



Product guide
產品指南

International Protector Asia
「誠安」定期壽險/危疾保障計劃

Hong Kong
香港

 **FRIENDS
PROVIDENT**
INTERNATIONAL
英國友誠國際有限公司

International Protector Asia



Friends Provident International Limited provides this important information to help you to decide whether International Protector Asia is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. Your personal illustration will show what the plan may cost.

International Protector Asia is designed for customers who wish to protect themselves, their dependants or business against the financial consequences of premature death or diagnosis of a terminal illness, critical illness or disability.

Its aims

- To help protect you financially against a range of events all within one plan.
- To provide a guaranteed cash sum if, during the cover term you die, are diagnosed with a terminal illness or a critical illness or disability that meets our plan definition.
- To allow you to alter the cover level, period of cover or add new types of cover as your protection needs change. Any additional cover will be subject to evidence of insurability at the time. Please see the following pages for further details of each type of cover.

Your commitment

To pay monthly or annual premiums for the cover term(s) you choose.

If you include Critical Illness Cover or Life or Earlier Critical Illness Cover you may need to increase your premiums in the future to keep your chosen cover level going throughout the cover term.

To answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.

To tell us if there is any change to your health, family history, occupation, travel, country of residence or if you take up any hazardous pastimes, between signing the application and when we assume risk on the plan. If you do not meet these commitments we may not pay a claim.

To tell us within three months of diagnosis for an Accelerated Life Cover claim, Critical Illness and Disability claim or Total and Permanent Disability claim.

To allow us access to your medical records to assess your application and consider a claim.

Risks

If you stop paying the premiums, the cover and all benefits provided will cease.

We may not pay a claim in some cases. Please see 'What will stop International Protector Asia paying out?' section on page 4.

If you do not review your level of cover regularly it may not continue to meet your needs.

If you choose Critical Illness Cover or Life or Earlier Critical Illness Cover we guarantee your premium amounts for the first five years only. We will review your premiums at this point and every five years thereafter. If the predicted cost of providing benefits is higher than expected you'll either need to increase your premiums to keep your chosen cover level going throughout the cover term, or reduce your cover and keep your premiums the same. If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will go down.

When predicting the cost of providing benefits, we will consider various issues. For example, we will consider past and predicted future claims experience across the life assurance industry as well as developments in medical treatments and diagnostic techniques.

Questions and Answers

What is International Protector Asia?

International Protector Asia is a plan that allows you to choose any one or more of three different types of cover which are briefly described below:

Life Cover pays out a cash sum if you die or are diagnosed with a terminal illness leading to an Accelerated Life Cover claim during the cover term. You can also include with your Life Cover, at an additional cost, Total and Permanent Disability Benefit. If we pay the cash sum, this cover will cease.

Critical Illness Cover pays out a cash sum if, during the cover term, you are first diagnosed, after at least 90 days have elapsed from the date we assume risk, with a specified critical illness or disability that meets our policy definition and then survive for at least 28 days. If we pay the cash sum, this cover will cease.

Life or Earlier Critical Illness Cover pays out a cash sum if, during the cover term, you die, are first diagnosed with a terminal illness leading to an Accelerated Life Cover claim or, after at least 90 days have elapsed from the date we assume risk, are diagnosed with a specified critical illness or disability that meets our policy definition. If we pay the cash sum, this cover will cease.

We give further details of each type of cover on the following pages.

You simply choose how much of each type of cover you need and how long you want it to last.

You must be aged 18 or over to take out the plan.



How flexible is it?

The plan is flexible to meet your changing needs and allows you:

- to add new types of cover
- to increase or reduce cover levels
- to increase or reduce the cover term.

Increases or changes to your plan may be subject to evidence of your health, family history, occupation, country of residence and pastimes at the time. Any increases or changes are also subject to our terms and conditions at the time and may require us to issue a new policy schedule.

You should review your plan regularly to check whether the types and levels of cover are still right for your needs. You can choose the contract currency in which you would like your plan to be denominated. This can be in US dollars, HK dollars, sterling or euro. All statements, correspondence, premiums and benefits will be denominated in your chosen contract currency. Once the plan has been issued, the contract currency cannot be altered.

