

## 主要產品風險

本文件僅旨在提供本產品的主要風險。請參閱附加保障條款及細則以了解詳情及用語和定義。

### 居住地變更

若受保人遷居到香港境外的城市或國家，並擬永久或至少連續一百八十三(183)日居留該地，則你必須在其居住地變更後三十(30)日內通知我們。收到通知後，我們有權重新核保本附加保障，這可能會導致您的附加保障產生額外附加保費甚至終止。在附加保障終止的情況下，我們將不計利息發還就不承保日子已繳交的保費。

### 終止保單

本附加保障將在以下情況自動終止，以最先者為準 –

- (a) 受保人身故；
- (b) 本附加保障被取消或終止之日；及
- (c) 基本保單被取消或終止之日。

除非另有說明，否則本附加保障的終止不應影響在終止之前產生的任何索償。在本附加保障終止後支付或接受任何保費，不應對我們產生任何法律責任，但我們將退還任何該等保費，不計利息。

### 我們取消保單的權利

我們保留絕對權利隨時以不少於三十(30)日提早通知取消本附加保障。我們將退還取消當日已繳交但保障仍未生效的保費，不計利息。

### 產品內容改動

我們保留權利在附加保障續保時以不少於三十(30)日提早通知更改附加保障條款及細則。

### 保費調整風險

標準保費率並非保證，並有機會根據我們的索償、續保經驗、開支及任何適用的保障修訂而改動。因此，續保保費可能較現時展示的保費增加或減少。

## 信貸及償債能力風險

本附加保障的賠償會受我們的信貸及償債能力風險所影響。假如我們宣佈無力償債，你可能損失本附加保障的保障及任何已繳保費。

## BowtiePoint 計劃

本附加保障與 BowtiePoint 計劃一併申請，你可以申請使用你的 BowtiePoint 兌換由合作夥伴提供的福利。你需要自行承擔使用福利的風險，我們概不承擔就兌換或使用福利而引申的任何性質的索賠、損失、成本、費用或損害。有關 BowtiePoint 計劃的任何事項，請參閱 BowtiePoint 計劃的條款及細則以了解詳情及用語和定義。

## 主要不保事項

本附加保障不會就直接或間接、全部或部分因以下任何一項引致的費用作出賠償：

**(a) 等候期：**

- (i) 除非基本保單與本附加保障於同一日發出，受保人因患有於附加保障生效日後一百八十(180)天內出現之任何疾病的徵兆及/或症狀而使用指定醫療套餐；
- (ii) 受保人在附加保障生效日後的九十(90)天內使用健康檢查保障或保健服務保障；

**(b) 基本保單下之不保事項：**任何基本保單下之不保事項均適用，包括我們在基本保單生效時加設的個別不保項目。

在以下情況，醫療保障不會作出賠償：

- (a)** 如你的基本保單為本附加保障下的醫療保障本應支付的費用提供全數賠償保障；或
- (b)** 你的基本保單屬保泰粉紅自願醫保計劃。

上述段落只供參考，有關全部及詳細不保事項，請參閱附加保障條款及細則的「第3部份：不保事項」部分。

## KEY PRODUCT RISKS

This document is intended to provide a brief summary of the key product risks only. Please refer to the Rider Terms and Conditions for details and for meanings of capitalised terms.

### Change of Residency

You must inform us within thirty (30) days of a change of residency of the Insured Person to a city or country outside of Hong Kong that is proposed to last permanently or for one-hundred-and-eighty-three (183) consecutive days or more. Upon notification, we shall have the right to re-underwrite this Rider, which may result in an extra loading applied to your rider or even rider termination. In case of rider termination, we will refund premium(s) paid for the period in which no cover will be in place without interest.

### Termination

This Rider shall be automatically terminated at the earliest occurrence of the followings: -

- (a) the death of the Insured Person;
- (b) the date on which this Rider is cancelled or terminated;
- (c) the date on which the Basic Policy is cancelled or terminated.

Termination of this Rider shall be without prejudice to any claim arising prior to such termination unless otherwise stated. The payment or acceptance of any premium hereunder subsequent to termination of this Rider shall not create any liability upon us but we will refund any such premium without interest.

### Our Right to Cancel the Rider

We reserve the absolute right to cancel this Rider anytime by giving you at least thirty (30) days prior notice. The unearned portion of the premium at the date of cancellation shall be refunded without interest.

### Product Feature Revision

We reserve the right to revise the Rider Terms and Conditions upon Rider Renewal by giving at least thirty (30) days' advance notice to you.

### Premium Adjustment Risk

Standard Premium rates are not guaranteed and are subject to change based on our emerging experience in relation to claims, persistency and expenses and any change in the benefit structure. Therefore, Renewal premiums may be higher or lower than the premium currently reflected.

### Credit and Solvency Risk

The payment of benefits under this Rider is subject to our credit and solvency risk. In the event of our insolvency, you may lose the coverage stipulated in this Rider in addition to any premiums you have paid.

### BowtiePoint Program

The BowtiePoint Program, is acquired in conjunction with this Rider, and you may request to use your BowtiePoint to redeem Benefits provided by our Partners. You shall use the Benefits at your own risk and we shall not be responsible for any claims, losses, costs, expenses or damages of whatever nature resulting from the redemption or use of such Benefits. For any

matters relating to the BowtiePoint Program, please refer to the Terms and Conditions of the BowtiePoint Program for details and for meanings of capitalised terms.

## KEY EXCLUSIONS

No benefit will be payable under the Rider for expenses caused directly or indirectly, wholly or partly by any of the following events and/or in the following circumstances:

**(a) Waiting period:**

- (i) unless the Basic Policy and this Rider are issued on the same date, the Insured Person uses a Designated Medical Package and the cause(s) and/or condition(s) of which are manifested within one hundred and eighty (180) days following the Rider Effective Date;
- (ii) the Insured Person uses a Health Screening Benefit or Wellness Service Benefit within ninety (90) days following the Rider Effective Date;

**(b) Exclusions under the Basic Policy:** any of the exclusions under the Basic Policy apply, including any case-based exclusion applied by us at the inception of the Basic Policy.

No benefit will be payable under the Medical Benefit in the following circumstances:

- (a)** your Basic Policy provides full cover for the expenses otherwise payable as the Medical Benefit under this Rider; or
- (b)** your Basic Policy is under the Bowtie Pink VHIS Plan.

The above paragraphs are for reference only. You should refer to “Part 3: What is not covered” in the Rider Terms and Conditions for the complete list and details of exclusions.