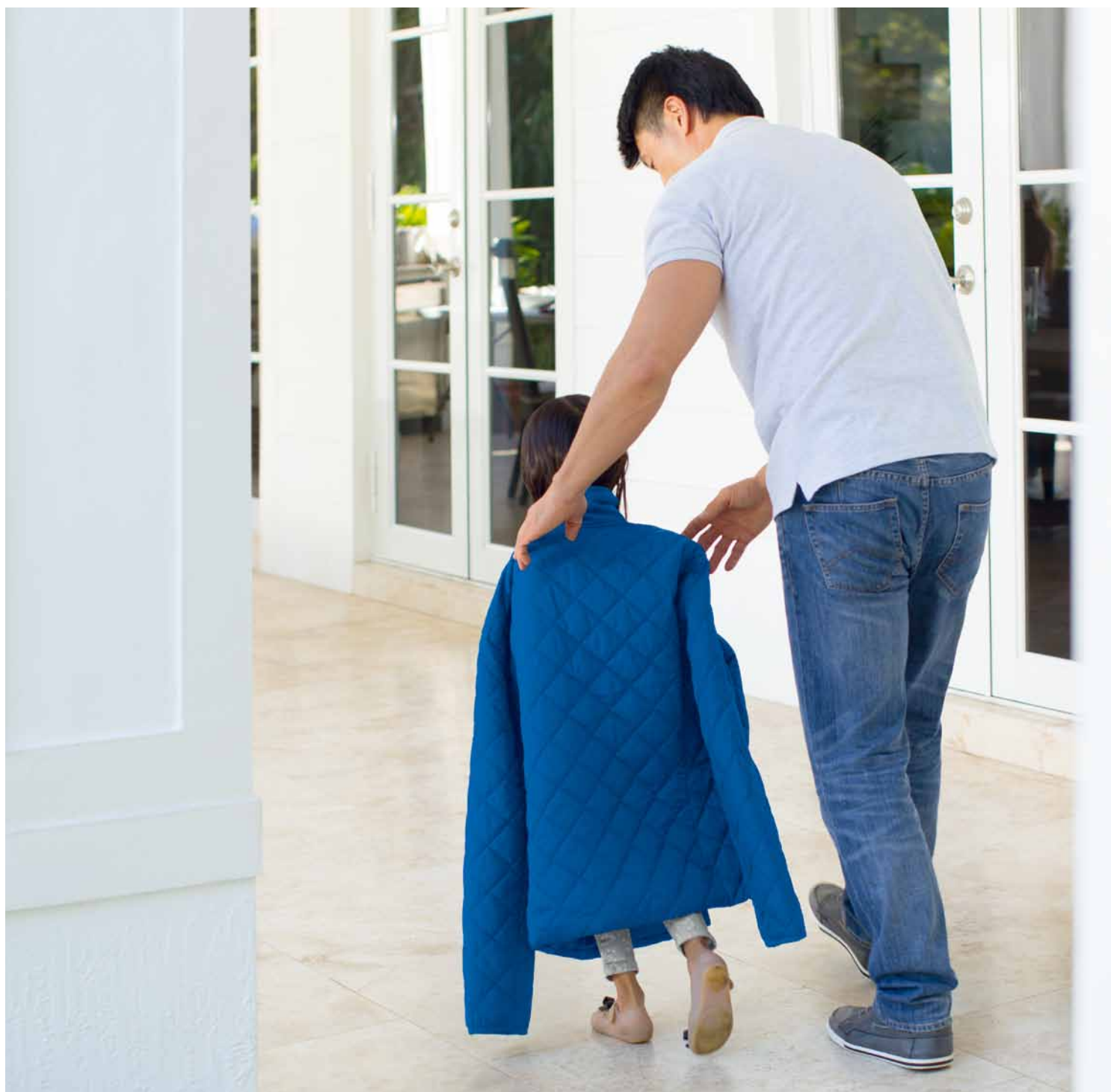


International Term Assurance 國際定期壽險



Because who knows what tomorrow will bring 只因為誰也不能預知未來

Have you considered who depends on you today, whether it's for financial support or your professional expertise? The chances are that it's more people than you realise.

