

## 眾安人壽有限公司 (「眾安人壽」) 特選客戶夏日優惠 - 條款及細則

1. 此推廣活動僅適用於指定受邀請的人士 (「特選客戶」)。
2. 推廣日期為 2021 年 7 月 5 日至 2021 年 7 月 31 日 (包括首尾兩日) (「推廣期」)。
3. 特選客戶必須 (a) 持有有效的香港身份證及 (b) 持有香港居住地址
4. 特選客戶於推廣期內利用指定優惠碼「VIPSUMMER」於眾安人壽網頁內成功投保並獲簽發任何「ZA 人壽保」或「ZA 癌症保」保單，即可享有首個保單年度第 2、5、8、11 個月保費豁免 (「優惠」)。有關「ZA 人壽保」及「ZA 癌症保」的詳細資料，請參閱產品詳情頁。
5. 特選客戶 (「參賽者」) 凡成功利用指定優惠碼投保並獲簽發任何 1 份超過保額達 HK\$300,000 或以上的「ZA 人壽保」或「ZA 癌症保」保單，72 小時內將會收到由眾安人壽發送的電郵。特選客戶只須按電郵指示於 2021 年 8 月 6 日或之前拍攝並上傳一張有關「夏日·渡假」為主題的照片，即可自動參與競逐一晚港島香格里拉大酒店雙人住宿連自助早、晚餐套票 (價值 HK\$3,520) (「獎賞 1 - Staycation」)。[套票詳情請參閱附件]
6. 競逐「獎賞 1 - Staycation」的規則如下：
  - 6.1. 相片作品需於 2021 年 8 月 6 日 23:59 分或之前透過回覆指定活動電郵遞交，逾期遞交恕不受理；
  - 6.2. 眾安人壽會就參賽者的已遞交的照片進行評分，每組獲最高評分之參賽者為得獎者 (「得獎者」)，評分準則包括主題表達 (30%)、構圖美觀 (30%)、技術應用 (20%) 及整體創意 (20%)。由眾安人壽活動小組進行初審，並由活動委員會最終審核；
  - 6.3. 眾安人壽會按參賽者成功兌換保單獎勵的發出時間順序，每 30 名參賽者為一組；
  - 6.4. 如最後一組的人數不足 30 人，最後一組及倒數第二組將會合併為一組；
  - 6.5. 每組中最高分數的得獎者將可獲得有關獎賞 1。例如，當總參賽人數為 161：
    - 第 1 位至第 30 位參賽者為一組，從中根據評分規則選出 1 名得獎者；
    - 第 31 位至第 60 位參賽者為一組，從中根據評分規則選出 1 名得獎者，如此類推；
    - 第 151 位至第 161 位參賽者不足 30 人。因此，第 121 位至第 161 位參賽者會合併為 1 組，從中根據評分規則選出 1 名得獎者；
  - 6.6. 活動小組會於整個活動完結後評選其餘 30 位傑出參賽者 (較高分數)，將可獲得星巴克現金禮券 (價值 HK\$25) (「獎賞 2」)；
  - 6.7. 結果將於 2021 年 8 月 10 日公佈，並個別以電郵及/或電話形式通知領獎方法；
  - 6.8. 得獎者領獎時必須仍然維持相關保單的有效性，否則視作棄權；
  - 6.9. 保單獎勵限額為 3,000 張，先到先得，送完即止，亦代表參與競逐獎賞 1 的名額最高為 3,000 人。
7. 作品規範：
  - 7.1. 參賽者只可提交 1 張品參賽。如參賽作品多於 1 份，眾安人壽將作棄權而論；
  - 7.2. 作品須為數碼檔案，檔案大小須為 10MB 或以下並以 JPEG 或 TIFF 數碼檔提交；
  - 7.3. 參賽作品可在電郵內附完整標題，或以不多於 50 字中文或英文簡介作品理念、希望帶出的主題以輔助評審之用；
  - 7.4. 參賽者禁止使用及/或發布任何有政治、歧視、誹謗、中傷、淫穢、不雅、色情、褻瀆、威嚇、非法、攻擊性、恐嚇性、騷擾性、侵犯他人私隱或侵犯任何知識產權，包括版權、商標權等的材料，或任何可構成或鼓吹刑事罪行和民事責任行為的材料，否則即視為違反本比賽的規則。
8. 遞交相片即表示參賽者確認及保證：
  - 8.1. 所提交的相片為你專屬擁有的原創作品及版權所有人；
  - 8.2. 所提交的相片並不含有或抄襲任何第三方商標；
  - 8.3. 所提交的相片並無侵犯任何第三方的版權或任何其他權利，包括(但不限於)版權、商標、專利、商業秘密、私

