

International Term Assurance 國際定期壽險

Technical factsheet 產品概覽

Description 說明	A level term life insurance policy 定期壽險保險保單
Lives assured 受保人	Own life Life of another Joint lives first death 本人壽險 他人壽險 聯名壽險(第一人身故)
Policy owners 保單持有人	Individual (single or joint), trustees and companies 個人持有人(個人或聯名)、受託人及公司
Age limit 年齡限制	Policy owner: minimum age 18 at entry, no maximum age Life insured: minimum age 18, maximum age 74 at entry Maximum age at entry 59 if an additional benefit is added 保單持有人：申請時最低年齡為18歲，無年齡上限 受保人：申請時最低年齡為18歲，最高為74歲 若申請附加保障，申請時最高年齡為59歲
Minimum term 最短年期	Five years 五年
Maximum term 最長年期	35 years (maximum termination age at entry of life insured is 79) 35年(受保人於申請時的終止年齡最高為79歲)

Payment details

付款資料

Frequency 供款次數	<p>Regular yearly or monthly premiums are permitted. If you are taking International Term Assurance (ITA) out in conjunction with another Zurich International Life Limited ("Zurich") product, premium frequencies are permitted to align payments on both contracts.</p> <p>定期供款可每年或每月支付。如您同時申請另一項蘇黎世國際人壽保險有限公司(「蘇黎世」)產品，亦容許讓兩份保單的供款次數一致。</p>						
Policy currency 保單貨幣	<ul style="list-style-type: none"> • Hong Kong Dollars ("HKD") 港元 • US Dollars ("USD") 美元 • Pound Sterling ("GBP") 英鎊 • Euros ("EUR") 歐元 • Australian Dollars ("AUD") 澳元 • Swiss Francs ("CHF") 瑞士法郎 • Japanese Yen ("JPY") 日圓 • Singapore Dollars ("SGD") 新加坡元 <p>The policy currency cannot be changed once the policy has started.</p> <p>於保單生效後，保單貨幣將不能被更改。</p>						
Minimum payments* 最低供款額*	Standalone 獨立計劃			Bolt-on 附加組合計劃			
Currency 貨幣	Monthly 每月	Yearly 每年	Monthly 每月	Quarterly 每季	Half yearly 每半年	Yearly 每年	
HKD 港元	375	3,750	225	675	1,350	2,250	
USD 美元	50	500	30	90	180	300	
GBP 英鎊	25	250	15	45	90	150	
EUR 歐元	35	350	20	60	120	200	
AUD 澳元	50	500	30	90	180	300	
CHF 瑞士法郎	50	500	30	90	180	300	
JPY 日圓	5,000	50,000	3,000	9,000	18,000	30,000	
SGD 新加坡元	60	600	36	108	216	360	
<p>* Actual minimum payments for policy owners will be dependent on: level(s) of cover, term, age, gender, health, lifestyle and benefit(s) selected.</p>							
<p>* 保單持有人的實際最低供款額將視乎：保障額、保單年期、年齡、性別、健康、生活習慣及所選保障。</p>							
Increases 增加保障額	<p>Increases in cover are only permitted at policy anniversary.</p> <p>客戶只可在保單周年日增加保障額。</p>						
Decreases 減低保障額	<p>Decreases in life cover, critical illness and permanent and total disability benefits are not permitted.</p> <p>不可調低壽險、危疾和永久及完全傷殘的保障額。</p>						
Acceptable payment methods 可接受的供款方法	Annual 每年		Monthly 每月				
	<ul style="list-style-type: none"> • Cheque 支票 • Telegraphic transfer 電匯 • Credit card (currently a 2% charge of the premium applies) 信用卡(需繳付現時為保費的2%之費用) • Standing order 常行指令 • Direct debit 銀行直接付款 		<ul style="list-style-type: none"> • Credit card (currently a 2% charge of the premium applies) 信用卡(需繳付現時為保費的2%之費用) • Direct debit 銀行直接付款 				

Benefit options

保障選擇

Life cover only 僅投購壽險保障

This pays a cash sum if the life insured dies during the policy's term. We will pay the cash sum early up to a maximum of HKD7,500,000 (or currency equivalents) if the life insured is diagnosed with a terminal illness and is expected to live for less than 12 months.

