跨越无限保
LionGuardian Beyond

跨越无限 全面守护一生

Beyond the limit, protect eternally

危疾计划

Critical Illness Plan

GENERALI

Gift of Life

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)

尽管医疗技术不断进步，医疗开支却不一定会下降。在现今烦嚣的生活环境下，或许会增加患上一次或多次危疾的机会。最终带来沉重的经济负担。作为父母，您或许希望在怀孕期间未雨绸缪，让孩子能够由出生开始就能够得到充足的保障。

忠意人寿（香港）有限公司（「本公司」）的**跨越无限保**（「本计划」）旨在为您提供全面保障，并为癌症、中风和心脏病提供无限次赔偿[1,2]，及在第10个保单周年日前为严重疾病或身故提供额外保障[3]，在您整个康复过程中持续提供充足的保障。本计划是一份可给予初生婴儿及儿童的珍贵礼物，可让您在孩子出生前为孩子投保，并由您怀孕开始为您的宝贝提供充足保障[4]。此外，倘若孩子不幸在22岁前被首次确诊癌症，本计划更会提供额外保障[5]。本计划亦为主要器官功能损害提供保障，在您的人生路上给予您和家人全面而强大的支持。您也可以选择累积赔偿额或锁定回报[6]赚取非保证利息[7]并支援未来财务需要。

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. As a parent, you may also want to plan during your pregnancy stage and provide your child with sufficient protection after birth.

LionGuardian Beyond (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], as well as extra coverage on Major Critical Illnesses or death before the 10th Policy Anniversary[3], giving you continuous and adequate support throughout your recovering journey. The Plan is a precious gift for newborn and juvenile, allowing you to apply for your child before birth, providing your precious one with sufficient protection starting from your pregnancy[4]. What's more to that, the Plan will provide extra protection if the child is unfortunately first diagnosed with cancer before age 22[5]. 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. You may also choose to accumulate benefit payouts or lock-in returns[6] for earning non-guaranteed interest[7] and support future financial needs.

计划特点 Plan Highlights

市场独有*
Exclusive in market*

无限[1,2]并不断增加的保障
Unlimited[1,2] and growing coverage

在第10个保单周年日前为严重疾病或身故提供额外60%投保额[3]
Extra 60% of Sum Assured on Major Critical Illnesses or death before the 10th Policy Anniversary[3]

市场特有*
Distinctive in market*

在宝贝的人生旅途开展前就开始保护，并为癌症提供额外保障
Protect your precious one before the life journey starts, with extra coverage on cancer

为未知疾病提供严重疾病保障[1]
Major Critical Illness Benefit[1] for unknown illnesses

全面保障对抗不同疾病
Comprehensive protection against different illnesses

市场独有*
Exclusive in market*

无限[1,2]并不断增加的保障
Unlimited[1,2] and growing coverage

明白到疾病可能会于人生中发病多于一次，而每次医疗费用的差异可能很大。即使在最坏的情况下，本计划的独有特点都能为您提供支援。

无限次严重疾病保障[1,2]至100岁~

癌症、中风和心脏病是主要可致命的疾病，尽管医学日渐进步，康复率亦大大提高，但多次发病变得更为普遍。本计划于整个保障年期内为这3种疾病提供无限次赔偿[1,2]。您与您的挚爱将可持续从本计划获得财务支援直至100岁~。

灵活累积并增长收益

有时医疗费用可以在您的预算之内，而有时却可以超出您的预算。

累积赔偿额以赚取非保证利息[7]
本计划可让您累积赔偿额（身故保障除外）于保障累积账户内赚取非保证利息[7]。如您有足够的预算，您可以选择从账户中提取部份金额以支付医疗费用，馀额则存放于账户内赚取非保证利息[7]。您亦可以根据个人需要，随时从账户中提取馀额[8]。

Understand that illnesses may strike more than once throughout one's life and the cost of medical treatments varies greatly from one time to the next. These exclusive features of the Plan could certainly back you up should the worst happens.

Unlimited Major Critical Illness Benefit[1,2] until age 100~

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~.

Flexibility to accumulate and grow your benefits

Sometimes the medical expenses could be within your budget, whereas sometimes it could be over your expectation.

Accumulate your benefits with interest[7]
The Plan allows you to accumulate the benefit payouts (except death benefit) in the Benefit Accumulation Account to earn non-guaranteed interest[7]. You may choose to withdraw some money from the account to settle only a portion of the medical expense if you have the budget as such keeping the remaining balance to earn non-guaranteed interest[7]. You may also withdraw the balance at any time[8] based on your needs.

灵活锁定终期红利[6]，稳握市场良机
本计划由第5个保单周年日开始提供终期红利[9]，以增加您的赔偿额。本公司会于保单退保（不论完全或部份退保）、首次严重疾病保障[1]赔偿、提早终止（如受保人身故但未有严重疾病保障[1]赔偿或保单失效）或到期时支付终期红利[9]。

您可以选择透过灵活锁定选项[6]锁定部份终期红利[9]金额，惟须符合本公司的批准以及相关条款及细则。当锁定终期红利[6]后，你可把终期红利[9]存放于保障累积账户内累积非保证利息[7]。您亦可以根据个人需要，随时提取现金作使用[8]。

Flexibility to lock-in Terminal Dividend[6] for securing market upside
The Plan provides Terminal Dividend[9] from the 5th Policy Anniversary to further boost your benefits. The Company will pay the Terminal Dividend[9] upon policy surrender (whether in full or part), first payment of Major Critical Illness Benefit[1], early termination (e.g. death of the Insured if no Major Critical Illness Benefit[1] was paid or payable, or lapse of the policy) or expiration of the Policy.

Subject to the Company's approval and the relevant terms and conditions, you may opt to lock-in a portion of Terminal Dividend[9] amount through Flexi Lock-in Option[6] and allocate to the Benefit Accumulation Account for accumulating non-guaranteed interest[7]. You may choose to cash it out at any time[8] based on your needs.

在第10个保单周年日前为严重疾病或身故提供额外60%投保额[3]
Extra 60% of Sum Assured on Major Critical Illnesses or death before the 10th Policy Anniversary[3]

在第10个保单周年日前，一笔过相当于60%投保额的额外保障[3]会在首次严重疾病保障[1]赔偿或身故保障赔偿时支付。此保障不会受早期或非严重疾病保障[10]的任何赔偿影响。

Before the 10th Policy Anniversary, the Company will pay a one-off Extra Coverage Benefit[3], which is equivalent to 60% of Sum Assured, for the 1st Major Critical Illness Benefit[1] claim or Death Benefit claim. This benefit will not be affected by any payments from Early Stage or Minor Illness Benefit[10].

市场特有*
Distinctive in market*

在宝贝的人生旅途开展前就开始保护，并为癌症提供额外保障
Protect your precious one before the life journey starts, with extra coverage on cancer

成为准妈妈可让您觉得兴奋，但同时也会感到很大压力。由您怀孕一刻开始，您就会为孩子做足准备。为了让孩子能在最坏的情况下也能得到保障，您最早可以由怀孕期第22周为孩子投保本计划。

怀孕期间的保障

在怀孕期间，母亲可在不幸流产、胎死腹中、终止怀孕或母亲与孩子不幸一同身故时受到保障[4]。

孩子出生后的保障

您的孩子在保单生效后可享有100年的储蓄及全额#危疾及身故保障。

在受保人达22岁前为癌症提供额外40%投保额
本公司会在孩子达22岁前，于首次确诊患上癌症时支付一笔过相当于40%投保额作为额外儿童癌症保障[5]，为您与孩子在困难时期提供强大的支援。

特有儿童疾病保障
本计划涵盖12种儿童疾病，例如专注力失调及过度活跃症（ADHD）、自闭症及妥瑞症，并为市场特有*。即使孩子确诊因先天性状况导致的疾病，都能够获得保障，让您和孩子一同走过艰难时刻。

Being a mother-to-be could be exciting yet stressful. Once you got pregnant, you will start to prepare the best for your precious one. To protect your child should the worst happens, you may choose to take out the Plan for your child as early as 22nd week of pregnancy.

