



立安心危疾保障計劃

Well Protect Critical Illness Insurance Plan

以實惠保費獲享充足危疾保障

Sufficient Critical Illness Cover at Affordable Premium

立橋人壽保險有限公司
Well Link Life Insurance Company Limited

立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited

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Well Link Life

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嚴重疾病足以擾亂未來大計，為自己與家人帶來沉重的經濟壓力與精神負擔，更有可能被迫暫停工作，影響收入，為未來生活更添變數，購備危疾保障可助您未雨綢繆。

立橋人壽特設**立安心危疾保障計劃**（本計劃），受保人只需繳付相宜的保費，便可獲得配合實際需要的嚴重疾病保障。本計劃涵蓋超過 100 種常見的嚴重及早期嚴重疾病，更額外提供相等於原投保額 400% 的癌症多重賠償保障，與您並肩作戰。

Critical illnesses can affect the most carefully laid plans for families and careers. The financial and emotional costs associated with such serious situations can create unforeseen and even insurmountable obstacles. A Critical Illness Insurance policy can help you save for the rainy days.

Well Link Life's **Well Protect Critical Illness Insurance Plan** ('the plan') is designed to provide reasonable critical illness coverage at affordable premium. Providing coverage for more than 100 Critical Illnesses and Early Stage Critical Illnesses, the plan also enables multiple Cancer claims to as much as an extra 400% of the sum insured.

計劃特點 Key Features



涵蓋 107 種不同階段的疾病保障至 100 歲¹
Covers 107 illnesses through different stages to age 100¹



保單生效首 10 年，身故及嚴重疾病額外賠償投保額 50%
Extra 50% of Sum Insured on Death and Major Critical Illnesses for the first 10 policy years



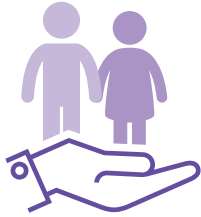
「通波仔」及「原位癌」早期嚴重疾病各多達 2 次賠償³
Maximum 2 claims for each of Percutaneous Coronary Intervention and Carcinoma-in-situ³ of Early Stage Critical Illness



額外 4 次癌症多重賠償⁴
Additional 4 claims for Cancer⁴



賠償達投保額 100% 後，豁免未來基本保障保費
Basic plan future premium will be waived when claim amount reached 100% of sum insured



兒童保障 Benefits for Juvenile

0歲（15日）至18 歲受保人首次確診癌症，可獲額外賠償投保額 20%。受保人年滿 18 歲時，可享簡易受保增額選擇，投保最高達投保額50%的新危疾計劃⁶。

Extra 20% of Sum Insured Cancer coverage for the first Cancer diagnosis for Life Insured aged 0 (15 days) to age 18.

Insurability option for Life Insured at age 18, to purchase a new critical illness insurance plan up to 50% of the sum insured of the policy⁶.

保障概覽 Benefit Highlights



涵蓋 107 種不同階段的疾病保障

Protection Against 107 illnesses through different stages

本計劃涵蓋 107 種不同階段的疾病保障，包括45種早期嚴重疾病及 62 種嚴重疾病，保障至受保人 100 歲¹。

若受保人確診患上受保早期嚴重疾病，可獲賠償投保額的20%²。若受保人確診患上受保嚴重疾病，可獲賠償投保額的 100% 及特別紅利，扣除所有已支付的早期嚴重疾病賠償及任何欠款。若受保人於第 10 個保單週年日之前首次確診患上受保嚴重疾病，將可獲額外賠償投保額的 50%。若受保人於 18 歲或以前首次確診癌症，可獲額外賠償投保額 20%。基本計劃在支付嚴重疾病保障後將維持生效。

有關受保疾病列表，請參閱本產品介紹冊相關部份。

The plan covers 107 illnesses through different stages, including 45 Early Stage Illnesses and 62 Critical Illnesses, until the Life Insured reaches age 100¹.

Upon diagnosis of any one of the Early Stage Critical Illnesses, Life Insured² will receive Early Stage Critical Illness benefit with an amount equivalent to 20% of sum insured. If the Life Insured is diagnosed with one of the covered Critical Illnesses, a benefit amount equivalent to 100% of sum insured plus Special Dividends, after deduction of any payment of the Early Stage Critical Illness Benefit and indebtedness will be payable. Life Insured will receive an extra 50% of sum insured if the diagnosis of the first Critical Illness is made before the 10th Policy Anniversary. Life Insured will receive an extra 20% of sum insured if the first Cancer is diagnosed before age 18. The Basic Plan will remain in force after the Critical Illness Benefit is paid.

Please refer to the full list of covered illnesses in the corresponding sections in this product brochure.



「通波仔」及「原位癌」早期嚴重疾病各多達 2 次賠償³

Maximum 2 claims for each of Percutaneous Coronary Intervention and Carcinoma-in-situ³ of Early Stage Critical Illnesses

早期嚴重疾病保障讓受保人就每種受保早期嚴重疾病索償一次，而「通波仔」及「原位癌」則可各多達 2 次賠償³。

The Early Stage Critical Illness benefit allows the Life Insured to claim for one time per covered early stage diseases; while maximum 2 claims are allowed for each of Carcinoma-in-situ and Percutaneous Coronary Intervention³.

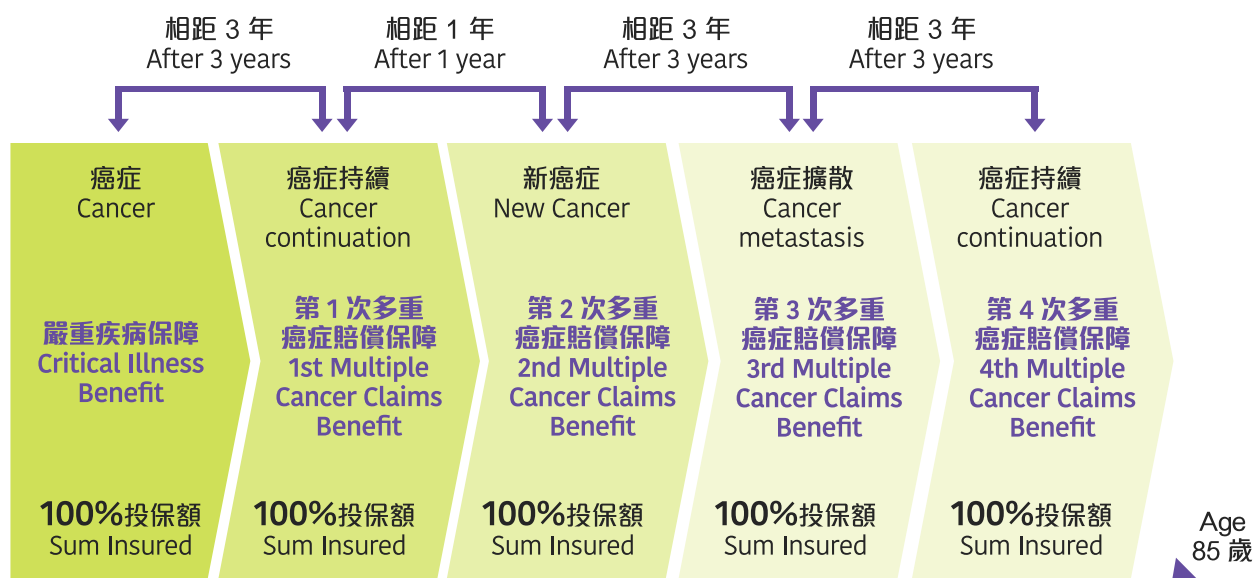


嚴重疾病保障包括額外 4 次癌症多重保障⁴達投保額 400%

Critical Illness Benefit includes additional 4 claims for Cancer⁴ up to a total of extra 400% of Sum Insured

本計劃在支付嚴重疾病保障後，提供額外 4 次癌症（包括之前癌症的持續、擴散或復發；以及患有新癌症）賠償⁴，每次賠償相等於投保額 100%。此多重癌症賠償保障為受保人提供保障至 85 歲。

After the Critical Illness Benefit is paid, the plan allows 4 additional claims for Cancer⁴ (including persistent Cancer, metastasis or recurrence of a previous Cancer and new Cancer), each claim with 100% of the sum insured payable. This Multiple Cancer Claims Benefit will cover the Life Insured up to age 85.