您可曾想過，現時有多少人視您的經濟支持或專業技能為依靠？算算看，數目可能比您想像的多。

- Your income may support a household covering the mortgage, education costs and many other expenses.
- You may play a vital role in raising your children and managing the family home.
- You may be a sole trader, partner or controlling shareholder in a business.

These people rely on you today. But have you considered what would happen if you were to die tomorrow?

Whilst many of us are not aware of or do not want to consider this question, protecting those that depend on you today will ensure that they are protected for tomorrow, providing peace of mind and financial security.

- 您可能是家庭經濟支柱，家裡的按揭供款、教育費和其他開支都由您負責。
- 您可能是養育子女和維持家庭運作的支柱。
- 您可能是公司的獨資商人、合夥人或控股股東。

這些人今天都在依靠您，要是您明天不幸身故，情況會怎麼樣？

許多人從未亦不想思量這個問題，不過假如今天能妥善安排一切，為他們提供保障，他們便可擁有穩健的經濟後盾，全無後顧之憂。

You may need life insurance if any of the following apply:

- You're married.
- You have children.
- You're supporting a parent or relative.
- Your pension won't be enough for your family to live on.
- You own, or are a partner in a business.
- Someone else will be legally responsible for a debt if you die.

假如您符合以下條件，便需要人壽保險保障：

- 已婚。
- 育有子女。
- 需供養父母或親屬。
- 一旦身故您的退休金不夠家人維生。
- 您獨資或與他人合夥經營業務。
- 假如不幸身故，他人需負責代您償債。

Providing peace of mind 展望明天 安枕無憂

What is International Term Assurance?

International Term Assurance (ITA) is a level term life insurance policy. Term assurance is regarded as the easiest and most cost-effective way of providing future financial security for your dependants should you die, suffer from one of the defined critical illnesses or become permanently and totally disabled.

If your business lost a key person, it could have a devastating effect resulting in a reduction in sales or a slowdown in production.

As a company director, shareholder or partner, your business is often one of your major assets. It is therefore important to safeguard the ownership of the company so that:

- the remaining partners or shareholders have sufficient funds to buy your share in the business if you die or become critically ill and have to stop working; or
- the purchase of the deceased person's share by somebody who does not act in the best interests of the business is prevented; or
- a lump sum is provided to your dependants for payment of their share of the business.

ITA runs for a fixed period of time (a term). The policy will pay out a cash sum, which is fixed for the term of the policy, if you die, suffer from one of the defined critical illnesses or become permanently and totally disabled. If you survive to the end of the policy term, the premium and cover cease.

甚麼是「國際定期壽險」？

「國際定期壽險」是一套定期壽險保險計劃。假如你想為您保障的家人提供財務保障，投購定期保障計劃是最簡便和富成本效益的方法。即使您不幸身故/患上其中一項計劃訂明的危疾/永久及完全傷殘，他們仍可續享穩定的經濟收入。

如您失去一名核心要員，或會對您的業務造成沉重的打擊，導致銷售額或生產倒退。

作為公司的董事、股東或合伙人，您的業務亦是您其中一項重要的資產。維護公司的擁有權，尤其重要。故此，您應確保：

- 當您不幸身故，或因患上危疾而需退下火線時，其他合伙人或股東有足夠的資金收購您所持有的股權；或
- 避免損害業務利益的人士購入身故者的股權；或
- 為家眷提供一筆現金，以購入業務的股權。

「國際定期壽險」設有固定年期(保單年期)。假如您不幸身故、永久及完全傷殘或確診患上指定的危疾，保單保證賠償一筆現金。這筆款項的金額在保單年期內維持不變。假如您在保單期滿時健在，便無須再繳付保費，保險亦告終止。



