



## KEY PRODUCT RISKS

### Nature of the Product

The product is a yearly-renewable life-insurance policy, which is acquired in conjunction with a health and wellness membership program. Part of the premium pays for the insurance and related costs, and the total premiums payable may be greater than the sum assured of the life coverage.

For any matters relating to the membership program, please refer to its set of terms and conditions, of which is not included in this document.

### Change of Residency

You must immediately notify us of when the policy is in effect any change of residency to a city/country outside of Hong Kong, that is proposed to last permanently or for 183 consecutive days or more. Upon notification, we will terminate the policy immediately and will refund premium(s) paid for the period in which no cover will be in place without interest.

### Termination

This policy will be terminated on the earliest of the followings –

- a. The death of the Insured Person;
- b. The Company accepts a request to terminate the policy;
- c. Non-payment of premiums after 31 days from the premium due date;
- d. The anniversary of this plan immediately following the eightieth (80th) birthday of the Insured Person.

Termination of this plan shall not affect any claim arising prior to such termination unless otherwise stated. Any premium paid after the termination of this plan shall not create any liability upon us but we will refund any such premium.

### Premium Adjustment Risk

Standard premium rates are not guaranteed and are subject to change based on our emerging experience in relation to claims, persistency and expenses, medical cost inflation and any change in the benefit structure. Therefore, renewal premiums may be higher or lower than the premium currently reflected.

### Credit and Solvency Risk

The payment of benefits under this plan is subject to Bowtie's credit risk and solvency. In the event of Bowtie's insolvency, you may lose the coverage stipulated in this plan in addition to any premiums you have paid.





## EXCLUSIONS

For the term life death benefit, no payment will be made under the Plan for expenses caused directly or indirectly, wholly or partly by any of the following:

- a. **Waiting Period:** The Insured Person dies within ninety (90) calendar days from the Policy Effective Date.
- b. **Suicide:** If the Insured Person commits suicide, whether he/she is sane or insane, within one (1) year from the Policy Issuance Date, our liability will be limited to a refund of the premiums paid.
- c. **Drugs and illegal activities:** Death arising from, or consequential upon the dependence, overdose or influence of:
  - (i) drugs, alcohol, narcotics or similar drugs or agents, or
  - (ii) self-inflicted injuries or attempted suicide, or
  - (iii) illegal activity, or
  - (iv) violation or attempted violation of the law, or resistance to arrest;
  - (v) venereal and sexually transmitted Disease or its sequelae (except for HIV and its related Disability);
- d. **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;
- e. **Armed forces:** participation in any armed force or peace-keeping activities;
- f. **Nuclear, biological, and chemical activities:** accidents of nuclear, biological, and chemical related activities. This includes nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel, from nuclear waste resulted 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
- g. **War and terrorism:** revolutions and war (declared or undeclared), acts of terrorism.





## PRODUCT LIMITATIONS

### Insurance Coverage and the Health & Wellness Membership Program

This term life product is intended to provide policyholders with a life coverage amount only. The health and wellness membership program that is acquired in conjunction with this term life product operates under a different set of terms and conditions unrelated to this insurance product.

For any matters relating to the membership program, please refer to its set of terms and conditions, of which is not included in this document.





## 主要產品風險

### 產品的性質

此產品是一個每年可續保的人壽保險產品，與一個健康和保健會員計劃(下稱“BowtieGo會員計劃”)一併申請。部分保費用於支付保險和相關費用，應付的保費總額可能大於保險的保障金額。

有關BowtieGo會員計劃的任何事項，請參閱BowtieGo條款及細則，其條款及細則並不包括在本文件中。

### 居住地變更

當保單生效時而您的居住地(永久或連續183天或以上的)變更到香港以外的城市/國家，您必須立即通知我們。接到通知後，我們將立即終止保單，並將退還此保險沒有生效的期間所支付的保費(不計利息)。

### 終止

本計劃將在以下及最早的情況終止：

- a. 受保人死亡;
- b. 公司接受終止保單的請求;
- c. 自保費到期日起31天後不支付保費;
- d. 受保人八十歲生日後首個計劃周年日。

除非另有說明，否則本計劃的終止不應影響在此終止之前提出的任何索賠。本計劃終止後支付的任何保費均不對構成任何責任，但我們會退還任何此類保費。

### 保費調整風險

標準保費率是不能保證的，並可能根據我們在索賠、持續性和支出、醫療成本通脹以及福利結構的任何變化而更改。因此，續保保費可能高於或低於目前反映的保費。

### 信貸和償付能力風險

本計劃的支付利益取決於保泰的信貸風險和償付能力。如果保泰破產，除了失去你支付的任何保費外，您還可能失去本計劃規定的保險。





## 主要不保事項

對於直接或間接、全部或部分由下列任何一項引致的死亡，我們將不支付計畫下的任何索償：

- a. **等待期**：受保人自保單生效日起九十（90）日內死亡。
- b. **自殺**：如果在保單簽發之日起一（1）年內受保人自殺，無論他/她自殺時神志是否清醒，我們的責任將只限於退還已支付的保費。
- c. **愛滋病毒和愛滋病**：任何疾病、傷病、毒素或感染（直接由意外割傷或傷口引致的感染除外）。這包括感染任何人類免疫缺陷病毒（HIV）和/或任何與愛滋病毒有關的疾病，包括愛滋病和/或任何突變、衍生物或變異；
- d. **毒品和非法活動**：由以下項的依賴、過量使用或影響引起的死亡：
  - (i) 毒品、酒精、麻醉品或類似藥物或製劑，或
  - (ii) 自殘或自殺未遂，或
  - (iii) 非法活動，或
  - (iv) 違反法律或企圖違法，或抗拒逮捕；或
  - (v) 性病和性傳播疾病或其後遺症（愛滋病毒及其相關殘疾除外）；
- e. **武裝部隊**：參加任何武裝部隊或維持和平活動；
- f. **核、生物和化學活動**：核、生物和化學相關活動的事故。這包括核裂變、核聚變、電離輻射或任何核燃料的放射性污染、核燃料或核武器燃燒產生的核廢料或任何核、化學或生物恐怖主義行為，包括但不限於使用核、生物或化學武器和製劑；以及
- g. **戰爭和恐怖主義**：革命和戰爭（已宣佈或未宣佈），恐怖主義行為。

## 產品限制

### 保障範圍和健康與保健會員計劃

此產品僅向投保人提供身故保障。與此產品一併申請的健康與保健會員計劃，受不同的條款及細則約束。

有關此會員計劃的事項，請參閱其條款及細則。

