完全傷殘豁免保費計劃

附加保障

NAVIGATOR
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閣下購買了人壽保險後，縱使遇上不幸，也無須擔心。然而，若不幸傷殘以致未能繳交保費，您便有可能因此喪失部分甚至全部壽險保障。

完全傷殘豁免保費計劃就是因應以上所需而推出，確保在遇到不幸而未能繳付保費時，您仍可享有周全保障。

特點

- 本計劃適合年齡介乎16至55歲（下次生日年齡）之人士投保，保障期最高可至61歲（下次生日年齡）。
- 若受保人完全傷殘，並且連續180天以上持續傷殘，到期應繳付的基本人壽計劃及附加保障之保費將可獲豁免。豁免保費保障將由完全傷殘後開始生效，直至保單期滿或完全傷殘停止為止，以較早者為準。
- 受保人若因受傷或疾病而不能從事任何賺取收入或利潤的工作、業務或活動，即被視為完全傷殘。
- 受保人如屬以下情況，將自動被視為完全傷殘：
  a) 雙目永久失明，或
  b) 兩肢斷離，或
  c) 單目永久失明及喪失一隻手肢或腳肢。

優點

- 即使您因遇到不幸而失去工作能力，未能繳付保費，您仍可繼續享有周全保障。
- 本計劃亦可附加於大部分基本人壽保險計劃及定期保險計劃，讓您得到全面照顧。

不保範圍

由下列因素直接或間接導致傷殘，將不會獲得豁免保費的保障：

a) 保單生效前已存在的身體或精神缺陷或虛弱；或
b) 戰爭、戰鬥（不論正式宣戰與否）、叛亂、暴動、暴亂或民事騷亂；或
c) 未經註冊醫生的指示下服用酒精、毒品或藥物；或
d) 不論在神志正常或失常的情況下，企圖自殺或蓄意自殘；或
e) 參與任何刑事罪行；或
f) 進行水肺潛水或參加任何非徒步進行的比賽，或
g) 除乘搭固定航班的持票乘客外，乘搭或利用任何工具在空中航行。

註：
上述資料只作參考之用，不能作為保誠保險有限公司與任何人士或團體所訂立之任何合約或該合約之任何部份。有關本計劃之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。

繳付保費之劃線支票抬頭請註明「保誠保險有限公司」。

此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠保險有限公司不會在該司法管轄區提供或出售該保險產品。

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保誠保險有限公司
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產品網頁：www.prudential.com.hk/disabilityprotection
公司網頁：www.prudential.com.hk

Total Disability Waiver of Premium Benefit

Supplementary Benefit

With a life insurance policy, you can be assured that your interests will be well taken care of should any misfortune happen. However, if you become disabled and can no longer afford premium payments, you may have to bear the possible loss of part or all of your insurance protection.

Total Disability Waiver of Premium Benefit is specially designed to ensure that your protection will not be affected even if you are unable to meet your premium payments.

Features

- This benefit is available to any person aged 16-55 next birthday, with coverage up to age 61 next birthday.
- If the Life Assured becomes totally disabled and remains totally disabled continuously for more than 180 days, the premiums due for the basic life plan and supplementary benefits will be waived. We will waive the payment of the premium falling due after the start of total disability until the policy expires or such total disability stops, whichever comes first.
- The Life Assured is considered to be totally disabled as a result of injury or illness if he or she is totally incapable of being engaged in any occupation, business or activity which pays an income or profit.
- The Life Assured will automatically be considered to be totally disabled if he or she suffers from the following conditions:
  a) total and irrecoverable loss of sight in both eyes; or
  b) loss of two limbs; or
  c) total and irrecoverable loss of sight in one eye and loss of one limb.

Advantages

- The benefit allows you to continue enjoying all-round protection even if you are unable to pay the premium due to disability for work.
- This benefit can be attached to most of the basic life plans and term assurance for comprehensive protection.

Exclusions

No premium will be waived under this benefit if the Life Assured's disability results directly or indirectly from:

a) pre-existing physical or mental defect or infirmity; or

b) war, hostilities (whether war is declared or not), rebellion, insurrection, riot or civil commotion; or

c) alcohol, narcotics or drugs unless taken as prescribed by a registered doctor; or

d) attempted suicide or self-inflicted injuries while sane or insane; or

e) participation in any criminal offence; or

f) scuba diving or engaging in or taking part in any kind of race other than on foot; or

g) travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

Note:
The details listed above are for reference only and do not constitute any contract or any part thereof between Prudential Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of this plan, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

All cheques for premium payments should be crossed and made payable to "Prudential Hong Kong Limited".

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