Protection during your pregnancy stage

The Plan covers mother during the pregnancy stage upon miscarriage, stillbirth, a pregnancy termination or in the event of death of both the mother and baby[4].

Protection upon the birth of your child

Your child will be able to enjoy savings and full coverage# against critical illnesses and death for 100 years after policy becomes effective.

Additional 40% of Sum Assured protection for Cancer before the Insured reaches age 22
The Company will pay a one-off Extra Child Cancer Benefit[5], which is equivalent to 40% of Sum Assured, for the 1st diagnosed suffering from Cancer before your child reaches age 22, giving you and your child tremendous support during the hard times.

Distinctive juvenile illnesses coverage
The Plan covers 12 juvenile illnesses, such as Attention-Deficit Hyperactivity Disorder (ADHD), Autism and Tourette Syndrome (TS), which are distinctive in the market*. Your child will also be guarded even if the illnesses are arose from congenital conditions, allowing you and your children to go through the hard time together.

为未知疾病提供严重疾病保障[1]
Major Critical Illness Benefit[1] for unknown illnesses

人生是如此不可预测。并非每件事的发生都有原因，您也无法知道接下来会发生甚么事情。除涵盖所列的严重疾病外，只要受保人确诊符合关于主要器官（心脏、肝脏、肺部或肾脏）的指定情况并持续最少3个月，即使未能确定病因或遇上未知疾病，本计划也会支付100%投保额作严重疾病保障[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 Benefit[1] 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.

全面保障对抗不同疾病
Comprehensive protection against different illnesses

本计划为138种疾病提供全面保障。在赔偿额达100%投保额时，本公司将会豁免您的未来保费。您可以享有免费的保障直至保单到期为止，使您和您的挚爱能够减低忧虑并减轻康复期间的财务负担。

严重疾病保障[1]（69 种严重疾病）

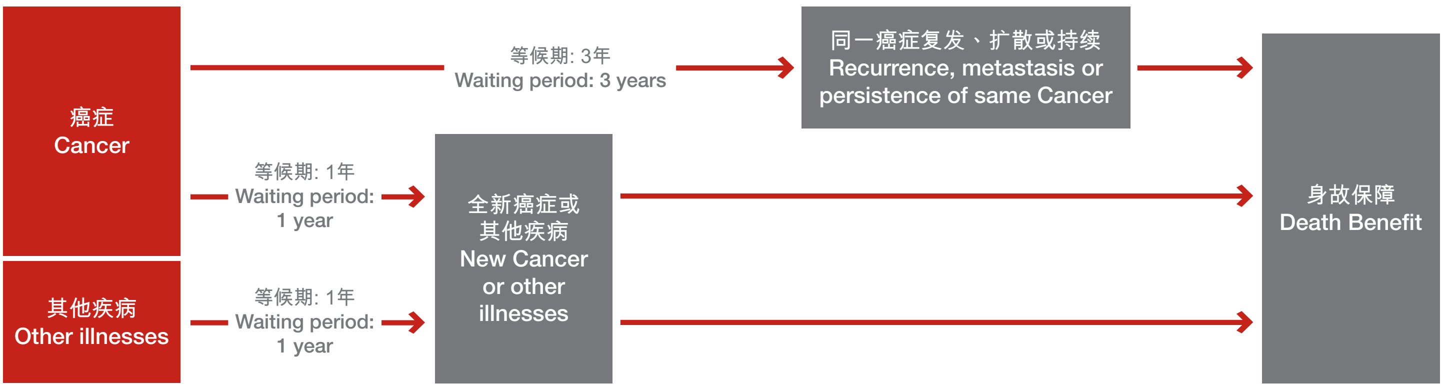
如您不幸确诊患上受保严重疾病，本公司会就每种受保严重疾病支付100%投保额作为严重疾病保障[1]。其后在严重疾病保障[1]下的每个严重疾病赔偿并不会受到其他赔偿或之前的赔偿影响。

The Plan provides comprehensive protection against 138 illnesses. 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.

Major Critical Illness Benefit[1] (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 Benefit[1]. Each subsequent payout of other Major Critical Illnesses under the Major Critical Illness Benefit[1] will not be affected by any other nor preceding claims.

严重疾病保障[1]索偿等候期
Waiting period for Major Critical Illness Benefit[1] claim



早期或非严重疾病保障[10]（69种早期或非严重疾病）

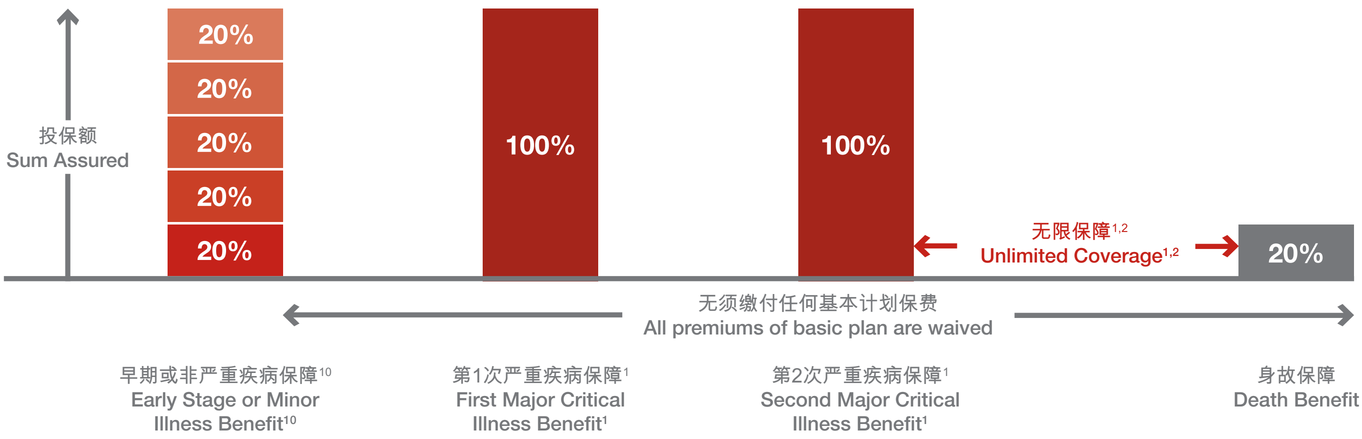
如您不幸确诊患上受保早期或非严重疾病，本公司会就每种受保早期或非严重疾病（包括儿童疾病）支付20%投保额作为早期或非严重疾病保障[10]。于早期或非严重疾病保障[10]下可予支付的保障亦涵盖原位癌、冠状动脉成形术及手术切除受保良性肿瘤（而该肿瘤起初被专科医生认为具有明确和显著的恶性潜在可能，继而按专科医生建议下完全切除后最终被诊断为非癌性良性肿瘤）。

有关疾病的保障范围，请参阅「保单的受保疾病一览表」部份。

Early Stage or Minor Illness Benefit[10] (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 Benefit[10]. The benefit payable under Early Stage or Minor Illness Benefit[10] 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.



* 根据截至2022年6月与本港主要人寿保险公司的危疾计划作比较。
Based on comparing it with other critical illness plans issued by Hong Kong's major life insurance companies as at June 2022.

~ 如本保单是为将出世的孩子[4]投保，保障期则由保单生效后起计100年。
If the Plan is intended for unborn baby[4], coverage period will be 100 years after policy becomes effective.

