

摯護動意外保險計劃  
GoSports Accident  
Insurance Plan

準備充分 發揮潛能

Protection for unleashing your  
strength and potential

中銀集團人壽保險有限公司(「中銀人壽」)的摯護動意外保險計劃(「本計劃」)是一個為平日熱愛運動的您提供全面的運動保障計劃，當中包括但不限於意外身故賠償、意外每日住院入息賠償及意外住院及手術費用賠償。本計劃適用於投保年齡介乎5歲至60歲的受保人，並且每年續保至受保人65歲<sup>1</sup>。

BOC Group Life Assurance Company Limited ("BOC Life") offers GoSports Accident Insurance Plan ("the Plan") which is a comprehensive sports protection plan for the sports enthusiasts, including but not limited to Accidental Death Benefit, Accidental Daily Hospital Income Benefit and Accidental In-patient And Surgical Expense Benefit. The Plan is applicable to the Insured at issue age of 5 to 60 and renewable annually until the Insured's age 65<sup>1</sup>.

### 意外身故賠償

受保人不幸因意外而導致在180日內意外身故，本計劃將支付相等於受保人身故時投保額的100%的意外身故賠償。

### 無索償折扣

本計劃提供無索償折扣，若連續3個保單年度內沒有已付或應付的賠償，在之後一個保單年度的續保保費將獲15%折扣優惠。

### 24小時全球緊急救援服務<sup>2</sup>

本計劃提供24小時全球緊急救援服務<sup>2</sup>，包括緊急醫療支援及轉介，以及其他救援服務等。

### 毋須體檢

本計劃毋須體檢，申請手續方便省時。

### Accidental Death Benefit

In the unfortunate event that the Insured has an accident that results in accidental death within 180 days, Accidental Death Benefit will be paid which is equivalent to 100% of the Sum Insured as at the date of the Insured's death.

### No Claim Discount

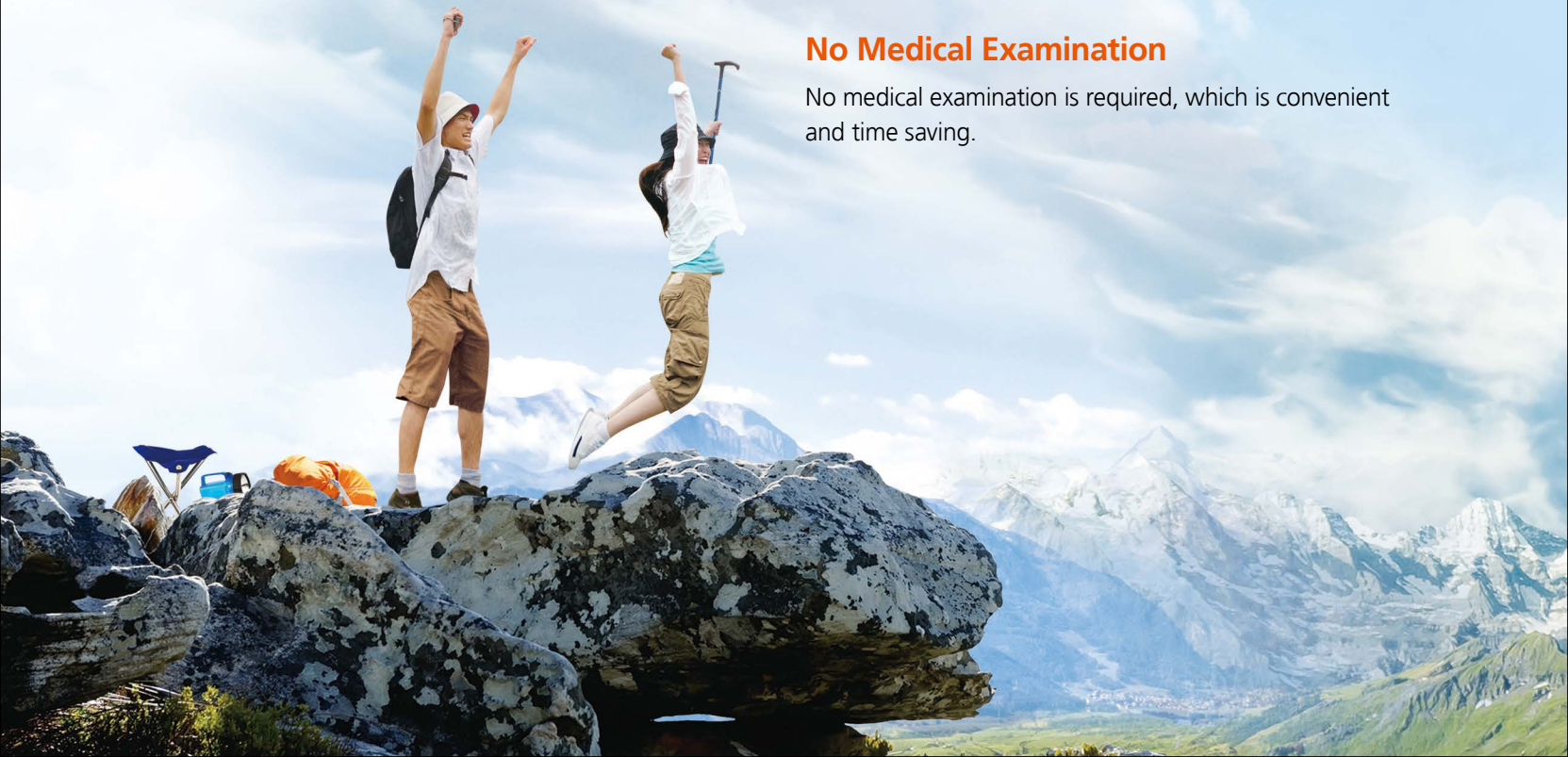
The Plan also offers no claim discount of 15% discount on the next renewal premium if no benefit is paid or payable during the preceding 3 consecutive policy years.

