

蘇黎世一般保險特選客戶迎新禮遇 – 10 萬港元免費定期人壽保障 (6 個月保障期)

保障內容

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| 繕發年齡 | 19 歲至 66 歲 (下次生日年齡) |
| 保單貨幣 | 港元 |
| 保障額 | 100,000 港元 |
| 身故賠償 | = 保障額 - 已支付的任何末期疾病保障 |
| 末期疾病保障 | 保障額的 50% |
| 居住權 | 保單持有人及受保人必須為香港永久居民 |

重要資訊

末期疾病保障

如註冊醫生確診預期受保人之狀況將導致受保人於 12 個月內死亡，我們將會向保單持有人支付相當於保障額的 50% 之末期疾病保障。

我們只會於受保人已不再接受任何積極性治療的情況下支付末期疾病保障，惟緩解疼痛或其他舒緩性的措施則除外。

末期疾病保障將於保單到期日終止。

在任何情況下，此末期疾病保障在本保單下的整個保單期內均不得支付超過一次。為免生疑問，如受保人同時患有多於一個末期疾病，此保障下只可提出一次索賠。

自殺條款

如受保人在保單年期期間自殺，不論當時是否神志清醒，此保單下我們不會支付身故賠償。保單在受保人身故後終止。

借貸權力

此計劃並沒有現金價值以提供保單貸款，亦沒有借貸權力。

保單終止

您的保單將在以下情況（以較先者為準）時終止：

- (i) 受保人身故；
- (ii) 保單持有人未能於指定時間內向我們提交用作核實其身份的所須文件；
- (iii) 保單退保；
- (iv) 保單到期日；
- (v) 我們合理認為該保單需要終止，以遵從適用於我們的相關法律及監管要求；或
- (vi) 蘇黎世首次得知保單持有人在適用的貿易及經濟法律下成為受制裁人士。

若因第(i)項情況而終止保單，我們將向保單持有人的遺產繼承人支付身故賠償相等於保障額扣除已支付的任何末期疾病保障。

此保單不具有任何現金價值。若因上述第(ii)至(vi)項情況而終止保單，我們將不需要支付任何款項。

若保單在保單到期日終止，則此保單下的保障將提供至並包括保單到期日。

因監管風險而終止保單的權利

若您於保單生效期間計劃移居至另一個國家，您必須於有關的更改生效前 30 天內通知我們。您移居至的司法管轄區的當地法律及法規可能會影響我們繼續按照保單條款為您的保單提供服務。因此，我們保留所有採取我們認為合理行動的權利，包括取消保單的權利。

授權

蘇黎世一般保險特選客戶迎新禮遇 – 10 萬港元免費定期人壽保障（6 個月保障期）由蘇黎世人壽保險（香港）有限公司繕發，而蘇黎世由保監局審慎監管。

管轄法律

此計劃是受香港特別行政區的法律管轄，並以香港特別行政區的法律闡釋。

免責聲明

我們就本產品概要的資料的準確性承擔全部責任，並已作出一切合理查詢後，確認就我們所知所信，並無遺漏其他事實以致本文件所載的任何陳述產生誤導。

蘇黎世人壽保險（香港）有限公司（於香港註冊成立之有限公司）

網址：www.zurich.com.hk



在此展示的商標於全球多個司法管轄區以蘇黎世保險有限公司的名義註冊。



Zurich general insurance selected customer welcome reward - free HKD 100,000 term life protection (6 months cover)

Coverage summary

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|---------------------------------|---|
| Issue age | 19-66 (age next birthday) |
| Policy currency | HKD |
| Sum insured | HKD 100,000 |
| Death benefit | = Sum insured - any terminal illness benefit paid |
| Terminal illness benefit | 50% of the sum insured |
| Residency | The policyholder and the life insured must be Hong Kong permanent residents |

Important information

Terminal illness benefit

If the life insured is diagnosed by a registered medical practitioner to have suffered from a condition that is expected to result in death within 12 months, we will pay the policyholder a terminal illness benefit which is equivalent to 50% of the sum insured.

We will only pay the terminal illness benefit if the life insured is no longer receiving any active treatment other than that for pain relief or other conservative palliative measures.

The terminal illness benefit will be terminated on the policy expiry date specified in the Policy Certificate ("Policy Expiry Date").

Under no circumstances shall this terminal illness benefit be paid more than once throughout the policy term. If the life insured suffers from more than one terminal illness at the same time, only one claim can be made under this benefit.

Suicide clause

If the life insured, whether sane or insane, commits suicide during the policy term, no death benefit shall be paid. The policy is thereafter terminated upon the death of life insured.

Borrowing powers

This policy does not provide any cash value for policy loans and has no borrowing powers.

Termination

Your policy will be terminated on the earliest of any of the following:

- (i) the death of the life insured;
- (ii) failure of submission of the requirement documents for his/her identity verification of the policyholder within the specified time;
- (iii) the surrender of the policy;
- (iv) the policy expiry date;
- (v) in our reasonable opinion the policy has to be terminated to comply with relevant legal and regulatory requirements applicable to us; or
- (vi) Zurich first becomes aware that the policyholder becomes a sanctioned person under applicable trade and economic laws.

Upon termination as a result of (i), the sum insured less any terminal illness benefit paid will be paid to the policyholder's estate as death benefit.

This policy has no cash value. Upon termination as a result of (ii) to (vi) above, no payment will be made by us.

If a policy is terminated on the policy expiry date, coverage under the policy will be provided up to and including the policy expiry date.

Termination right due to regulatory exposure

If you move to another country during the lifecycle of your policy, you must notify us of such planned change prior to such change but no later than within 30 days of such change. The local laws and regulations of the jurisdiction to which you move may affect our ability to continue to service your policy in accordance with the policy provisions. Therefore, we reserve all rights to take any steps that we deem appropriate, including the right to cancel the policy.

Authorization

Zurich general insurance selected customer welcome reward - free HKD 100,000 term life protection (6 months cover) is issued by Zurich Life Insurance (Hong Kong) Limited, which is subject to the prudential regulation of the Insurance Authority.

Governing law

This policy shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Disclaimer

We accept full responsibility for the accuracy of the information contained in this product factsheet and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading.

Zurich Life Insurance (Hong Kong) Limited (a company incorporated in Hong Kong with limited liability)
Website: www.zurich.com.hk