Key Risks

- If you stop paying the premiums, the policy and all the benefits provided will cease and we will not refund any of your premium payments.
- The policy has no cash in value at any time.
- If you choose to include critical illness benefit with your policy, the regular premiums for this benefit are reviewable on each fifth policy anniversary. There is no limit to the increase in premiums that may apply. You may not be able to afford the same level of cover after a review, or be able to take out replacement cover.
- This policy includes standard exclusion clauses which mean that we will not pay claims in some circumstances. These are fully outlined in your policy terms and conditions, however, the main reason why a claim will not be paid can be:
 - (1) You do not give us all the information we ask for when you apply for your policy or when you make a claim.
 - (2) You have not paid all the regular premium payments when they are due.
 - (3) The claim arises from intentional self inflicted injury, suicide or attempted suicide.
 - (4) The claim arises from sickness or injury that first appeared, happened or was diagnosed before your policy started, increased or was last reinstated from lapse (unless disclosed to and accepted by us at the time).
 - (5) The claim arises from the life insured's involvement in a criminal act, terrorism, or war or war like operations.
- We may apply specific exclusions to your policy when we accept your application. If we do this we will advise you prior to commencing your policy and give full details in your policy schedule.
- Over time, the effect of inflation may mean that the level of benefits provided by your policy no longer meets your needs. You should review your level of cover regularly to make sure it is still appropriate for you.

What you need to do?

You pay a fixed, regular monthly or yearly premium for the term of the policy. If you stop paying the premiums, your cover stops too. As part of the application process, we ask about your current health, your medical history and your lifestyle.

How much is the policy worth?

Your ITA policy has no cash value. The policy only pays out if you die, suffer from one of the defined critical illnesses or become permanently and totally disabled during the stated term.

重要風險

- 如閣下停止繳付保費，保單及其所有保障將會終止，而我們不會退還已繳付保費。
- 本保單在任何時間都沒有任何金額價值。
- 如閣下選擇於保單中包括危疾保障，請留意危疾保障之定期保費將於每五個保單周年日被重新審視。保費升幅將不設上限。審視保費後，閣下或未能為相同或替代的保障繳付保費。
- 本保單包括一般不承保事項條款，這代表在特定情況下，我們不會就不承保事項支付保障賠償。在閣下的保單條款與規章內，已詳述該等不賠償事項，不過，閣下亦可從以下知悉不獲賠償的一般原因：
 - (1) 閣下申請保單或索償時並未能足夠提供我們所需資料。
 - (2) 閣下並未繳付所有到期的定期保費。
 - (3) 蓄意自我傷害、自殺或企圖自殺所引致的索償。
 - (4) 保單開始、增額或復效前出現、發生或被診斷的疾病或受傷之索償（除非已披露及獲我們接受）。
 - (5) 受保人參與刑事罪行、恐怖活動、戰爭或交戰事件而引致的索償。
- 我們或會在接受閣下申請時提出保單的特別不承保事項。我們會在保單開始承保前通知閣下並在保單附表提供所有詳情。
- 通脹有可能影響保單的保障額能否切合閣下需要。閣下應該定期檢視保障水平，以確保保單的適合性。

您需要做甚麼？

您只需在保單年期內每月或每年支付定額保費。假如您停止供款，保險便會終止。我們於辦理申請時會詢問您目前的健康狀況、病歷和生活習慣。

保單的價值是多少？

「國際定期壽險」並無現金價值，保單只會在您於保單年期內身故、永久及完全傷殘或確診患上指定的危疾的情況下支付賠償。

How do you decide how much you need?

Your relevant financial professional can help you calculate this figure and will take the following into account:

- your income; and
- your monthly living costs (mortgage or rent, food, clothing, transport, etc.); and
- allowances for future expenses such as education costs and settling debts; and
- any costs relating to your death – uninsured medical bills and funeral costs; and
- costs associated with bringing up a child – see illustration below.

When is the best time to take out International Term Assurance?

The answer is simple. If you have identified a need, you should take action now. It may be uncomfortable to contemplate your own death, but the reasons for starting an ITA policy are just as valid now as they will be in the future. In addition, it's likely that the earlier you start your policy the lower the premiums will be.

Ownership

Your ITA policy can be owned by a single person or jointly by two persons (owners must be at least 18 years old). Death benefit is paid on the death of the life insured or in the case of a joint policy, the first insured life to die. Lives insured must be between 18 – 74 years old. However, if additional benefits are requested, the maximum age at entry is 59 years old.