受保疾病的全额保障将会于孩子出生90日后适用，身故的全额保障将会于孩子出生180日后适用。有关保障的详情，请参阅「计划概览」下的「未来之宝保障」部份。
Full coverage on covered illness benefit will be available after 90 days of birth, and full coverage on death will be available after 180 days of birth. For details of this coverage, please refer to "Unborn Baby Benefit" under the "Plan Summary" section.

计划概览 Plan Summary

计划种类 **Plan Type**	基本计划 Basic Plan
保障年期 **Benefit Term**	至100岁 To age 100 如本保单是为将出世的孩子[4]投保，保障期则由保单生效后起计100年。 If the Plan is intended for unborn baby[4], coverage period will be 100 years after policy becomes effective.
保费缴付年期 / 签发年龄 **Premium Payment Term /** **Issue Age**	保费缴付年期 Premium Payment Term — 签发年龄 Issue Age: 10 年 10 years — 出生后15日 - 70岁 15 days after birth - age 70 20 年 20 years — 出生后15日 - 60岁 15 days after birth - age 60 25 年 25 years — 出生后15日 - 55岁 15 days after birth - age 55 至 65 岁 To age 65 — 出生后15日 - 55岁 15 days after birth - age 55 至 22 岁 To age 22 — 出生后15日 - 11岁 15 days after birth - age 11

保费缴付年期 Premium Payment Term	签发年龄 Issue Age
10 年 10 years	出生后15日 - 70岁 15 days after birth - age 70
20 年 20 years	出生后15日 - 60岁 15 days after birth - age 60
25 年 25 years	出生后15日 - 55岁 15 days after birth - age 55
至 65 岁 To age 65	出生后15日 - 55岁 15 days after birth - age 55
至 22 岁 To age 22	出生后15日 - 11岁 15 days after birth - age 11

如本保单是为将出世的孩子[4]投保，妈妈的签发年龄则为18-45岁，而怀孕期为22周或以上。惟须符合相关核保要求，该要求由本公司不时厘定。

您可以选择预缴保费（只适用于以年缴模式缴付保费的保单）以赚取非保证利息[11]。

If the Plan is intended for unborn baby[4], the Issue Age of mother will be age 18 – 45, with gestation period of 22nd week or above. Subject to the relevant underwriting requirements, which will be determined by the Company from time to time.

You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning non-guaranteed interest[11].

保单货币 **Policy Currency**	美元 USD
保费结构 **Premium Structure**	根据保单日期受保人的年龄计算 Calculated based on the age of the Insured at the time of policy effective
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)**	12,500 美元 USD 12,500

保单保障 Policy Benefits

严重疾病保障[1] Major Critical Illness Benefit[1]	如您被确诊患上表列在「保单的受保疾病一览表」部份的其中一项受保严重疾病，本公司将会支付： **首次严重疾病保障[1]赔偿：** (I). 100%投保额 + (II). 额外保障[3]（如有）+ (III). 额外儿童癌症保障[5]（如有）+ (IV). 终期红利[9]（如有）- (V). 债项（如有） **首次严重疾病保障[1]赔偿后：** (I). 100%投保额 + (II). 额外儿童癌症保障[5]（如有）- (III). 债项（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: **1st claim of Major Critical Illness Benefit[1]:** (I). 100% of Sum Assured + (II). Extra Coverage Benefit[3] (if any) + (III). Extra Child Cancer Benefit[5] (if any) + (IV). Terminal Dividend[9] (if any) - (V). Indebtedness (if any) **After 1st claim of Major Critical Illness Benefit[1]:** (I). 100% of Sum Assured + (II). Extra Child Cancer Benefit[5] (if any) - (III). Indebtedness (if any)
早期或非严重疾病保障[10] Early Stage or Minor Illness Benefit[10]	如您被确诊患有表列在「保单的受保疾病一览表」部份的其中一项受保早期或非严重疾病，本公司将会支付： (I). 20%投保额 - (II). 债项（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)
额外保障[3] Extra Coverage Benefit[3]	• 在第10个保单周年日前，为首次严重疾病保障[1]赔偿或身故保障赔偿提供额外60%投保额。 Extra 60% of Sum Assured for the 1st Major Critical Illness Benefit[1] claim or Death Benefit claim before the 10th Policy Anniversary.
额外儿童癌症保障[5] Extra Child Cancer Benefit[5]	• 在22岁前，为首次确诊患上癌症提供额外40%投保额。 Extra 40% of Sum Assured for the 1st diagnosed with Cancer before attains age 22.
保障累积账户 Benefit Accumulation Account	• 当受保人仍然在生及保单仍然生效，您可以选择累积赔偿额及/或锁定之终期红利[6]于保障累积账户以赚取非保证利息[7]。 • 您可以随时提取保障累积账户中的馀额[8]，扣除债项。 • While the Insured is still alive and the Policy is still in force, you may choose to accumulate the benefit payouts and/or Terminal Dividend locked-in[6] in the Benefit Accumulation Account for earning non-guaranteed interest[7]. • You may opt to withdraw the balance of the Benefit Accumulation Account at any time[8], less Indebtedness.

保单保障 Policy Benefits

终期红利[9] Terminal Dividend[9]	• 非保证，本公司亦可随时更改。 • 由第5个保单周年日开始提供。 **灵活锁定选项[6]:** • 由第15个保单周年日或已缴清本基本计划的保费（以较后者为准）开始，您可以选择把您指定的终期红利[9]百分比调拨至保障累积账户以累积非保证利息[7]，惟须受限于20%之最高总锁定百分比。 • Non-guaranteed, the Company may alter at any time. • Available from the 5th Policy Anniversary. **Flexi Lock-in Option[6]:** • Starting from the 15th Policy Anniversary or after the Basic Plan has been paid up, whichever is later, you may choose to designate a percentage of Terminal Dividend[9] and allocate it to the Benefit Accumulation Account to accumulate non-guaranteed interest[7]. Subject to 20% of the maximum aggregated lock-in percentage.
退保保障 / 期满保障 Surrender Benefit / Maturity Benefit	在保单退保或保单到期时，本公司将会支付： (I). 终期红利[9]（如有，只适用于首次严重疾病保障[1]赔偿前）+ (II). 保障累积账户馀额（如有）- (III). 债项（如有） Upon policy surrender or the expiration of the Policy, the Company will pay: (I). Terminal Dividend[9] (if any, which is only available before the 1st claim of Major Critical Illness Benefit[1]) + (II). Balance of Benefit Accumulation Account (if any) - (III). Indebtedness (if any)
身故保障 Death Benefit	如您在保障年期内不幸身故，本公司将会支付： **首次严重疾病保障[1]赔偿前：** (I). 100%投保额 + (II). 额外保障[3]（如有）+ (III). 终期红利[9]（如有）+ (IV). 保障累积账户馀额（如有）- (V). 债项（如有） **首次严重疾病保障[1]赔偿后：** (I). 20%投保额 + (II). 保障累积账户馀额（如有）- (III). 债项（如有） Upon your unfortunate death during the Benefit Term, the Company will pay: **Before 1st claim of Major Critical Illness Benefit[1]:** (I). 100% of Sum Assured + (II). Extra Coverage Benefit[3] (if any) + (III). Terminal Dividend[9] (if any) + (IV). Balance of Benefit Accumulation Account (if any) - (V). Indebtedness (if any) **After 1st claim of Major Critical Illness Benefit[1]:** (I). 20% of Sum Assured + (II). Balance of Benefit Accumulation Account (if any) - (III). Indebtedness (if any)

其他保障 Other Benefits

未来之宝保障[4]
Unborn Baby Benefit[4]

此保障只适用于为将出世的孩子[4]投保的保单。

怀孕期间：
在怀孕期间，假如母亲（受保人）不幸流产、胎死腹中、接受注册专科医生建议的终止怀孕或母亲与孩子不幸一同身故，本公司会支付相当于已缴总保费[12]的105%之恩恤保费回赠保障[4]。

孩子出生后：
当保单仍然生效期间，在孩子出生后，孩子将会成为受保人，他/她将可以享有以下保障：

受保疾病

出生90日内	出生90日后
受保疾病的保障之20%	受保疾病的保障之100%

身故保障

出生180日内	出生180日后
身故保障之20%	身故保障之100%

This benefit is only applicable if the Plan is intended for unborn baby[4].