### 24-Hour Worldwide Emergency Assistance Services<sup>2</sup>

The Plan provides an easy access to 24-hour Worldwide Emergency Assistance Services<sup>2</sup>, covering emergency medical assistance and referral services, as well as other relevant services.

### No Medical Examination

No medical examination is required, which is convenient and time saving.



## 基本投保條件

投保年齡	5歲至60歲
保障年期	1年(每年續保至受保人65歲,首5個保單年度保證續保) <sup>1</sup>
保費繳費年期	與保障年期相同
保單貨幣	港元
保費繳付方式	年繳 / 月繳
最低投保額	港元300,000(計劃1)

## 保障

保障範圍	因非運動意外或運動意外而導致身體損傷或身故(不包括以下所列之主要除外事項)		
	計劃1 港元300,000	計劃2 港元600,000	計劃3 港元1,000,000
投保額	港元300,000	港元600,000	港元1,000,000
意外身故賠償	100% 投保額		
意外每日住院入息賠償	<ul style="list-style-type: none"> <li>支付因意外而須要住院所引起的賠償</li> <li>每個保單年度最多賠償住院日數為30日<sup>3</sup></li> </ul>		
每日賠償金額：			
因非運動意外損傷	港元500	港元700	港元1,000
因運動意外損傷	港元750	港元1,050	港元1,500
意外住院及手術費用賠償 <sup>4</sup>	<ul style="list-style-type: none"> <li>支付因意外而須要做外科手術所引起的實際費用<sup>5</sup></li> <li>每個保單年度最多賠償2宗意外(累計,包括非運動意外及運動意外)</li> <li>賠償包括病房及膳食費、醫生巡房費、醫院雜費、住院專科醫生費、手術費、麻醉師費<sup>6</sup>及手術室費<sup>6</sup></li> </ul>		
每宗意外最高賠償金額：			
因非運動意外損傷	港元20,000	港元25,000	港元33,000
因運動意外損傷	港元30,000	港元37,500	港元49,500
意外醫療費用賠償 <sup>4</sup>	<ul style="list-style-type: none"> <li>支付因意外損傷而須要接受醫療必需的治療所引起的實際費用<sup>5,9</sup></li> <li>每個保單年度最多賠償3宗意外(累計,包括非運動意外及運動意外)</li> <li>賠償費用包括普通科門診的非專科醫生或專科醫生<sup>7</sup>收取的診費及藥費及X光診斷<sup>7</sup>收費</li> </ul>		
每宗意外最高賠償金額：			
因非運動意外損傷	港元1,000	港元2,000	港元3,000
因運動意外損傷	港元1,500	港元3,000	港元4,500
意外治療賠償 <sup>4</sup>	<ul style="list-style-type: none"> <li>支付因意外損傷而須要接受醫療必需的治療所引起的實際費用<sup>5,9</sup></li> <li>每個保單年度最多賠償8次診症費用(累計,包括非運動意外及運動意外)</li> <li>每日最多可索償1次診症</li> <li>賠償費用包括物理治療、脊醫及跌打費用<sup>8</sup></li> </ul>		
每次診症最高賠償金額：			
因非運動意外損傷	每日每次診症最高賠償港元200		
因運動意外損傷	每日每次診症最高賠償港元300		
無索償折扣	倘若在連續三個保單年度的時間,沒有已付或應付的賠償,及保單在整個連續三個保單年度內生效,本公司將給予隨後之一個保單年度續保保費15%折扣		
其他保障	24小時全球緊急救援服務 <sup>2</sup>		

## 每月保費表(港元)

上次生日年齡	計劃1		計劃2		計劃3	
	性別					
	男	女	男	女	男	女
5歲至49歲	148	138	168	148	208	188
50歲至64歲	208	188	248	228	318	298

## 請即投保,盡握良機!

歡迎聯絡我們的財富管理經理查詢有關詳情。

查詢熱線：(852) 2860 0688

網址：[www.boclif.com.hk](http://www.boclif.com.hk)

## Basic Eligibility Requirements

<b>Issue Age</b>	Age 5 to age 60
<b>Coverage Period</b>	1 year (renewable annually up to age 65 of the Insured, guaranteed renewable for the first 5 policy years) <sup>1</sup>
<b>Premium Payment Period</b>	Same as the Coverage Period
<b>Policy Currency</b>	HKD
<b>Premium Payment Mode</b>	Annual / Monthly
<b>Minimum Sum Insured</b>	HKD300,000 (Plan 1)

