

忠意尊安保險計劃

Generali Supreme Gold Insurance Plan



無懼變遷 與家人攜手向前
Hand in hand, we conquer any changes

人壽保障計劃
Life Protection Plan



人生不同轉變 從此安然面對

誰也想盡己所能，為摯愛家人提供最完善的保障，即使不能長伴身旁，仍能時刻守護。

忠意人壽（香港）有限公司（「本公司」）的**忠意尊安保險計劃**讓您在人生中任何時刻，都能夠輕鬆為家人提供最大的保障。無懼環境變遷，您可靈活地轉換至合適的保險方案，無時無刻守護家人的安穩生活。

保證續保¹

本計劃保證續保至90歲，不論身體狀況如何，都能確保受保人獲得保障。

保證轉換權益²

您可靈活地把**忠意尊安保險計劃**轉換至另一份人壽保險計劃，而無須提交可保證明。

保證可保權益³

您可在指定情況下，無須提供任何可保證明即可增購保障。

身故保障

萬一受保人不幸身故，受益人可以獲得投保額之100%作為賠償，惟需扣除債項（如有），讓家人可以得到經濟支援。

Plan for the worst and hope for the best

There is no magic wand to predict the future. Your insurance plan plays an important role in protecting the financial securities of your loved ones, when the unfortunate happened.

Generali Supreme Gold Insurance Plan from Generali Life (Hong Kong) Limited (the “Company”) is an easy access for you to protect your family. The convertible feature of the plan offers you the option to convert to a life insurance plan that fits your needs at different life stages, so that you are well prepared at all times.

Guaranteed Renewal¹

Renewal is guaranteed to age 90. Regardless of the health condition, the Insured is protected.

Guaranteed Conversion Option²

You can request to convert your **Generali Supreme Gold Insurance Plan** to another life insurance plan without further evidence of insurability.

Guaranteed Insurability Option³

In case of specified events, you can increase the coverage without further evidence of insurability.

Death Benefit

In the event of death of the Insured, 100% of Sum Assured will be payable to the beneficiary for financial support, less Indebtedness (if any).

計劃概覽 Plan Summary

計劃種類 Plan Type	基本計劃 Basic Plan		
保障年期 Benefit Term	保證續保至90歲 Guaranteed Renewal to age 90		
保費繳付年期 Premium Payment Term	至90歲 To age 90		
保費率結構 Premium Rate Structure	每10年更新保費 ⁴ Renewable every 10 years ⁴	每20年更新保費 ⁴ Renewable every 20 years ⁴	80歲更新保費 ⁵ Renewable at age 80 ⁵
簽發年齡 Issue Age	18 - 70	18 - 60	18 - 60
保單貨幣 Policy Currency	港幣 / 美元 HKD / 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)	港幣800,000 / 美元100,000 HKD 800,000 / USD 100,000		
身故保障 Death Benefit	投保額之100%扣除債項（如有） 100% of Sum Assured less Indebtedness (if any)		
保證轉換權益 ² Guaranteed Conversion Option ²	轉換至另一份人壽保險計劃而無須提供可保證明 Convert to another life insurance plan without further evidence of insurability		
保證可保權益 ³ Guaranteed Insurability Option ³	於以下情況，可申請增購保障而無須提供可保證明 • 首個結婚週年紀念日 • 嬰兒出生 • 畢業 • 置業及新造物業按揭 • 60歲生辰 In any of the events below, you may apply for a new Policy without further evidence of insurability • First wedding anniversary • Giving birth • Graduation • Residential property purchase with mortgage newly set up • 60th birthday		

註：

1. 所有到期保費必須於保費繳款到期日起計30天內繳付，以及保單沒有因重要事項所列的原因而終止，方可續保至90歲。
2. 於第1個保單週年日後及於受保人70歲前，您可以申請把忠意尊安保險計劃轉換至另一份申請時本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，並必須得到本公司審批。此權益不適用於有任何額外保費或額外不保事項的保單。於成功轉換後，原保單將會被終止。
3. 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；
 - 須於指定情況發生後30天內提交申請；
 - 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%或每人美元150,000，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。有關各項指定情況的要求及可保條件，請參閱保單條款。
4. 於保費率更新時，若當時受保人年齡已超過最高簽發年齡，保費率將會更新至每年更新的保費率，並且為非保證的。否則，保費率將會更新至相同年期更新的保費率，並且為保證的。有關詳情，請參閱保單條款。
5. 於受保人80歲時，保費率將會更新至每年更新的保費率，並且為非保證的。有關詳情，請參閱保單條款。

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。

Remarks:

1. The Policy will only be renewable to age 90 provided that all premium due is paid within 30 days from the due date and the Policy is not terminated due to the reasons stated in the Important Notes below.
2. After the 1st Policy Anniversary and before Insured's age 70, you can request to convert the Generali Supreme Gold Insurance Plan to a life insurance product offered by the Company and no further evidence of insurability is required, but the Sum Assured of new Policy must be the same as 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 Policy with substandard premiums or any extra exclusion(s) imposed. Upon successful conversion, existing Policy will be terminated.
3. 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 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 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 the requirements and conditions of the insurable events.
4. At the time of renewal, if the attained age of the Insured exceeds the maximum issue age, the premium rate will be renewed to a yearly renewable rate, which is non-guaranteed. Otherwise, the premium rate will be renewed to same renewable period and it is guaranteed. For details, please refer to Policy Provisions.
5. At Insured's age 80, the premium rate will be renewed to a yearly renewable rate, which is non-guaranteed. For details, please refer to Policy Provisions.

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.

保費調整

保費率是非保證的，而保費率會於每年檢討一次。調整只會於實際經驗與預期情況出現重大分歧時發生。假若須要作出調整，本公司將會根據此產品類別相關的實際經驗，當中包括但不限於投資回報（包括市場價值的賺蝕）、投資展望、直接及非直接的營運成本、賠償情況、退保情況等等而作出調整。調整將不會只針對個別保單，而會對處於同一個風險級別的保單一併作出調整。新的保費率將於下一個保單週年日生效並會提前作出通知。

保費延誤或漏繳

若您於保費繳付年內停止繳付保費，保單將會於30天寬限期完結時失效，並不設任何價值，已繳付的保費亦不會獲發還。您或須承受顯著的損失。

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），保單將會自動終止：

- 受保人身故；
- 保單的期滿日；
- 保單被取消、退保或轉換；或
- 未能於保費繳款到期日起計30天內繳付逾期的保費。

忠意人壽（香港）有限公司全面負責一切計劃內容、保單批核、保障及賠償事宜。本公司保留接納或拒絕任何申請的最終權利。

忠意尊安保險計劃由忠意人壽（香港）有限公司承保。此產品小冊子只適宜於香港派發，並不應被詮釋為在香港以外地區提供、銷售或遊說購買本公司的任何產品。

此產品小冊子只供參考，不能作為本公司與任何團體所訂立之任何合約。此產品小冊子應與包括本產品附加資料及重要考慮因素的說明文件（如有）及有關的市場推廣資料一併閱覽。有關條款的定義及細則的詳細資料，請參閱保單條款。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。

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.

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

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, surrendered or converted; or
- A premium is not paid by 30 days from the due date of premium.

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.

Generali Supreme Gold Insurance Plan is underwritten by Generali Life (Hong Kong) Limited. This product brochure 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 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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