Pregnancy stage:
During the pregnancy stage, the Company will pay Compassionate Refund of Premium Benefit[4] equivalent to 105% of Total Premiums Paid[13] in the event of mother (the Insured) miscarriage, stillbirth, a pregnancy termination that is recommended by a registered specialist doctor or passing of both the mother and baby.

After birth of child:
On the date of birth of the child while the policy is in force, the child will become the Insured and he/she will be able to enjoy coverage as follows:

Covered Illnesses

Within 90 days of birth	After 90 days of birth
20% of the covered illness benefit	100% of the covered illness benefit

Death Benefit

Within 180 days of birth	After 180 days of birth
20% of Death Benefit	100% of Death Benefit

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无限次严重疾病保障[1,2]赔偿 Unlimited claims for Major Critical Illness Benefit[1,2]

韩先生 Mr. Hon

32岁 Age 32
老师 Teacher
已婚并育有一名2岁的儿子
Married with a son at age 2

韩先生作为家中的经济支柱，并育有一名非常年幼的儿子。他希望投保一个计划，万一他患上危疾时，该计划能够为他和其家人提供足够支援。韩先生知道**跨越无限保**能够提供无限次癌症、中风及心脏病的赔偿[1,2]，因此他投保了**跨越无限保**，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 Beyond** can provide unlimited claims for Cancer, Stroke and Heart Attack[1,2], Mr. Hon applies for **LionGuardian Beyond** to obtain a peace of mind.

保费缴付年期 Premium Payment Term	投保额 Sum Assured	年缴保费 Annual Premium
20 年 years	200,000 美元 USD	5,350 美元 USD

保费缴付年期
Premium Payment Term

保费于支付100%投保额后被豁免
Premium is waived after 100% of Sum Assured is paid

年龄 Age — 32 — 40 — 41 — 43 — 51 — 55 — 70 — 89

Age 40
韩先生确诊患上鼻咽癌。
Mr. Hon is diagnosed with Nasopharyngeal Cancer.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured
+
120,000 美元 USD 额外保障[3] (60%投保额) Extra Coverage Benefit[3] (60% of Sum Assured)
+
8,812 美元 USD 终期红利[9] Terminal Dividend[9]

Age 41
韩先生确诊患上甲状腺癌。
Mr. Hon is diagnosed with Thyroid Cancer.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

新癌症的等候期[2]为最少1年
At least 1 year of waiting period[2] for new Cancer

Age 43
韩先生鼻咽癌复发。
Mr. Hon's Nasopharyngeal Cancer recurs.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

癌症复发的等候期[2]为最少3年
At least 3 years of waiting period[2] for Cancer recurrence

Age 55
韩先生确诊患上心脏病。
Mr. Hon suffers from Heart Attack.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

其他疾病的等候期[2]为最少1年
At least 1 year of waiting period[2] for other illnesses

Age 70
韩先生确诊患上中风。
Mr. Hon is diagnosed with Stroke.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

其他疾病的等候期[2]为最少1年
At least 1 year of waiting period[2] for other illnesses

Age 89
韩先生确诊患上中风。
Mr. Hon is diagnosed with Stroke.

严重疾病保障[1]
Major Critical Illness Benefit[1]
200,000 美元 USD 100% 投保额 100% of Sum Assured

其他疾病的等候期[2]为最少1年
At least 1 year of waiting period[2] for other illnesses

韩先生于几个月后不幸离世。
After a few months, Mr. Hon unfortunately passes away.

身故保障
Death Benefit
40,000 美元 USD 20% 投保额 20% of Sum Assured

总赔偿额支付予韩先生及其家人
Total benefit payable to Mr. Hon and his family

1,368,812 美元 USD

684% 投保额 of Sum Assured

2,843% 韩先生已缴付的总保费 (48,150美元) of total premiums paid by Mr. Hon (USD 48,150)

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孩子的终生守护者 Gift of Life

廖太太 Mrs. Liu

28岁 Age 28
家庭主妇 Housewife
怀孕期第24周
With 24th week of gestation

廖太太4个月后便会成为母亲。她投保了**跨越无限保**，一份能为初生婴儿及儿童提供完美保障的计划，并可于她怀孕期间提供巩固的保障以及为孩子Caleb提供危疾保障。**跨越无限保**是Caleb的守护天使，并为他提供100年的周全的保障。

Mrs. Liu is going to become a mother in 4 months. She applies for **LionGuardian Beyond**, a perfect protection for newborn and juvenile, providing advanced protection during her pregnancy and coverage on critical illnesses for her baby, Caleb. **LionGuardian Beyond** is Caleb's guardian angel, giving him comprehensive protection a head-start from his birth for 100 years.

保费缴付年期 Premium Payment Term	投保额 Sum Assured	年缴保费 Annual Premium
至 To 22 岁 Age	80,000 美元 USD	921 美元 USD

廖太太于怀孕期第24周投保**跨越无限保**，计划可于她怀孕期间提供巩固的保障。

Mrs. Liu applies for **LionGuardian Beyond** in week 24th of gestation, which could give her advanced protection during pregnancy.

如廖太太于怀孕期间不幸流产、胎死腹中、接受注册专科医生建议的终止怀孕或母亲与孩子不幸一同身故，相等于已缴总保费[12]的**105%**之恩恤保费回赠保障[4]将会被支付。

If Mrs. Liu is unfortunately undergoing miscarriage, stillbirth, a pregnancy termination that is recommended by a registered specialist doctor or passing of her and baby during the pregnancy stage, Compassionate Refund of Premium Benefit[4] equivalent to **105%** of Total Premiums Paid[12] will be payable.

怀孕期间
Pregnancy Stage

Caleb出生后
After Birth of Caleb

Caleb成为受保人。他可以享有储蓄及全面的儿童疾病保障直至22岁，其他受保疾病和身故亦可得到全面保障。即使他确诊因先天性状况导致的疾病，都能够得到保障。

Caleb becomes the Insured. He can enjoy savings and full coverage against juvenile illnesses until age 22, as well as fully covering other covered illnesses and death. He will also be protected even if illnesses arising from congenital conditions are discovered.

Caleb在出生后60日确诊患上血友病。在出生90日内，可获支付受保疾病的保障之20%。

Caleb, after 60 days of birth, is diagnosed with Haemophilia. Within 90 days of birth, 20% of the covered illness benefit will be paid:

(20% 投保额) X 20% = (80,000美元 X 20%) X 20%
(20% of Sum Assured) X 20% = (USD 80,000 X 20%) X 20%

= 3,200 美元 USD

Caleb在8岁时确诊患上骨癌，将获得的赔偿额如下：

Caleb, at age 8, is diagnosed with Bone Cancer, below benefit will be paid:

80,000 美元 USD 100% 投保额 100% of Sum Assured
+
48,000 美元 USD 额外保障[3]（60% 投保额） Extra Coverage Benefit[3] (60% of Sum Assured)
+
32,000 美元 USD 额外儿童癌症保障[5]（40% 投保额） Extra Child Cancer Benefit[5] (40% of Sum Assured)
+
1,453 美元 USD 终期红利[9] Terminal Dividend[9]

= 161,453 美元 USD (202% 投保额) (202% of Sum Assured)

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增长及累积您的赔偿额 Boost and accumulate your benefits

叶先生 Mr. Yip

39岁 Age 39
企业家 Entrepreneur
单身 Single

叶先生的事业非常成功。**跨越无限保**可给予他额外的财务灵活性，万一他确诊患上危疾，他可选择把赔偿额累积于保障累积账户内，以支援他未来的财务需要。

Mr. Yip is very successful with his business. **LionGuardian Beyond** can give him extra financial flexibility in case he diagnoses with critical illness, he can choose to accumulate the benefit payouts in the Benefit Accumulation Account to support future financial needs.