注意 Note:

嚴重疾病（癌症除外）的診斷日期與前次或其後確診的新癌症的診斷日期須相距至少 1 年。若為癌症復發、擴散或前次之相關癌症之持續癌症，前次癌症的診斷日期與是次癌症的診斷日期須相距至少 3 年。

The period between the dates of diagnosis of the Critical Illness (other than Cancer) or of the preceding Cancer and the subsequent new Cancer must be at least 1 year. For recurrence of Cancer, metastasis or continuation of relevant preceding Cancer, the period between the dates of diagnosis for the preceding Cancer and the current Cancer is at least 3 years.



賠償達投保額 100% 後，豁免未來基本保障保費

Basic plan future premium will be waived when claim amount reached 100% of sum insured

當嚴重疾病或早期嚴重疾病的賠付金額達投保額的 100%，基本計劃的所有保費將獲豁免。

Once we have paid 100% of sum insured on Critical Illness or Early Stage Critical Illness, the balance of premiums payable under the basic plan shall be waived.



簡易受保增額選擇

Simplified Insurability Option

您可於受保人年滿 18 歲後，投保最高達於本保單的投保額 50% 的新危疾計劃⁶。有關詳情，請參考產品概覽部份。

You can apply to purchase a new critical illness insurance plan up to 50% of the sum insured of the policy when the Life Insured reaches age 18⁶, which means greater support for the future. For more details, please refer to product summary of this brochure.



人壽保障至 100 歲 Life protection up to age 100

若受保人於 100 歲前不幸身故，本計劃會作出身故賠償，金額相等於投保額 100% 加上特別紅利（如有），但須扣除已支付的早期嚴重疾病賠償、嚴重疾病賠償及任何欠款。受保人於第 10 個保單週年日前身故，可獲額外賠償投保額 50%。有關詳情，請參考產品概覽部份。

In the unfortunate event of the Life Insured's passing before age 100, the plan will pay a death benefit equivalent to 100% of the sum insured plus Special Dividends (if any) after deduction of all payment of Early Stage Critical Illness Benefit, Critical Illness Benefit and any indebtedness. If the Life Insured passes away before the 10th Policy Anniversary, an extra 50% of sum insured will be paid. For more details, please refer to product summary of this brochure.



助您長遠累積財富 Long-term wealth accumulation

本計劃會於保單生效後第二個週年日開始提供保證現金價值，並在保單內長遠累積。同時，本計劃為分紅保險計劃，會在基本計劃生效 5 年後提供非保證特別紅利。特別紅利⁵由本公司不時釐定，不會在保單中累積，亦不會永久計入其他價值或保障中。

From the 2nd anniversary date after policy effective date, the plan provides you with a guaranteed cash value, which will build up gradually in the policy over the long term. As a participating insurance plan, the policy provides a non-guaranteed Special Dividend after the Basic Plan has been in force for 5 years as well. Special Dividend⁵ is determined by Well Link Life at our sole discretion from time to time. It does not accumulate and is not a permanent addition to other values or benefits under the policy.



多種保費繳費年期可供選擇 Flexible premium payment terms

本計劃備有 4 種保費繳費年期可供選擇：5 年、10 年、15 年及 20 年。

For your easier financial planning, the plan has 4 options of premium payment term: 5, 10, 15 and 20 years.



自選附加利益保障讓您加倍安心 Supplementary benefits available for extra protection

您可以選擇於基本保障加上附加利益保障，確保於不幸事件發生時，避免影響摯愛家人的保障。附加利益保障涉及額外保費、核保、條款及條件。若基本計劃的保障終止，附加利益保障所提供的保障亦會隨之終止。

To provide even more protection for your loved ones in the event of unfortunate circumstances, you can choose to add supplementary benefits to ensure the continuous protection under the basic plan. Supplementary benefits are subject to additional premiums, underwriting and terms and conditions. All benefits under the supplementary benefits will end when your basic plan is terminated.



個案一 — 保障不同階段的嚴重疾病

Case 1 – Protection throughout different stages of critical illness

洪先生現年 30 歲，已婚，妻子為家庭主婦，兒子剛出生。洪先生的好友 Peter 不幸患癌，由於他沒有任何保險保障，醫藥費幾乎耗盡積蓄，提醒洪先生要及早為自己購買危疾保障。由於每月支出已消耗大部份收入，洪先生的保費支付能力有限，於是他選擇投保**立安心危疾保障計劃**。

Mr. Jason Hung is married, his wife is a house-wife to look after their new-born son. Jason's friend Peter suffered from Cancer. Without any insurance cover, the medical expenses almost exhausted all of Peter's savings. It reminded Jason the importance

of purchasing critical illness insurance. However, his premium affordability is limited due to heavy financial burden. He thus purchased **Well Protect Critical Illness Insurance Plan**.

▶ 受保人 Life Insured	洪先生（非吸煙者）Mr. Jason Hung (non-smoker)
▶ 投保時之年齡 Issue age	30
▶ 投保額 Sum insured	US\$80,000 美元
▶ 保費繳費年期 Premium payment term	20 年 Years
▶ 每年基本保費 Annual basic premium	US\$2,059.20 美元

Age 32 歲	20% 大腸原位癌 Carcinoma-in-situ of Colon	第 1 次早期嚴重疾病保障 1st Early Stage Critical Illness Benefit of US\$16,000 = US\$80,000 x 20%
Age 39 歲	20% 「通波仔」手術 Percutaneous Coronary Intervention	第 2 次早期嚴重疾病保障 2nd Early Stage Critical Illness Benefit of US\$16,000 = US\$80,000 x 20%
Age 43 歲	60% 肝癌 Liver Cancer <div>豁免基本計劃所有未來保費 Waive all future premium of the Basic Plan</div>	第 1 次嚴重疾病保障 1st Critical Illness Benefit of US\$48,000 = US\$80,000 – US\$16,000 – US\$16,000
Age 46 歲	100% 肝癌持續 Liver Cancer continued	第 1 次癌症多重保障* 1st Multiple Cancer Claim* Benefit of US\$80,000 (經診斷患有肝癌的 3 年後 After 3 years from the diagnosis of the preceding Liver Cancer)
Age 47 歲	100% 肺癌 Lung Cancer	第 2 次癌症多重保障* 2nd Multiple Cancer Claim* Benefit of US\$80,000 (經前次肝癌索償後的 1 年後患有新癌症 New Cancer after 1 year from the diagnosis of the immediately preceding claim for Liver Cancer)
Age 50 歲	100% 肝癌復發 Recurrent Liver Cancer	第 3 次癌症多重保障* 3rd Multiple Cancer Claim* Benefit of US\$80,000 (經診斷患有肝癌的 3 年後 After 3 years from the diagnosis of Liver Cancer)
Age 53 歲	100% 肝癌持續 Liver Cancer continued	第 4 次癌症多重保障* 4th Multiple Cancer Claim* Benefit of US\$80,000 (經診斷患有肝癌的 3 年後 After 3 years from the diagnosis of Liver Cancer)

總賠償金額相等於投保額之
Total benefits payable is equivalent to
500% of Sum Insured

* 癌症多重保障只於受保人 85 歲前適用。
Multiple Cancer Claim benefit is only available before the Life
Insured reaches age 85.



