

## 主要產品風險

本文件僅旨在提供本產品的概要。請參閱完整條款及細則以了解詳情及用語和定義。

### 居住地變更

當本計劃生效時而受保人的居住地變更到香港以外的城市或國家，並擬永久或至少連續 183 日居留該地，你必須在不少於 30 日內通知我們。接到通知後，我們將立即終止本計劃，並將退還就不承保日子已支付的保費，不計利息。

### 終止保單

本計劃將在以下情況自動終止，以最先者為準 –

- (a) 受保人身故；
- (b) 緊隨受保人八十五(85)歲生日之後的計劃週年日；及
- (c) 本計劃被取消或終止之日。

除非另有說明，否則本計劃終止不會影響終止前的任何索償。我們不會為本計劃終止後收到的保費負上任何賠償責任，但我們將退還任何該等保費，不計利息。

### 我們取消保單的權利

我們保留絕對權利隨時在不少於 30 日內以電子方式通知你取消本計劃。我們將退還保單終止時已繳交但保障仍未生效的保費，不計利息。

### 產品內容改動

我們保留在續保時更改條款及保障之權利。如有任何改動，我們會於續保不少於 30 日前通知你。

### 保費調整風險

標準保費率並非保證，並有機會根據我們的索償、續保經驗、開支及任何適用的保障修訂而改動。因此，續保保費可能較現時展示的保費增加或減少。

### 信貸及償債能力風險

本計劃的賠償會受我們的信貸風險及償債能力所影響。假如我們宣佈無力償債，你可能損失本計劃的保障及任何已繳保費。

## 通脹風險

由於通脹有機會導致未來的生活費用增加，即使我們履行合約責任，本計劃的賠償金額仍有可能不足以應付受益人未來的需要。因此，在選擇保額時，你應考慮未來通脹帶來的影響。

## 主要不保事項

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。

上述段落只供參考，有關全部及詳細不保事項，請參閱計劃條款及細則的「第3部份：不保事項」部分。

## KEY PRODUCT RISKS

This document is intended to provide a brief summary of the product only. Please refer to the full term and conditions for details and for meanings of capitalised terms.

### **Change of Residency**

You must inform us within thirty (30) days of a change of residency of the Insured Person to a city or country outside of Hong Kong, that is proposed to last permanently or for 183 consecutive days or more. Upon notification, we will terminate this Plan immediately and the unearned portion of the Premium at the time of termination shall be refunded to you without interest.

### **Termination**

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

- (a) the death of the Insured Person;
- (b) the Plan Anniversary immediately following the eighty-fifth (85<sup>th</sup>) birthday of the Insured Person; and
- (c) the date on which this Plan is cancelled or terminated.

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 without interest.

### **Our Right to Cancel the Plan**

We reserve the absolute right to cancel this Plan at any time by giving you prior notice of at least 30 days by electronic means. The unearned portion of the premium at the time of termination shall be refunded to you without interest.

### **Product Feature Revision**

We reserve the right to revise the terms and benefits upon policy Renewal by giving you prior notice of at least 30 days.

### **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 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 our credit risk and solvency. In the event of our insolvency, you may lose the coverage stipulated in this Plan in addition to any premiums you have paid.

### **Inflation Risk**

Due to inflation, the costs of living may rise and the amount of benefit payable may become insufficient to meet beneficiaries' future needs even if our full contractual obligations are met. You are advised to consider the likely impact of future inflation when choosing a Sum Insured.

## KEY EXCLUSIONS

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), acts of terrorism.

The above paragraphs are for reference only. You should refer to the “Part 3: What is not covered” section in Plan Terms and Conditions for the complete list and details of exclusions.