智勝保
LionMaster

運籌帷幄 勇創驕人成就
Lead the way to success

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)

高額保障 保證保費

世界瞬息萬變，機遇處處，今天的一個概念，可能成就明天的企業王國。唯未來無可預料，驟然而來的一個情況或許會影響全盤計劃。有見及此，我們致力打造適合您的方案，讓您可以鎖定不變的保費，獲得真正周全的保障，後顧無憂，奮勇向前。

智勝保提供高額保障以及多種保費方案，靈活配合您的需要。於所選的保證保費年期期間，保障以及保費亦將維持不變，助您安心籌劃未來發展，更能無往不利。

為確保產品保障能滿足您適時的需求，**智勝保**客戶可將保單轉換成忠意人壽（香港）有限公司的人壽產品，而無需重新提供可保證明。

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.

計劃特點
PLAN HIGHLIGHTS

高額保障
High Protection Coverage

成功有賴智謀和勇氣，而同時危機管理亦不容被忽視。**智勝保**為您提供高額保障，真正能讓您後顧無憂，奮勇向前。

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.

靈活選擇保費方案
Flexible Choices of Premium Structure

我們了解每位客戶都有不同的需求和考慮，故此我們提供3個保證保費年期的選擇(包括10年/20年/至90歲)，而此年期期間保費金額保證不變，讓您可以根據自己的計劃而作出最合適的選擇。

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.

保費保證不變至最長90歲
Premium Amount Guaranteed up to Age 90

世界瞬息萬變，我們相信，承諾固定的保費與保障有助於客戶部署未來，無後顧之憂。保證保費年期由您靈活選擇，最長更可達至90歲。

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歲
Protection up to Age 100

於保證保費年期後，**智勝保**亦將持續提供等額保障，直至受保人年屆100歲。

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

保證保單轉換特權
Guaranteed Policy Conversion

隨時日變遷，您的需求可能改變。屆時如您物色到更為合適的保險方案，您亦可通權達變，以**智勝保**保單轉換成忠意人壽（香港）有限公司的另一終身人壽產品，而無需重新提供任何可保證明。

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.

計劃概覽 Plan Summary

計劃總類 Plan Type	基本計劃 (定期人壽保險計劃) Basic Plan (Term Life Plan)		
保單貨幣 Policy Currency	美元 USD		
保障年期 Benefit Term	至100歲 To Age 100		
保費年期 Premium Term	至100歲 To Age 100		
保證保費年期[1] Guaranteed Premium Term[1]	10年 10 Years	20年 20 Years	至90歲 To Age 90
簽發年齡 (上次生日年齡) Issue Age (Age Last Birthday)	18 - 80	18 - 70	18 - 60
最低投保額 Minimum Sum Assured	1,000,000美元 USD 1,000,000		
身故保障 Death Benefit	100%投保額 100% of Sum Assured		
保證轉換權益[2] Guaranteed Conversion Option[2]	保單可轉換至另一份人壽保險而無須提供可保證明 Conversion to another life insurance plan without further evidence of insurability		

備註：
Remarks :

1. 於保證保費年期後，費率將會每年更改並為非保證的。
   After the Guaranteed Premium Term, the premium rate will be renewable yearly, based on the prevailing premium rates.
2. 當本保單仍然生效並於保證保費年期內，而受保人未滿80歲，您可以把智勝保保單轉換至另一忠意人壽（香港）有限公司提供的人壽產品，而無須重新提交可保證明，惟新保單的投保額必須與原保單相同或較低。轉換計劃必須符合新保單的條件、行政規則及監管規條，並通過本公司的審批。此權益不適用於有任何額外保費或額外不保事項的保單。
   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.

此為純保障產品，而沒有儲蓄成分。
This is a pure protection product without any savings element.

主要產品風險

信貸風險
您的保單權益將受忠意人壽(香港)有限公司(即「本公司」)的信貸風險影響，而本公司的財務實力可能會影響其持續履行保單下所有義務的能力。

通脹風險
未來生活成本有可能因通脹而比現時高。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。

保費更改風險
於保證保費年期後，保費金額將為非保證，並按當時適用於受保人承保類別的費率及其已屆年齡而定。有關費率將根據多種因素來釐定，當中包括但不限於實際理賠情況、未來理賠展望、保單失效情況和本公司的營運開支。相關費率更改將於實際執行前通知保單持有人。

保費延誤或漏繳
您需於保費年期內繳付保費。若您未能於寬限期完結前全數繳付到期保費，保單將告失效，而身故保障亦將同時終止。

抵押轉讓風險
當您以保單用作抵押品時，相關之權益可能隨之被轉讓，亦可能帶來風險和局限性(如承讓人可代表保單持有人行使保單的權利、資料透露予承讓人的風險等)。

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.).

重要事項

冷靜期
如您並非完全滿意這份保單，您有權在冷靜期內取消保單，並取回已繳保費及保費徵費的退款(不帶利息)。您須以親筆簽署的函件通知本公司取消有關保單，並於冷靜期內把有關函件連同保單合約正本直接交予本公司(地址為香港太古城英皇道1111號21樓)。冷靜期為有關保單交付您或您的代表後或通知書發予您或您的代表後起計的21日，以較先者為準。

自殺
倘若受保人在本保單簽發日或任何保單復效生效日(以較後者為準)起計一(1)年內自殺身故，無論自殺時神智清醒與否，本公司只限於退還扣除已付保障及任何債項後的已繳之保費而不帶利息。如果本保單曾復效，該退還保費則以復效生效日起計之已繳保費。

保單終止
本公司將於以下情況終止保單，您將會失去保障：
・受保人身故；
・保單的期滿日；
・保單被取消或轉換；或
・於保費年期內停止繳交保費。

稅務
本介紹書並不具任何稅務意見，您應就個人稅務情況自行諮詢獨立專業意見。

適用法律
您的保單受香港特別行政區的法律規管並按照其法例詮釋。

本介紹書所包含的產品摘要說明，僅供參考，並不能詮釋為提供或出售或游說購買任何保險產品。有關詳細條款及細則，請參閱保單條款，有關資料可向本公司索取。如本介紹書與保單條款有任何歧義，概以保單條款為準。

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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