智胜保
LionMaster

运筹帷幄 勇创骄人成就
Lead the way to success

人寿保障计划
Life Protection Plan

GENERALI

关于我们
ABOUT US

香港忠意保险

忠意保险有限公司于1981年在香港注册为认可的保险公司，并于2016年透过忠意人寿（香港）有限公司将业务拓展至人寿保险领域。我们结合本地丰富经验及忠意集团的环球智慧，持续研发独特创新的人寿保险、一般保险、专业保险及偏员福利保险，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)

高额保障 保证保费

世界瞬息万变，机遇处处，今天的一个概念，可能成就明天的企业王国。唯未来无可预料，骤然而来的一个情况或许会影响全盘计划。有见及此，我们致力打造适合您的方案，让您可以锁定不变的保费，获得真正周全的保障，后顾无忧，奋勇向前。

智胜保提供高额保障以及多种保费方案，灵活配合您的需要。于所选的保证保费年期期间，保障以及保费亦将维持不变，助您安心筹划未来发展，更能无往不利。

为确保产品保障能满足您适时的需求，**智胜保**客户可将保单转换成忠意人寿（香港）有限公司的人寿产品，而无需重新提供可保证明。

High Protection Coverage; Guaranteed Premium Amount

The world is ever-changing, with opportunities abound. What is just an idea today could be the business empire of tomorrow. Except, the future is unpredictable, and a sudden event could throw your entire plan off track. **LionMaster** supports you by delivering ample protection at a guaranteed premium rate, allowing you to pursue your goals with peace of mind.

LionMaster offers high coverage and multiple premium payment options to suit your needs. During the selected Guaranteed Premium Term, the protection amount and premium rates are locked, so you can focus on the future with a sense of certainty.

To ensure the product is suitable for your changing needs, you can convert your **LionMaster** Policy into another life insurance product offered by Generali Life (Hong Kong) Limited without providing any additional evidence of insurability.

计划特点
PLAN HIGHLIGHTS

高额保障
High Protection Coverage

成功有赖智谋和勇气，而同时危机管理亦不容被忽视。**智胜保**为您提供高额保障，真正能让您后顾无忧，奋勇向前。

Wisdom and courage are essential elements for success, but risk management cannot be overlooked. **LionMaster** delivers ample protection, allowing you to pursue your goals with peace of mind.

灵活选择保费方案
Flexible Choices of Premium Structure

我们了解每位客户都有不同的需求和考虑，故此我们提供3个保证保费年期的选择(包括10年/20年/至90岁)，而此年期期间保费金额保证不变，让您可以根据自己的计划而作出最合适的选择。

We understand everyone have different needs and considerations. We offer 3 Guaranteed Premium Term options (including 10 years / 20 years / until Age 90), where within the selected timeframe, the premium rate remains the same. This allows the flexibility for you to choose according to your own plans.

保费保证不变至最长90岁
Premium Amount Guaranteed up to Age 90

世界瞬息万变，我们相信，承诺固定的保费与保障有助于客户部署未来，无后顾之忧。保证保费年期由您灵活选择，最长更可达至90岁。

The world is ever-changing. We believe promising fixed premiums and guaranteed protection will help you plan for the future with certainty. The guaranteed premium term is up to you, with the longest up to Age 90.

保障至100岁
Protection up to Age 100

于保证保费年期后，**智胜保**亦将持续提供等额保障，直至受保人年届100岁。

After the Guaranteed Premium Term, **LionMaster** offers the same protection amount until the insured reaches Age 100.

保证保单转换特权
Guaranteed Policy Conversion

随时日变迁，您的需求可能改变。届时如您物色到更为合适的保险方案，您亦可通权达变，以**智胜保**保单转换成忠意人寿（香港）有限公司的另一终身人寿产品，而无需重新提供任何可保证明。

Your needs may change over time. If in the future, our other life insurance product suits you better, you can convert your **LionMaster** Policy into another life insurance product provided by Generali Life (Hong Kong) Limited without providing further evidence of insurability.

计划概览 Plan Summary

计划总类 Plan Type	基本计划 (定期人寿保险计划) Basic Plan (Term Life Plan)		
保单货币 Policy Currency	美元 USD		
保障年期 Benefit Term	至100岁 To Age 100		
保费年期 Premium Term	至100岁 To Age 100		
保证保费年期[1] Guaranteed Premium Term[1]	10年 10 Years	20年 20 Years	至90岁 To Age 90
签发年龄 (上次生日年龄) Issue Age (Age Last Birthday)	18 - 80	18 - 70	18 - 60
最低投保额 Minimum Sum Assured	1,000,000美元 USD 1,000,000		
身故保障 Death Benefit	100%投保额 100% of Sum Assured		
保证转换权益[2] Guaranteed Conversion Option[2]	保单可转换至另一份人寿保险而无须提供可保证明 Conversion to another life insurance plan without further evidence of insurability		

备注：
Remarks :

1. 于保证保费年期后，费率将会每年更改并为非保证的。
   After the Guaranteed Premium Term, the premium rate will be renewable yearly, based on the prevailing premium rates.
2. 当本保单仍然生效并于保证保费年期内，而受保人未满80岁，您可以把智胜保保单转换至另一忠意人寿（香港）有限公司提供的人寿产品，而无须重新提交可保证明，惟新保单的投保额必须与原保单相同或较低。转换计划必须符合新保单的条件、行政规则及监管规条，并通过本公司的审批。此权益不适用于有任何额外保费或额外不保事项的保单。
   While the Policy is in force, within the Guaranteed Premium Term, and before the insured reaches Age 80, you can convert your LionMaster policy into another life insurance product offered by Generali Life (Hong Kong) Limited ("the Company") with no further evidence of insurability required, given that the sum assured of the new policy must be equal or lower than that of the existing policy. Conversion is subject to the new product's requirements, administrative requirements, regulatory requirements, and approval from the Company. This option is not applicable to policies with substandard premiums or any extra exclusion(s) imposed.

