

眾安人壽有限公司 (「眾安人壽」) ZA Fam 獨家意外保險優惠 - 條款及細則

1. 此推廣活動僅適用於曾經享用「ZA 意外保保費豁免優惠」或「ZA Fam 保費豁免優惠」的人士 (「特選客戶」)。如在該優惠下以特選客戶為投保人而簽發的保單 (「保費豁免保單」) 在冷靜期內退保，則特選客戶不再符合參與此推廣活動的資格。
2. 推廣日期為 2021 年 1 月 12 日至 2021 年 2 月 28 日 (包括首尾兩日) (「推廣期」)。
3. 如於推廣期內，任何一名人士使用特選客戶的推薦碼於眾安人壽網頁內 insure.za.group/hk 成功投保並獲簽發「ZA 意外保」，即計算為該名特選客戶的一次成功推薦 (「成功推薦」)。有關「ZA 意外保」的詳細資料，請參閱產品詳情頁 (<https://insure.za.group/hk/productdetail?goodsId=290001>)。
4. 按照特選客戶在推廣期完結時計算的成功推薦次數，。推薦獎賞詳情如下：

成功推薦次數	推薦獎賞詳情
1-5 次	每次成功推薦： <ul style="list-style-type: none"> • 適用於保費豁免保單的額外 1 個月保費豁免；及 • ZA Insure 所有產品首年保費 10% 折扣
6-10 次	每次成功推薦： <ul style="list-style-type: none"> • 適用於保費豁免保單的額外 1 個月保費豁免；及 • ZA Insure 所有產品首年保費 20% 折扣

例如：特選客戶成功推薦 8 次，可獲適用於保費豁免保單的額外 8 個月保費豁免及 ZA Insure 所有產品首年保費 20% 折扣。由於保費豁免保單已經享有首兩月保費豁免，加上推薦獎賞總共可享有首 10 個月保費豁免。

5. 按上述第 4 條，特選客戶可就其首 10 次成功推薦獲得推薦獎賞，特選客戶的第 11 次或以上的成功推薦將不會帶來額外的推薦獎賞。
6. 如特選客戶經查證違反此推廣活動的推薦守則，眾安人壽保留不對該特選客戶發放推薦獎賞的權利。
7. ZA Insure 保費折扣優惠碼獎賞會於 2021 年 6 月 1 日或之前透過電郵發送給特選客戶。折扣優惠由眾安人壽提供，優惠碼之使用受其條款及細則約束。
8. 此推廣活動將受此條款及細則所約束。
9. 推薦獎賞不能兌換成現金或其他產品和服務。
10. 眾安人壽有權調整、撤回或取消此推廣活動及於任何時候修改和更正此條款及細則或終止此推廣活動，並無須預先通知。特選客戶於參與此推廣活動時將受此條款及細則及相關產品適用的保單條款約束。如適用的保單條款與此條款及細則有任何不一致之處，以適用的保單條款為準。眾安人壽保留對由此引起或與之相關的任何爭議的最終決定權。
11. 如對此條款及細則或任何通訊產生任何歧義、疑問或爭議，眾安人壽於任何情況下保留最終決定權而無須告知理由。
12. 除特選客戶及眾安人壽 (包括其繼任人及受讓人) 以外，其他任何人都無權根據合同 (第三方權利) 條例執行或享受此條款及細則的任何規定的利益。
13. 此條款及細則受香港特別行政區的法律規管並按照香港特別行政區的法律詮釋。各方均同意受香港特別行政區法院的司法管轄權管轄。
14. 此宣傳品僅旨在香港傳閱，不能詮釋為眾安人壽在香港境外提供、出售或遊說購買任何保險產品。
15. 如中英文版本有不一致之處，概以英文版本為準。

EXCLUSIVE for ZA FAM: ZA Accident Protection + Reward Scheme of ZA Life Limited (“ZA Life”) – Terms and Conditions