個案二 — 及早為子女提供危疾保障

Case 2 – Protect your kids with critical illness coverage

陳先生現年 45 歲，育有一子 Arthur，現年 5 歲。陳先生與太太身為父母，自然希望 Arthur 健康成長，但也得防患未然，於是他選擇及早為兒子購買立安心危疾保障計劃。

Mr. Anthony Chan, aged 45, has a 5 years old son called Arthur. All parents wish their kids can stay healthy, the Chan's couple is of no exception. They also believe in the importance of saving for the rainy days and hence, Anthony purchased **Well Protect Critical Illness Insurance Plan** for Arthur.

▶ 受保人 Life Insured	Arthur (非吸煙者 Non-smoker)
▶ 保單權益人 Policyowner	陳先生 Mr. Anthony Chan
▶ 受保人投保時之年齡 Issue age of Life Insured	5
▶ 投保額 Sum insured	US\$80,000 美元
▶ 保費繳費年期 Premium payment term	20 年 Years
▶ 每年基本保費 Annual basic premium	US\$1,264.80 美元

受保人年齡
Age of Life Insured

Age 5 歲

保單生效
Policy in-force

第 1 次嚴重疾病保障

1st Critical Illness Benefit of

US\$120,000 = US\$80,000 + (US\$80,000 x 50%) (保單生效首十年首次確診嚴重疾病 First time diagnosis of Critical Illness at the first 10 policy years)

Age 10 歲

170% 急性白血病 (血癌)
Acute Leukemia

US\$16,000 = US\$80,000 x 20% (受保人 18 歲或以下首次確診癌症 First time diagnosis of Cancer when the Life Insured ages 18 or below)

豁免基本計劃所有未來保費
Waive all future premium of the Basic Plan

= US\$136,000

Age 18 歲

若於保單生效期間未有提出索償，陳先生可選擇於 Arthur 年滿 18 歲後緊接的保單週年日前後一個月內，投保最高達於本保單的投保額 50% 的新危疾計劃⁶。

If no claims has been made while the policy is in force, Anthony may apply to purchase a new critical illness insurance plan up to 50% of the sum insured of the policy within the period of one month before or one month after Policy Anniversary following Arthur reaches age 18⁶.

以上個案乃假設並只作舉例說明之用，實際紅利派發並非保證，其金額由立橋人壽全權決定。

The above example is hypothetical and for illustrative purposes only. Actual dividends are not guaranteed and are declared at Well Link Life's sole discretion.

產品概覽 Product Summary

產品種類 Product Type	基本計劃 Basic Plan	
保費繳費年期及投保年齡 Premium Payment Term and Issue Age	5 年years	0 歲（15日）至 60 歲 Age 0 (15 Days) to Age 60
	10 年years	0 歲（15日）至 55 歲 Age 0 (15 Days) to Age 55
	15 年years	0 歲（15日）至 50 歲 Age 0 (15 Days) to Age 50
	20 年years	0 歲（15日）至 45 歲 Age 0 (15 Days) to Age 45
保費繳付模式 Premium Payment Mode	月繳 / 年繳 Monthly / Annual	
保單貨幣 Policy Currency	美元 / 港元 USD / HKD	
最低投保額 Minimum Sum Insured	US\$15,000 美元 / HK\$120,000 港元	
保障年期 Benefit Term	至To Age 100 歲	
豁免繳付保費 Waiver of Premium Benefit	<p>已支付早期嚴重疾病賠償及嚴重疾病賠償金額達投保額的100%，保單的結餘保費將獲豁免</p> <p>Upon payment of 100% of Sum Insured for Early Stage Critical Illness and Critical Illness Benefit, the balance of premiums payable under this Policy shall be waived</p>	
早期嚴重疾病賠償 Early-stage Critical Illness Benefit	<p>應等於診斷時的投保額的 20%；減任何欠款。</p> <p>每種早期嚴重疾病只會獲支付 1 次早期嚴重疾病賠償，惟「原位癌」及「經皮穿刺冠狀動脈介入治療術」（「通波仔」）各支付最多 2 次賠償³。</p> <p>Early Stage Critical Illness Benefit shall equal to 20% of Sum Insured at time of Diagnosis; less any Indebtedness.</p> <p>Early Stage Critical Illness Benefit will only be paid once for each Early Stage Critical Illness, except for Carcinoma-in-situ and Percutaneous Coronary Intervention for which a maximum of 2 times for each will be paid³.</p>	
嚴重疾病賠償 Critical Illness Benefit	<p>100% 投保額及特別紅利（如有），扣除所有已支付的早期嚴重疾病賠償及任何欠款。若首次嚴重疾病的診斷於第十個保單週年日之前，我們會額外支付投保額的 50% 作為嚴重疾病賠償的一部份。</p> <p>若首次嚴重疾病的診斷為癌症而受保人於診斷時的年齡為18歲或以下，我們會額外支付投保額的20% 作為嚴重疾病賠償的一部份。</p> <p>100% Sum Insured plus special dividend (if any) after deduction of all payment of the Early Stage Critical Illness Benefit and any indebtedness. If the Diagnosis of the first Critical Illness is made before the 10th Policy Anniversary, we will pay an extra 50% of the Sum Insured as part of the Critical Illness Benefit.</p> <p>If the Diagnosis of the first Critical Illness is Cancer and the Life Insured is aged 18 or below at the time of Diagnosis, we will pay an extra 20% of the Sum Insured as part of the Critical Illness Benefit.</p>	

癌症多重賠償保障⁴
Multiple Cancer
Claims Benefit⁴

額外 4 次癌症賠償，每次賠償額為投保額的 100%，總和限額為投保額的 400%，並須符合以下條件：

- 嚴重疾病（癌症除外）的診斷日期與前次或其後確診的新癌症的診斷日期須相距至少 1 年；
- 癌症復發、擴散或前次之相關癌症之持續癌症，前次癌症的診斷日期與是次癌症的診斷日期須相距至少 3 年

只適用於受保人 85 歲前。

4 additional Cancer claims of 100% of the Sum Insured each time and subject to maximum claim limit of 400% of the Sum Insured. The benefit is payable if the following conditions are met:

- The period between the dates of diagnosis of the Critical Illness (other than Cancer) or of the preceding Cancer and the subsequent, new Cancer must be at least 1 year;
- For recurrence of Cancer, metastasis or continuation of relevant preceding Cancer, the period between the dates of diagnosis for the preceding Cancer and the current Cancer is at least 3 years.

Only applicable before Life Insured attained age of 85.

