

Waiver of Premium/ Payor Benefit at Death or Disability/ Payor Benefit at Death



Tremendous financial burden may be created due to loss of income in the event of illness or injury. If you attach the premium waiver riders to the life insurance policy, the premium of relevant plans will be waived during illness or injury, and even in the unfortunate event of death. It gives you and your family great support while you can keep your protection intact.

Waiver of Premium

If the insured suffers from disability¹, we will waive all premiums of relevant plans² falling due during such period of disability until the premium end dates or until the policy anniversary on or following the insured's 65th birthday, whichever is earlier. Issue age of this plan is from aged 18 to 60 years, and premium will be payable throughout the protection period.

Payor Benefit at Death or Disability

We will waive all premiums of relevant plans² falling due after the policyowner's death or the commencement of disability¹ of policyowner until the end of the protection period or termination of disability, whichever is earlier. Protection period is determined upon the following conditions during the issuance of the plan: The shortest of (i) premium payment period of the relevant plans, (ii) number of years until the insured attains age 25, or (iii) number of years until the policyowner attains age 65. Issue age of this plan are: aged 15 days to 17 years for the insured and aged 18 to 55 years for the payor. The premium will be payable throughout the protection period.

Payor Benefit at Death

We will waive all premiums of relevant plans falling due after the policyowner's death until the premium end dates or until the policy anniversary on or following the insured's 25th birthday, whichever is the earliest. Issue age of this plan are: aged 15 days to 17 years for insured and aged 18 to 55 years for payor. The premium will be payable throughout the protection period.

Please contact your consultant or call our Customer Service Hotline at 2866 8898 for more details.

Remarks:

1. Disability means total and continuous disability that results from an illness or injury and exists for a period of at least six months which prevents the insured/ owner from:
 - (i) performing each and every duty of the insured's/ owner's regular occupation during the first 24 months of disability; and
 - (ii) engaging in any occupation for profit, wage or compensation after the first 24 months of disability.

The occurrence of any of the following to the insured/ owner shall also be considered as disability:

 - (i) the total and irrecoverable loss of sight of both eyes; or
 - (ii) the complete and permanent paralysis of two limbs or actual severance at or above wrist or ankle of two limbs; or
 - (iii) total and irrecoverable loss of the sight of one eye and either the complete and permanent paralysis of one limb or actual severance at or above wrist or ankle.
2. The benefits provided by this plan will be discontinued if the policyowner:
 - (i) is no longer suffering from the Disability referred in the above Benefit Provisions; or
 - (ii) refuses to have a medical examination when requested by us; or
 - (iii) fails to furnish satisfactory proof of continuance of the Disability (referred in the above Benefit Provisions) within thirty-one (31) calendar days of our request; or
 - (iv) refuses treatment recommended by any Medical Practitioner.

Exclusions

These plans shall not cover any disability caused directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following occurrences:

1. self-inflicted injury, including suicide or any attempt to do so while sane or insane; or
2. engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
3. consumption of or being under the influence of alcohol, poison, medication, drugs or sedatives unless prescribed by a medical practitioner.
4. any Disability not treated, diagnosed or certified by a Grade 3A Hospital as classified by the government of the People's Republic of China.

Disclosure of Important Information

1. Cooling Off Right

You may cancel your policy and get back your premium paid within the earlier of 21 days after the delivery of the policy or the issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling off initiative issued by the Hong Kong Federation of Insurers from time to time for reference. You have to tell us by giving a written notice if you determine to exercise your cooling off right. Such written notice must be signed by you and received directly by us at 27/F, Wing On Centre, 111 Connaught Road Central, Hong Kong.

2. Key Product Risks

i. Premium Adjustment

Based on the premium structure of the basic plan being attached to, the premium of Waiver of Premium/ Payor Benefit at Death or Disability/ Payor Benefit at Death can be flat or increasing according to the attained age of the insured. The premium rate* is not guaranteed and will be determined by us at the time of renewal.

* Rates are determined based on factors including but not limited to the actual experience of claims, interest rate, persistency and expense.

We will issue a written notice to inform you the premium amount at least 30 days in advance of premium renewal.

ii. Termination

We have the right to terminate the plan before the end of the protection period upon the earliest occurrence of the following circumstances:

- Non-payment of premiums at end of the grace period of 31 days from its due date; or
- the basic plan is cancelled or surrendered or terminated; or
- the basic plan is converted into paid-up or extended term insurance plan (if applicable)

iii. Other Key Product Risks

1. Waiver of Premium / Payor Benefit at Death or Disability/ Payor Benefit at Death are issued either in US dollar or HK dollar. Premiums shall be paid either in HK dollars or in policy currency. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.

The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your Policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.

2. Waiver of Premium / Payor Benefit at Death or Disability/ Payor Benefit at Death are insurance policies issued by us. The insurance benefits are subject to the company's credit risks.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and conditions.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the insured and the beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

富通保險有限公司

於百慕達註冊成立之有限公司

FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities

AM0146/1701

豁免保費附加契約 / 付款人傷亡豁免保費附加契約 / 付款人死亡豁免保費附加契約



若不幸因疾病或意外受傷而無法工作、失去入息，很可能為您和家人帶來經濟壓力。您只須將豁免保費計劃附加於壽險保單，該保單內有關計劃的保費將可於傷病期間甚至身故後獲得豁免，讓您及家人獲得充足支援外，更可繼續享有周全保障。

豁免保費附加契約

若受保人不幸罹患殘疾¹，我們會豁免受保人在此段罹患殘疾期間有關計劃的應繳保費²至保費期滿日或緊接受保人65歲生日的保單週年日，兩者以日期較早者為準。此計劃之投保年齡為18至60歲，保費需於整個保障期內繳付。

