



推廣期內¹成功投保忠意保險最新長線儲蓄及分紅人壽保險計劃 - **摯愛相伴**（「本計劃」），可享**12%保費回贈優惠**（「優惠」）。

Successfully apply for Generali's new long-term saving and participating life insurance plan - **LionPatron** (the "Plan") during the Promotion Period¹ to enjoy a **Premium Refund Promotion of 12%** (the "Promotion").

保費回贈優惠

Premium Refund Promotion

保費繳付年期 Premium Payment Term	保費回贈百分比 ² Premium Refund Percentage ²
5 / 10 / 20 年	12%

條款及細則 Terms and Conditions:

1. 客戶須於2024年12月31日或之前成功投保本計劃，並須於2025年2月28日或之前成功簽發保單（「推廣期」）。
Customers are required to apply for the Plan on or before December 31, 2024, with successful policy issuance on or before February 28, 2025 ("Promotion Period").
2. 當本計劃的保費回贈金額於第2個保單年度存入保單時，首個保單年度的保費必須經已全數繳付。保費回贈金額相等於年度化保費（即首個保單年度已繳交的到期保費，並不包括任何額外保費、保費徵費及附加保障之保費）乘以指定之保費回贈百分比。保費回贈金額僅會用作繳付部份第2個保單年度到期的保費及保費徵費，該保費回贈金額將不可提取。
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 paid in full and it is equal to the Annualized Premium (i.e., the premium(s) due and paid within the 1st Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's 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.

本計劃可作為獨立保單而毋須捆綁式地與其他種類的保險產品一併購買。此宣傳單張的產品資料不包含以上計劃的完整條款，有關完整條款載於保單條款中。

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.

推廣優惠不可更換、轉讓、退回、轉換其他禮品或折換現金。若於冷靜期內取消保單或在任何退回保費的情況下，於優惠下已獲扣除的保費金額均不會被視作已繳保費而計算在退回的保費總額內。除非另有所指，以上優惠不可與其他推廣優惠同時使用。

The Promotion 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. This Promotion cannot be used in conjunction with other promotional offers, unless stated otherwise.

忠意人壽（香港）有限公司（「本公司」）可隨時更改或終止此優惠，恕不另行通知。如有任何爭議，本公司保留最終決定權。本公司保留根據您在申請時提供的資料自行決定接受或拒絕申請的權利。

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.

本計劃由本公司承保。此宣傳單張僅旨在香港派發，並不能作為在香港境外提供銷售、遊說購買或說明任何保險產品之工具。

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.

此宣傳單張僅供一般參考之用，不應視作專業意見或建議。此宣傳單張必須與有關產品小冊子一起閱讀。有關本計劃的保障詳情、限制、產品風險、條款和細則，請參閱保單文件，如保險建議書、保單條款、產品小冊子及其他附加文件（如適用）。您可向保險顧問或本公司的代表索取保單條款及產品詳情。

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.

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