身故賠償
Death Benefit

身故賠償應等於：

- (i) 受保人身故時的投保額；減 (iii) 特別紅利，如有；減
- (ii) 已支付的早期嚴重疾病賠償；加 (iv) 任何欠款。

若受保人於第 10 個保單週年日之前身故，我們會於身故賠償中額外支付投保額的 50%。

如就嚴重疾病賠償及/或早期嚴重疾病賠償支付的金額已達投保額的 100%（或更多，視情況而定），則不會再支付任何身故賠償。

Death Benefit shall equal to:

- (i) Sum Insured at time of Life Insured's Death; less
- (ii) Payment of Early Stage Critical Illness Benefit; plus
- (iii) Special Dividend, if any; less
- (iv) any Indebtedness.

If the Life Insured dies before the 10th Policy Anniversary, an extra 50% of the Sum Insured will be paid.

No death benefit will be payable if 100% (or more, as the case may be) of Sum Insured has been paid for Critical Illness Benefit and/or Early Stage Critical Illness Benefit.

退保保障
Surrender Benefit

退保價值應等於：

- (i) 退保時的保證現金價值；減 (iii) 特別紅利，如有；減
- (ii) 已支付的早期嚴重疾病賠償；加 (iv) 任何欠款

如就嚴重疾病賠償及/或早期嚴重疾病賠償支付的金額已達投保額的 100%（或更多，視情況而定），則不會再支付任何退保給付。

Surrender value shall equal to:

- (i) Guaranteed Cash Value at time of surrender; less
- (ii) Payment of Early Stage Critical Illness Benefit; plus
- (iii) Special Dividend, if any; less
- (iv) Any indebtedness

No surrender benefit will be payable if 100% (or more, as the case may be) of sum insured has been paid for Critical Illness Benefit and/or Early Stage Critical Illness Benefit.

產品概覽 Product Summary (續 Continued)

期滿保障 Maturity Benefit

若受保人於期滿日仍然生存，期滿金將發放給保單權益人。

期滿金應等於：

- (i) 期滿日時的保證現金價值；減 (iii) 特別紅利，如有；減
(ii) 已支付的早期嚴重疾病賠償；加 (iv) 任何欠款

如就嚴重疾病賠償及/或早期嚴重疾病賠償支付的金額已達投保額的 100%（或更多，視情況而定），則不會再支付任何期滿給付。

If the Life Insured is alive on the Maturity Date, a maturity benefit will be paid to the Policyowner.

Maturity benefit shall equal to:

- (i) Guaranteed Cash Value on the Maturity Date; less
(ii) Payment of Early Stage Critical Illness Benefit; plus
(iii) Special Dividend, if any; less
(iv) Any indebtedness

No maturity benefit will be payable if 100% (or more, as the case may be) of sum insured has been paid for Critical Illness Benefit and/ or Early Stage Critical Illness Benefit.

簡易受保增額選擇 Simplified Insurability Option

此選擇只適用於保單日期時未滿十八歲的受保人。

在本保單有效期間及未有提出索償（根據本保單或受保人受保的其他保單）的情況下，受保人於年滿18歲後緊接的保單週年日前後一個月內，可投保最高達於本保單的投保額 50% 的新危疾計劃（惟不得超過總金額1,000,000港元 / 125,000美元，若受保人受保於一份或多份立安心危疾保障計劃）。

This option is only available for the Life Insured age below 18 as at the Policy Date. While this Policy is in force and no claims has been made (under this Policy or other policies covering the Life Insured), the Life Insured may purchase a new critical illness insurance plan up to 50% of the Sum Insured of this Policy (but in any event shall not exceed a total maximum amount of HK\$1,000,000 or US\$125,000 if the Life Insured is covered by one or more Well Protect Critical Illness Insurance Plan(s)) within the period of one month before or one month after the Policy Anniversary following the Life Insured reaches Age 18.

註釋 Remarks:

¹ 「不能獨立生活」及「完全及永久傷殘」的保障年齡為 18 歲至 64 歲。

The insured age for 'Loss of Independent Existence' and 'Total and Permanent Disability' is between ages of 18 and 64.

² 若受保人受保於超過一份本公司簽發的立安心危疾保障計劃，則本公司根據所有這些保單給付早期嚴重疾病賠償最高金額不得超過：(a) 港元\$400,000（如每一計劃的保單貨幣為港元）；(b) 美元\$50,000（如每一計劃的保單貨幣為美元）；(c) 如多個計劃組合同時以港元及美元為保單貨幣，則港元\$400,000或美元\$50,000的較高者。

If the Life Insured is covered by more than one policy under Well Protect Critical Illness Insurance Plan, the total maximum amount of the Early Stage Critical Illness Benefit payable by the Company under all such policies shall equal to (a) HK\$400,000 if the policy currency of each such policy is denominated in HKD in the relevant Policy Schedules; (b) US\$50,000 if the policy currency of each such policy is denominated in USD in the relevant Policy Schedules; or (c) if the Life Insured is covered by policies denominated in a combination of HKD and USD, the highest of HK\$400,000 or USD\$50,000 (adopting the higher of the stated amount in currency denomination as expressed in those relevant policies).

³ 「原位癌」必須出現於兩個不同器官，若該器官有左邊及右邊之分（包括但不限於肺或乳房），則左邊及右邊均被視為同一器官。「經皮穿刺冠狀動脈介入治療術」治療冠狀動脈狹窄位置，必須於第一次索償時的檢查結果內沒有 50% 以上的狹窄。

Carcinoma-in-situ must occur in two different organs. If an organ in the body has both a left and a right component (such as the lungs or breasts), the left side and right side of the organ shall be considered one and the same organ. Percutaneous Coronary Intervention treatment must be performed on a location of stenosis in coronary artery where no stenosis of greater than 50% was identified in the medical examination relating to the first claim.

⁴ 受保人須於診斷日後仍然生存最少14天。

The Life Insured must survive at least 14 days from the date of Diagnosis.

⁵ 特別紅利為一次性紅利，並會於第五個保單週年日或之後及下列任何一種情況最早發生時支付（如有）：

- (i) 受保人身故； (iii) 已支付期滿金（如有）；或 (v) 累積支付的賠償已達投保額的 100% 時。
(ii) 保單權益人退保；或 (iv) 本公司已作出首次嚴重疾病賠償；或

特別紅利並非保證金額，並會不時公佈。

Special Dividend is a one-off dividend and is payable on or after the 5th Policy Anniversary upon the first occurrence of any one of the following events:

- (i) the death of the Life Insured; (iii) the Company's payment of maturity benefit (if any); or (v) accumulated 100% of the Sum Insured has been paid.
(ii) surrender of this Policy by the Policyowner; or (iv) the Company's payment of first Critical Illness Benefit; or

Special Dividend is not guaranteed as may be declared from time to time.

⁶ 投保申請必須以令我們滿意的書面通知遞交給我們，需完成一份本公司要求的簡易健康問卷，並符合當時適用的指定條件及本公司的行政規則（包括最低投保額）。

新計劃必須為申請時可容許及適用的危疾計劃，而保費會根據當時新計劃的投保額、適用於新生意的保費率及受保人的年齡而釐訂。

新計劃必須經本公司批准及認可方可生效。

The request must be submitted in a written notice satisfactory to us, while completing a simplified health questionnaire as requested by the Company and meet all the specified conditions as well as administrative rules (including minimum Sum Insured limit) of the Company at the time of request.

The new plan shall be a selected critical illness plan that is available at the time of the request. The premium of the new plan will be based on the sum insured and the premium rates then used by the Company for new business at the then attained Age of the Life Insured.

The new plan shall be effective only if approved and endorsed by the Company.

