



投保「好安守」危疾保障系列 可享高達兩個月保費豁免！<sup>^</sup>

Apply for Easy Defender Critical Illness Insurance Series to enjoy up to **Two Months Waiver of Premium** ! <sup>^</sup>

推廣期: 2013年2月18日 – 2013年4月30日 (包括首尾兩日)

Promotion Period: 18 February, 2013 – 30 April, 2013 (Both days inclusive)

**一個月保費豁免**：於推廣期內成功申請1)「好安守」危疾保障計劃及  
2)「好安守多重保障附約」或「好安守周全保障附約」

**兩個月保費豁免**：於推廣期內成功申請1)「好安守」危疾保障計劃及  
2)「好安守多重保障附約」及 3)「好安守周全保障附約」

**To enjoy ONE month waiver of premium** : Successful applications of 1) “Easy Defender Critical Illness Insurance Plan” and 2) “Easy Defender Multiple Benefit Rider” or “Timely Crisis Care Rider” during the Promotion Period.

**To enjoy TWO months waiver of premium** : Successful applications of 1) “Easy Defender Critical Illness Insurance Plan” and 2) “Easy Defender Multiple Benefit Rider” and 3) “Timely Crisis Care Rider” during the Promotion Period.

「好安守」危疾保障系列悉心為您而設：

Easy Defender Critical Illness Insurance Series specially design for you a complete set of protection:

多重危疾保障<sup>#</sup>  
Multiple-times  
Critical Illness Protection<sup>#</sup>

嚴重疾病保障<sup>##</sup>  
Serious Disease Protection<sup>##</sup>

特別疾病保障<sup>###</sup>  
Special Disease Protection<sup>###</sup>

疾病管理計劃<sup>+</sup>  
Disease Management Program<sup>+</sup>

五次免費身體檢查<sup>++</sup>  
Five Times  
Free Medical Check-ups<sup>++</sup>

第二醫療意見服務<sup>+++</sup>  
Second Medical Opinion Service<sup>+++</sup>

最高可達投保額 **380%** 的危疾保障\*  
In total, up to sum insured of Critical Illness Protection\*

**54** 種危疾, **40** 種嚴重疾病及 **16** 種特別疾病保障\*\*  
Crises, Serious Diseases & Special Diseases Protection\*\*

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#### 條款及細則:

1. 推廣期為2013年2月18日 – 2013年4月30日，包括首尾兩日（「推廣期」）。
2. 合資格申請者必須於推廣期內填妥「好安守」危疾保障計劃及「好安守多重保障附約」及/或「好安守周全保障附約」（「指定計劃」）的申請表格並連同首期保費遞交至 ING Life Insurance Company (Bermuda) Limited（「ING Life」），指定計劃的保單必須於2013年5月24日或之前獲批核及生效（「合資格保單」）。
3. 於推廣期內，成功投保1)「好安守」危疾保障計劃及 2)「好安守多重保障附約」或「好安守周全保障附約」的申請者將可獲得一個月保費豁免；而成功投保1)「好安守」危疾保障計劃及 2)「好安守多重保障附約」及 3)「好安守周全保障附約」的申請者將可獲得兩個月保費豁免。
4. 保費豁免優惠適用於每份合資格保單。
5. **首期保費必須於申請時全數繳交。**保費豁免金額將於保單生效日起90日內存入至合資格保單之戶口，並只能用於支付該合資格保單在保費豁免金額存入戶口後到期的未來保費。請注意，保費豁免金額在任何情況下（包括但不限於退保、索償及現金提取等）均不能提取。
6. 如保單並非以月繳形式繳付保費，保費豁免金額將按比例計算及以四捨五入方式調整至最接近的2個小數位。  
例如：以年繳方式支付保費，一個月保費之豁免金額為年繳保費之1/12；而兩個月保費之豁免金額為年繳保費之2/12。以半年繳方式支付保費，一個月保費之豁免金額為半年繳保費之1/6；而兩個月保費之豁免金額為半年繳保費之2/6。
7. 保單的投保及生效日期均以ING Life的記錄為準。
8. 客戶於申請時必須全數繳交首期保費。若客戶於冷靜期內取消保單或保單未能於2013年5月24日或之前獲批核及生效，ING Life將不會把保費豁免金額存入至保費戶口。若客戶於保單生效後12個月內減低投保額，客戶須補繳保費豁免優惠之差額。
9. 保費豁免優惠並不適用於推廣期以外申請投保之保單、現有個人壽險基本計劃及任何保單轉換計劃。
10. 此保費豁免推廣不可與其他推廣同時使用。
11. 有關指定計劃將受其保單內的所有條款及條件規限，詳情請參閱相關產品小冊子及保單條款。
12. ING Life保留一切有關保單批核或任何由此推廣產生之爭議之最終決定權。
13. ING Life保留一切修訂有關條款及細則之權利，包括於任何時候停止此推廣活動並無須另行通知。如有任何爭議，ING Life保留最終決定權。
14. 本單張中英對照，如有任何歧異，概以英文原義為準。

