提供延伸保障，保障預料之外的情況。例如意外身故保障[2]，保障因意外而導致的身故，賠償額相等於已繳總保費[1]的200%。其他附設延伸保障包括保費豁免保障（基本計劃）[3]，失業延繳保障[4]及末期疾病保障[5]。即使發生意外事故，您的家人將得到穩妥照料，確保他們獲得財務保障。

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.

計劃特點 PLAN HIGHLIGHTS

承諾回贈**高達103%**的已繳總保費[1]，助您實現夢想。
WE PROMISE to refund **up to 103%** of Total Premiums Paid[1] to help you achieve your dreams.

於不同情況下本計劃都能支持您左右。於保障年期完結時，本公司將向您支付高達103%已繳總保費[1]之保費回贈保障[6]。您可運用這保障來助您實現夢想，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.

承諾提供**超過100%投保額**以守護您的摯愛。
WE PROMISE to safeguard your beloved with **over 100% Sum Assured**.

如您不幸身故，本公司將照顧您的摯愛，向他們提供相等於100%投保額之身故保障。如身故乃因意外所致，本公司將額外支付200%之已繳總保費[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].

承諾**保費不變**及提供**簡易投保程序**。
WE PROMISE the **premium remains unchanged** with **simplified application procedure**.

本計劃的簡易投保程序讓您輕鬆投保。只需回答3條問題，您的保費於整個保障年期內保證不變。
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

除以上承諾外，本公司更特別設計出以下的延伸保障，以助您的摯愛渡過意料之外的事情。

保費豁免保障（基本計劃）[3]

如您不幸完全傷殘，其後基本計劃的保費將被豁免。

失業延繳保障[4]

如保單持有人連續失業30日或以上，保費繳付的寬限期將由30日延長至365日。

末期疾病保障[5]

此保障提供一筆過賠償，以為您提供未來醫療保健需要的保障。如受保人極可能因疾病在12個月內身故，本公司將向您預支基本計劃之身故保障，以助您解決財政之憂。此保障的保障年期 i) 與基本計劃相同；或 ii) 當保單持有人已收訖末期疾病保障（已較早者為準）。

保證轉換權益[7]

於首個保單週年日後及70歲前，您可在保障年期完結後60日內申請轉換至另一個由本公司當時提供可選擇的人壽保險產品，而無須提供額外可保證明。

保證可保權益[8]

於首個保單週年日後及65歲前，當i) 首個結婚週年紀念日；ii) 子女出生；iii) 學士或以上畢業；iv) 60歲生辰；或 vi) 置業及新造物業按揭時，您可以投保另一份由本公司當時提供可選擇的人壽保險產品保單而無須提供可保證明。

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.

計劃概覽 Plan Summary

計劃種類 **Plan Type**	基本計劃 Basic Plan
保費繳付年期 / 保障年期 / 簽發年齡 **Premium Payment Term / Benefit Term / Issue Age**	see below
保單貨幣 **Policy Currency**	美元 USD
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)	100,000美元 USD 100,000

保費繳付年期 / 保障年期 Premium Payment Term / Benefit Term	簽發年齡 Issue Age
10年 10 years	出生後15日 - 70歲 15 days after birth - age 70
11 - 15年 11 - 15 years	出生後15日 - 65歲 15 days after birth - age 65
16 - 20年 16 - 20 years	出生後15日 - 60歲 15 days after birth - age 60
21 - 25年 21 - 25 years	出生後15日 - 55歲 15 days after birth - age 55

每份保單只會派發以下其中一項保障
Only one of the below benefits will be payable under the Policy

保費回贈保障[6]
Premium Refund Benefit[6]

於受保人在生期間，當所有到期的保費已被全數繳付，及本保單在保障年期完結時仍然生效，本公司將按下表支付保費回贈金額：
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:

保費繳付年期 Premium Payment Term	保費回贈金額 Premium Refund Amount
10 - 15年 10 - 15 years	101%之已繳總保費[1] 101% of Total Premiums Paid[1]
16 - 20年 16 - 20 years	102%之已繳總保費[1] 102% of Total Premiums Paid[1]
21 - 25年 21 - 25 years	103%之已繳總保費[1] 103% of Total Premiums Paid[1]

- 保費回贈保障[6]之應付金額將須扣除債項（如有）。
- Indebtedness (if any) shall be deducted from the payment of Premium Refund Benefit[6].

