

DOUBLE PRIVILEGES, DOUBLE HAPPINESS

Successful application of the critical illness plan - **LionAlong** (the “Plan”) in 2023^{1,4} may enjoy a Premium Refund Promotion of **up to 8%**. What’s more, eligible customers⁵ may easily take out critical illness coverage through the Simplified Underwriting Campaign.

1 Premium Refund Promotion¹

Annualized Premium ²	Premium refund percentage ³
< USD2,000	4%
≥ USD2,000	8%

2 Simplified Underwriting Campaign⁴

Eligible customers⁵ may enjoy a hassle-free application process under the Simplified Underwriting Campaign. **Simply answer 4 questions⁶** for health declaration, and your protection up to USD65,000⁷ will be on the way.

Terms and Conditions of the Premium Refund Promotion:

1. The promotion period of the Premium Refund Promotion is from November 1 to December 31, 2023, both days inclusive, with successful policy issuance on or before February 29, 2024.
2. Annualized Premium refers to the total premium(s) due and paid within the 1st Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.
3. Premium refund amount for the Plan will only be deposited into the policy(ies) in the 2nd Policy Year after the premium(s) of the 1st Policy Year are fully paid and it is equal to the Annualized Premium multiplied by the designated percentage of premium refund. The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year, withdrawal of the premium refund is not allowed.

Terms and Conditions of the Simplified Underwriting Campaign:

4. The promotion period of the Simplified Underwriting Campaign is from November 1 to December 31, 2023, both days inclusive, with successful policy issuance on or before February 29, 2024.
5. Eligible customer refers to the Insured whose attained age is between 18 and 30, and he/she must hold a valid HKID card.
6. The acceptance of the application of the Plan is subject to Generali Life (Hong Kong) Limited's final underwriting decision.
7. The total Sum Assured of all Policy(ies) issued under this campaign should not exceed USD65,000 per insured.

The Plan can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the Plan, the full terms can be found in the Policy Provisions.

The promotion and campaign mentioned above cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. The above promotion and campaign cannot be used in conjunction with other promotional offers, unless stated otherwise.

Generali Life (Hong Kong) Limited (the "Company") reserves the right to vary or terminate this promotion at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

The Plan is underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the Plan. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.