What will my premiums be?

- Your illustration will indicate the premiums you need to pay for each type of cover you choose.

The minimum premiums for all types of cover are:

Currency	Monthly	Annually
US dollars (USD)	USD17.50	USD175.00
HK dollars (HKD)	HKD150.00	HKD1500.00
sterling (GBP)	GBP10.00	GBP100.00
euro (EUR)	EUR15.00	EUR150.00

Your premiums will depend on several things, for example the amount and type of cover you choose, how long you want the cover to last, your age, sex, whether or not you smoke and your health and lifestyle as assessed by our underwriters.

- You can pay monthly or annually.

Can my premiums change in the future?

If you choose Life Cover or Life Cover with Total and Permanent Disability Benefit your premiums are guaranteed not to change for the duration of the Policy.

If you choose Critical Illness Cover or Life or Earlier Critical Illness Cover we guarantee your premium amounts for the first five years only. We will review your premiums at this point and every five years thereafter. If the predicted cost of providing benefits is higher than expected, you'll either need to increase your premiums to keep your chosen cover level going throughout the cover term, or reduce your cover and keep your premiums the same. If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will go down.

We will give you 30 days notice before making any changes.

If you alter any type of cover later then the premium will change. This is subject to your agreement at the time.

What are the charges?

We allow for all charges, including the cost of providing the types of cover you choose and all expenses, such as commission, within the premiums you pay. No charge is made for premiums paid by Credit Card.

What if I stop paying?

You can stop your plan or any of the individual covers at any time. If you stop paying for a particular cover, all benefits provided by that cover will cease.

You will not get back any of your premiums and the plan has no cash-in value at any time.

When does International Protector Asia pay out?

Please refer to the paragraph which shows details of when Life Cover, Critical Illness Cover and Life or Earlier Critical Illness Cover Benefits are paid out.

What will stop International Protector Asia paying out?

We may not pay a claim if you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.

If, as part of our application process, we send you a confirmation schedule and you do not tell us straightaway if any of the information stated is not true, accurate or complete then we may not pay a claim.

We may not pay a claim if you do not tell us of a change to your:

- health or family history
- occupation, occupational duties or working abroad
- travelling abroad or country of residence, or
- taking part in any hazardous pastime,

before the date on which the cover you are applying for starts.

We may not pay a claim unless you tell us within three months of diagnosis for an Accelerated Life Cover, Critical Illness and Disability or Total and Permanent Disability Benefit claim.

We will not pay a claim if the cause of a claim is one we exclude in our normal terms or by applying special terms to your plan, which we will first agree with you, when we accept your application. We will show any special terms in the schedule we issue with your plan documents.

We will not pay a claim for any benefit if it is due in any way to:

- a life assured's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence originating from any political or civil unrest
- any breach of criminal law by the policyholder or a life assured
- a life assured's suicide or attempted suicide, whether sane or insane, within two years of the Date Risk Assumed or subsequent reinstatement of the policy.

Additionally, we will not pay a Critical Illness and Disability Benefit or Total and Permanent Disability Benefit claim if it is due in any way to:

- war (this means any form of war whether declared or not)
- intentional self-inflicted injury
- alcohol, drug or chemical abuse (applicable to claims in respect of apallic syndrome, cardiomyopathy, chronic relapsing pancreatitis, coma, impairment of daily activities, liver failure and Parkinson's disease). This means inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:
 - consuming too much alcohol
 - misuse, including overdose of drugs, whether lawfully prescribed or otherwise
 - taking controlled drugs otherwise than in accordance with a lawful prescription
 - solvent abuse.

- mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome (applicable to impairment of daily activities)
- Acquired immunodeficiency virus syndrome (AIDS), AIDS related complex, infection by a human immunodeficiency type virus (HIV) or the presence of antibodies to such a virus. This exclusion will not apply in respect of a claim under 'HIV infection caught in a specified country from a blood transfusion, a physical assault or work in an eligible occupation' as set out in the Schedule of Critical Illnesses and Disabilities.

How do I apply?

Applicants should complete the application form, including the payment details section, and return it to their Insurance Broker. Monthly premiums can be paid by either Bankers Standing Order or Credit Card.

Annual premiums can be paid by Bankers Standing Order, Credit Card, Cheque, Bankers Draft or Telegraphic Transfer. No charge is made for premiums paid by Credit Card.

Premiums must be paid in the same currency as the policy.

Can I change my mind?

You may cancel the policy and obtain a refund of any premium(s) paid by giving a written notice. The notice must be signed by you and received directly by Friends Provident International Limited, Suites 1203-1211 Two Pacific Place, 88 Queensway, Hong Kong, within 21 days after the delivery of the policy or issue of a notice informing you or your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier.

What medical and other details will you need?

Your application will include questions about your medical history, finances and other personal circumstances. We may seek to obtain details from doctors who have consulted with you or ask you to have a medical examination. All of this will be at our expense, however we will not pay for any medical evidence which we have not specifically requested.

What about tax?

Any personal tax liability will depend on your country of residence and your personal circumstances and we recommend that you consult your professional adviser in respect of any possible taxation consequences. No liability can be accepted by Friends Provident International Limited for any personal tax consequences or for future tax or legislative changes.

Similarly, if the policy is set up in the name of or is transferred into the ownership of a company, we recommend that professional advice is obtained about any possible taxation of benefits under the policy.

1. Life Cover

Questions and Answers

What is Life Cover?

It pays a cash sum if you die during the cover term, or are first diagnosed with a terminal illness at least 18 months before the end of the cover term leading to a claim for Accelerated Life Cover. If we pay the cash sum, this cover will cease.

What choices do I have when setting it up?

You choose how much Life Cover you need and how long you want it to last. The amount of cover stays the same throughout the cover term. You must be aged under 75 at the start.

Life Cover can be for any number of years, as long as you are under the age of 80 at expiry. For plans with terms less than five years, premiums must be paid annually.

You can set it up on your life so we pay the Life Cover if, during the cover term:

- you die, or
- are first diagnosed with a terminal illness at least 18 months before the end of the cover term leading to a claim for Accelerated Life Cover. Accelerated Life Cover will be automatically included if the cover term is for three years or more.

Alternatively, you can set it up on two lives so that we pay the Life Cover on the first death during the cover term or the first diagnosis of a terminal illness at least 18 months before the end of the cover term.

If you write the Life Cover in trust, we will pay the life cover to the trustees.

Total and Permanent Disability Benefit

- You can select this additional benefit at application for any life assured under age 55.
- It pays a cash sum equal to the Life Cover if, during the cover term and before your 65th birthday, you become totally and permanently unable, because of physical illness or injury, to perform or do any occupation or work as detailed in the Policy Conditions.
- If we pay the cash sum, for either life assured if your plan is on joint lives, the policy will cease.

When does the Life Cover pay out?

We will pay the cash sum if you die during the cover term. The cover will then cease.

We will pay the cash sum earlier as Accelerated Life Cover if you are first diagnosed as having a terminal illness expected to cause death within 12 months of diagnosis. The cover will then cease. This benefit applies if the cover is for three or more years.

The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term and you must tell us about it within three months.

If your Life Cover includes Total and Permanent Disability Benefit, we will pay the cash sum earlier if you are diagnosed with a Total and Permanent Disability that meets the definition in our Policy Conditions. The cover will then cease.

What will my premiums be?

Your illustration will show the premiums you need to make for each type of cover you choose.

The premiums for Life Cover are guaranteed throughout the term.

2. Critical Illness Cover

Questions and Answers

What is Critical Illness Cover?

It pays a cash sum if, during the cover term, you are first diagnosed, after at least 90 days have elapsed from the date we assume risk, with a specified critical illness or disability that meets our policy definition and then survive for at least 28 days. If we pay the cash sum, this cover will cease.

What choices do I have when setting it up?

You choose how much Critical Illness Cover you need and how long you want it to last. You must be aged under 60 at the start.

The minimum Critical Illness Cover term is five years. The cover term can be for any number of years, as long as you are under the age of 80 at expiry.

You can set it up on your life so we pay the cover on the first diagnosis of a critical illness or disability during the cover term.

