



Waiver of Premium Rider

附加豁免保费保险



Waiver of Premium

Product Features

Insured Age	18 - 60 years old
Period of Insurance	5 - 30 years


Benefit

3 Waiver of Premium Options:

Option 1

Late Stage CI of the Insured



Waiver of Premium from the next premium due upon diagnosis or the actual undergoing of surgery of Late Stage Critical Illness (CI) of the Insured which is stated under the Terms and Conditions.



Option 2

Late Stage CI or TPD of the Insured




Waiver of Premium from the next premium due upon Total and Permanent Disability (TPD) or upon diagnosis or the actual undergoing of surgery of Late Stage CI of the Insured which is stated under the Terms and Conditions.



Option 3

Death, TPD or Late Stage CI of Payor

Waiver of Premium from the next premium due upon death, or TPD or upon diagnosis or the actual undergoing of surgery of Late Stage CI of Payor which is stated under the Terms and Conditions.



I 投保说明

投保年龄	18 - 60岁
保险期间	5 - 30年

I 保险利益

3个豁免保费选项：

选项1

被保险人晚期重大疾病

如果被保险人对符合保险条款中载明的晚期重大疾病首次确诊/实际进行手术，从下一个应缴保费日期开始，后续保费将被豁免。



选项2

被保险人晚期重大疾病 或高度残疾

如果被保险人高度残疾或对符合保险条款中载明的晚期重大疾病首次确诊/实际进行手术，从下一个应缴保费日期开始，后续保费将被豁免。



选项3

保单付款人死亡、高度残疾 或晚期重大疾病

如果保单付款人死亡或高度残疾或对符合保险条款中载明的晚期重大疾病首次确诊/实际进行手术，从下一个应缴保费日期开始，后续保费将被豁免。



Note: This brochure is summarized. For complete details on the coverage provided, including benefits, exclusions and termination provisions, please refer to the Terms and Conditions.

注: 本宣传单为简单叙述, 详情请阅读本保险条款, 并以条款的叙述为准。

I Exclusion

1. Death

As per conditions stated in the Exclusion Clause of the Main Product.

2. Total and Permanent Disability

As per conditions stated in the Exclusion Clause of the Main Product.

3. Critical Illness

1) Disease/s resulting from AIDS, AIDS-related complex or infection by HIV.

2) Pre-existing conditions, which existed before the effective date or the date of reinstatement of this Policy, whichever is later shall mean illnesses that the Insured has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. An Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- a. The Insured had received or is receiving treatment;
- b. Medical advice, diagnosis, care or treatment has been recommended;
- c. Clear and distinct symptoms are or were evident;
- d. Its existence would have been apparent to a reasonable person in the circumstances.

3) Attempted suicide and self-inflicted injuries while sane or insane.

4) The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.

5) All Critical Illness presenting or diagnosed within the Waiting Period, inclusive of all Early Stage Critical Illness that are first diagnosed during the Waiting Period and that progress to a Late Stage Critical Illness after the Waiting Period expires.

6) War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Insured was participating therein.

7) Committed criminal offense or an attempted commitment of a criminal offense by the Policy Owner, Insured, or Beneficiary. Beneficiaries not involved in the aforementioned criminal activity will remain eligible to receive their benefits.

8) If resulting directly / indirectly from radioactive contamination arising from fuel, weapons, waste or processing.

9) Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

10) Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

I 责任免除

一、死亡

主险列明的“责任免除”事项。

二、高度残疾

主险列明的“责任免除”事项。

三、重大疾病

1. 被保险人感染免疫机能丧失综合征（艾滋病），及由感染艾滋病相关综合征或人体免疫缺陷病毒（HIV）引起的疾病。

2. 在保单生效日或保单复效日(以较晚者为准)之前，被保险人理应知道自己患有疾病，除非该疾病已向本公司声明并经本公司接受。被保险人应被认为对既存状况有合理的了解，理应知道自己患有疾病状况是针对以下情况之一：

- a. 被保险人已经接受或正在接受治疗；
- b. 被建议进行医疗咨询，诊断，护理或治疗；
- c. 明显和直接的症状；
- d. 在当时的情况下，对一个理性的人来说，疾病的存在是显而易见的。

3. 被保险人在神智清醒或精神错乱时企图自杀和自残。

4. 被保险人受到酒精或服用任何药物的影响，但遵循注册医生指导的治疗活动除外。

5. 在等待期内出现或确诊的早期重大疾病和晚期重大疾病，包括在等待期内首次确诊的所有早期重大疾病，而后发展成为晚期重大疾病。

6. 因战争（无论是否宣布），入侵，外国军队行动，内战，革命，暴动，内乱，骚乱，罢工，民众反政府和恐怖主义，导致发生本合同保险事故。

7. 保单持有人、被保险人或受益人有犯罪行为或试图犯罪行为。未参与上述犯罪活动的受益人仍有权享有保险金请求权。

8. 如果直接或间接地由于燃料，武器，废物或加工产生的放射性物质，导致保险事故。

9. 进入、离开、操作、服务或乘坐任何空中装置或交通工具，但被保险人是航空公司的付费乘客或机组人员，按既定时间表在既定航线上飞行的除外。

10. 参加危险的体育活动，包括但不限于潜水，爬山，跳伞或任何高速比赛，或参加专业体育活动。