## Protection

Coverage	Injury or death caused by Non-Sports Accidents / Sports Accidents (excluding the Key Exclusions as stated under Other Key Risks)		
	Plan 1 HKD300,000	Plan 2 HKD600,000	Plan 3 HKD1,000,000
<b>Sum Insured</b>			
<b>Accidental Death Benefit</b>	100% of Sum Insured		
<b>Accidental Daily Hospital Income Benefit</b>	<ul style="list-style-type: none"> <li>Payable for benefit arising from Hospital Confinement due to Accidents</li> <li>Maximum 30 days of Hospital Confinement<sup>3</sup> per policy year</li> </ul>		
<b>Amount per day:</b> Due to Non-Sports Accident Due to Sports Accident	HKD 500 HKD 750	HKD 700 HKD 1,050	HKD 1,000 HKD 1,500
<b>Accidental In-patient And Surgical Expense Benefit<sup>4</sup></b>	<ul style="list-style-type: none"> <li>Payable for the actual expenses<sup>5</sup> for surgical operation due to injury caused by Accidents</li> <li>Maximum of 2 Accidents (cumulative, including both Non-Sports Accidents and Sports Accidents) each policy year</li> <li>Reimbursement includes Daily Hospital Room and Board, Daily In-Hospital Physician's Visit, Miscellaneous Hospital Expenses, In-Hospital Specialist's Fees, Surgeon's Fees, Anesthetist's Fees<sup>6</sup> and Operating Theatre Fees<sup>6</sup></li> </ul>		
<b>Maximum amount per Accident:</b> Due to Non-Sports Accident Due to Sports Accident	HKD 20,000 HKD 30,000	HKD 25,000 HKD 37,500	HKD 33,000 HKD 49,500
<b>Accidental Medical Expense Benefit<sup>4</sup></b>	<ul style="list-style-type: none"> <li>Payable for the actual expenses<sup>5,9</sup> for necessary medical treatments due to injury caused by Accidents</li> <li>Maximum of 3 Accidents (cumulative, including both Non-Sports Accidents and Sports Accidents) each policy year</li> <li>Reimbursement for the expense of consultation and medication from general practitioner or specialist<sup>7</sup> and the expense of diagnostic X-ray<sup>7</sup></li> </ul>		
<b>Maximum amount per Accident:</b> Due to Non-Sports Accident Due to Sports Accident	HKD 1,000 HKD 1,500	HKD 2,000 HKD 3,000	HKD 3,000 HKD 4,500
<b>Accidental Treatment Benefit<sup>4</sup></b>	<ul style="list-style-type: none"> <li>Payable for the actual expenses<sup>5,9</sup> for necessary medical treatments due to injury caused by Accidents</li> <li>Maximum 8 visits for each policy year (cumulative, including both Non-Sports Accidents and Sports Accidents)</li> <li>Maximum of 1 visit each day</li> <li>Reimbursement for the expenses of Physiotherapy, Chiropractic and Chinese Bone-setting treatment<sup>8</sup></li> </ul>		
<b>Maximum amount per visit:</b> Due to Non-Sports Accident Due to Sports Accident	Maximum: HKD200 per visit per day Maximum: HKD300 per visit per day		
<b>No Claim Discount</b>	If no benefit is paid or payable for a period of 3 consecutive policy years and the policy is in force throughout these 3 consecutive policy years, a 15% discount on the renewal premium in respect of the ensuing policy year will be provided		
<b>Other Benefit</b>	24-hour Worldwide Emergency Assistance Services <sup>2</sup>		

## Monthly Premium Table (HKD)

Age Last Birthday	Plan 1		Plan 2		Plan 3	
	Gender					
	Male	Female	Male	Female	Male	Female
<b>Age 5 to Age 49</b>	148	138	168	148	208	188
<b>Age 50 to Age 64</b>	208	188	248	228	318	298

Grasp this opportunity! Enrol Now!

Please contact our Wealth Management Managers for details of the Plan.

Enquiry Hotline: (852) 2860 0688

Website: [www.boclif.com.hk](http://www.boclif.com.hk)