受保嚴重疾病一覽表 Overview of Critical Illnesses Covered

A. 早期嚴重疾病 Early Stage Critical Illness

組別 Group	早期嚴重疾病 Early Stage Critical Illness
1 早期癌症 Early Stage Cancer	1. 原位癌 Carcinoma-in-situ 2. 早期惡性腫瘤 Early Stage Malignancy
2 與心臟相關早期疾病 Early Stage Illnesses related to the Heart	3. 主動脈疾病的血管介入治療或主動脈瘤 Endovascular Treatments of Aortic Disease or Aortic Aneurysm 4. 心瓣膜疾病的次級創傷性治療 Less Invasive Treatments of Heart Valve Disease 5. 次級嚴重心臟疾病 Less Severe Heart Disease (包括植入心臟起搏器或除纖顫器 including cardiac pacemaker or defibrillator insertion) 6. 次級嚴重傳染性心內膜炎 Less Severe Infective Endocarditis 7. 微創進行直接的冠狀動脈搭橋手術 Minimally Invasive Direct Coronary Artery By-pass 8. 經皮穿刺冠狀動脈介入 Percutaneous Coronary Intervention 9. 心包膜切除手術 Pericardectomy
3 與神經系統相關早期疾病 Early Stage Illnesses related to Nervous System	10. 於頸動脈進行血管成形術或內膜切除術 Angioplasty or Endarterectomy for Carotid Arteries 11. 植入大腦內分流器 Cerebral Shunt Insertion 12. 早期腦退化症（包括早期亞爾茲海默氏症） Early Stage Dementia including Early Stage Alzheimer's Disease 13. 大腦動脈瘤的血管介入治療 Endovascular Treatment for Cerebral Aneurysm 14. 次級嚴重細菌性腦（脊）膜炎 Less severe Bacterial Meningitis 15. 次級嚴重昏迷 Less Severe Coma 16. 次級嚴重腦炎 Less Severe Encephalitis 17. 次級嚴重帕金森症 Less Severe Parkinson's Disease 18. 中度嚴重腦部損傷 Moderately Severe Brain Damage 19. 中度嚴重癱瘓 Moderately Severe Paralysis 20. 嚴重精神病 Severe Psychiatric Illness 21. 腦硬膜下血腫手術 Surgery for Subdural Haematoma 22. 腦下垂體腫瘤切除手術 Surgical Removal of Pituitary Tumour 23. 須作手術的大腦動脈瘤 Cerebral Aneurysm Requiring Surgery
4 與主要器官或功能相關早期疾病 Early Stage Illnesses related to Major Organs or Functions	24. 膽道重建手術 Biliary Tract Reconstruction Surgery 25. 慢性肺病 Chronic Lung Disease 26. 肝炎連肝硬化 Hepatitis with Cirrhosis 27. 次級嚴重再生障礙性貧血 Less Severe Aplastic Anaemia 28. 次級嚴重腎臟疾病 Less Severe Kidney Disease 29. 次級嚴重系統性紅斑狼瘡 Less Severe Systemic Lupus Erythematosus 30. 肝臟手術 Liver Surgery 31. 主要器官移植（於器官移植輪候冊名單上） Major Organ Transplantation (on waiting list) 32. 單肺切除手術 Surgical Removal of One Lung
5 其他早期嚴重疾病 Other Early Stage Critical Illnesses	33. 植入人工耳蝸手術 Cochlear Implant Surgery 34. 糖尿病視網膜病變 Diabetic Retinopathy 35. 周圍動脈疾病的血管介入治療 Endovascular Treatment of Peripheral Arterial Disease 36. 意外引致的臉部燒傷 Facial Burns due to Accident 37. 意外受傷所需的面容重建手術 Facial Reconstructive Surgery for Injury due to Accident 38. 意外引致的次級嚴重身體燒傷 Less Severe Burns to Body due to Accident 39. 次級嚴重庫賈氏病 Less Severe Creutzfeldt-Jakob Disease 40. 單耳失聰 Loss of Hearing In One Ear 41. 失去一肢 Loss of One Limb 42. 單目失明 Loss of Sight In One Eye 43. 骨質疏鬆症連骨折 Osteoporosis with Fractures 44. 嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症 Severe Central or Mixed Sleep Apnea 45. 嚴重阻塞性睡眠窒息症 Severe Obstructive Sleep Apnea

受保嚴重疾病一覽表 Overview of Critical Illnesses Covered (續 Continued)

B. 嚴重疾病 Critical Illness

組別 Group	嚴重疾病 Critical Illness	組別 Group	嚴重疾病 Critical Illness
1 癌症 Cancer	1. 癌症 Cancer	4 與主要器官或功能相關疾病 Illnesses related to Major Organs or Functions	31. 急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis 32. 再生障礙性貧血 Aplastic Anaemia 33. 慢性肝病 Chronic Liver Disease 34. 慢性復發性胰臟炎 Chronic Relapsing Pancreatitis 35. 末期肺病 End Stage Lung Disease 36. 爆發性肝炎 Fulminant Viral Hepatitis 37. 腎衰竭 Kidney Failure 38. 重要器官移植 Major Organ Transplantation 39. 腎髓質囊腫病 Medullary Cystic Disease 40. 系統性紅斑狼瘡性腎炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis 41. 系統性硬皮病 Systemic Scleroderma
2 與心臟相關疾病 Illnesses related to the Heart	2. 心肌病 Cardiomyopathy 3. 冠狀動脈手術 Coronary Artery Surgery 4. 心臟病發 Heart Attack 5. 心瓣置換及修補 Heart Valve Replacement and Repair 6. 傳染性心內膜炎 Infective Endocarditis 7. 其他嚴重的冠狀動脈疾病 Other Serious Coronary Artery Disease 8. 原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension 9. 主動脈手術 Surgery to Aorta	5 其他嚴重疾病 Other Critical Illnesses	42. 失明 Blindness 43. 慢性腎上腺功能不全 Chronic Adrenal Insufficiency (即阿狄森氏病 Addison's Disease) 44. 庫賈氏病 Creutzfeldt-Jakob Disease 45. 克隆氏病 Crohn's Disease 46. 伊波拉 Ebola 47. 象皮病 Elephantiasis 48. 因輸血感染人類免疫力缺乏病毒 (HIV) HIV due to Blood Transfusion 49. 失聰 Loss of Hearing 50. 失去一肢及一眼 Loss of One Limb and One Eye 51. 喪失語言能力 Loss of Speech 52. 失去兩肢 Loss of Two Limbs 53. 嚴重燒傷 Major Burns 54. 因醫療感染人類免疫力缺乏病毒 (HIV) Medically Acquired HIV Infection 55. 壞死性筋膜炎 Necrotising Fasciitis 56. 因職業感染人體免疫力缺乏病毒 (HIV) Occupationally Acquired HIV 57. 嗜鉻細胞瘤 Pheochromocytoma 58. 嚴重類風濕關節炎 Severe Rheumatoid Arthritis 59. 嚴重潰瘍性結腸炎 Severe Ulcerative Colitis
3 與神經系統相關之疾病 Illnesses related to the Nervous System	10. 阿爾茲海默氏症/不可還原之器質性腦退化疾病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 11. 植物人 Apallic Syndrome 12. 細菌性腦膜炎 Bacterial Meningitis 13. 良性腦腫瘤 Benign Brain Tumour 14. 昏迷 Coma 15. 腦炎 Encephalitis 16. 偏癱 Hemiplegia 17. 嚴重頭部創傷 Major Head Trauma 18. 結核性腦膜炎 Meningeal Tuberculosis 19. 脊髓性肌肉萎縮症 Spinal Muscular Atrophy 20. 漸進性延髓麻痺症 Progressive Bulbar Palsy 21. 肌萎縮性脊髓側索硬化症 Amyotrophic Lateral Sclerosis 22. 原發性側索硬化 Primary Lateral Sclerosis 23. 多發性硬化症 Multiple Sclerosis 24. 肌肉營養不良症 Muscular Dystrophy 25. 癱瘓 Paralysis 26. 帕金森症 Parkinson's Disease 27. 脊髓灰質炎 Poliomyelitis 28. 進行性核上神經麻痺症 Progressive Supranuclear Palsy 29. 嚴重重症肌無力 Severe Myasthenia Gravis 30. 中風 Stroke	6 末期疾病及傷殘 Terminal Illness and Disabilities	60. 不能獨立生活 Loss of Independent Existence (18 - 64 歲 Age 18-64) 61. 完全及永久傷殘 Total and Permanent Disability (18 - 64 歲 Age 18-64) 62. 末期疾病 Terminal Illness