隱或其他個人或專利權；

8.4. 所提交的相片並不含有非法內容；

8.5. 你已獲得所提交相片中出現的所有人士批准，讓他們的影像以上述方式使用。

9. 每位特選客戶只會在首次使用指定優惠碼「VIPSUMMER」投保的時候獲得優惠。每位特選客戶最多只可獲得優惠一次。
10. 優惠下簽發的保單不可同時享有其他保費折扣或保費豁免優惠。
11. 優惠將受此條款及細則所約束。
12. 優惠及獎賞不能兌換成現金或其他產品和服務。
13. 有關獎賞及現金禮券由指定服務供應商提供，獎賞及現金禮券之使用受其條款及細則約束。眾安人壽並非獎賞及現金禮券的服務供應商，在任何情況下不會為使用獎賞及現金禮券所引起的後果負上任何責任。
14. 眾安人壽有權調整、撤回或取消優惠及於任何時候修改和更正此條款及細則或終止優惠，並無須預先通知。特選客戶於使用優惠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。
15. 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。
16. 除經此優惠投保的特選及眾安人壽（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。
17. 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。
18. 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。
19. 如中英文版本有不一致之處，概以英文版本為準。

### Summer Offer for Selected Customers of ZA Life Limited ("ZA Life") – Terms and Conditions

1. This promotion is applicable to selected persons by invitation only ("**Selected Customer**").
2. The promotion period is from Jul 5, 2021 to Jul 31, 2021 (both dates inclusive) ("**Promotion Period**").
3. Selected Customer must (a) hold a valid Hong Kong Identity Card; and (b) hold a residential address in Hong Kong.
4. Selected Customer can enjoy premium waiver for the 2<sup>nd</sup>, 5<sup>th</sup>, 8<sup>th</sup>, 11<sup>th</sup> month of the first policy year using the designated promotion code "**VIPSUMMER**" in a successful application and issuance of ZA Life Protection or ZA Cancer Protection offered by ZA Life through its [website](#) within the Promotion Period ("**Offer**"). Please refer to the product page for details of [ZA Life Protection](#) & [ZA Cancer Protection](#).
5. Within 72 hours after successful application and issuance any one of ZA Life Protection or ZA Cancer Protection with Sum Insured amount not less than HK\$300,000 using the designated promotion code, Selected Customer ("**Participant**") will receive an email from ZA Life confirming his or her automatic enrollment in the competition for 1 night Island Shangri-La, Hong Kong - Buffet Staycation, inclusive of buffet breakfast & dinner at café TOO for two persons (Valued at HK\$3,520) ("**Reward1 -Staycation**") and should follow the email's instructions to take and upload a photo with the theme of "Summer Vacation" on or before Aug 6, 2021. [Please refer to the Package Detail]
6. The rules of the competition for the Reward1 -Staycation are as follows:
  - 6.1. The Photo must be submitted by replying to the designated event email on or before 23:59 on Aug 6, 2021. Late submissions will not be accepted;
  - 6.2. ZA Life will rate the submitted photos of the Participants. The Participant with the highest score in each group is the Winner ("**Winner**"). The scoring criteria include Theme Expression (30%), Image Composition (30%), Technical Application (20%) and Overall Creativity (20%). The preliminary review will be conducted by the ZA Life Work Group and final review by the Activity Committee;
  - 6.3. ZA Life will group every 30 participants in one group according to the time sequence of policy issuance.
  - 6.4. If the last group contains less than 30 Participants, the last group & the second last group will be combined. ;
  - 6.5. The Winners with the highest score in each group will be entitled to the Reward1 -Staycation. As an illustrative example, when the total number of Participants is 161: • One Winner will be selected from the group containing the 1st to 30th Participant according to the scoring criteria; • One Winner will be selected from the group containing the 31st to 60th Participant according to the scoring criteria, and so on; • The group containing the 151st to 161st Participant contains less than 30 Participants. Therefore, the 121st to 161st Participants will be grouped and 1 Winner will be selected according to the scoring criteria.