身故保障
Death Benefit

如您於保障年期內身故，本公司將支付：
- 一筆過身故保障（即投保額之100%）- 債項（如有）

如您的身故是因意外所導致，本公司將額外支付：
- 意外身故保障[2]（即身故日時200%之已繳總保費[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))

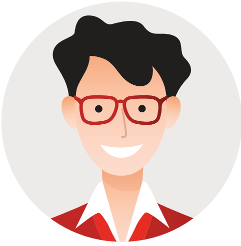
其它保障 Other Benefits

延伸保障
Extended Benefit

- 保費豁免保障（基本計劃）[3]
  Waiver of Premium Benefit (Basic Plan)[3]
- 失業延繳保障[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]
- 保證轉換權益[7]
  Guaranteed Conversion Option[7]
- 保證可保權益[8]
  Guaranteed Insurability Option[8]

此產品小冊子內的產品資料不包含完整條款及細則，有關詳情請參閱保單條款。
The product information in this product brochure does not contain the full terms and conditions, please refer to the Policy Provisions for details.

個案分享 Case Study 1



何先生 Mr. Ho

45歲 Age 45
非吸煙 Non-smoker
工程師 Engineer
已婚並育有2名兒女 Married with 2 children

由於何先生擔心家人於他不幸離世後的生活，他於45歲時投保**靈活昇譽保**，計劃詳情如下：
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：25 年 years	投保額 Sum Assured：250,000 美元 USD	每年保費 Annual Premium：2,843 美元 USD

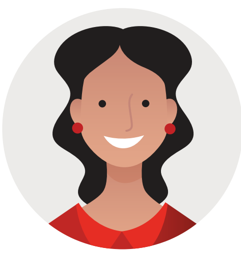
如何先生在60歲時，於工作期間因進行實地視察時遇上意外而身故：
If unfortunately, Mr. Ho passes away at age 60 in an Accident when he is conducting site visit at work:

於**靈活昇譽保**下，何先生身故時，其家人應獲支付總額：
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]	=	總額 Total Amount
250,000 美元 USD		85,275 美元 USD		335,275 美元 USD

於何先生身故時，其家人應獲支付總額相等於已繳總保費[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].

個案分享 Case Study 2



李小姐 Miss. Lee

48歲 Age 48
非吸煙 Non-smoker
老師 Teacher
未婚 Single

李小姐想確保她的父母於她不幸離世後的財政不受影響。若她於保障年期完結時仍然在生，她可以獲得已繳保費的回贈，以助她退休後實現夢想。於48歲時，她投保**靈活昇譽保**，計劃詳情如下：
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：17 年 years	投保額 Sum Assured：200,000 美元 USD	每年保費 Annual Premium：2,512 美元 USD

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

於**靈活昇譽保**下，李小姐應獲支付之保費回贈保障[6]金額：
Under **LionPainter Flexi**, the amount of Premium Refund Benefit[6] payable to Miss Lee:

43,558 美元 USD

(即102%已繳總保費[1])
(i.e. 102% of Total Premiums Paid[1])

注意：以上個案分享之應獲支付總額均四捨五入至最接近之整數，或會與實際應獲支付總額稍有出入。
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.

註：

1. 已繳總保費是到期及已繳付的保費，並不包括任何額外保費及任何附加保障的保費。

2. 受保人必須於保單日期年屆65歲以下方有資格享有意外身故保障。在受保人年齡達65歲的保單週年日前，若受保人因意外並於該意外發生後180日內身故，每名受保人可獲支付之意外身故保障為受保人身故日時已繳總保費之200%或每名受保人最高300,000 美元為上限（以較低者為準）。若本計劃之保單的受保人亦受保本公司的其他保單，則所有有關保單的意外身故保障合計的最高賠償額應與本計劃之保單所支付有關保障的最高賠償額相同。

3. 受保人必須於保單日期年屆18-60歲方有資格享有保費豁免保障（基本計劃）。如受保人在其年齡達65歲之保單週年日前蒙受完全傷殘並持續6個月或以上，您可以申請豁免所有傷殘期間之基本計劃的到期應付保費直至受保人65歲的保單週年日或已繳清基本計劃之保費為止（已較早者為準）。

4. 保單持有人必須符合於保單日期年屆18-64歲方有資格享有失業延繳保障。如保單持有人於65歲前連續失業30日或以上，可申請延長寬限期由30日至失業後首個欠付保費日起計365日（「延長寬限期」）。於延長寬限期期間，保單仍然生效。

5. 縱使受保人被證實患上多於一項之末期疾病，本公司將只就一項末期疾病作出賠償並只賠償一次末期疾病保障。當本公司已支付末期疾病保障，本保單（包括基本計劃及所有附加保障（如有））將終止及本保單之所有保障將完結。

6. 保費回贈保障將只在所有到期的保費已全數繳付及保單於保障年期完結時仍然生效方獲支付，及只支付一次。保費回贈保障之應付金額將須扣除債項（如有）。

7. 第1個保單週年日後及於受保人在生期間，但於受保人70歲前，如本保單仍然生效或如本保單已期滿，則於期滿日當天起計60日內，保單持有人可申請轉換至另一個由本公司當時提供可選擇的人壽保險產品，而無須提供額外可保證明。新保單的投保額須等於或少於本計劃之保單的投保額。保證轉換權益並不適用於任何含有額外保費或任何額外不保事項的保單。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。