重要資料 Important Information

紅利理念 Dividend philosophy

我們發出分紅保險計劃，為保單權益人提供非保證紅利。這些保險計劃乃專為長期持有人而設，您所繳交的保費將按照我們的投資策略投資於不同投資組合，而保單保障或開支費用將適當地從保費或資產中扣除。您的保單可以分享相關產品組別之盈餘（如有），而產品組別將由我們釐定。我們致力確保保單權益人和股東之間得到合理的利潤分配；以及不同組別的保單權益人之間，得以公平的方式分配利潤。

我們將至少每年檢視和釐定一次紅利，當中會考慮到每個因素的過往經驗和未來展望，包括但不限於以下因素：

投資回報：包括產品相關資產的利息收入和市場價值之任何變化。視乎產品的資產分配，投資回報可能受到利息收入波動（利息收入和利率前景）和各種市場風險的影響，包括信貸息差和違約風險，股票類資產價格波動；和相關資產對應於保單貨幣的外匯波動。

退保：包括保單退保及保單失效；以及其對相關產品資產的影響。

索償：包括就產品提供身故賠償和其他保障利益的成本。

費用：包括與保單直接相關的費用（例如佣金、承保費、總發和保費繳交的費用）；和分配至產品組別的間接開支（例如一般行政費用）。

未來的投資表現無法預測。為了緩和投資表現的波動及提供更穩定的紅利，我們可能只會分配部份利潤或虧損予保單權益人，以抵銷短期內的投資波動對紅利的影響。實際公佈的紅利及分紅可能與現有產品資訊中所提供的說明不同（例如保單建議書）。如實際紅利與建議書說明有所不同，或預測紅利/分紅表現有所修訂，將於保單週年通知書中列明。

由委任精算師審閱及認可的建議紅利/分紅將由公司董事會（包括一個或以上獨立非執行董事）審議批准。

您可瀏覽網址 www.wli.com.hk，了解本公司過往派發紅利的資料作參考用途。請留意過往紅利資料或表現並不能作為未來表現的指標。

We issue participating insurance plans, which offer the Policyowners with non-guaranteed dividends/bonus. These insurance plans are designed to be held long term. Your premiums will be invested in an investment portfolio to support those policies according to our investment strategy, with the cost of policy benefits and expenses deducted as appropriate from premiums or assets. Your policy can share the divisible surplus (if any) from related products determined by us. We aim to ensure a fair way of sharing profits between Policyowners and Shareholders, and among different groups of Policyowners.

The Company will review and determine the dividend / bonus at least once a year, taking into consideration both past experience and future outlooks for all the factors including, but not limited to, the following:

Investment returns: include both interest earnings and any changes in the market value of the products' backing asset. Depending on the asset allocation of the products, investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity-like asset prices and currency fluctuation of the backing asset against the policy currency.

Surrenders: include policy surrender and lapse; and the corresponding impact on investment backing the products.

Claims: include the cost of providing the death benefit and other insured benefits under the product.

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expense) and indirect expenses allocated to the product group (e.g. general administrative costs).

Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable dividend / bonus payments. To stabilize the dividend / bonus, we may distribute a proportion of the financial performance in a particular year attributable to the Policyowners, with an aim to smooth out the short-term volatility of dividend / bonus rate over the course of the policy term. The actual dividends and bonuses declared may be different from those illustrated in any product information provided (e.g. benefit illustrations). If there are any changes in the actual dividends/bonuses against the illustration or in the projected future dividends/bonuses, such changes will be reflected in the policy anniversary statement.

The dividend / bonus recommendation, which is reviewed and endorsed by the Appointed Actuary, will be approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

You may visit www.wli.com.hk to understand the Company's dividend history for reference purpose. Please note that past performance of dividend is not an indicator for its future performance.

投資理念、政策及策略 Investment philosophy, policy and strategy

我們的投資理念是追求穩定的投資回報以支持產品，以向保單持有人提供長期價值和保證得益，同時符合立橋人壽的業務及財務目標。

我們的投資政策旨在實現長遠投資目標，同時減少投資回報的波動；並致力控制和分散風險，維持充足的流動性，並按負債狀況管理資產。

在一般情況下，本計劃下保單的資產主要包括：

目標資產類別	資產組合 (%)
固定收益工具或有息證券（包括但不限於政府及企業債券等）	55% - 75%
股票類資產（包括但不限於股權類投資、互惠基金、物業投資等）	25% - 45%

我們目前的長期投資策略是將資產因應產品的負債分配到固定收益類工具或股票類資產。不同產品可能有不同的目標資產組合並會揭露於產品小冊子中。我們的目標資產組合致力提供在可接受的範圍內地域性及行業的多元化。特別是：

- 固定收益類工具主要包括政府、超國家機構、金融機構和企業發行的債券和債務證券，主要投資於香港、中國、北美、歐洲和亞太區。
- 股票類資產包括普通股、優先股，交易所買賣基金以及房地產投資等。這些股票類資產主要投資於香港、中國、北美、歐洲和亞太區。

此外，我們可能會通過衍生工具和其他金融協議來優化我們的投資策略，以實現高效和有效的風險管理。

在最大努力的基礎上，我們主要透過配對資產投資與負債的貨幣以降低貨幣風險。視乎市場供應，可能會投資於貨幣掉期交易等衍生工具以降低貨幣風險。

資產投資組合是由投資專業人士密切管理。投資策略可能會根據市場狀況和經濟前景而變動。如果投資策略發生任何重大變更，我們會告知保單權益人相關變更、原因以及對保單的潛在影響。

重要資料 Important Information (續 Continued)

Our investment philosophy is to deliver stable returns which are in line with the product, therefore to provide long-term values and meet guaranteed benefits committed to our Policyowners, as well as the Company's business strategy and financial objectives.

Our investment policy aims to achieve long-term target investment returns while minimize the corresponding volatility in investment returns over time. It also aims to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.