此为纯保障产品，而没有储蓄成分。
This is a pure protection product without any savings element.

主要产品风险

信贷风险
您的保单权益将受忠意人寿（香港）有限公司（即「本公司」）的信贷风险影响，而本公司的财务实力可能会影响其持续履行保单下所有义务的能力。

通胀风险
未来生活成本有可能因通胀而比现时高。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。

保费更改风险
于保证保费年期后，保费金额将为非保证，并按当时适用于受保人承保类别的费率及其已届年龄而定。有关费率将根据多种因素来厘定，当中包括但不限于实际理赔情况、未来理赔展望、保单失效情况和本公司的营运开支。相关费率更改将于实际执行前通知保单持有人。

保费延误或漏缴
您需于保费年期内缴付保费。若您未能于宽限期完结前全数缴付到期保费，保单将告失效，而身故保障亦将同时终止。

抵押转让风险
当您以保单用作抵押品时，相关之权益可能随之被转让，亦可能带来风险和局限性（如承让人可代表保单持有人行使保单的权利、资料透露予承让人的风险等）。

Key Product Risks

Credit Risk
Your benefit is subject to credit risk of Generali Life (Hong Kong) Limited (i.e. "the Company"), and the Company's financial strength may affect its ability to meet the ongoing obligations under the Policy.

Inflation Risk
Cost of living in the future is likely to be higher than it is today due to inflation. When the actual rate of inflation is higher than expected, you might receive less in real terms even if the Company meets all of its contractual obligations.

Premium Adjustment Risk
After the Guaranteed Premium Term, the premium amount will not be guaranteed and will be determined based on the prevailing premium rates applicable to the underwriting profile of the Insured and his/ her attained age. Determination of such rate will be based on factors including but not limited to actual claim experience, outlook of future claim experience, policy lapse and the Company's operating expense. A notice will be issued to the policyholders prior to any of such change.

Delay/ Non-payment of Premium
You need to pay the premium for this plan during the premium term. If the premium due is not fully paid by the end of grace period, the Policy will be terminated and the life protection will cease at the same time.

Collateral Assignment Risk
There may be risks and limitations in relation to policy assignment (e.g. rights that the assignee may exercise on the policy on behalf of the policyholder, risk of release of information to the assignee, etc.).

重要事项

冷静期
如您并非完全满意这份保单，您有权在冷静期内取消保单，并取回已缴保费及保费征费的退款（不带利息）。您须以亲笔签署的函件通知本公司取消有关保单，并于冷静期内把有关函件连同保单合约正本直接交予本公司（地址为香港太古城英皇道1111号21楼）。冷静期为有关保单交付您或您的代表后或通知书发予您或您的代表后起计的21日，以较先者为准。

自杀
倘若受保人在本保单签发日或任何保单复效生效日（以较后者为准）起计一（1）年内自杀身故，无论自杀时神智清醒与否，本公司只限于退还扣除已付保障及任何债项后的已缴之保费而不带利息。如果本保单曾复效，该退还保费则以复效生效日起计之已缴保费。

保单终止
本公司将于以下情况终止保单，您将会失去保障：
- 受保人身故；
- 保单的期满日；
- 保单被取消或转换；或
- 于保费年期内停止缴交保费。

税务
本介绍书并不具任何税务意见，您应就个人税务情况自行咨询独立专业意见。

适用法律
您的保单受香港特别行政区的法律规管并按照其法例诠释。

本介绍书所包含的产品摘要说明，仅供参考，并不能诠释为提供或出售或游说购买任何保险产品。有关详细条款及细则，请参阅保单条款，有关资料可向本公司索取。如本介绍书与保单条款有任何歧义，概以保单条款为准。

Important Notes

Cooling-off Period
If you are not completely satisfied with your Policy, you have the right to cancel it and obtain a refund of any premiums and levies paid (without interest), by returning the original Policy with a letter signed by you, requesting for the cancellation. Such request must be received directly by us at 21/F, 1111 King's Road, Taikoo Shing, Hong Kong within the cooling-off period, which is 21 days after the delivery of the Policy or issue of a notice to you or your representative, whichever is earlier.

Suicide
If the Insured dies as a result of committing suicide, whilst sane or insane, within one (1) year from the Date of Issue or the effective date of any reinstatement, whichever is later, the liability of the Company shall be limited to return of premiums paid without interest, less any Benefits paid and any Indebtedness. In case of reinstatement, such refund of premium shall be calculated from the effective date of reinstatement.

Termination
The Company will terminate the Policy and you will lose the cover when one of the following happens:
- Once the Insured dies;
- On the Expiry Date of the Policy;
- Once the Policy is cancelled or converted; or
- You cease to pay premium during the premium term.

Taxation
This brochure should not be construed as any tax advice. You should seek independent professional advice regarding your particular tax circumstances.

Applicable Laws
Your Policy is governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

This brochure contains a summary description of the product and is for reference only and shall not be construed as an offer to sell, or solicitation to buy, or a provision of any insurance product. Please refer to the policy provisions, sample of which is available upon request, for details of the terms and conditions. In the event of any ambiguity or inconsistency between the terms of this brochure and the policy provisions, the policy provisions shall prevail.

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Generali Life (Hong Kong) Limited

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RL/LM/ENSC/DEC25