Alternatively, you can also set it up on two lives so that we pay the Critical Illness Cover on the first diagnosis of a critical illness or disability of either life during the cover term.

The maximum Critical Illness Cover for any one life is USD1,000,000 / HKD7,910,000 / GBP565,000 / EUR836,200.

Which critical illnesses are covered?

We only cover the critical illnesses listed on pages 8 and 9 and no others. The critical illness descriptions are only a guide to what is covered and the full definitions of the illnesses covered and the circumstances in which you can claim are given in the Policy Conditions and 'Guide to Critical Illness', copies of which are available on request. These typically use medical terms to describe the illness and in some cases the cover may be limited. For example:

- we do not cover some types of cancer
- for some illnesses, you need to have permanent symptoms
- if you claim in respect of angioplasty, the pay out is limited.

We strongly recommend that you read our 'Guide to Critical Illness' to help you understand the extent of the cover provided.

The critical illnesses we cover are:

1. **Alzheimer's disease** – with permanent symptoms before age 65
2. **Angioplasty** – part payment only*
3. **Aorta graft surgery** – for disease or traumatic injury
4. **Apallic syndrome**
5. **Aplastic anaemia** – with permanent bone marrow failure
6. **Bacterial meningitis** – with permanent symptoms
7. **Benign brain tumour** – with permanent symptoms
8. **Blindness** – permanent and irreversible
9. **Cancer** – excluding less advanced cases
10. **Cardiomyopathy** – with permanent symptoms
11. **Chronic adrenal insufficiency (Addison's disease)**
12. **Chronic organic brain disease** – permanent with the need for full time care before age 65
13. **Chronic relapsing pancreatitis**
14. **Coma** – with permanent symptoms
15. **Coronary artery by-pass grafts** – with surgery to divide the breastbone
16. **Creutzfeldt-Jakob disease** – with permanent symptoms
17. **Deafness** – permanent and irreversible
18. **Dementia** – with permanent symptoms before age 65
19. **Dissecting aortic aneurysm**
20. **Ebola** – with haemorrhagic fever
21. **Elephantiasis** – of specified severity
22. **Encephalitis** – with permanent symptoms
23. **Fulminant viral hepatitis** – of specified severity
24. **Heart attack** – of specified severity
25. **Heart valve replacement or repair** – with surgery to divide the breastbone
26. **HIV infection** – caught in a specified country from a blood transfusion, a physical assault or work in an eligible occupation**
27. **Impairment of daily activities** – through permanent disability before age 65
28. **Kidney failure** – requiring dialysis
29. **Liver failure** – resulting from advanced liver disease
30. **Loss of limbs (hands or feet)** – permanent physical severance
31. **Loss of speech** – total, permanent and irreversible
32. **Major organ transplant**
33. **Medullary cystic disease** – of specified severity
34. **Motor neurone disease** – with permanent symptoms
35. **Multiple sclerosis** – with ongoing symptoms
36. **Muscular dystrophy** – with the need for full time care
37. **Myasthenia gravis** – with permanent symptoms
38. **Necrotising fasciitis or gangrene** – of specified severity
39. **Open heart surgery** – with surgery to divide the breastbone
40. **Other serious coronary artery disease** – of specified severity
41. **Paralysis of limbs** – total, permanent and irreversible
42. **Parkinson's disease** – with permanent symptoms before age 65
43. **Poliomyelitis** – with permanent symptoms
44. **Primary pulmonary hypertension** – of specified severity
45. **Progressive scleroderma** – of specified severity
46. **Progressive supra nuclear palsy** – with permanent symptoms
47. **Respiratory failure** – from advanced lung disease

48. **Severe rheumatoid arthritis** – before age 65
49. **Stroke** – with permanent symptoms
50. **Systemic lupus erythematosus** – with permanent symptoms
51. **Terminal illness**
52. **Third degree burns** – covering a specified proportion of the body's surface area
53. **Traumatic head injury** – with permanent symptoms

* Payment for Angioplasty is set at a maximum of 10% of the sum assured up to a maximum of USD25,000, HKD200,000, GBP14,000 or EUR20,000 paid in the currency chosen for the policy. The remaining portion of the sum assured will be paid on diagnosis of any subsequent qualifying critical illness or disability.