We will not pay a claim for terminal illness if the life insured is diagnosed in the final 18 months of the policy.

If the life insured survives to the end of the policy's fixed term, the policy ends and all cover stops.

The premiums for life cover will be guaranteed.

In addition to life cover, the policy owner can choose to add **any combination of** additional benefits to the policy at an additional cost. Critical illness and permanent and total disability benefits are offered as advanced payments of the life cover amount and so cannot exceed the life cover amount.

當受保人於保單年期內身故，壽險保障便會支付一筆現金。如受保人被確診患上末期疾病而估計壽命不足 12 個月，本公司會提早支付最高 7,500,000 港元（或同等幣值）的現金。

如受保人在保單年期屆滿前 18 個月內被確診患上末期疾病，本公司將不會支付索償。

如受保人在保單指定年期屆滿時健在，保單即會結束，所有保障亦將終止。

壽險保障的保費為保證不變。

除了壽險保障，保單持有人亦可為其保單選擇**任何的**附加保障，唯須繳付額外保費。危疾和永久及完全傷殘保障以提前支付壽險形式支付，故此附加保障額不可高於壽險保障額。

Critical illness benefit 危疾保障

This pays a cash sum if the life insured is diagnosed with one of the defined illnesses or disabilities covered by the policy (including cancer, heart attack and stroke). Critical illness claims are paid as an advance of the policy's life cover amount, which means that when a critical illness claim is paid, the life cover amount on the policy is reduced by the amount of the critical illness claim. If the claim is equal to the life cover amount, then the policy ends.

Critical illness benefit has a deferment period of 90 days; this means that the cover starts 90 days from the date we accept the risk (this is usually the start date of the policy). The premiums, however, are payable immediately.

The premiums for critical illness benefit will be reviewed at each fifth policy anniversary. We only cover the critical illnesses we define in our policy and each critical illness must meet our policy definition.

Full details and definitions of the illnesses covered and the circumstances in which the life insured can claim are listed in the policy terms and conditions.

如受保人被確診患上保單訂明承保的疾病或殘疾（包括癌症、突發性心臟病及中風），危疾保障便會支付一筆現金。危疾保障索償以提前支付壽險形式支付，故此當危疾保障獲索償後，保單的壽險保障額便會減少。若危疾保障索償額相等於壽險保障額，保單便告終止。

危疾保障設有 90 天的延續期，即代表保障將於本公司承保（一般是保單生效日）後 90 天才生效，但保費則須即時開始繳付。

危疾保障的保費於每五個保單周年日檢討一次，本公司僅承保於保單訂明的危疾，而各種危疾必須符合於保單所訂明的定義。

有關受保的疾病定義及受保人可作索償的情況詳情，請參閱保單條款與規章。

Permanent and total disability benefit 永久及完全傷殘保障

This pays a cash sum if an illness or accident leaves the life insured permanently and totally disabled. To make a claim the life insured needs to have been permanently and totally disabled for at least six consecutive months.

Unlike critical illness benefit, there is no list of illnesses or conditions covered under permanent and total disability benefit. Claims are paid where any condition leaves the life insured permanently and totally disabled for the rest of their life.

Permanent and total disability claims are paid as an advance of the policy's life cover amount, which means that when a claim is paid, the life cover amount on the policy is reduced by the amount of the permanent and total disability claim. If the claim is equal to the life cover amount, then the policy ends.

The premiums for permanent and total disability benefit will be guaranteed.

Full details and definitions of disabilities covered can be found in the policy terms and conditions.