#### 其他主要風險：

- 主要除外事項：本計劃並不包括由下列任何一個原因，直接或間接，完全或部分之關係而導致的索償：
  - (i) 運動員的任何活動；
  - (ii) 任何在工作時間或地點發生的意外事件，將不會考慮為體育運動意外事件；
  - (iii) 已存在醫療狀況；
  - (iv) 服用非由醫生處方的藥物、濫用酒精或服用毒品；
  - (v) 任何種類的疾病、患病或受感染(因意外所造成的傷痕或傷口而受感染者除外)，包括喪失免疫能力病毒(HIV)感染及/或其有關之疾病包括愛滋病及/或因愛滋病引發之任何併發症；
  - (vi) 襲擊、謀殺、暴動、民眾騷亂、罷工或恐怖活動。即使有任何抵觸的情況，各方一致理解並同意，只要受保人不觸犯或企圖觸犯本(vi)項條款承保的風險，本(vi)項條款將不適用；
  - (vii) 宣佈或不宣佈之戰爭、侵略、外敵行為、作戰行動、罷工、暴動及/或民事騷亂、內戰、叛變、革命、起義、恐怖主義者襲擊、軍事或奪權行動或任何類似戰爭的行動；
  - (viii) 參與任何持械工作或維持和平活動；
  - (ix) 不論當時神智是否清醒，受保人自殺或自致之傷害；
  - (x) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或戰鬥；
  - (xi) 職業運動、裝有車輪或馬匹的比賽(單車除外)、借助呼吸器具水中活動、空中活動(包括高空彈繩跳、懸掛式滑翔、熱氣球飛行、跳傘及特技跳傘)但作為購票乘客搭乘具有正式牌照商業固定航班的載客飛機則除外、或任何危險活動或運動，除非得到特別批單同意；
  - (xii) 分娩、流產、人工流產或懷孕或任何有關的併發症，無論事故是否由損傷引發或因損傷而加劇；
  - (xiii) 一般健康檢查、康復、療養、與收症診斷無關的費用、牙科治理、假牙、眼睛檢查、眼鏡、助聽器或其裝置、器具或設備、整容或整形手術的費用(除非有關的整容或整形手術乃因損傷所引致而必要的及受保人須於蒙受意外事件損傷後的90天內，接受有關的整容或整形手術，而此意外事件須發生於本計劃生效日期或(若本計劃恢復生效)本計劃的最後復效生效日期之後)；
  - (xiv) 核分裂、核融合、核燃料或燃燒核燃料或核子武器物料後的核廢料的放射性所產生的電離輻射或污染；
  - (xv) 在受保人的氣息、血液或尿液中的酒精含量高於在其駕駛汽車所在國家或區域法律限制的情況下駕駛任何種類的車輛；
  - (xvi) 入住長期護理機構或為酗酒或吸毒者而設的地方、療養院、康復中心、老人院、水療診所或類似的機構；
  - (xvii) 任何損傷的治療，其費用可向第三方追討，包括但不限於可根據《僱員補償條例》第282章或其任何修訂提出索償的受傷事件所涉及的醫療服務或補償，除了不能從第三方討回費用之部分；
  - (xviii) 任何損傷的治療，其費用是其他保單所應支付，除了費用是該其他保單不會賠償之部分。
- 本計劃及/或附加利益保障(如有)在投保及續保時的應付保費是根據以下之因素(如適用)而釐定，包括但不限於：投保額、性別、投保年齡、已屆年齡、吸煙習慣、保費繳費年期、計劃等級、核保等級、風險類別及居住地而釐定，並非保證不變。中銀人壽保留權利隨時檢討及調整應付保費，調整原因包括但不限於實際經驗與現時期望出現的落差。
- 保單權益人應在保費繳費年期內按時繳交保費。如所需金額(如保費)未能於中銀人壽指定之寬限期(如適用)完結前繳交，保單有可能終止或失效。惟須受自動保費貸款(如適用)(中銀人壽將自動從不能作廢價值內以貸款形式墊繳保費)及不能作廢條款限制(如適用)。如因未能繳付保費導致保單被終止或失效，保單權益人可領取的退保價值可能低於已繳總保費及失去保單所提供的保障。
- 在以下任何一種情況發生時，中銀人壽有可能在保單到達期滿日前終止保單：
  - (i) 受保人身故；或
  - (ii) 中銀人壽批准保單權益人書面要求退保；或
  - (iii) 於保費寬限期後保單失效；或
  - (iv) 不能作廢價值少於零(如適用)；或
  - (v) 中銀人壽已支付或將會支付的賠償總額已經達至保單所有保障之賠償上限(如適用)。
- 實際的通脹率有機會較預期高，因此，您所獲發金額之實際價值可能會較低。