** The eligible occupations for HIV caught at work are:

- a member of the medical or dental professions
- a police, prison or fire officer
- a pharmacist, laboratory assistant or an employee in a medical facility.

Please read our 'Guide to Critical Illness' for more details.

When does Critical Illness Cover pay out?

We will pay the cover if, during the cover term, you are first diagnosed with a critical illness or disability that meets our policy definition. The first diagnosis of a critical illness or disability must take place at least 90 days after we assume risk, and before the end of the cover term. You must tell us of any diagnosis within three months.

If you are diagnosed with a critical illness or disability and you die within 28 days of the first diagnosis or you die within the cover term we will pay USD3,600 / HKD28,000 / GBP2,000 / EUR3,000 (depending on your choice of contract currency) and the cover will cease.

For joint life policies we will pay USD3,600 / HKD28,000 / GBP2,000 / EUR3,000 (depending on your contract currency) on the death of the first life and the plan may continue. On the death of the second life we will pay a further USD3,600 / HKD28,000 / GBP2,000 / EUR3,000 (depending on your contract currency) if no successful claim for any other benefit has been made and the policy will then cease.

What will my premiums be?

Your illustration will show the premiums you need to make for each type of cover you choose.

Can my premiums change in the future?

We guarantee your premium amounts for the first five years only. We will review your premiums at this point and every five years thereafter. If the predicted cost of providing benefits is higher than expected, you will either need to:

- increase your premiums to keep your chosen cover level going throughout the cover term, or
- reduce your cover and keep your premiums the same.

Please note there is no upper limit on what your premiums may need to increase to.

If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will go down. We will give you 30 days notice before making any changes.

Please see the Policy Conditions, a copy of which is available upon request, for more details.

3. Life or Earlier Critical Illness Cover

Questions and Answers

What is Life or Earlier Critical Illness Cover?

It pays out a cash sum if, during the cover term, you die, are first diagnosed with a terminal illness leading to an Accelerated Life Cover claim or, after at least 90 days have elapsed from the date we assume risk, are diagnosed with a specified critical illness or disability that meets our policy definition and then survive for at least 28 days. If we pay the cash sum, this cover will cease.

What choices do I have when setting it up?

You choose how much Life or Earlier Critical Illness Cover you need and how long you want it to last. You must be aged under 60 at the start.

The minimum Life or Earlier Critical Illness Cover term is five years. The cover term can be for any number of years, as long as you're aged under 80 at expiry.

You can set it up on your life so we pay the cover if, during the cover term:

- you die, or
- are first diagnosed with a terminal illness at least 18 months before the end of the cover term leading to an Accelerated Life Cover claim, or
- are first diagnosed at least 90 days after we assume risk with a critical illness or disability that meets our policy definition.

Alternatively, you can set it up on two lives so we pay the Life or Earlier Critical Illness Cover if, during the cover term:

- one of the lives assured dies, or
- is first diagnosed with a terminal illness at least 18 months before the end of the cover term leading to an Accelerated Life Cover claim, or,
- is first diagnosed at least 90 days after we assume risk with a critical illness or disability that meets our policy definition.

The maximum Life or Earlier Critical Illness Cover for any one life is US D1,000,000 / HKD7,910,000 / GBP565,000 / EUR836,200.

Which critical illnesses are covered?

We only cover the critical illnesses listed on pages 8 and 9 and no others. The critical illness descriptions are only a guide to what is covered and the full definitions of the illnesses covered and the circumstances in which you can claim are given in the Policy Conditions and 'Guide to Critical Illness', copies of which are available on request. These typically use medical terms to describe the illness and in some cases the cover may be limited.

For example:

- we do not cover some types of cancer
- for some illnesses, you need to have permanent symptoms
- if you claim in respect of angioplasty, the pay out is limited.

We strongly recommend that you read our 'Guide to Critical Illness' to help you understand the extent of the cover provided.

When does the Life or Earlier Critical Illness cover pay out?

We will pay the cover if, during the cover term, you die, are first diagnosed with a terminal illness expected to cause death within 12 months of diagnosis, or are first diagnosed with a critical illness or disability that meets our policy definition.