保费缴付年期 Premium Payment Term : 25 年 Years
投保额 Sum Assured : 500,000 美元 USD
年缴保费 Annual Premium : 15,870 美元 USD

保费缴付年期 Premium Payment Term

保费于支付100%投保额后被豁免
Premium is waived after 100% of Sum Assured is paid

年龄 Age — 39 — 42 — 48 — 63 — 70 — 83 →

Age 42

叶先生确诊患上肾脏原位癌。
Mr. Yip is diagnosed with Carcinoma-in-situ of Kidney.

早期或非严重疾病保障[10]
Early Stage or Minor Illness Benefit[10]
50,000 美元 USD

他选择把赔偿额累积于保障累积账户以赚取非保证利息[7]，以便他用来支援日后的财务需要。

He chooses to accumulate the benefit payouts in Benefit Accumulation Account for earning non-guaranteed interest[7], so that he may use this amount to support his future financial needs.

Age 48

叶先生需要进行心瓣手术。
Mr. Yip undergoes Heart Valve Surgery.

严重疾病保障[1]
Major Critical Illness Benefit[1]
500,000 美元 USD 100% 投保额 100% of Sum Assured
+
300,000 美元 USD 额外保障[3] (60% 投保额) Extra Coverage Benefit[3] (60% of Sum Assured)
+
23,755 美元 USD 终期红利[9] Terminal Dividend[9]

他选择把赔偿额累积于保障累积账户，以赚取非保证利息[7]。

He also accumulates the benefit payouts in Benefit Accumulation Account for earning non-guaranteed interest[7].

Age 70

叶先生70岁时确诊患上主要器官功能损害（肾脏），但未能确定病因。
Mr. Yip, at age 70, is diagnosed with Loss of Functionality of Kidney but the cause of illness cannot be ascertained.

严重疾病保障[1] Major Critical Illness Benefit[1] **500,000 美元 USD** 100% 投保额 100% of Sum Assured

除了因主要器官功能损害（肾脏）获取的严重疾病保障[1]赔偿额外，他决定提取保障累积账户馀额的一部份[8]以支援他的透析治疗开支。

Other than the Major Critical Illness Benefit[1] payouts from Loss of Functionality of Kidney, he decides to withdraw part of the balance from Benefit Accumulation Account[8] to support the dialysis expenses.

于70岁时保障累积账户内的总金额 Total amount in Benefit Accumulation Account at age 70 : 1,602,168 美元 USD
于保障累积账户提取的金额 Withdrawal amount from Benefit Accumulation Account : 500,000 美元 USD

Age 83

叶先生已无能力照顾自己，他决定提取保障累积账户的馀额[8]，以聘请看护照顾自己。
Mr. Yip can no longer take care of himself, he decides to withdraw the rest of the balance from Benefit Accumulation Account[8] for hiring a home nursing to take care of him.

于83岁时保障累积账户内的总金额 Total amount in Benefit Accumulation Account at age 83 : 2,667,728 美元 USD
于保障累积账户提取的金额 Withdrawal amount from Benefit Accumulation Account : 2,667,728 美元 USD

总赔偿额支付予叶先生
Total benefit payable to Mr. Yip

3,667,728 美元 USD
734% 投保额 of Sum Assured
2,311% 叶先生已缴付的总保费 (158,700美元) of total premiums paid by Mr. Yip (USD 158,700)

△注：以上个案分享之应获支付总额均四舍五入至最接近的整数，数字均为假设并仅供举例说明之用，或会与实际应获支付总额稍有出入。
△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.