#### 備註：

1. 保單權益人可於每個保單週年日，按續保時受保人的年齡所定的保費率，依時繳付保費從而享有保證續保本計劃十二個月的權利直至第5個保單年度為止。在第5個保單年度後，本公司保留可不延續本保單之權利而毋須給予理由。中銀人壽保留權利不時檢討及調整本計劃之應付保費。
2. 24小時全球緊急救援服務由「國際救援(香港)有限公司」提供，須按「人壽保險附加海外緊急救援服務條款」辦理，此服務不作續保保證及中銀人壽保留取消或修改上述服務及保障的權利。
3. 如住院時間少於6小時，此項意外每日住院現金入息賠償則不會被支付。
4. 意外住院及手術費用賠償、意外醫療費用賠償及意外治療賠償所支付的賠償受以下的限制及約束事項所規限：
  - (a) 除非有關開支是在發生意外事件發生後的12個月內產生，否則本公司將不會作出賠償；及
  - (b) 若受保人有權從任何其他途徑取回全部或部分開支，本公司只會就受保人有權從該等其他途徑獲得的賠償以外的款項作出賠償。
5. 此項目乃實報實銷的賠償。在提交予本公司作賠償申請的正式賬單或收據上所示之每項分類費用或開支須符合合理及慣常費用之規定。有關合理及慣常的定義及詳情，請參閱中銀人壽發給的保單文件及條款。
6. 只有在手術費的利益是應付的情況下，麻醉師費及手術室費的利益才是應支付的。
7. 專科醫生必須由非專科醫生書面轉介，而X光診斷必須由醫生書面建議。
8. 物理治療、脊醫及跌打所進行的診治必須分別由註冊物理治療師、註冊脊骨神經科醫生及註冊跌打醫師進行。
9. 為免生疑問，所有在住院期間產生的費用不會於此項目下作賠償。

#### 重要事項：

- 本計劃由中銀人壽承保。中銀人壽已獲保險業監管局授權及監管，於中華人民共和國香港特別行政區經營長期業務。
- 中銀人壽保留根據擬受保人及申請人於投保時所提供的資料而決定是否接受或拒絕有關投保本計劃申請的權利。
- 本計劃受中銀人壽發給的正式保單文件及條款所限制。各項保障項目及承保範圍、條款及除外事項，請參閱相關保單文件及條款。

若本宣傳品中的、英文版本有歧異，概以英文版本為準。

本宣傳品僅供參考，並只在香港以內派發，不能詮釋為在香港以外提供或出售或游說購買中銀人壽的任何產品的要約、招攬及建議。有關本計劃詳情(包括詳盡條款、細則、除外事項、保單費用及收費)，請參閱中銀人壽發給的保單文件及條款。如有任何查詢，請聯絡我們的財富管理經理。