Cost

Your premiums depend on:

- how much cover you need; and
- how long you want cover for; and
- your age and gender; and
- your health and lifestyle, including whether you smoke or not; and
- the benefits you select.

如何釐定適合的保險額？

您的理財顧問可助您根據以下因素計算保險額：

- 收入；及
- 每月生活費用（按揭或租金、膳食、衣服、交通等）；及
- 將來開支撥備，例如教育費及償還貸款等；及
- 不幸身故的相關費用 — 如無投保醫療開支及殮葬費；及
- 養育子女的費用 — 請參閱以下的說明例子。

應在何時投購「國際定期壽險」？

答案很簡單，只要察覺到有需要，便應立即投保。一般人也不願意設想自己的死亡，可是要投保「國際定期壽險」只是遲早的事，那為甚麼不及早安排？及早投保的話，您更有機會享受較低廉的保費。

擁有權

您可以個人名義或與另一位人士聯名（計劃持有人必須年滿18歲）開設「國際定期壽險」。若受保人身故，或聯名保單的第一受保人身故，保單便會支付死亡保障。受保人年齡必須界乎18至74歲。如申請附加保障，申請時受保人的最高年齡則為59歲。

費用

您的保費將視乎：

- 壽險保障額；及
- 保單年期；及
- 您的年齡和性別；及
- 您的健康狀況和生活習慣，包括是否吸煙；及
- 您選擇的保障。

Parental spending throughout a child's first 18 years 父母養育子女至18歲的開支	HKD 港元
Childcare and babysitting 育嬰及幼兒開支	635,432
Education 教育	848,020
Food 飲食	211,811
Clothing 衣服	127,203
Holidays 渡假	105,808
Hobbies, toys and leisure 嗜好、玩具及消閒	318,980
Pocket money 零用錢	42,790
Personal and other 個人及其他開支	127,203
Total 總額	2,417,247

Source: Candour Consultancy
資料來源：Candour Consultancy

Additional benefits

附加保障

You have the flexibility to add any combination of the following benefits to your ITA policy, as we realise that providing protection in the event of your death may not cover all the eventualities you wish to protect yourself and your dependants from.

- **Critical illness benefit**
- **Permanent and total disability benefit**
- **Waiver of premium benefit**

Critical illness benefit and permanent and total disability benefit are offered as advanced payments of the life cover sum insured. The following example shows how the benefits interact with each other on ITA:

您可靈活地附加下列任何的附加保障於您的「國際定期壽險」保單內，因為我們明白單靠人壽保險，未必全面照顧到您和家人的所有需要。

- **危疾保障**
- **永久及完全傷殘保障**
- **豁免保費保障**

危疾保障和永久及完全傷殘保障的作用是提早支付「國際定期壽險」的部分壽險保障額。以下的例子說明三項附加保障如何令「國際定期壽險」的保障更完善。

Mr. & Mrs. Lee take out a 20-year ITA policy with the following benefit options:
李先生及李太太一同投保了20年「國際定期壽險」計劃及附加了以下附加保障：

Benefits covered 已選保障	HKD 港元
Life cover 壽險保障	15,000,000
Critical illness benefit 危疾保障	5,000,000
Permanent and total disability benefit 永久及完全傷殘保障	3,500,000
Waiver of premium benefit 豁免保費保障	Both lives are insured 兩位均為受保人

Five years into their policy term, Mr. Lee is diagnosed with a terminal illness and makes a claim. As there is more than 18 months to run on the policy, he receives the maximum terminal illness payment of HKD 7,500,000. Once the claim is paid, the benefits on the ITA policy are reduced as follows:

在保單生效的第五年，李先生確診患上末期疾病及提出索償。由於剩下的保單年期超過18個月，他可領取7,500,000港元的最高賠償額。當他領取賠償額後，「國際定期壽險」的保障將減至如下：

Benefits covered 已選保障	HKD 港元
Life cover 壽險保障	7,500,000
Critical illness benefit 危疾保障	5,000,000
Permanent and total disability benefit 永久及完全傷殘保障	3,500,000
Waiver of premium benefit 豁免保費保障	Both lives are insured 兩位均為受保人

Five months later, Mrs. Lee is diagnosed with a critical illness and this illness leaves her permanently disabled. She is able to claim under **both** critical illness benefit and permanent and total disability benefit, but the total for both of these claims cannot exceed the remaining life cover amount on the policy – HKD 7,500,000. Once the claims are paid and the life cover amount is fully extinguished, the policy ends and all benefits cease.