Under normal circumstances, the assets supporting the policies under this plan mainly consist of the following:

Asset Class	Asset Mix (%)
Fixed income instrument or interest-bearing securities (including but not limited to government and corporate bonds, etc)	55% - 75%
Equity-like assets (including but not limited to equity investment, mutual funds, properties investment, etc)	25% - 45%

Our current long-term target strategy is to allocate assets attributed to the liability of our products into fixed income instruments or equity-like assets. The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support. In particular:

- The fixed income instruments predominantly include bonds and debts securities issued by governments, supranational, financial institutions and corporates. They are mainly invested in the geographic region of Hong Kong, China, North America, Europe and Asia-Pacific.
- Equity-like assets may include common stocks, preferred shares, exchange traded funds, and other alternative investments such as real estate investments. These equity-like assets are mainly invested in Hong Kong, China, North America, Europe and Asia Pacific.

In addition, we may complement our investment strategies with the use of derivatives and other financial agreements to achieve an efficient and effective risk management.

We mitigate currency risk by primarily matching the currency of asset investments to the underlying liabilities denomination at best effort. Derivatives such as currency swap might be used to mitigate currency risk, subject to market availability.

The asset portfolio is actively managed by investment professionals to closely monitor the investment performance. The investment strategy may be subject to change depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform Policyowners of the changes, with underlying reasons and potential impacts to the policies.

產品性質 Nature of the product

本計劃乃一項含有儲蓄成份的分紅壽險產品。保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內，儘管本計劃的推銷文件/ 產品簡介冊或本計劃的銷售文件沒有費用與收費表/ 費用與收費部份或沒有保費以外之額外收費。

This plan is a participating life product with a savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure/ leaflet and/ or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.

終止 Termination Conditions

本保單於保單簽發日期生效，於以下任何一種情況最早發生時終止：

- (i) 受保人身故；
- (ii) 如受保人為八十五歲以下，作出的嚴重疾病賠償及/ 或早期嚴重疾病賠償已到達總和限額；
- (iii) 如受保人年滿八十五歲或以上，作出的嚴重疾病賠償及/ 或早期嚴重疾病賠償已到達投保額的100%；
- (iv) 本公司批准保單權益人書面要求退保；
- (v) 本保單到達期滿日；
- (vi) 本保單於保費寬限期後失效；或
- (vii) 不能作廢價值（相等於保證現金價值減去任何欠款後的金額）等於或少於零。

This Policy becomes effective on the Policy Issue Date and will terminate upon the first occurrence of any one of the following events:

- (i) The Death of the Life Insured;
- (ii) Payment of the Critical Illness Benefits and/ or Early Stage Critical Illness Benefits reaches the maximum claim limit if the Life Insured is below age 85;
- (iii) Payment of the Critical Illness Benefits and/ or Early Stage Critical Illness Benefits reaches 100% of the Sum Insured if the Life Insured is age 85 or above;
- (iv) The Company approves the written request of the Policyowner for surrender;
- (v) This Policy reaches the Maturity Date;
- (vi) This Policy lapses after the end of the Grace Period; or
- (vii) The Non-forfeiture Value (equals to the sum of the Guaranteed Cash Value less any Indebtedness) is equal to or less than zero.

自殺 Suicide

若受保人於下列日期起計 12 個月內自殺身亡，無論自殺時神志清醒與否，本公司的責任只限於退還下列有關日期起計已繳付的基本計劃保費（不含利息）減除任何欠款：保單簽發日期或恢復生效日（以較遲者為準）；或任何增加投保額的生效日期（只適用於該次新增的投保額）。

If the Life Insured commits suicide, while sane or insane, within 12 months from the following date, the liability of the Company shall be limited to a refund of Premium paid for the Basic Plan since the relevant date without interest less any Indebtedness: the Policy Issue Date or date of any reinstatement, whichever is later; or the effective date of any increase in Sum Insured (applicable to that particular increase in Sum Insured only).

保單冷靜期 Cooling-off Period

如保單未能滿足您的要求，而您並未根據保單提出任何索償，您有權在冷靜期內向本公司發出書面通知要求取消保單並獲退還所有已繳保費。冷靜期為緊接本公司向您或您的指定代表交付 (1) 保單；或 (2) 《冷靜期通知書》之日起計 21 個曆日的期間，以較早者為準。《冷靜期通知書》是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。該取消保單的通知必須由您簽署及註明地址為「香港太古城英皇道 1111 號太古城中心一座 16 樓立橋人壽保險有限公司」，並由本公司在上述地址於冷靜期內直接收到。本公司在收受書面要求後將取消保單，並向您全數退還所有已繳保費，但不包括任何利息。

If you are not satisfied with the policy and have not made any claim under the policy, you have the right to cancel it and obtain a refund of any premium(s) paid by giving a written notice of cancellation to us within the cooling-off period. The cooling-off period is the period of 21 calendar days immediately following the day of the delivery of (1) the policy; or (2) the Cooling-off Notice, to you or your nominated representative, whichever is the earlier. The Cooling-off Notice will be sent to you or your nominated representative to notify you of the cooling-off period around the time the policy is delivered. The notice of cancellation must be signed by you addressing to "Well Link Life Insurance Company Limited at 16/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong" and received directly by us at the aforesaid address within the cooling-off period. Upon receipt of your written notice, the Company will cancel the policy and refund all the premiums you paid, without any interest.

稅務及滙報 Tax and reporting

立橋人壽須遵守《稅務條例》(第112章)內以下的要求，以便稅務局實施《稅務條例》規定的自動交換某些財務帳戶資料的安排：

- (i) 辨識某些帳戶為非除外「財務帳戶」(「非除外財務帳戶」)；
- (ii) 為稅務目的辨識非除外財務帳戶持有人及某些非除外財務帳戶持有實體居留的司法管轄區；
- (iii) 界定某些非除外財務帳戶持有實體的地位為「被動非財務實體」，並為稅務目的辨識其「控權人」居留的司法管轄區；
- (iv) 收集非除外財務帳戶的某些資料(「所需資料」)；及
- (v) 將某些所需資料交予稅務局(統稱為「自動交換資料要求」)。

為遵守「自動交換資料要求」，立橋人壽會要求您提供相關資料。如您有任何疑問，可尋求獨立的專業意見。

Well Link Life must comply with the following requirements of the Inland Revenue Ordinance (Cap. 112) to facilitate the Inland Revenue Department ('IRD') automatically exchanging certain financial account information as provided for thereunder:

- (i) to identify certain accounts as non-excluded 'financial accounts' ('NEFAs');
- (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
- (iii) to determine the status of certain NEFA-holding entities as 'passive NFES' and identify the jurisdiction(s) in which their 'controlling persons' reside for tax purposes;
- (iv) to collect certain information on NEFAs ('Required Information'); and
- (v) to furnish certain Required Information to the IRD (collectively, the 'AEOI requirements').

Well Link Life will request you to provide certain information. You should seek independent professional advice if you have any doubt to comply with the AEOI requirements.