保单的受保疾病一览表 List of Covered Illnesses under the Plan

严重疾病 Major Critical Illnesses	早期或非严重疾病 Early Stage and Minor Illnesses
癌症 Cancer	
1. 癌症 Cancer	1. 原位癌* Carcinoma-in-situ* 2. 早期恶性肿瘤* Early Stage Malignancy*
与心脏相关之疾病 Illnesses related to the Heart	
2. 心肌病 Cardiomyopathy 3. 需要进行外科手术的冠状动脉病 Coronary Artery disease requiring Surgery 4. 艾森门格综合症 Eisenmenger's Syndrome 5. 心脏病发作 Heart Attack 6. 心瓣手术 Heart Valve Surgery 7. 传染性心内膜炎 Infective Endocarditis 8. 其他严重的冠状动脉疾病 Other Serious Coronary Artery Disease 9. 原发性肺动脉高血压 Primary Pulmonary Hypertension 10. 主动脉手术 Surgery to Aorta	3. 早期心肌病 Early Cardiomyopathy 4. 主动脉疾病或主动脉瘤的血管介入治疗 Endovascular Treatments of Aortic Disease or Aortic Aneurysm 5. 次级严重心脏病发作 Less Severe Heart Attack 6. 次级严重传染性心内膜炎 Less Severe Infective Endocarditis 7. 微创进行直接的冠状动脉搭桥手术* Minimally Invasive Direct Coronary Artery By-pass* 8. 冠状动脉成形术* Percutaneous Coronary Intervention* 9. 经皮瓣膜手术 Percutaneous Valve Surgery 10. 心包切除术 Pericardiectomy 11. 俱心脏并发症的川崎病*~ Kawasaki Disease with Heart Complication*~
与神经系统相关之疾病 Illnesses related to Nervous System	
11. 亚尔兹默氏病 / 不可还原之器质性脑退化疾病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 12. 植物人 Apallic Syndrome 13. 细菌性脑（脊）膜炎 Bacterial Meningitis 14. 良性脑肿瘤 Benign Brain Tumour 15. 脑动脉瘤或动静脉畸形外科手术 Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery 16. 昏迷 Coma 17. 脑炎 Encephalitis 18. 半身不遂 Hemiplegia 19. 严重头部创伤 Major Head Trauma 20. 运动神经原疾病 Motor Neurone Disease 21. 多发性硬化症 Multiple Sclerosis 22. 肌肉营养不良症 Muscular Dystrophy 23. 瘫痪 Paralysis 24. 柏金逊病 Parkinson's Disease 25. 脊髓灰质炎 Poliomyelitis 26. 进行性核上性麻痹 Progressive Supranuclear Palsy 27. 心脏功能损害 Loss of Functionality of Heart 28. 肾脏功能损害 Loss of Functionality of Kidney 29. 肝脏功能损害 Loss of Functionality of Liver 30. 肺功能损害 Loss of Functionality of Lung 31. 严重重症肌无力症 Severe Myasthenia Gravis 32. 中风 Stroke 33. 结核性脑膜炎 Tuberculosis Meningitis	12. 于颈动脉进行血管成形术或动脉内膜切除术 Angioplasty or Endarterectomy for Carotid Arteries 13. 植入大脑内分流器 Cerebral Shunt Insertion 14. 早期脑退化症（包括早期亚尔兹默氏病） Early Stage Dementia including Early Stage Alzheimer's Disease 15. 大脑动脉瘤的血管介入治疗 Endovascular Treatment for Cerebral Aneurysm 16. 出血性登革热~ Dengue Haemorrhagic Fever~ 17. 次级严重细菌性脑（脊）膜炎 Less Severe Bacterial Meningitis 18. 次级严重昏迷 Less Severe Coma 19. 次级严重脑炎 Less Severe Encephalitis 20. 次级严重重症肌无力症 Less Severe Myasthenia Gravis 21. 次级严重帕金逊病 Less Severe Parkinson's Disease 22. 植入人工耳蜗手术 Cochlear Implant Surgery 23. 次级严重脊髓灰质炎 Less Severe Poliomyelitis 24. 风湿性心瓣疾病~ Rheumatic Fever with Valvular Impairment~ 25. 血友病~ Haemophilia~ 26. 次级严重进行性核上神经麻痹症 Less Severe Progressive Supranuclear Palsy 27. 中度严重脑部损伤 Moderately Severe Brain Damage 28. 中度严重瘫痪 Moderately Severe Paralysis 29. 严重精神疾病* Severe Psychiatric Illness* 30. 脑硬膜下血肿手术 Surgery for Subdural Haematoma 31. 脑下垂体肿瘤切除手术 Surgical Removal of Pituitary Tumour 32. 结核性脊髓炎 Tuberculous Myelitis 33. 专注力失调及过度活跃症~ Attention-Deficit Hyperactivity Disorder (ADHD)~ 34. 自闭症*~ Autism*~ 35. 意外或疾病引致的智能障碍*~ Intellectual Impairment due to Illness or Accident*~ 36. 妥瑞症~ Tourette Syndrome (TS)~
与主要器官相关之疾病 Illnesses related to Major Organs and Functions	
34. 急性坏死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis 35. 再生障碍性贫血 Aplastic Anaemia 36. 慢性自体免疫性肝炎 Chronic Auto-immune Hepatitis 37. 慢性肝病 Chronic Liver Disease 38. 再发性慢性胰脏炎 Chronic Relapsing Pancreatitis 39. 暴发性肝炎 Fulminant Viral Hepatitis 40. 肾衰竭 Kidney Failure 41. 重要器官移植 Major Organ Transplant 42. 髓质囊肿肾病 Medullary Cystic Disease 43. 严重支气管扩张 Severe Bronchiectasis 44. 严重克隆氏病 Severe Crohn's Disease 45. 严重肺气肿 Severe Emphysema 46. 严重肺纤维化 Severe Pulmonary Fibrosis 47. 严重溃疡性结肠炎 Severe Ulcerative Colitis 48. 系统性红斑狼疮连狼疮性肾炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis 49. 系统性硬皮病 Systemic Scleroderma	37. 急性再生障碍性贫血 Acute Aplastic Anaemia 38. 胆道系统重建手术 Biliary Tract Reconstruction Surgery 39. 慢性肺病 Chronic Lung Disease 40. 早期肾衰竭 Early Renal Failure 41. 肝炎连肝硬化 Hepatitis with Cirrhosis 42. 次级严重克隆氏病 Less Severe Crohn's Disease 43. 次级严重类风湿关节炎 Less Severe Rheumatoid Arthritis 44. 次级严重系统性红斑狼疮 Less Severe Systemic Lupus Erythematosus 45. 次级严重溃疡性结肠炎 Less Severe Ulcerative Colitis 46. 肝脏手术 Liver Surgery 47. 重要器官移植（于器官移植轮候册名单上） Major Organ Transplantation (on Waiting List) 48. 粟粒性肺结核 Miliary Tuberculosis 49. 单肺切除手术 Surgical Removal of One Lung 50. 严重哮喘*~ Severe Asthma*~

严重疾病 Major Critical Illnesses	早期或非严重疾病 Early Stage and Minor Illnesses
其他疾病 Other Illnesses	
50. 因输血感染爱滋病 AIDS due to Blood Transfusion 51. 失明 Blindness 52. 慢性肾上腺功能不全（爱狄信病）Chronic Adrenal Insufficiency (Addison's Disease) 53. 克雅二氏症（疯牛症）Creutzfeldt-Jakob Disease (Mad Cow Disease) 54. 伊波拉 Ebola 55. 象皮病 Elephantiasis 56. 因侵害而感染人类免疫力缺乏病毒 HIV Infection due to Assault 57. 因器官移植而感染人类免疫力缺乏病毒 HIV Infection due to Organ Transplant 58. 失聪 Loss of Hearing 59. 不能独立生活#@ Loss of Independent Existence#@ 60. 失去一肢及一眼失明 Loss of One Limb and One Eye 61. 丧失语言能力 Loss of Speech 62. 严重烧伤 Major Burns 63. 坏死性筋膜炎 Necrotising Fasciitis 64. 因职业感染人体免疫力缺乏病毒 Occupationally Acquired HIV 65. 嗜铬细胞瘤 Pheochromocytoma 66. 断肢 Severance of Limbs 67. 严重骨质疏松症@ Severe Osteoporosis@ 68. 严重类风湿关节炎 Severe Rheumatoid Arthritis 69. 末期疾病# Terminal Illness#	51. 糖尿病视网膜病变* Diabetic Retinopathy* 52. 周围动脉疾病的血管介入治疗* Endovascular Treatment of Peripheral Arterial Disease* 53. 意外引致的脸部烧伤 Facial Burns due to Accident 54. 意外受伤所需的面容重建手术 Facial Reconstructive Surgery for Injury due to Accident 55. 溶血性链球菌引致之坏疽 Hemolysis Streptococcus Gangrene 56. 意外引致的次级严重身体烧伤 Less Severe Burns to Body due to Accident 57. 次级严重象皮病 Less Severe Elephantiasis 58. 一耳失聪 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. 因声带麻痹导致丧失说话能力 Loss of Speech due to Vocal Cord Paralysis 62. 骨质疏松症连骨折*@ Osteoporosis with Fractures*@ 63. 继发性肺动脉高血压 Secondary Pulmonary Hypertension 64. 严重中枢性或混合性睡眠窒息症* Severe Central or Mixed Sleep Apnea* 65. 皮肤移植 Skin Transplantation 66. 手术切除受保良性肿瘤^ Surgical Excision of Covered Benign Tumour^ 67. 胰岛素依赖型糖尿病*~ Insulin Dependent Diabetes Mellitus*~ 68. 第三型成骨不全症*~ Osteogenesis Imperfecta - Type III*~ 69. 斯蒂尔病*~ Still's Disease*~

* 每种疾病每名受保人最高可获 50,000美元赔偿。
Subject to a maximum benefit amount of USD 50,000 per life for each illness.

~ 保障于22岁时终止。
Coverage ceases at age of 22.

\# 保障于首次严重疾病保障索偿后终止。
Coverage ceases after first Major Critical Illness Benefit claim.

@ 保障于70岁时终止。
Coverage ceases at age of 70.

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

主要不保事项：

(I). 任何在签发日或任何复效生效日（以较后者为准）前已存在或该日期起计60日内已首次出现的病征或症状。
(II). 在不论神智是否清醒的情况下自杀、企图自杀或自我伤残。
(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，唯因输血感染爱滋病、因职业感染人体免疫力缺乏病毒、因侵害而感染人类免疫力缺乏病毒或因器官移植而感染人类免疫力缺乏病毒。
(IV). 药物、酒精或物质滥用。
(V). 触犯或企图触犯刑事行为。
(VI). 宣告或非宣告的战争、革命或任何类似战争行动；在宣告或非宣告的战争时的军事或海事服务或在战争行动或恢复社会秩序时执行任务。
(VII). 个别疾病或有不同的不保事项，详情请参阅保单条款。

此产品小册子的产品资料不包含本计划的完整条款，有关完整条款载在保单条款中。有关本计划的严重疾病定义、早期或非严重疾病定义、保障、赔偿细则、不保事项、风险披露和其他项目详情，请参阅保单条款。

本计划可作为独立保单而毋须捆绑式地与其他种类的保险产品一并购买。敬请务须参阅有关本计划的产品小册子、保单条款及由您的保险顾问或本公司的代表所陈述的说明文件以全面了解关于以上定义、收费、产品特点、不保事项和赔偿给付条件等的详情和完整条款及细则。

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.

