



# 忠意客戶推廣優惠

## Generali Customer Promotion Offer

由**2026年7月1日至9月30日**成功申請指定計劃，即可享以下客戶推廣優惠（「優惠」）<sup>1</sup>。  
 Successfully apply for designated plans from **July 1 to September 30, 2026** to enjoy the following customer promotion offers (the "Promotion")<sup>1</sup>.

### 保費回贈優惠<sup>2</sup>

#### Premium Refund Promotion<sup>2</sup>

儲蓄及人壽計劃 Savings and Life Plan

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 <sup>3</sup> Annualized Premium <sup>3</sup>	保費回贈百分比 Premium Refund Percentage
啟航創富（卓越版） LionAchiever Elite	2 年Years	< 50,000 (美元/USD)	2%
		≥ 50,000 - < 499,999 (美元/USD)	4%
		≥ 500,000 (美元/USD)	5%
	5 年Years	< 200,000 (美元/USD)	20%
		≥ 200,000 (美元/USD)	25%
	跨越創富保 2 LionTycoon Beyond 2	2 年Years	< 200,000 (美元/USD)
≥ 200,000 (美元/USD)			1.5%
5 年Years		< 25,000 (美元/USD)	10%
		≥ 25,000 - < 50,000 (美元/USD)	12%
		≥ 50,000 (美元/USD)	14%
8 年Years		< 10,000 (美元/USD)	15%
		≥ 10,000 - < 20,000 (美元/USD)	17%
		≥ 20,000 (美元/USD)	19%
10 年Years		< 10,000 (美元/USD)	20%
		≥ 10,000 - < 20,000 (美元/USD)	21%
		≥ 20,000 (美元/USD)	23%

## 保費回贈優惠<sup>2</sup> (續)

### Premium Refund Promotion<sup>2</sup> (cont.)

#### 儲蓄及人壽計劃 Savings and Life Plan

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 <sup>3</sup> Annualized Premium <sup>3</sup>	保費回贈百分比 Premium Refund Percentage
靈活昇譽保 LionPainter Flexi	16-20 年Years	< 5,000 (美元/USD)	8%
		≥ 5,000 (美元/USD)	12%
	21-25 年Years	< 3,000 (美元/USD)	12%
		≥ 3,000 (美元/USD)	16%

#### 危疾計劃 Critical Illness Plan

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 <sup>3</sup> Annualized Premium <sup>3</sup>	保費回贈百分比 Premium Refund Percentage
跨越同行 LionAlong	所有 All	< 2,500 (美元/USD)	16%
		≥ 2,500 (美元/USD)	24%
加愛無限保 LionGuardian PlusOne	所有 All	< 500 (美元/USD)	25%
		≥ 500 (美元/USD)	50%

「加愛無限保」之「保費回贈優惠」只適用於以年繳模式繳付保費的保單。

The "Premium Refund Promotion" for "LionGuardian PlusOne" is only applicable to policies with annual premium payment mode.

#### 人壽保障計劃 Life Protection plan

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 <sup>3</sup> Annualized Premium <sup>3</sup>	保費回贈百分比 Premium Refund Percentage
摯愛相伴 LionPatron	所有 All	所有 All	8%
忠意尊安保險計劃 Generali Supreme Gold Plan	所有 All	所有 All	16%

「忠意尊安保險計劃」之「保費回贈優惠」只適用於以年繳模式繳付保費的保單。

The "Premium Refund Promotion" for "Generali Supreme Gold Plan" is only applicable to policies with annual premium payment mode.