主要除外事項 Key Exclusions

因以下任何一項或多項而直接或間接、完全或部分引起、與其有關、導致或產生的任何嚴重疾病或早期嚴重疾病，將不在本保單的嚴重疾病賠償或早期嚴重疾病的受保範圍內：

- 任何已存在醫療狀況；
- 任何人類免疫力缺乏病毒 (HIV) 的疾病或感染及/或其任何相關的疾病，包括後天免疫力缺乏症(即愛滋病)及/或其引發的任何突變、衍生或變異，因輸血感染人類免疫力缺乏病毒(HIV)、因醫療感染人類免疫力缺乏病毒(HIV)及因職業感染人類免疫力缺乏病毒(HIV)則除外；
- 參與任何軍事或維持和平活動；
- 任何蓄意自殘行為；

在保單簽發日期或加簽批註日期或上一次保單復效的生效日(以最遲者為準)起計首 60 天內，首次出現或顯現有相關的病徵或狀況，或患上首次診斷的嚴重疾病或早期嚴重疾病，將不獲任何嚴重疾病賠償或早期嚴重疾病賠償。本條不適用於由意外事件導致的嚴重疾病或早期嚴重疾病。

以上僅供參考，詳情請參閱此產品的保單條款。

No Critical Illness Benefit or Early Stage Critical Illness will be payable under this Policy for any Critical Illness or Early Stage Critical Illness resulting from, or related to, or caused or contributed directly or indirectly, wholly or partly, by any of the following:

- Any Pre-existing Condition;
- Disease of or infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutations, derivation or variations thereof, except HIV due to Blood Transfusion, Medically Acquired HIV or Occupationally Acquired HIV;
- Participation in any armed force or peace keeping activities;
- Any intentional self-inflicted act;

No Critical Illness Benefit or Early Stage Critical Illness Benefit will be payable under this Policy for any Critical Illness or Early Stage Critical Illness, if the symptoms or conditions of which or the Diagnosis of which first appeared or occurred within 60 days immediately following the Policy Issue Date or the date of endorsement or the effective date of last reinstatement, whichever is the latest. This shall not apply to any Critical Illness or Early Stage Critical Illness caused by an Accident.

The above is for reference only. For more details, please refer to the policy provisions of this product.

保費繳費期及欠繳保費 Premium Payment Term and Non-payment of Premium

您應按所選的保費繳付期準時繳交保費。若您在保費繳付期完結前停止繳交保費，您可選擇任何一項既有現金價值選擇以為保單退保。若有任何保費在寬限期屆滿時仍未繳付，亦沒有作出不能廢除選項，且如果：

- (i) 不能作廢價值等於或多於未付的保費及就其累計的利息時，本公司將會就未付的保費提供自動保費貸款，使本保單繼續生效；或
 - (ii) 不能作廢價值少於未付的保費及就其累計的利息時，本保單將自動按比例繼續有效至沒有剩下不能作廢價值時止，屆時本保單將自動終止。
- 如果您提前終止本計劃或提前停止支付保費，您可能會蒙受重大損失，包括但不限於喪失保障、支付退保費用及財務損失。

You should pay premium(s) on time and according to the selected premium payment term. If you stop paying the premium before the completion of the premium payment term, you may elect the non-forfeiture option to surrender the policy. If any premium remains unpaid at the end of the Grace Period (i.e. 31 days from premium due date) and no non-forfeiture option has been elected and if the:

- (i) Non-forfeiture value is equal to or greater than the outstanding premium and any interest accrued, the Company will advance an automatic premium loan for the outstanding premium to keep this policy in force; or
- (ii) Non-forfeiture value is less than the outstanding premium and any interest accrued, this policy automatically continues on a pro-rata basis until no non-forfeiture value remains, after which this policy automatically terminates.

Should you terminate this plan early or cease paying premiums early, you may suffer a significant loss, including but not limited to, loss of coverage and financial loss.

保費調整 Premium Adjustment

本公司將根據多項因素包括但不限於本公司對投資回報、理賠、保單退保及開支等方面之預期及經驗，保留權利檢討及調整此產品的保費率。本公司將會於調整保費率前作出書面通知。

The Company reserves the right to review and adjust the premium rates of these products based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The Company will give prior written notice of any adjustment in premium rates.

主要產品風險 Key Product Risks

保單權益人有以下的風險 Policyowners are subject to the following risks:

流動資金風險 Liquidity Risk

本計劃乃因應長期持有而設。保單權益人可於保單生效期間申請保單貸款，惟此舉會減少身故賠償及危疾賠償金額。如保單權益人於保單期滿前提早退保，只能收取扣除保單所有欠款後的退保利益，而該款項或會遠低於已繳交之保費總額。建議書上列載的退保利益總額只供參考之用。

The Plan is designed for long-term purpose. Policyowners may choose to apply for a policy loan while the policy is effective. But this may reduce the Death Benefit and Critical Illness Benefit. If Policyowners surrender the Policy before the maturity of the Policy, they may only receive the surrender benefit with all the indebtedness of the Policy deducted which may be considerably less than the total amount of premiums paid. The total amount of surrender value as set out in the illustrations of the Plan is for reference only.

信貸風險 Credit Risk

本產品為本公司發行的保單，保單權益人會受本公司的信貸風險影響。保單權益人支付的保費將成為本公司資產的一部份，所以保單權益人受到本公司的信貸風險影響。本公司的財務實力可能影響本公司履行本保單契約的能力。

The product is an insurance policy issued by the Company. Policyowners are subject to the credit risk of the Company. Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

保單貨幣風險 Policy Currency Risk

保單權益人須承擔保單貨幣風險。若本計劃的貨幣為非本地貨幣，或若保單權益人選擇以本保單貨幣以外的貨幣支付保費或收取利益，保單權益人所支付或收取的金額會因保單貨幣及本地貨幣的現行兌換率而改變，本公司會不時決定該兌換率。兌換率的波動可能會影響支付金額，包括但不只限於保費、保費徵費及利益金額。

The Plan is denominated in currencies other than local currency, or, if Policyowners choose to pay premium or receive benefit in currencies other than the policy currency(ies), the actual amount paid or received by Policyowners will be subject to change according to the prevailing exchange rate to be determined by the Company from time to time between the policy currency and the local / payment currencies. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

通脹風險 Inflation Risk

保單權益人應留意通脹會導致未來的生活成本增加。因此，保單權益人現時預備之保障有可能無法應付未來的需求。

Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

保費徵費 Premium Levy

保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單權益人須支付徵費以避免任何法律後果。有關保費徵費詳情，請瀏覽本公司網頁 www.wli.com.hk。

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyowners must pay the levy in order to avoid any legal consequences. For details, please visit our website www.wli.com.hk.

注意 Notes

1. 本產品簡介冊由立橋人壽保險有限公司（「立橋人壽」）發行，立橋人壽對本產品簡介冊所載資料的準確性承擔一切責任。本產品簡介冊只提供計劃的一般資料，只供參考之用，並非保單的一部份，並只在香港以內派發，不能詮釋為在香港以外提供或出售或游說購買立橋人壽的任何產品的要約、招攬及建議。有關保障範圍、詳情及條款，請參閱保單文件。如有查詢，歡迎與本公司的保險顧問聯絡，或致電客戶服務熱線：+852 2830 7500。
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2. 本計劃由立橋人壽承保。立橋人壽已獲保險業監管局授權及監管，於香港特別行政區經營長期業務。
This plan is underwritten by Well Link Life. Well Link Life is authorized and regulated by Insurance Authority to carry on long-term business in the Hong Kong Special Administrative Region.
3. 本計劃是一項保險產品。繳付之保費並非銀行存款或定期存款，本產品不受香港特別行政區存款保障計劃所保障。
This plan is an insurance product. The premium paid is not a bank savings deposit or time deposit. This plan is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
4. 本計劃之保單條款受香港特別行政區的法律所規管。
The policy provision of this product is governed by the laws of the Hong Kong Special Administrative Region.
5. 若中、英文版本有歧異，概以英文版本為準。
Should there be any discrepancy between the Chinese and English versions, the English version shall prevail.

立橋人壽保險有限公司 Well Link Life Insurance Company Limited

立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited



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