本宣傳品由中銀人壽刊發。

**Other Key Risks:**

- Key Exclusion: The Plan shall not cover any claims caused directly or indirectly, wholly or partly, by any one or more of the followings:
  - (i) any activities of Athletes;
  - (ii) any Accident occurring during working hours or at the location of work will not be considered as a Sports Accident;
  - (iii) any Pre-existing Condition;
  - (iv) drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
  - (v) any kind of illness, disease or infection (except infection which occurs through an accidental cut or wound), including infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof;
  - (vi) assault, murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this sub-clause (vi) shall not apply provided that the Insured has not committed or attempted to commit the risks covered in this sub-clause (vi);
  - (vii) war (whether it is declared or not), invasion, act of foreign enemies, hostilities, strike, riot and / or civil commotion, civil war, rebellion, revolution, insurrection, terrorist acts, military or usurped power or any warlike operations;
  - (viii) participation in any armed force or peace keeping activities;
  - (ix) suicide or self-inflicted injuries while sane or insane;
  - (x) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
  - (xi) professional sports, racing on wheels (excluding cycling) or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
  - (xii) childbirth, miscarriage, abortion, pregnancy and any complications thereof notwithstanding that such event may have been accelerated or induced by Injury;
  - (xiii) general health checks, convalescence, custodial or rest care; or charges not directly related to admission diagnosis, dental treatment, dentures, eye examination, glasses, hearing aids or the fitting thereof, appliance or equipment, cosmetic surgery or plastic surgery unless necessitated by Injury occurring after the effective date of the Plan or (if the Plan has been reinstated) the effective date of last reinstatement of the Plan and the Insured sustains the Injury and requires cosmetic surgery or plastic surgery within 90 days of the Accident;
  - (xiv) nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
  - (xv) driving any kind of vehicle while the alcohol level in the Insured's breath, blood, or urine is higher than the legal limit in the country or territory where the driving takes place;
  - (xvi) confinement in an institution for extended care, or a place for alcoholics or drug addicts, or a nursing / rest / convalescent home, or rehabilitation centre, or home for the aged, or hydro-clinic or similar establishment;
  - (xvii) treatment for any Injury for which expenses are recoverable from a third party including but not limited to medical services rendered or compensation in connection with any Injury claimable under the Employees' Compensation Ordinance, Cap. 282, or any amendments thereto, except to the extent that expenses incurred are not recoverable from the third party;
  - (xviii) treatment for any Injury for which benefits are payable under other insurance policies except to the extent that fees incurred are not reimbursed by such policies.
- The premium payable of the Plan and/or the Rider (if any) at the time of application and renewal is calculated based on the following factors (if applicable), including but not limited to the Sum Insured, gender, issue age, attained age, smoking habit, premium payment term, level of benefits, underwriting class, risk class and residency, and is not guaranteed. BOC Life reserves the right to review and adjust the premium payable at any time. Factors leading to such adjustment include but not limited to emergence of difference between actual experience and current expectation.
- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.
- BOC Life may terminate the policy before the maturity date if any one of the following events occurs:
  - (i) the death of the Insured; or
  - (ii) BOC Life approves the Policy Owner's written request for surrender; or
  - (iii) the policy lapses after the end of the grace period; or
  - (iv) the non-forfeiture value is less than zero (if applicable); or
  - (v) the aggregate amount paid or payable by BOC Life has reached the maximum benefit amount of all coverage of the policy (if applicable).
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

**Remarks:**

1. The Policy Owner has a guaranteed right to renew the Plan on each policy anniversary for a further 12 months' period up until the 5th policy year by continued payment of premium at such premium rates as based on the age of the Insured at the time of renewal. The Company has the right to terminate this Policy after the 5th Policy Year without giving reasons. BOC Life reserves the right to review and adjust the premium payable for the Plan from time to time.
2. 24-Hour Worldwide Emergency Assistance Services are provided by Europ Assistance Hong Kong Limited in accordance with the Conditions for Services pursuant to "Life Insurance Supplementary Emergency Assistance Services and Benefits". The services are not guaranteed for renewal and BOC Life reserves the right to withhold or amend the said services at its sole discretion.
3. Accidental Daily Hospital Income Benefit will not be payable if the number of hours of Hospital Confinement is less than 6 hours.
4. The benefit payable under Accidental In-patient And Surgical Expense Benefit, Accidental Medical Expense Benefit and Accidental Treatment Benefit is subject to the following limitations and restrictions:
  - (a) No benefit will be payable unless the expenses are incurred within 12 months of the date of the Accident; and
  - (b) In the event of the Insured becoming entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for an amount in excess of the amount recoverable from such other source.
5. This item is payable on reimbursement basis. Each of the itemized fee or expenses as shown in the official statement of accounts or receipts submitted to the Company for claims must comply with the rule of the Reasonable and Customary charges. For definitions and details of Reasonable and Customary, please refer to the policy documents and provisions issued by BOC Life.
6. Anesthetist's Fees and Operating Theatre Fees will be payable only if Surgeon's Fees is payable.
7. The specialist must be referred in advance and in writing by general practitioner who is a Physician but not a Specialist. And Diagnostic X-ray must be recommended in writing by a general practitioner who is a Physician.
8. The treatment of physiotherapy, chiropractic and Chinese bone-setting must be performed by a Registered Physiotherapist, a Registered Chiropractor and a Registered Chinese Bonesetter respectively.
9. For the avoidance of doubt, all expenses incurred during Hospital Confinement shall not be reimbursed under this item.

**Important Notes:**

- The Plan is underwritten by BOC Life. BOC Life is authorised and regulated by Insured Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.

Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact our Wealth Management Managers.

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