8. 申請保證可保權益須符合以下條件：
   - 受保人65歲前及第1個保單週年日後；
   - 只可以選購申請時本公司提供的產品；
   - 新保單的受保人必須與原保單相同；
   - 須於可保事項發生後30日內提交申請，並必須有本公司認為滿意的證明；
   - 每張保單只可以行使一次保證可保權益；
   - 新保單的投保額不可超過原保單的投保額的50%或每人150,000美元，以較低者為準；
   - 申請時新保單的條件、行政規則、監管規條及經本公司審批；及
   - 此權益不適用於有任何額外保費或額外不保事項的保單。

   詳情請參閱保單條款。

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.

主要不保事項：

保費豁免保障（基本計劃）

(i) 任何投保前已存在的狀況；
(ii) 吸毒及/或酗酒；
(iii) 任何刑事行為；
(iv) 在神智清醒或不清醒下自殺、企圖自殺或自我傷殘；或
(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。

失業延繳保障

(i) 若您於失業期間，未能符合香港特別行政區僱傭條例獲取領取遣散費的資格；
(ii) 若您於保單日期或簽發日或保單復效生效日或保單擁有權移交日期（以較後者為準）起計1年內開始失業；
(iii) 您於上一次失業之延長寬限期完結後6個月內開始下一次失業；
(iv) 若閣下並非專業工作的自僱人士；
(v) 若閣下為閣下親屬所經營或（不論是獨自或與他人合共）擁有50%控制權或能行使控制權的公司工作；
(vi) 若您於保單日期或簽發日或保單復效生效日或保單擁有權移交日期前（以較後者為準）已經知悉或應已合理知悉自己將會失業或可能失業；
(vii) 若您因行為不檢，或作出促使或導致您被解僱的行為，或您辭職、退休或自願遣散而造成或引致的失業；或
(viii) 若您因合約期限或為某項特定工作而簽署的合約屆滿，或培訓或見習期之終結而導致的失業。

末期疾病保障

(i) 任何於本保單的簽發日或任何復效生效日（以較後者為準）後90日內，出現徵兆及/或症狀的疾病（直接由意外導致的疾病並且該疾病於發生意外90日內確診的除外）；
(ii) 任何投保前已存在的狀況；
(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；
(iv) 吸毒及/或酗酒；
(v) 任何刑事行為；
(vi) 在神智清醒或不清醒下自殺、企圖自殺或自我傷殘；或
(vii) 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。

意外身故保障

(i) 在神智清醒或不清醒下自殺、企圖自殺或自我傷殘；
(ii) 參與危險性運動（包括但不限於必須使用繩子或嚮導的爬山活動、地底岩洞探險、跳傘、潛水或其他水下活動、冬季運動、越野賽跑、打馬球或任何運用足部以外的競賽），在申請書已聲明並獲本公司批核者除外；
(iii) 意外或非意外地服食或吸食任何毒品、藥物、鎮靜劑或毒藥，但由註冊醫生處方者除外；
(iv) 意外或非意外地吸入任何氣體或煙氣，但因工作關係遭遇危險，引起意外地吸入則除外；
(v) 神經失常或患有精神虛弱或精神病；
(vi) 觸犯或企圖觸犯刑事罪行；
(vii) 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；或
(viii) 進入、離開、駕駛、乘坐或以任何方式身處於空中交通工具，惟以乘客身份購票乘坐有固定的航班及固定飛行路線的商營客機除外。

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.

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
於保單年期內，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）。您或須承受顯著的損失。

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天寬限期或延長寬限期（視屬何情況而定）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。

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，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。

保單終止
當發生下列任何一項情況（以最早者為準），保費豁免保障（基本計劃）將會自動終止：
- 於受保人年齡達65歲之保單週年日；
- 基本計劃的保費已被繳清當日；或
- 已獲本公司批准支付此保費豁免保障（基本計劃）的任何索償當日。

當發生下列任何一項情況（以最早者為準），失業延繳保障將會自動終止：
- 於保單持有人達至年齡65歲的保單週年日；或
- 當本保單已毋須繳付保費時。

當發生下列任何一項情況（以最早者為準），末期疾病保障將會自動終止：
- 當保單持有人已收訖末期疾病保障。

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.

當發生下列任何一項情況（以最早者為準），意外身故保障將會自動終止：
- 當已支付意外身故保障；或
- 受保人年齡達65歲之保單週年日。

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；
- 當已支付本末期疾病保障；
- 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日或延長寬限期（視屬何情況而定）內繳付逾期的保費。

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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.

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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