The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term and the first diagnosis of a critical illness or disability must take place at least 90 days after we assume risk, and before the end of the cover term. You must tell us of any diagnosis within three months.

What will my premiums be?

Your illustration will show the premiums you need to pay for each type of cover you choose.

Can my premiums change in the future?

We guarantee your premium amounts for the first five years only. We will review your premiums at this point and every five years thereafter. If the predicted cost of providing benefits is higher than expected, you will either need to:

- increase your premiums to keep your chosen cover level going throughout the cover term, or
- reduce your cover and keep your premiums the same.


Please note there is no upper limit on what your premiums may need to increase to.


If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will go down. We will give you 30 days notice before making any changes.

Please see the Policy Conditions for more details.

How to contact us

- Remember your Insurance Broker will normally be your first point of contact.
- If you have any questions, you can telephone us, send a fax or e-mail, or write to us.

 Call us on **+44 (0)1722 415088**, Monday to Friday, between 8.00am and 5.00pm (GMT).
We may record calls to improve our service.

 Fax us on **+44 (0)1722 332005**

 E-mail us at **fp.int@friendsprovident.co.uk**

 Write to us at **Friends Provident International Limited
PO Box 1550, Milford, Salisbury SP1 2TW, England**

To add new types of cover or to change your cover levels, please write to us at the above address.

- To make a claim, please call +44 (0)870 607 1352 and ask to speak to our Claims Department.

Or write to:

**The Claims Department,
Friends Provident International Limited,
PO Box 1550,
Salisbury
SP1 2TW
England.**

We will send a claim form for completion and return. This will detail our requirements. For a Life Cover claim we will always need the death certificate.

Informing us of a claim

- The person making the claim should let us know promptly.
- We may need to see the life assured's medical records in the event of a claim on the plan.
- We may require the life assured to undergo medical examination(s) or testing in the event of a claim for Accelerated Life Cover, Total and Permanent Disability Benefit or Critical Illness and Disability Benefit.

Other information

How to complain

- Please write to our Customer Relations Manager at Friends Provident International Limited, UK House, Castle Street, Salisbury, Wilts SP1 3SH, England.
- Complaints we cannot settle may be referred to the Financial Services Ombudsman Scheme for the Isle of Man, or if it is a complaint concerning a claim, you may be able to refer it to The Insurance Claims Complaints Bureau, 29th Floor, Sunshine Plaza, 353 Lockhard Road, Wanchai, Hong Kong.

Terms and conditions

- This guide sets out the main points about the plan. It does not include all the definitions, exclusions, and terms and conditions.
- A copy of the full terms and conditions is available upon request. Please ask your Insurance Broker or contact us directly at the address above.

Law

Each policy is governed by the law of the Isle of Man.

Language

Our plan documents and terms and conditions are in English and all our communications with you will be in English.

Compensation

Planholders will receive the protection of the Life Assurance (Compensation of Planholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

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「誠安」定期壽險/危疾保障計劃

英國友誠國際有限公司提供此重要資料，助你決定「誠安」定期壽險/危疾保障計劃是否適合你。你應仔細閱讀本文件，以了解你準備購買的產品之詳情，並妥善保存本文件作日後參考之用。你的個人說明文件將列明計劃的費用。

「誠安」定期壽險/危疾保障計劃的對象，是希望保障自己、其供養的人士或業務，免受其身故或被確診患上末期疾病、危疾或殘疾帶來的財務後果所影響的人士。

定期壽險的目標

- 助你在同一計劃內就一系列事故得到財務上的保障。
- 若你在保障期內不幸身故、被確診患上符合本公司計劃定義的末期疾病、危疾或殘疾，計劃會提供一筆保證現金款項。
- 讓你因應保障需求的改變，更改保障額、保障期、或加入新的保障類別等。任何新增保障能否獲接納將視乎當時之可保性證明而定。各類保障之詳情請參閱下文。

你的承諾

在你所選的保障期內每月或每年支付保費。

若你選擇加入危疾保障、或壽險或提前危疾保障，你將來可能需要增加保費，令所選的保障額在整個保障期內維持不變。

申請投保及提出索償時，盡你所知如實、準確和完整地回答所有問題。

在簽署投保申請書至保單生效期間，若你的健康、家族史、職業、外遊、居住國家有任何變化、或你開始進行任何具危險性的消閒活動，務必告知本公司。如你未能履行此承諾，則本公司可能不會作出賠償。