1. This promotion is applicable to the persons who have enjoyed the “ZA Accident Protection Premium Waiver Offer” or “ZA Fam Premium Waiver Offer” only (“**Selected Customer**”). If the policy issued with Selected Customer being the policyholder under that offer (“**Premium Waived Policy**”) is cancelled within the cooling-off period, Selected Customer will no longer be eligible for this promotion.
2. The promotion period is from Jan 12, 2021 to Feb 28, 2021 (both dates inclusive) (“**Promotion Period**”).
3. If there is a successful application for ZA Accident Protection policy through ZA Insure’s website at insure.za.group from any individual using Selected Customer’s referral code in the Promotion Period, it will be counted as one successful referral with policy issuance for the Selected Customer (“**Successful Referral**”). Please refer to the product page for details of ZA Accident Protection (<https://insure.za.group/en/productdetail?goodsId=290001>).
4. According to the number of Successful Referral as of the end of Promotion Period, Selected Customer can enjoy extra premium waiver applicable to Premium Waived Policy. The details of Referral Reward are as follows:

Number of Successful Referral	Details of Referral Reward
1-5 Times	For each Successful Referral: <ul style="list-style-type: none"> • Extra 1-month premium waiver applicable to Premium Waived Policy; AND • 10% Premium Discount on ALL ZA Insure Products
6-10 Times	For each Successful Referral: <ul style="list-style-type: none"> • Extra 1-month premium waiver applicable to Premium Waived Policy; AND • 20% Premium Discount on ALL ZA Insure Products

Example: There are 8 Successful Referral for the Selected Customer. Selected Customer is entitled to extra 8-month premium waiver applicable to Premium Waived Policy and 20% Premium Discount on ALL ZA Insure Products. As there is already 2-month premium waiver for the Premium Waived Policy, the premium for the first 10 months will be waived in total with the Referral Reward.

5. According to clause 4 above, Selected Customer is entitled to Referral Reward for the first 10 Successful Referral. There is no extra Referral Reward for the 11th or above Successful Referral.
6. If Selected Customer is verified to have violated the [Dos & Don’ts](#) of this promotion, ZA Insure reserves the right not to distribute the Referral Reward to that Selected Customer.
7. Premium discount offered by ZA Insure in a form of promotion code will be distributed to Selected Customer by email on or before Jun 1, 2021. Premium Discount is provided by ZA Insure and the use of promotion code is subject to its terms and conditions.
8. This promotion shall be subject to these terms and conditions.
9. The Referral Reward is not redeemable for cash or other products and services.
10. ZA Life reserves the right to adjust, withdraw or cancel this promotion, and to amend or revise any of these terms and conditions from time to time without prior notice and without assigning any reasons whatsoever. The Selected Customer will be subject to these terms and conditions in force at the time of the Selected Customer participating in this promotion during the Promotion Period. In the event of any inconsistencies between the applicable policy provisions and the terms herein, the applicable policy provisions shall prevail. ZA Life reserves the right of final decision on any dispute arises therefrom or in connection therewith.
11. In case of any ambiguity, doubts or disputes arising out of or under any of these terms and conditions or any communications, the decision of ZA Life is final and conclusive in all circumstances without assigning any reasons whatsoever and no correspondence will be entered into.
12. No other than the Selected Customer and the ZA Life (includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of

these terms and conditions.

13. These terms and conditions are governed by the laws of the Hong Kong Special Administrative Region and interpreted in accordance with the laws of the Hong Kong Special Administrative Region. All parties agree to be subject to the jurisdiction of the courts of the Hong Kong Special Administrative Region.
14. This material is for distribution in Hong Kong only and shall not be considered as an offer to sell or solicitation to buy or providing any insurance product outside Hong Kong. If you are not physically in Hong Kong currently, we cannot provide to you the products or offers mentioned in this material. Please browse the relevant content only when you are back in Hong Kong.
15. If there is any inconsistency between the Chinese and English versions, the English version shall prevail.