  - 6.6. The ZA Life Work Group will rate and select 30 outstanding submissions (higher scores) from the remaining Participants after the entire event is over, and they will receive a Starbucks Cash Coupon (Valued at HK\$25) ("**Reward2**");
  - 6.7. The list of the winner will be announced on Aug 10, 2021. ZA Life will notice winner individually by email and/or phone;
  - 6.8. The related policy MUST be effectuated when the winner collects the Reward, otherwise considered as a waiver.;
  - 6.9. The Insurance Reward is available to Selected Customer on a first-come, first-serve basis while stocks last until the first 3,000 policies are issued, which means the maximum number of Participants is 3,000. Each Selected Customer can enjoy the Insurance Reward only in their first application for the 5-year Policy.
7. Requirement of the Photo submission:
  - 7.1. Participant can only submit 1 piece of photo for the competition. More than one will be disqualified for the competition.
  - 7.2. The Photo must be a digital file, the file size must be 10MB or less and submitted as a JPEG or TIFF digital format;
  - 7.3. When submitting the photograph via email, Participants may include a caption in Chinese or English of no more than 50 characters to bring out the theme of the photo to assist the judging;
  - 7.4. Participant is prohibited from using and/or posting any political, discriminatory, defamatory, slanderous, obscene, indecent, pornographic, profane, intimidating, illegal, offensive, threatening, harassing, infringing on the privacy of others, or infringing on any intellectual property rights, including copyright, trademark rights, etc., or any material that can constitute or promote criminal offenses and civil liability acts, otherwise it will be deemed a violation of the rules of this competition.
8. Submitted photos means that the Participant agreed and confirmed:
  - 8.1. The photo submitted is original photography and copyright holder owned exclusively by Participant;
  - 8.2. The photo submitted does not contain or plagiarize any third-party trademarks;

- 8.3. The photo submitted does not infringe the copyright or any other rights of any third party, including (but not limited to) copyright, trademark, patent, trade secret, privacy, or other personal or patent rights;
- 8.4. The photo submitted does not contain illegal content;
- 8.5. Participants have obtained the approval of all the people appearing in the submitted photos to allow their images to be used in the manner described above.
9. Each Selected Customer can enjoy Offer 1 only in the first application using the code "VIPSUMMER". After that, each Selected Customer can enjoy the Offer one time each only.
10. The policies issued under the Offer are not eligible for any other premium discount or premium waiver offer.
11. The Offer shall be subject to these terms and conditions.
12. The Offer is not redeemable for cash or other products and services.
13. The relevant Reward and Cash Coupons are provided by the designed service provider. The use of the relevant Reward and Cash Coupon are subject to its terms and conditions. ZA Life is not the service provider of the relevant Reward and Cash Coupon and will not bear any responsibility in any circumstances for the consequences of using the relevant Reward and Cash Coupon.
14. ZA Life reserves the right to adjust, withdraw or cancel Offer, 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 that arises therefrom or in connection therewith.
15. 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.
16. No one other than the Selected Customer of this Offer 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.
17. 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.
18. This material is for distribution in Hong Kong only and shall not be considered as an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong.
19. If there is any inconsistency between the Chinese and English versions, the English version shall prevail.