#### Terms and conditions:

1. The promotion starts from 18 February, 2013 to 30 April, 2013, both days inclusive ("Promotion Period").
2. Eligible applicant must submit the completed application form and initial premium of "Easy Defender Critical Illness Insurance Plan" and "Easy Defender Multiple Benefit Rider" and/or "Timely Crisis Care Rider" ("Designated Plan") to ING Life Insurance Company (Bermuda) Limited ("ING Life") during the Promotion Period and the policies of the Designated Plans must be issued on or before 24 May, 2013 ("Eligible Policy").
3. During the Promotion Period, each applicant who successfully applies for 1) "Easy Defender Critical Illness Insurance Plan" and 2) "Easy Defender Multiple Benefit Rider" or "Timely Crisis Care Rider" will be entitled to one month waiver of premium; while each applicant who successfully applies for 1) "Easy Defender Critical Illness Insurance Plan" and 2) "Easy Defender Multiple Benefit Rider" and 3) "Timely Crisis Care Rider" will be entitled to two months waiver of premium.
4. The waiver of premium is provided to each Eligible Policy.
5. **The full initial premium must be submitted with the application**, and the amount of premium waiver will be credited to the account of the Eligible Policy within 90 days from its effective date. The amount of premium waiver can only be used to pay the premium payment(s) of the Eligible Policy due after the credit of premium waiver amount to the account. Please note that the premium waiver amount cannot be withdrawn under any situation (including but not limited to surrender, claims and cash withdrawal).
6. If the premium payment is paid on a non-monthly basis, the amount of premium waiver shall be calculated on a pro-rata basis and rounded to the nearest 2 decimal places.  
For example, if the premium is payable on an annual basis, the waiver of one month premium amount shall be 1/12 of the annual premium; and the waiver of two months premium amount shall be 2/12 of the annual premium. If the premium is payable on a semi-annual basis, the waiver of one month premium amount shall be 1/6 of the semi-annual premium; and the waiver of two months premium amount shall be 2/6 of the semi-annual premium.
7. The application date and the effective date of the policies are based on the records of ING Life.
8. Applicant needs to pay the full initial premium at the time of application. For any cooling off policies or policies which are not approved and do not become effective on or before 24 May, 2013, the amount of premium waiver will not be credited to the policy account. If the sum insured of the policy is reduced within 12 months of the effective date, the client has to pay back the difference of the premium waiver amount.
9. The waiver of premium will neither be offered to policy(ies) applied for before or after the Promotion Period, nor to existing individual life insurance basic plan(s), nor to any policy conversions.
10. This premium waiver campaign is not valid in conjunction with any other promotion program.
11. The Designated Plan is subject to all its respective policy terms and conditions. Please refer to the relevant terms and conditions set out in the product brochure and policy provision for more details.
12. ING Life reserves the final decision for approval of any applications and any disputes that may arise from this promotion.
13. ING Life reserves the right to make any amendment of the terms and conditions of this program, including discontinuing this offer at any time without notice. In case of any dispute, the decision of ING Life shall be final.
14. In the event of any discrepancy between the Chinese and English version of this leaflet, the English version shall prevail.

^ 須受條款及細則所規限。

# 只適用於「好安守多重保障附約」。

## 只適用於「好安守周全保障附約」。

### 只適用於「好安守」危疾保障計劃。

\* 疾病管理計劃由卓健醫療服務有限公司提供，並須符合疾病管理計劃優惠券所述之條款及細則。

\*\* 只適用於「好安守多重保障附約」（「該附約」）附加於「好安守」危疾保障計劃。身體檢查於該附約之第2、第4、第6、第8和第10個週年日並已繳交所有「好安守」危疾保障計劃及該附約到期之保費後提供。另外，此免費身體檢查只適用於簽發「好安守多重保障附約」時為18歲或以上（下次生日年齡）的被保人。免費身體檢查須符合免費身體檢查優惠券所述之條款及細則。

+++ 第二醫療意見服務由國際SOS提供，有關服務詳情及收費將不時作出修訂。

\* 只適用於同時投保「好安守」危疾保障計劃、「好安守多重保障附約」及「好安守周全保障附約」，而「好安守周全保障附約」之最高投保額為「好安守」危疾保障計劃之50%，以美元62,500 / 港幣500,000為上限（每被保人計）。

\*\* 只適用於同時投保「好安守」危疾保障計劃及「好安守周全保障附約」。

^ Subject to terms and conditions.

# Only applicable to Easy Defender Multiple Benefit Rider.

## Only applicable to Timely Crisis Care Rider.

### Only applicable to Easy Defender Critical Illness Insurance Plan.

\* The Disease Management Program is provided by Quality Healthcare Medical Services Limited, and is subject to terms and conditions as stated in the Disease Management Program Coupon.

\*\* Only applicable to Easy Defender Multiple Benefit Rider attaching to Easy Defender Critical Illness Insurance Plan. The medical check-up will be available on each of the 2nd, 4th, 6th, 8th and 10th anniversaries of the Easy Defender Multiple Benefit Rider if all due premiums of Easy Defender Critical Illness Insurance Plan and this rider are paid. In addition, it is only applicable if the age (age next birthday) of the Insured is 18 or above on the issue date of the Easy Defender Multiple Benefit Rider. The Free Medical Check-up is subject to terms and conditions as stated in the Free Medical Check-up Coupon.

+++ The Second Medical Opinion Service is provided by International SOS. Details of the service and charges may be reviewed from time to time.

\* Only applicable to Easy Defender Multiple Benefit Rider and Timely Crisis Care Rider attaching to Easy Defender Critical Illness Insurance Plan. The maximum sum insured of Timely Crisis Care Rider is 50% of the sum insured of Easy Defender Critical Illness Insurance Plan, subject to a maximum of US\$62,500 / HK\$500,000 (per life).

\*\* Only applicable to Timely Crisis Care Rider attaching to Easy Defender Critical Illness Insurance Plan.

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