五個月後，李太太確診患上「一種危疾以致永久傷殘」。她可從危疾保障和永久及完全傷殘保障中獲得賠償，唯危疾保障和永久及完全傷殘保障的總索償金額不可超過餘下的7,500,000港元壽險保障金額。當全數賠償壽險保障後，保單及所有保障將一同終止。



The number of hospitalisations due to critical illnesses (suffering from cancer, cerebrovascular disease, ischaemic heart disease, end stage renal failure, chronic lung disease or diabetes mellitus) reached over 1.8 million during 2008–2012 in Hong Kong.
於2008至2012年期間，香港有超過180萬人次因危疾（包括癌症、腦血管病、缺血性心臟病、末期腎衰竭、慢性肺病或糖尿病）而入院。

Source: Hospital Authority Statistical Report (2012 – 2013)
資料來源：醫院管理局統計年報（2012 – 2013）

Critical illness benefit

What does it do?

It pays you a lump sum if you are unfortunate enough to be diagnosed with one of the defined illnesses or disabilities covered by your policy (including cancer, heart attack and stroke) which could have a severe impact on your lifestyle.

Critical illness benefit is perfect if you have financial commitments that would need to be honoured if you are diagnosed with a critical illness. Consider the likelihood of a reduced income whilst you are recovering from a critical illness. It's likely you will need an extended period off work and when you do return, if indeed you are able to, you may have to work fewer hours.

Critical illness benefit can help ensure that you will have sufficient money to pay for the care you need including hospital or nursing costs, or other expenses such as your mortgage. Are you planning to start a family, or do you already have one? Then what about child care, education costs and so on?

危疾保障

危疾保障有甚麼作用？

假如您不幸患上計劃訂明的疾病或殘疾（包括癌症、突發性心臟病及中風），以致生活嚴重受到影響，我們會提供一筆整付賠償。

假如您有某些財務負擔，即使患上危疾亦需繼續履行，那危疾保障便最適合您。試想假如您患上危疾後大病初癒，收入大幅下降，而且需要長時間休養後才可以恢復工作，並且或需縮短工作時間。

危疾保障可確保您擁有足夠金錢支付住院或護理等醫療費用，以及其他開支如按揭供款等。您是否正準備組織家庭，又或者已經有子女？那小孩子的日常支出、教育等開支又該怎樣打算？

Permanent and total disability benefit

What does it do?

Permanent and total disability benefit provides a lump sum if an illness or accident leaves you permanently unable to return to work.

It's hard to imagine becoming disabled, and harder still to imagine a disability lasting longer than a few weeks. But serious disabilities can last years or even a lifetime. It can therefore seriously threaten your finances if you do not have insurance.

How does permanent and total disability benefit differ from critical illness benefit?

Permanent and total disability benefit pays out on any condition that leaves you unable to work for the rest of your life, rather than paying out for specific conditions. You do not necessarily have to be suffering from a serious illness; a significant bodily injury may result in you being in a position where you can claim.

Waiver of premium benefit

What does it do?

Waiver of premium benefit ensures your policy and the cover it provides 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 you are totally incapacitated by illness or accident before age 79.

Summary of benefits

Whether you choose critical illness benefit, permanent and total disability benefit or waiver of premium benefit, they will apply for the duration of the policy term. For joint life policies, cover must be for the same amount for both lives. Once the policy is issued, the benefits cannot be removed.

In the event of death, critical illness benefit or permanent and total disability benefit, the benefit payment will be a single lump sum in the currency requested by the claimant.

Please refer to the ITA policy terms and conditions for full details of critical illness benefit, permanent and total disability benefit and waiver of premium benefit.