付款人傷亡豁免保費附加契約

若保單持有人不幸身故或罹患殘疾¹，我們會豁免其有關計劃於其身故後或罹患殘疾期間之應繳保費²，直至保障期終結或保單持有人康復為止（以較早者為準）。保障期將根據保單發出時以下條件釐定（以較早者為準）：

(i) 相關計劃之保費繳付年期，(ii) 緊接受保人25歲生日之年度，或(iii) 緊接受保人65歲生日之年度。此計劃之投保年齡：受保人為初生15日至17歲；付款人為18至55歲。保費需於整個保障期內繳付。

付款人死亡豁免保費附加契約

若保單持有人不幸身故，我們會豁免其有關計劃於其身故後之應繳保費，直至該等計劃的繳費年期終結或緊接受保人25歲生日的保單週年日為止（以較早者為準）。此計劃之投保年齡：受保人為初生15日至17歲；付款人為18至55歲。保費需於整個保障期內繳付。

欲知豁免保費附加契約、付款人傷亡豁免保費附加契約及付款人死亡豁免保費附加契約的詳情，請聯絡閣下的顧問或致電客戶服務熱線：2866 8898。

註：

- 殘疾指因疾病或受傷導致持續最少六個月的完全及持續罹患殘疾，並導致受保人/保單持有人無能力：
 - 在罹患殘疾後的首24個月內從事其傷病前的職業的日常職責；及
 - 在罹患殘疾24個月後從事任何可賺取利潤、工資或報酬的職業。如受保人/保單持有人發生以下任何一項亦可被視作罹患殘疾：
 - 雙眼完全喪失視力，且不能復原；或
 - 兩肢永久及完全癱瘓，或喪失手腕或腳踝部位或以上的兩肢；或
 - 一眼完全喪失視力，且不能復原，及一肢永久及完全癱瘓或喪失手腕或腳踝部位或以上的一肢。
- 若發生下列任何一種情況，本計劃不會繼續給付保障：
 - 保單持有人已不再處於上述保障條款內所指的殘疾；或
 - 保單持有人拒絕應我們要求進行體檢；或
 - 保單持有人未能在我們提出要求的三十一(31)個公曆日內提交令我們滿意的有關上述保障條款內所指的殘疾的證明；或
 - 保單持有人拒絕進行醫生建議的治療。

不保事項

不論是直接或間接，完全或部份，自願或非自願，因下列情況而導致的殘疾，本計劃均不作賠償：

1. 不論當時神智是否清醒，自致的傷害，包括自殺或企圖自殺；
2. 在宣戰或不宣戰的戰爭或軍事行動或恢復社會秩序時執行陸軍、海軍或空軍服務；
3. 因酒精、毒藥、藥物、毒品或鎮靜劑所致，或受到其影響下所造成之意外，惟經醫生處方者除外。
4. 非由獲中華人民共和國政府評定為三級甲等的醫院所作出的診斷、治療或證明的任何殘疾。

重要提示

1. 冷靜期權益

閣下可於保單發出後21天內，或本公司向閣下或閣下的代表發出通知書後的21天內，以較先者為準，取消已購買的保單及取回已繳之保費金額。通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益不時發出的最新指引。如閣下決定行使冷靜期權益，閣下需以書面知會本公司有關取消保單的決定。該通知必須由閣下簽署及直接送達本公司（地址：香港干諾道中111號永安中心27樓）。

2. 主要產品風險

i. 保費調整

按基本計劃的保費結構，豁免保費附加契約 / 付款人傷亡豁免保費附加契約 / 付款人死亡豁免保費附加契約的保費可以不變或根據受保人已屆的年齡調整，惟保費率*並非保證及將由本公司於續保時釐定。

*保費率會因以下因素而影響，包括但不限於過去的索償紀錄、利率、持續率和費用。

本公司將於續保前不少於30日預先以書面通知閣下有關於保費金額。

ii. 保單終止

在下列情況下最早發生時，本公司有權在保障期結束前終止閣下的計劃：

- 應繳之保費在31日的寬限期結束當日仍然未繳清；或
- 基本計劃已被取消或退保或終止；或
- 基本計劃被轉換為清繳保險或展期保險（如適用）；

iii. 其他主要產品風險

1. 豁免保費附加契約 / 付款人傷亡豁免保費附加契約 / 付款人死亡豁免保費附加契約以美元或港元為保單貨幣。閣下可選擇以港元或保單貨幣支付保費。閣下可於投保時指定保單貨幣，但保單一經發出，閣下便不能更改保單貨幣。

若閣下以保單貨幣以外的其他貨幣支付保費，本公司會以其參考市場匯率後不時決定的當時的匯率，將有關保費兌換為保單貨幣。本公司將以港元或應閣下要求以保單貨幣發放所有本保單應付的款項。若本公司以保單貨幣以外的其他貨幣向閣下發放款項，該等款項亦將按本公司參考市場匯率後不時決定的當時的匯率兌換。兌換貨幣存在外幣匯兌風險。

2. 豁免保費附加契約 / 付款人傷亡豁免保費附加契約 / 付款人死亡豁免保費附加契約是由本公司發出的保單，閣下的保單利益受本公司的信貸風險影響。

此文件乃資料摘要，僅供參考之用，絕不構成財務、投資、稅務或任何形式的意見。如有需要，請向獨立專業人士尋求建議。請參閱計劃的條款及細則以獲取更多資料。

此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何富通保險有限公司的產品屬違法，富通保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

非保單的立約人（包括但不限於受保人及受益人）不享有執行保單任何條款的權利。《合約（第三者權利）條例》不適用於保單及以保單為依據而簽發的任何文件。

富通保險有限公司

於百慕達註冊成立之有限公司

FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities