

條款及細則修改通知

相關產品：

- Bowtie人壽保

主要修改：

- 【第 3.1.1部分】移除計劃的所有不保事項，除自殺條款外
- 【第 6.7部分】將計劃的續保權更改為保證續保權

請注意計劃的條款及細則將於2021年9月15日作出以下修改並於當天起生效。此次修改將不影響「Bowtie人壽保」的標準保費表和主要產品風險。如有任何疑問，請致電3008-8123向客戶服務部查詢。

I. 第 3.1.1 部分 - 移除計劃的所有不保事項，自殺條款外

原有版本

3.1.1 本計劃不會賠償直接或間接、全部或部分因以下任何一項引致的死亡：

- (a) HIV 及愛滋病：任何疾病、傷病、毒素或感染（直接由意外割傷或創傷引起的感染除外）。這包括感染任何人類免疫缺乏病毒(HIV)及 / 或其任何相關疾病，包括愛滋病及 / 或其任何突變、衍生或變異；
- (b) 毒品、自殺及非法活動：
 - (i) 倚賴或過量服用藥物、酒精、毒品或類似物質或受其影響；
 - (ii) 故意自殘身體；
 - (iii) 企圖或威脅自殺，不論神智清醒與否；
 - (iv) 參與非法活動；及
 - (v) 違法或企圖違法或拒捕；
- (c) 武裝部隊：參加任何武裝部隊或維和活動；
- (d) 核、生物及化學活動：與核、生物及化學相關活動。這包括但不限於任何核燃料，或核燃料或核武器燃燒產生的核廢料造成的核裂變、核聚變、電離輻射或放射性污染；或任何核、化學或生物恐怖主義行為，包括但不限於使用核、生物或化學武器及制劑；及
- (e) 戰爭及恐怖主義：革命及戰爭（不論宣戰與否）、恐怖主義行為。

更新版本

3.1.1 本計劃不會賠償直接或間接、全部或部分因以下任何一項目引致的死亡：

- (a) ~~HIV 及愛滋病：任何疾病、傷病、毒素或感染（直接由意外割傷或創傷引起的感染除外）。這包括感染任何人類免疫缺乏病毒(HIV)及 / 或其任何相關疾病，包括愛滋病及 / 或其任何突變、衍生或變異；自殺：受保人自保單生效日一(1)年內因自殺而身故，不論自殺時神志清醒與否。~~
- (b) **毒品、自殺及非法活動：**
 - (vi) ~~倚賴或過量服用藥物、酒精、毒品或類似物質或受其影響；~~
 - (vii) ~~故意自殘身體；~~
 - (viii) ~~企圖或威脅自殺，不論神智清醒與否；~~
 - (ix) ~~參與非法活動；及~~
 - (x) ~~違法或企圖違法或拒捕；~~
- (c) **武裝部隊：參加任何武裝部隊或維和活動；**
- (d) **核、生物及化學活動：與核、生物及化學相關活動。這包括但不限於任何核燃料，或核燃料或核武器燃燒產生的核廢料造成的核裂變、核聚變、電離輻射或放射性污染；或任何核、化學或生物恐怖主義行為，包括但不限於使用核、生物或化學武器及制劑；及**
- (e) **戰爭及恐怖主義：革命及戰爭（不論宣戰與否）—恐怖主義行為。**

II. 第 6.7部分 - 將計劃的續保權更改為保證續保權

原有版本

6.7 續保權

6.7.1 若符合以下條件，你可透過按續保時的保費率繳交相關保費，在受保人八十五(85)歲生日前的每個計劃週年日續保本計劃，而無需簽發新的保單合約：

(a) 你一直遵守所有計劃條款及細則；及

(b) 你接受我們在續保時對計劃條款及細則作出的更改(如有)，而該更改是我們根據當時適用於所有與本計劃相同或大體相似的計劃的條款及細則而制定。

6.7.2 我們有權不續保你的保單及在續保日修改本計劃的應繳保費與計劃條款及細則。

更新版本

6.7 保證續保權

6.7.1 若符合以下條件，你可透過按續保時的保費率繳交相關保費，保證有權在受保人八十五(85)歲生日前的每個計劃週年日續保本計劃，而無需簽發新的保單合約：

(a) 你一直遵守所有計劃條款及細則；及

(b) 你接受我們在續保時對計劃條款及細則作出的更改(如有)，而該更改是我們根據當時適用於所有與本計劃相同或大體相似的計劃的條款及細則而制定。

6.7.2 我們有權不續保你的保單及在續保日修改本計劃的應繳保費與計劃條款及細則。

保泰人壽保險有限公司

2021年8月

Notice of Terms and Conditions Amendments

Relevant product(s):

- Bowtie Term Life

Key amendment(s):

- [Part 3.1.1] Removal of all exclusions of the Plan except Suicide Clause
- [Part 6.7] Replacement of Renewal Clause by Guaranteed Renewal Clause

Please note that the Terms and Conditions of the Plan will be amended with the following changes with effect from 15th September, 2021. The changes will not affect standard premium schedule and key product risk of Bowtie Term Life. Please contact our customer service on 3008-8123 if you have any enquiries.

I. Part 3.1.1 - Removal of all exclusions of the Plan except Suicide Clause

Existing Version

3.1.1 No benefit will be payable under the Plan for death caused directly or indirectly, wholly or partly by any of the following events:

(a) HIV and AIDS: any illness, disease, ptomaines or infection (except infection which directly results from an accidental cut or wound). This includes infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof;

(b) Drugs, suicide and illegal activities:

- (i) dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents;
- (ii) intentional self-inflicted injuries;
- (iii) attempted suicide or threatened suicide, while sane or insane;
- (iv) illegal activity; and
- (v) violation or attempted violation of the law, or resistance to arrest;

(c) Armed forces: participation in any armed force or peace-keeping activities;

(d) Nuclear, biological, and chemical activities: nuclear, biological, and chemical related activities. This includes, but is not limited to, nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel, from nuclear waste resulting from combustion of nuclear fuels or nuclear weapons, or any act of nuclear, chemical or biological terrorism, including but not limited to the use of nuclear, biological or chemical weapons and agents; and

(e) War and terrorism: revolutions and war (declared or undeclared), or acts of terrorism

New Version

3.1.1 No benefit will be payable under the Plan for death caused directly or indirectly, wholly or partly by any of the following events:

- (a) ~~HIV and AIDS: any illness, disease, ptomaines or infection (except infection which directly results from an accidental cut or wound). This includes infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof; *Suicide: The Insured Person dies by suicide, whether sane or insane, within one (1) calendar year from the Policy Effective Date.*~~
- (b) ~~Drugs, suicide and illegal activities:~~
 - (i) ~~dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents;~~
 - (ii) ~~intentional self-inflicted injuries;~~
 - (iii) ~~attempted suicide or threatened suicide, while sane or insane;~~
 - (iv) ~~illegal activity; and~~
 - (v) ~~violation or attempted violation of the law, or resistance to arrest;~~
- (c) ~~Armed forces: participation in any armed force or peace-keeping activities;~~
- (d) ~~Nuclear, biological, and chemical activities: nuclear, biological, and chemical related activities. This includes, but is not limited to, nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel, from nuclear waste resulting from combustion of nuclear fuels or nuclear weapons, or any act of nuclear, chemical or biological terrorism, including but not limited to the use of nuclear, biological or chemical weapons and agents; and~~
- (e) ~~War and terrorism: revolutions and war (declared or undeclared), or acts of terrorism~~

II. Part 6.7 - Replacement of Renewal Clause by Guaranteed Renewal Clause

Existing Version

6.7 What is your Renewal right?

6.7.1 This Plan may be Renewed, without issuance of a new policy contract, on each Plan Anniversary prior to the Insured Person's eighty-fifth (85th) birthday by payment of the relevant premium in advance based on the premium rate in force at the time of Renewal if:

(a)you have complied with all of the Plan Terms and Conditions; and

(b)you accept the changes in the Plan Terms and Conditions for Renewal that we offer (if any) having regard to the prevailing terms and conditions that we apply to the entirety of all of our customers covered under a plan that is the same or substantially similar to this Plan.

6.7.2 We reserve the right not to Renew your policy and to revise the premium payable under this Plan and the Plan Terms and Conditions on the date of such Renewal.

New Version

6.7. What is your guaranteed Renewal right?

6.7.1 ~~This Plan may be Renewed~~*You have a guaranteed right to Renew this Plan*, without issuance of a new policy contract, on each Plan Anniversary prior to the Insured Person's eighty-fifth (85th) birthday by payment of the relevant premium in advance based on the premium rate in force at the time of Renewal if:

(a)you have complied with all of the Plan Terms and Conditions; and

(b)you accept the changes in the Plan Terms and Conditions for Renewal that we offer (if any) having regard to the prevailing terms and conditions that we apply to the entirety of all of our customers covered under a plan that is the same or substantially similar to this Plan.

6.7.2 ~~We reserve the right not to Renew your policy~~ and to revise the premium payable under this Plan and the Plan Terms and Conditions on the date of such Renewal.

Bowtie Life Insurance Company Limited

August 2021