注：

1. 严重疾病保障将于确诊以上所列的严重疾病后支付，直至保单终止。除癌症、中风和心脏病发作外，每项严重疾病最多只可获一次严重疾病保障赔偿。「不能独立生活」和「末期疾病」会在首次严重疾病保障赔偿后终止。多于一次的严重疾病保障 索偿受等候期和有关条款及细则约束。有关条款及细则的详情，请参阅保单条款。

2. 癌症、中风及心脏病的等候期如下：
   癌症：
   - 下一次癌症的确诊日期必须与所有上一次癌症的确诊日期相隔最少1年，惟首次确诊下一次癌症必须为新癌症，并与之前所有的癌症不相关；及
   - 如下一次癌症为之前所有的癌症的复发/扩散/持续，该下一次癌症的确诊日期必须与所有上一次癌症的确诊日期相隔最少3年。

   中风：
   - 下一次中风的确诊日期必须与上一次中风的确诊日期相隔最少1年，惟该下一次中风与之前所有的中风不相关。

   心脏病：
   - 下一次心脏病的确诊日期必须与上一次心脏病的确诊日期相隔最少1年，惟该下一次心脏病与之前所有的心脏病不相关。

3. 额外保障只会在第10个保单周年日前在首次严重疾病保障赔偿或身故保障赔偿时支付。此保障于同一保单内只可索偿1次，索偿后便会终止。

4. 疾病的保障不适用于母亲（于孩子出生前为受保人）。在怀孕期间，恩恤保费回赠保障会在不幸流产、胎死腹中、接受注册专科医生建议的终止怀孕或母亲与孩子不幸一同身故时支付。保单会于此保障索偿后终止。如恩恤保费回赠保障在孩子出生后仍未有索偿，保单将会继续生效及恩恤保费回赠保障将会终止。受保人将会转为孩子。请注意，您必须于首个保单周年日前14日或之前，提交孩子的出生证明，否则保单将于首个保单周年日终止。

5. 额外儿童癌症保障只会在受保人22岁生日的保单周年日或紧接的保单周年日前，在首次确诊患上癌症时支付。此保障于同一保单内只可索偿1次，索偿后便会终止。

6. 灵活锁定选项之锁定总百分比不得超过20%。当行使灵活锁定选项后，本公司将根据已锁定的终期红利，相应地以本公司决定的比率来调整任何将来终期红利的金额。申请获批准后，不得更改或取消。有关灵活锁定选项之条款及细则的详情，请参阅保单条款。

7. 利率并非保证，有关最新的利率，请参阅建议书。

8. 受限于本公司批准及现行行政规则，您随时可以本公司指定的表格向本公司提交书面申请于保障累积账户进行提取。

9. 在保单开始提供终期红利及保单仍然生效时，终期红利（如有）将最少每年公布1次。终期红利的实际金额（如有）于行使灵活锁定选项或应付时按本公司之绝对决定权而厘定。

10. 每种确诊的早期或非严重疾病只可获支付1次早期或非严重疾病保障赔偿。原位癌和冠状动脉成形术可获支付最多2次赔偿。原位癌和冠状动脉成形术的第2次赔偿必须符合有关条款及细则。

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. Extra Coverage Benefit will only be payable either on the 1st Major Critical Illness Benefit claim or Death Benefit claim before the 10th Policy Anniversary. This benefit can only be claimed once under the same Policy and it will cease after the claim.

4. Coverage of illnesses will not be applicable to mother (as the Insured before the birth of baby). During the pregnancy stage, Compassionate Refund of Premium Benefit will be payable upon miscarriage, stillbirth, pregnancy termination that is recommended by a registered specialist doctor or death of both mother and baby. The Policy will be terminated upon the claim of such benefit. If Compassionate Refund of Premium Benefit has not been claimed upon the birth of baby, the Policy will continue to be in force and the Compassionate Refund of Premium Benefit will cease. The Insured will be changed to the baby. Please note that birth certificate of the baby is required to be submitted by 14 days before the 1st Policy Anniversary. Otherwise, the Policy will terminate on the 1st Policy Anniversary.

5. Extra Child Cancer Benefit will only be payable on the 1st diagnosed suffering from a Cancer before the Policy Anniversary falling on or immediately after the Insured's 22nd birthday. This benefit can only be claimed once under the same Policy and it will cease after the claim.

6. The aggregated lock-in percentage of Flexi Lock-in Option shall not exceed 20%. After exercising Flexi Lock-in Option, any future Terminal Dividend will be adjusted correspondingly at a rate to be determined by the Company based on the Terminal Dividends which have been locked-in. Upon approval of the request, no change or cancellation of the option is allowed. Please refer to the terms and conditions in the Policy Provisions for details of the Flexi Lock-in Option.

7. The interest rate is not guaranteed. For the latest interest rate, please refer to the illustration.

8. Subject to the Company's approval and the prevailing administrative rules, you may apply for withdrawal from the Benefit Accumulation Account at any time by submitting a written request to the Company on the Company's prescribed form.

9. Terminal Dividend will be declared (if any) at least once a year provided that it is available and the policy is still in force. The actual amount of Terminal Dividend (if any) will only be determined at the Company's absolute discretion when exercising Flexi Lock-in Option or when it is payable.

10. 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.

11. 保费预存账户只适用于可预缴保费的保单。若预缴保费和征费后导致保费预存账户馀额超出馀下保费缴付年期所需的保费和征费总额，预缴款项将不获接受。

    年缴保费和相关所需的征费将在到期时在保费缴付年期内的每个保单周年日自动从保费预存账户扣除。保费预存账户馀额将根据保费预存账户利率积存，本公司可不时更改此利率。

    规定的征费率由保险业监管局不时公布并在将来或会更改。若保费预存账户馀额不足够支付到期和应缴的年缴保费和/或征费，您将须要缴付未缴付的保费和/或征费。当保单的所有到期保费和/或征费已被缴清，保费预存账户馀额包括利息（如有），将会给付保单持有人。

    当保费预存账户馀额（如有）不足够支付年缴保费和征费时，本公司将向您发出缴费通知书。

    如在保费预存账户作出提取、保单失效或保单被退保，均须收取提取费用。

    如受保人身故，保费预存账户馀额（如有）将连同身故保障给付保单受益人。

    详情请参阅由本公司发出的说明文件和保单条款。

12. 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。

11. 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.

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

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和利益。

通胀风险
在决定投保额和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
所有缴付的保费和支付的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。缴付的保费和支付的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
在保障年期内，您可以提交书面申请向本公司申请退保保单。然而，提早退保后取回的利益（如有）可能会大幅度少于已缴总保费。

保费调整
保费率是非保证的，而保费率会在每年检讨一次。调整只会在实际经验与预期情况出现重大分歧时发生。假若须要作出调整，本公司将会根据此产品类别相关的实际经验，当中包括但不限于投资回报（包括市场价值的赚蚀）、投资展望、直接和非直接的营运成本、赔偿情况、退保情况等等而作出调整。调整将不会只针对个别保单，而会对处于同一个风险级别的保单一并作出调整。新的保费率将在下一个保单周年日生效并会提前作出通知。

保费延误或漏缴
若您在保费缴付年期内停止缴付保费，保单将在30天宽限期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，同时您也会丧失保单所提供的保障。

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, benefit received from early surrender (if any) may be significantly less than the Total Premiums Paid.