永久及完全傷殘保障

永久及完全傷殘保障有甚麼作用？

假如受保人因疾病或意外導致永久及完全傷殘而無法再工作，我們會提供一筆整付賠償。

您大概不曾想過自己會傷殘，短短幾星期行動不便已是很難想像，更莫說長期傷殘。然而嚴重傷殘往往會為時多年，甚至終身。假如缺乏保險保障，一旦遭逢不幸，經濟便即時陷入困境。

永久及完全傷殘保障與危疾保障有何不同？

若因任何傷病引致終身無法再工作，永久及完全傷殘保障便會支付賠償。本項保障並無針對特定傷病，因此若受保人並非患上指定的嚴重疾病或蒙受嚴重身體損傷，亦可索償。

豁免保費保障

豁免保費保障有甚麼作用？

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。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（為保單內的所有保障）繳付所需的保費。

保障摘要

無論您選擇附加危疾、永久及完全傷殘或豁免保費保障，附加保障均會在保單年期內生效。聯名計劃中的兩名受保人的保障必須相同。保單一旦簽發，便不可取消附加保障。

受保人身故時，危疾或永久及完全傷殘保障的賠償會以保單持有人指定的貨幣一筆整付予索償人。

有關危疾、永久及完全傷殘及豁免保費保障詳情，請參閱「國際定期壽險」保單條款與規章。



Zurich International Life

蘇黎世國際人壽保險

We are part of the Zurich Insurance Group ("Group"), one of the world's leading insurance groups with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Our mission is to help our customers understand and protect themselves from risk.

Founded in 1872 with over 140 years' history, the Group is headquartered in Zurich, Switzerland. With about 55,000 employees serving customers in more than 170 countries, our ambition is to become the best global insurer as measured by our shareholders, customers and employees.

Committed to the international investor

At Zurich International Life we strive to be an outstanding provider of international savings and investment products and to offer excellent service and value.

The Isle of Man

As a base for your investments, the Isle of Man offers three distinct benefits:

- The island is a thriving offshore centre with stringent legislation under the Isle of Man Insurance Act and the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations to protect policy owners. All authorised companies must demonstrate the soundness and expertise of their management.
- The parliament in the Isle of Man is one of the longest standing in the world, and the Island has enjoyed the stability of its own government for more than 1,000 years.
- As an independent jurisdiction, no matter where you live in the world*, and regardless of where life takes you, your policy stays on the Isle of Man and continues to support your protection needs.

* Subject to our current business acceptance rules.

我們是蘇黎世保險集團（「集團」）一分子，蘇黎世保險集團是一家全球領先的保險集團之一，其全球網絡的分支機構和辦事處遍及歐洲、北美洲、拉丁美洲、亞太和中東等地區。我們的使命是幫助我們的客戶瞭解及預防風險。

集團成立於1872年，擁有逾140年的悠久歷史，總部設於瑞士蘇黎世，現有約55,000名員工在170多個國家為客戶提供服務。我們矢志成為我們的股東、客戶和員工眼中全球最佳的保險公司。

致力服務環球客戶

蘇黎世國際人壽竭誠提供優質的國際保障和投資產品及服務，為客戶創造價值。

人島

人島具備三個獨特優勢，為客戶的保障和投資需要提供穩健基礎：

- 人島是蓬勃的離岸金融中心，受人島保險法及人島壽險（保單持有人賠償）規例嚴格監管，所有獲法例認可的公司必須實施完善和專業的管理模式，全面保障保單持有人。
- 人島國會是全球歷史最悠久的國會之一，超過1,000年來政制仍保持穩定。
- 人島是獨立司法管轄區，無論客戶身處何地*，保單仍以人島為基地，持續為客戶提供保障。