就提前壽險保障、危疾及殘疾保障、或完全及永久殘疾提出索償，須於確診後3個月內通知本公司。

容許本公司查閱你的醫療記錄，以評估你的投保申請及審核索償。

風險

若你停止支付保費，一切保障將告無效。

本公司在某些個案可能不會支付賠償。請參閱第15頁「**「誠安」定期壽險/危疾保障計劃**在甚麼情況下不會作出賠償？」章節。

若你沒有定期檢討自己的保障額，則保障額未必足夠繼續應付你的需要。

若你選擇危疾保障、或壽險或提前危疾保障，本公司只保證你首5年之保費金額。首5年屆滿時以及往後每隔5年，本公司將複審你的保費。倘提供保障的預測成本高於預期，則你需增加保費使所選的保障額在整個保障期內維持不變、或減少保障以維持保費不變。如提供保障的預測成本低於預期，你的保障將維持不變，但保費則會下調。

預測提供保障所需成本時，本公司會考慮各種因素。例如，我們會考慮壽險業界過往及預計未來的索償經驗、以及醫療和診斷技術的發展。

常見問題

「誠安」定期壽險/危疾保障計劃是甚麼？

「誠安」定期壽險/危疾保障計劃讓你可從以下介紹的三類不同保障中，選擇任何一種或多種保障的保險計劃：

壽險 — 若你在保障期內不幸身故，或被診斷患上末期疾病以致提出提前壽險保障索償，壽險將支付一筆現金賠償款項。你也可以選擇支付額外費用，在你的壽險保障內附加完全及永久殘疾保障。如本公司支付現金賠償款項，這保障將會終止。

危疾保障 — 在保障期內，若你在保單生效最少90天後首次被診斷患上符合保單所載定義的危疾或殘疾，並在其後存活最少28天，危疾保障將支付一筆現金賠償款項。如本公司支付現金賠償款項，這保障將會終止。

壽險或提前危疾保障 — 在保障期內，若你不幸身故，或被診斷患上末期疾病以致提出提前壽險保障索償、或在保單生效最少90天後，首次被診斷患上符合保單所載定義的危疾或殘疾，壽險或提前危疾保障將支付一筆現金賠償款項。如本公司支付現金賠償款項，這保障將會終止。

上述各類保障的資料詳見下文。

你只需選擇每類保障的保障額及保障期。

你必須年滿18歲方可投保。



「誠安」定期壽險/危疾保障計劃的彈性有多大？

本計劃極具彈性，可滿足你隨時日轉變的需要，讓你可以：

- 加入新的保障類別
- 提高或減低保障額
- 加長或縮短保障期。

你的計劃的任何增加或改變能否獲接納，可能需按你當時的健康、家族史、職業、居住國家及消閒活動的證明而定。任何增加或變化被接納與否，也得視乎本公司當時的條款和細則而定，而且本公司也可能需要發出新的保單附表。

你應定期檢討你的計劃，確定保障類別及水平是否仍適合自己的需要。你可以自行選擇保險計劃以哪一種合約貨幣結算，可供選擇的貨幣包括美元、港元、英鎊、或歐羅。所有結單、信函、保費及保障將以你選擇的貨幣結算。計劃一經簽發，合約貨幣不得更改。

需要付多少保費？

- 你的保險說明文件將列明你需要就所選的每一類保障支付之保費。

所有保障類別的最低保費為：

貨幣	每月	每年
美元 (USD)	USD17.50	USD175.00
港元 (HKD)	HKD150.00	HKD1500.00
英鎊 (GBP)	GBP10.00	GBP100.00
歐羅 (EUR)	EUR15.00	EUR150.00