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徵费（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徵费。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年内自杀身故，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/应缴保障和扣除任何债项后的已缴的保费而不包括利息。如果本保单曾复效，该退还保费则以复效生效日起计已缴的保费。

保障终止
当发生下列任何一项情况（以最早者为准），早期或非严重疾病保障将会自动终止：
- 早期或非严重疾病保障的已支付或可支付的总赔偿额等于100%投保额；或
- 已支付或可支付首次严重疾病保障赔偿后。

当发生下列任何一项情况（以最早者为准），额外保障将会自动终止：
- 第10个保单周年日；或
- 已支付或可支付首次严重疾病保障赔偿后。

当发生下列任何一项情况（以最早者为准），额外儿童癌症保障将会自动终止：
- 已支付或可支付首次癌症赔偿后；或
- 受保人22岁生日的保单周年日或紧接的保单周年日。

如保单有未来之宝保障，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：
- 未能于保费缴款到期日起计30天内缴付逾期的保费；
- 身为受保人的孕妇身故而本保单并没有仍然生存的受保婴孩，或身为受保人的婴孩身故；
- 本保单被取消或完全退保；
- 怀孕终止（即失去胎儿或胎儿死亡）当日，无论是否于自然的情况下或是否合资格获支付恩恤保费回赠保障；或
- 于第1个保单周年日（当受保人是婴孩，而于第1个保单周年日之前的14日或以前未曾将该婴孩的出生证明交予本公司）。

如保单没有未来之宝保障，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；
- 保单的期满日；
- 保单被取消或完全退保； 或
- 未能于保费缴款到期日起计30天内缴付逾期的保费。

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 Extra Coverage Benefit shall automatically terminate on the occurrence of the earliest of the following events:
- On the 10th Policy Anniversary; or
- After 1st claim of Major Critical Illness Benefit is paid or payable.

The Extra Child Cancer Benefit shall automatically terminate on the occurrence of the earliest of the following events:
- After the claim of the 1st diagnosed suffering from a Cancer is paid or payable; or
- Policy Anniversary falling on or immediately after the Insured's 22nd birthday.

For Policy with Unborn Baby Benefit, the Policy shall automatically terminate on the occurrence of the earliest of the following events:
- A premium is not paid by 30 days from the due date of premium;
- The death of an Expectant Mother who is the Insured where there is no surviving Child Insured under the Policy, or otherwise the death of a Child who is the Insured;
- Once the Policy is cancelled or surrendered;
- The date on which the Pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Refund of Premium Benefit is payable; or
- Where the Insured is a Child, the 1st Policy Anniversary, if the proof of Live Birth of such Child has not been furnished to the Company by the 14th day before the 1st Policy Anniversary.

For Policy without Unborn Baby Benefit, 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 or fully surrendered; or
- A premium is not paid by 30 days from the due date of premium.

红利理念：

终期红利为非保证。本公司会根据相关产品组别的实际经验，将对红利率每年最少作出检讨和调整一次，当中包括但不限于过往投资回报、投资展望、理赔经验、退保经验等。本公司可不时更改终期红利。实际的终期红利可能较产品资料内所示的价值为高或低。

在厘定红利率时，本公司会考虑对红利作出缓和调整，为保单持有人提供较稳定的红利派发。

终期红利主要受相关投资的表现所影响，因此该金额或会不时波动，可较其公布时增加或减少。终期红利的实际金额仅于其应予支付时方会厘定。本公司亦可随时更改终期红利。

调拨至保障累积账户的终期红利可以积存生息。利息率并非保证。本公司会因应市场情况和投资表现而不时厘定相关利息率。

有关过往红利资料，请浏览：
https://www.generali.com.hk/ZH_CN/claims_and_support/reference/generali_life。

投资策略：

本公司会在此产品的风险与回报之间取得平衡，并为保单持有人提供长远的价值。

以下为本产品现时之长期目标资产分配：

资产类别	目标资产分配 (%)
固定收入资产	50% - 80%
非固定收入资产	20% - 50%

实际组合或会因应市场情况而超出该等范围。

固定收入资产主要包括政府债券及投资级别的企业债券。此外，投资组合也可能投资于私募信贷及其他固定收益工具。

非固定收入资产包括但不限于上市股票、私募股权、互惠基金和直接/间接的商业/住宅物业投资，并投资于全球市场。投资策略亦可能会利用衍生工具主要用作对冲。

在考虑投资市场情况后，将不时透过资产买卖来重整组合以维持资产比例。本公司保留绝对决定权更改投资策略，若投资策略有任何重大变更，本公司将会作出通知。

股票的波动和利息率的变动可影响本计划的非保证保障和回报。本计划的非保证保障和回报同时亦受债券发行商（本计划投资的债券）的信用风险影响。若有投资在保单货币以外的其他货币的投资产品，即使本公司已利用货币对冲抵销汇率波动，汇率风险仍会存在。

忠意人寿（香港）有限公司全面负责一切计划内容、保单批核、保障和赔偿事宜。本公司保留接纳或拒绝任何申请的最终权利。

Dividend Philosophy:

The Terminal Dividend is non-guaranteed. The scale of the Terminal Dividend is reviewed at least annually and determined based on the Company's actual experience relating to its relevant product group, including but not limited to historical investment return, investment outlook, claim and lapse experience. The Company may change the Terminal Dividend from time to time. The actual Terminal Dividend may be higher or lower than the values illustrated in any product information provided.

In determining the dividend scale, the Company will consider smoothing of the dividend adjustments with the aim to provide more stable dividend payments to the Policyholders.

The Terminal Dividend is mainly affected by the performance of the underlying investments, so the amount may be volatile and will increase or decrease at subsequent declarations. The actual amount of the Terminal Dividend will only be determined when it becomes payable. The Terminal Dividend may also be altered at any time by the Company.

The Terminal Dividend allocated to the Benefit Accumulation Account will accumulate with interest while the interest rate is not guaranteed and will be determined by the Company from time to time based on market conditions and investment performance.

For dividend history, please visit:
https://www.generali.com.hk/EN_US/claims_and_support/reference/generali_life.

Investment Strategy:

The Company seeks to balance between the risks and return of this product to provide long-term value to the Policyholders.

The product's current long-term target asset allocation is as follows:

Asset Class	Target Asset Allocation (%)
Fixed income assets	50% - 80%
Non-fixed income assets	20% - 50%

There may be situations that the actual mix will move outside of these ranges depending on the market conditions.

Fixed income assets predominantly include government and investment-grade corporate bonds. Additionally, the portfolio may invest in private debt and other fixed-income instruments.

Non-fixed income assets include but not limited to listed equities, private equities, mutual funds and direct/indirect investment in commercial/residential properties, and are invested globally. Derivatives may be used mainly for hedging purposes.

Rebalancing of the portfolio will be done from time to time and any purchases or sales of assets may be executed to maintain the asset mix in consideration of the investment market situations. The Company reserves the right to change the investment strategy at the Company's absolute discretion. The Company will notify you in case of any material changes in the investment strategy.

Equity volatility and interest rate fluctuations may affect the non-guaranteed benefits and returns of the Plan. The non-guaranteed benefits and returns of the Plan are also subject to credit risk of the issuers of the bonds (in which the Plan invests). Foreign exchange rate risk may also be incurred if there are investments in the currencies other than the Policy currency, although the Company will manage such risk as far as possible by using currency hedge.

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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This product brochure is for reference only and should not be construed as any contract or any part thereof between the Company and any other parties. This product brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. Please refer to Policy Provisions for definition of capitalized terms and details of terms and conditions. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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