* 須遵從本公司現行的業務受理政策。

Critical illnesses covered	危疾保障一覽表
Angioplasty (partial payment of the lower of 10% of the critical illness sum insured or HKD 200,000)	冠狀動脈成形手術 (部分付款為危疾保障金額10%或200,000港元，以較低者為準)
Apallic syndrome	植物人
Aplastic anaemia	障礙性貧血
Bacterial meningitis	細菌性腦膜炎
Benign brain tumour	良性腦部腫瘤
Blindness	失明
Cancer	癌症
Cardiomyopathy	心肌病
Chronic/end stage liver failure	慢性/末期肝衰竭
Chronic/end stage lung disease	慢性/末期肺病
Chronic organic brain disease – before age 65	慢性器質性腦疾病 — 65歲前
Chronic relapsing pancreatitis	慢性復發性胰臟炎
Coma	昏迷
Coronary artery by-pass grafts – with surgery to divide the breastbone	冠狀動脈繞道搭橋 — 以手術分隔胸骨
Creutzfeldt-Jakob disease	克雅二氏症 (瘋牛病)
Deafness – permanent and irreversible	失聰 — 永久及不可復原
Dementia (including Alzheimer's disease) before age 65 – resulting in permanent symptoms	65歲前癡呆症 (包括亞爾茨海默氏病) — 造成永久性病癥
Dissecting aortic aneurysm	主動脈夾層動脈瘤
Ductal carcinoma in situ of the breast – with specific treatment (partial payment of the lower of 12.5% of the critical illness sum insured or HKD 150,000)	乳腺導管原位癌 — 具體治療 (部分付款為危疾保障金額的12.5%或150,000港元，以較低者為準)
Ebola – with haemorrhagic fever	伊波拉病毒出血熱
Encephalitis	腦炎
Fulminant viral hepatitis	爆發性病毒性肝炎
Heart attack	心臟病
Heart valve surgery	心瓣手術
HIV infection – caught in a specified country from a blood transfusion, a physical assault or work in an eligible occupation	愛滋病毒病感染 — 在指定國家因輸血、身體攻擊或合資格職業而感染
Impairment of daily activities – through permanent disability before age 65	日常活動障礙 — 因65歲前的永久性殘疾
Kidney failure	腎衰竭
Loss of independent existence – resulting in permanent symptoms	喪失獨立生活能力 — 導致永久性症狀
Loss of speech	喪失語言能力
Major organ transplant	主要器官移植
Medullary cystic disease	腎髓質囊腫病
Motor neurone disease (including amyotrophic lateral sclerosis)	運動神經原疾病 (包括肌萎縮性脊髓側索硬化症)
Multiple sclerosis – with persisting symptoms	多發性硬化症 — 持續症狀
Muscular dystrophy	肌肉萎縮症

Critical illnesses covered	危疾保障一覽表
Myasthenia gravis	重肌無力症
Necrotising fasciitis	壞死性筋膜炎
Open heart surgery – with surgery to divide the breastbone	切開心臟手術 — 以手術分隔胸骨
Paralysis	癱瘓
Parkinson plus syndrome	帕金森症非典型額外症候群
Parkinson's disease before age 65 – resulting in permanent symptoms	65歲前患帕金森症 — 引致永久性症狀
Primary pulmonary arterial hypertension – resulting in permanent symptoms	肺動脈高血壓 — 引致永久性病癥
Progressive supra nuclear palsy – with permanent symptoms	進行性核上麻痺 — 引致永久性症狀
Severance of limbs	斷肢
Severe rheumatoid arthritis	嚴重類風濕關節炎
Stroke – with permanent symptoms	中風 — 引致永久病癥
Surgery to aorta	主動脈手術
Systemic lupus erythematosus – of specified severity	系統性紅斑狼瘡 — 指定的嚴重程度
Terminal illness	末期疾病
Third-degree burns – covering 20% of the body's surface area or 50% of the face's surface area	三級燒傷 — 傷及20%身體表面面積或50%面部表面面積
Traumatic head injury – with permanent symptoms	顱腦損傷 — 引致永久的病癥

For full details of the definitions and exclusions of the critical illnesses, please refer to the ITA policy terms and conditions. 有關危疾的定義及不承保事項等詳細資料，請參閱「國際定期壽險」保單條款與規章。

Important information

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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 authorized by the Isle of Man Financial Services Authority.

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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。

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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美國聯邦管轄領土的居民及公民。

電話內容可能會被錄音及監察，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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