如受保人因疾病或意外導致永久及完全傷殘，永久及完全傷殘保障便會支付一筆現金。受保人必須已最少連續六個月永久及完全傷殘方可作出索償。

有別於危疾保障，永久及完全傷殘保障並無訂明承保的疾病或情況。若受保人於任何情況下導致餘生永久及完全傷殘，即可獲得索償。

永久及完全傷殘保障索償以提前支付壽險形式支付，故此當永久及完全傷殘保障獲索償後，保單的壽險保障額便會減少。若永久及完全傷殘保障索償額相等於壽險保障額，保單便告終止。

永久及完全傷殘保障的保費為保證不變。

有關受保的傷殘定義詳情，請參閱保單條款與規章。

Benefit options (continued)

保障選擇 (續)

Waiver of premium benefit 豁免保費保障	<p>Waiver of premium ensures your policy and the cover provided continues when you need it most. This option will waive premiums for the life or lives insured (for all benefits under your policy), provided that they are totally incapacitated by illness or accident before age 79.</p> <p>Waiver of premium claims are subject to a waiting period of 180 days; this means that you need to satisfy us that your disablement has existed for a continuous period of at least 26 weeks prior to your claim. During this waiting period you would still need to pay your premiums, but if your claim is then accepted these will be refunded and your future premiums waived.</p> <p>Premiums for waiver of premium benefit will be guaranteed for the policy term.</p> <p>豁免保費保障確保您的保單，以及所提供的保障，在您最需要它的時候繼續運作。</p> <p>如受保人於 79 歲前因疾病或意外而完全失去行為能力，此保障即可豁免受保人（為保單內所有保障）繳付所需的保費。</p> <p>豁免保費保障的等候期為 180 天；在賠償前，您須提供符合我們要求的證據證明您的傷殘已持續 26 個星期。在此等候期內，您仍須繳交保費，但當賠償被接納後，我們會退還您在此期間已繳交的保費及豁免未來的保費。</p> <p>在保單生效期間，豁免保費保障的保費為保證不變。</p>
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Levels of cover

保障額

	Currency 貨幣	Standalone minimum 獨立計劃最低	Bolt-on minimum 附加組合計劃最低	Maximum 最高
Life cover 壽險	HKD 港元	2,625,000	750,000	150,000,000
	USD 美元	350,000	100,000	20,000,000
	GBP 英鎊	175,000	50,000	13,500,000
	EUR 歐元	250,000	70,000	20,000,000
	AUD 澳元	350,000	100,000	35,000,000
	CHF 瑞士法郎	350,000	100,000	35,000,000
	JPY 日圓	35,000,000	10,000,000	2,000,000,000
	SGD 新加坡元	560,000	120,000	32,000,000
Critical illness 危疾	HKD 港元	375,000	375,000	10,000,000
	USD 美元	50,000	50,000	1,250,000
	GBP 英鎊	25,000	25,000	850,000
	EUR 歐元	35,000	35,000	1,250,000
	AUD 澳元	50,000	50,000	2,000,000
	CHF 瑞士法郎	50,000	50,000	2,000,000
	JPY 日圓	5,000,000	5,000,000	175,000,000
	SGD 新加坡元	60,000	60,000	2,000,000
Permanent and total disability 永久及完全傷殘	HKD 港元	375,000	375,000	15,000,000
	USD 美元	50,000	50,000	2,000,000
	GBP 英鎊	25,000	25,000	1,000,000
	EUR 歐元	35,000	35,000	1,400,000
	AUD 澳元	50,000	50,000	2,000,000
	CHF 瑞士法郎	50,000	50,000	2,000,000
	JPY 日圓	5,000,000	5,000,000	200,000,000
	SGD 新加坡元	60,000	60,000	2,400,000
Waiver of premium benefit 豁免保費保障		The amount of cover will match the premium amount at the start of the policy. 豁免保費保障的保障金額將與保單開始生效時的保費相稱。		