## 條款及細則 Terms and Conditions:

1. 推廣優惠僅限於指定保險經紀和保險代理人，並由2026年7月1日至9月30日止，包括首尾兩天（「優惠期」）。指定計劃必須於優惠期內申請及遞交（根據申請日期），並於2026年11月30日或之前獲成功簽發保單，方可獲享此推廣優惠。所有推廣優惠須受下列條款及細則約束。  
The promotional offer is exclusive to selected brokers and agency, and starting from July 1 to September 30, 2026, both days inclusive (the "Promotion Period"). The Designated Plan must be applied and submitted within the Promotion Period (based on application date) and policies must be successfully issued on or before November 30, 2026 to enjoy the promotional offer. All promotional offers are subject to the following terms and conditions.
2. **保費回贈優惠 Premium Refund Promotion**
  - a. 對於「忠意尊安保險計劃」及「加愛無限保」，當保費回贈金額於第2個保單年度存入保單時，該保單的保費繳付模式於第2個保單年度時必須維持年繳模式。  
Premium refund amount for "Generali Supreme Gold Plan" and "LionGuardian PlusOne" will only be deposited into the policy(ies) in the 2<sup>nd</sup> Policy Year if the premium payment mode of the policy(ies) remains annual in the 2<sup>nd</sup> Policy Year.
  - b. 對於「啟航創富（卓越版）」、「跨越創富保2」、「跨越同行」、「靈活昇譽保」及「摯愛相伴」，當保費回贈金額於第2個保單年度存入保單時，首個保單年度的所有保費必須已經繳付。  
Premium refund amount for "LionAchiever Elite", "LionTycoon Beyond 2", "LionAlong", "LionPainter Flexi" and "LionPatron" will only be deposited into the Policy(ies) in the 2<sup>nd</sup> Policy Year after the premium(s) of the 1<sup>st</sup> Policy Year are fully paid.
  - c. 對於「啟航創富（卓越版）」之「保費回贈優惠」，如保單的保費繳付年期為2年，投保人的簽發年齡必須為出生後15日至65歲。如保費繳付年期為5年，投保人的簽發年齡必須為出生後15日至65歲。  
To be eligible for the "Premium Refund Promotion" of "LionAchiever Elite", the issue age of the Insured must be between 15 days after birth and Age 65 for the policy(ies) with a 2-Year Premium Payment Term. The issue age of the Insured must be between 15 days after birth and Age 65 for the policy(ies) with a 5-Year Premium Payment Term.
  - d. 保費回贈金額相等於年度化保費乘以指定之保費回贈百分比。  
The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
  - e. 保費回贈金額僅會用作繳付部份第2個保單年度到期的保費及保費徵費，該保費回贈金額將不可提取。  
The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2<sup>nd</sup> Policy Year, withdrawal of the premium refund is not allowed.
3. 年度化保費是指首個保單年度已繳交的到期保費，並不包括任何額外保費、保費徵費及附加保障之保費。  
Annualized Premium refers to the premium(s) due and paid within the 1<sup>st</sup> Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.

以上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。此宣傳單張的產品資料不包含以上計劃的完整條款，有關完整條款載於保單條款中。

The above plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above plans, the full terms can be found in the Policy Provisions.

優惠不可更換、轉讓、退回、轉換其他禮品或折換現金。若於冷靜期內取消保單或在任何退回保費的情況下，於優惠下已獲扣除的保費金額均不會被視作已繳保費而計算在退回的保費總額內。除非另有所指，以上優惠不可與其他推廣優惠同時使用。

The Promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. This Promotion cannot be used in conjunction with other promotional offers, unless stated otherwise.

本公司可隨時更改或終止此優惠，恕不另行通知。如有任何爭議，本公司保留最終決定權。本公司保留根據您在申請時提供的資料自行決定接受或拒絕申請的權利。

The Company reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

上述所有計劃由本公司承保。此宣傳單張僅旨在香港派發，並不能作為在香港境外提供銷售、遊說購買或說明任何保險產品之工具。此宣傳單張僅供一般參考之用，不應視作專業意見或建議。此宣傳單張必須與有關產品小冊子一起閱讀。有關指定計劃的保障詳情、限制、產品風險、條款和細則，請參閱保單文件，如保險建議書、保單條款、產品小冊子及其他附加文件（如適用）。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。

All above plans are underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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