Additional details

其他資料

Charges 費用	All policy charges are factored into the underlying premium rates. 所有保單費用已計入基本保費。
Complaints 投訴	If you are dissatisfied with our service you have the right to complain. In the first instance, complaints should be addressed to your local Zurich office or to: Zurich International Life Limited, 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles. 如對本公司的服務有任何不滿，可隨時提出。如有投訴，請先聯絡當地的蘇黎世辦事處，或以書面寄交：Zurich International Life Limited, 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles。
Taxation 稅項	Any benefits paid by Zurich in the event of a claim will be paid to the claimant without any deduction of tax. The tax treatment of any benefits taken from this policy will depend on the personal circumstances of the claimant, including their country of residence. Please consult your relevant financial professional if you are in doubt as to the extent to which you may be liable to any tax under this policy. The tax and legislative information contained in this document is based on Zurich's understanding as at February 2013 and may change in the future. Zurich is unable to provide individual tax guidance and recommends that you always seek professional tax advice. 蘇黎世如需向索償人支付任何賠償，賠償金額不會扣除任何稅務。任何從保單賠償金額中扣除的稅項將視乎索償人個人情況而定，包括其居住國家。 若您對保單或需承擔的稅務有任何疑問，請聯絡您的理財顧問。 本小冊子所載的稅務乃根據蘇黎世於2013年2月對稅務及法律的理解而提供，此等稅務及法律日後可能變更。蘇黎世不能提供稅務指引或建議，請徵詢專業稅務顧問意見。
Anti-money laundering 打擊清洗黑錢	Regulations require that we uphold the highest standard of regulation in relation to the prevention of money laundering through a comprehensive set of regulatory rules. In order to do so the regulations stipulate we must: <ul style="list-style-type: none">• ensure we 'know the customer' and have documentary evidence of the client's identity such as a current valid passport or national ID card and verification of their address;• know the origin of wealth;• know the source of funds. For corporate and trust applicants there are specific documents that must be provided. Your relevant financial professional can provide you with details of what is needed. 透過實行一套完備的監管規則，監管當局要求我們防止清洗黑錢方面秉持最高的監管標準。法例規定，我們必須： <ul style="list-style-type: none">• 確保「瞭解客戶背景」，並持有客戶的身分確認證明文件，如有效的護照或國家身份證及地址證明；• 知道財富的來源；• 知道資金的來源。 公司或信託申請人必須提供指定的文件。您的理財顧問會為您提供所需資料的詳情。
How do I get more information? 怎樣可得到更多資料？	If you require more information, please speak to your relevant financial professional in the first instance. For full details of ITA, please refer to the brochure and the policy terms and conditions, copies of which are available on request. 如果您需要更多資料，請先聯絡您的理財顧問。 有關「國際定期壽險」的詳情，請參閱介紹冊及保單條款與規章。歡迎向本公司索取印本。

Important information

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owners will be met.

For full details of International Term Assurance, please refer to the product brochure and policy terms and conditions, copies of which are available on request.

Not for sale to residents or nationals of the United States including any United States federally controlled territory.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

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蘇黎世國際人壽保險有限公司是人島Financial Services Authority所認可，提供人壽保險、投資及保障產品。

於人島的註冊號碼為 20126C。

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重要資料

蘇黎世國際人壽保險是蘇黎世國際人壽保險有限公司的商業名稱。

蘇黎世國際人壽保險有限公司是依據《人島保險法2008》獲得完全認可的機構，並受人島Financial Services Authority規管。該法例乃專為保單持有人而設，以確保蘇黎世以專業及穩健手法管理業務。

倘若於人島認可的壽險公司無法對保單持有人履行責任，根據《人島壽險（保單持有人賠償）規例1991》，保單持有人最高可獲得相等於保單責任90%的賠償。

有關「國際定期壽險」保單詳情，請參閱產品介紹冊及保單條款與規章。歡迎向本公司索取印本。

不可售予美國包括任何受美國聯邦管轄領土的居民及公民。

電話內容可能會被錄音或監察，以作強化保安、處理投訴、訓練、行政和提升服務質素之用。



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