你的保費取決於多項因素，例如你選擇的保障金額和類別、保障維持的年期、你的年齡、性別、是否吸煙者、以及由本公司核保人對你的健康和生活方式的評估。

- 你可選擇每月或每年支付保費。

我的保費將來會改變嗎？

假如你選擇的是壽險或壽險與完全及永久殘疾保障，你需要支付的保費保證在整個承保期內維持不變。

若你選擇的是危疾保障、或壽險或提前危疾保障，本公司只保證你首5年之保費金額。首5年屆滿時以及往後每隔5年，本公司將複審你的保費。倘提供保障的預測成本高於預期，則你需增加保費使所選的保障額在整個保障期內維持不變、或減少保障以維持保費不變。如提供保障的預測成本低於預期，你的保障將維持不變，但保費則會下調。

本公司將於作出任何改變前給予你30天通知。

假如你之後改變任何保障類別，保費也將隨之改變，唯保費改變前，我們會先徵求你的同意。

有何收費？

本公司把一切收費，包括提供你所選保障的成本，以及佣金等所有支出，計算在你支付的保費內。若以信用卡支付保費，本公司不會收取任何手續費。

停止支付保費會有何後果？

你可隨時終止計劃或任何個別保障項目。若你停止支付某一保障項目的保費，則該項目提供的一切保障將會終止。

你將不能取回任何已付保費，而計劃在任何時候均沒有現金價值。

「誠安」定期壽險/危疾保障計劃在甚麼情況下作出賠償？

有關詳情請參看壽險保障、危疾保障、壽險或提前危疾保障在甚麼情況下作出賠償的章節。

「誠安」定期壽險/危疾保障計劃在甚麼情況下不會作出賠償？

若你申請投保及提出索償時，未盡所知如實、準確和完整地回答所有問題，則本公司可能不作出賠償。

處理你的投保申請時，本公司會向你寄上確認附表，如其中所載任何資料不實、錯誤或不全，而你未有即時通知本公司，則本公司可能不作出賠償。

若你在以下方面的資料有變，而未有在申請投保的保障生效日期前通知本公司，則本公司可能不作出賠償：

- 健康或家族史
- 職業、職責或在外地工作

- 外遊或居住國家；或
- 參與任何有危險性的消閒活動。

就提前壽險保障、危疾及殘疾保障、或完全及永久殘疾提出索償，若你沒有於確診後3個月內通知本公司，則本公司可能不作出賠償。

如提出索償的原因屬於本公司正常條款中的例外情況、或本公司接受你投保申請時獲你同意應用於你計劃的特別條款中的例外情況，則本公司可能不作出賠償。本公司會在隨你的計劃文件一併發出的附表中，指出任何特別條款。

若索償是以任何形式歸因於下列情況，本公司將不會作出賠償：

- 受保人主動參與戰爭（不論是否已宣戰）、內戰、暴亂、暴動、恐怖活動、叛亂、海盜搶掠、民間騷亂或其他源於任何政治或民間騷亂的暴力行為
- 保單持有人或受保人違反刑法
- 受保人於保單承保日或其後保單復效的兩年內自殺或企圖自殺，不論其神志是否正常。

此外，如索償是以任何形式歸因於下列情況，本公司將不會支付危疾及殘疾或完全及永久殘疾賠償：

- 戰爭（任何形式，不論是否已宣戰）
- 蓄意的自殘
- 濫用酒精、藥物或化學物品（適用於有關去皮質綜合症（植物人）、心肌病、慢性復發性胰腺炎、昏迷、日常活動能力受損、肝衰竭及帕金森病的索償），即不當地使用酒精、藥物或其他化學物品，包括但不限於下列情況：
 - 飲用過量酒精
 - 誤用藥物（包括過量服用），不論是否經合法處方
 - 並非根據合法處方而服食受管制藥物
 - 濫用溶劑。
- 精神或功能性神經失常或任何非特定慢性病毒感染或任何慢性疲勞綜合症（適用於日常活動能力受損）
- 後天免疫力缺乏綜合症（愛滋病）、愛滋病相關併發症、人類免疫力缺乏病毒感染或呈現該病毒的抗體，此例外情況不適用於有關根據危疾及殘疾附表所載的「人類免疫力缺乏病毒感染—於**特定國家**經輸血、身體受侵襲或從事合資格職業而感染」的索償。

如何申請投保？

申請人應填妥包括付款資料部分的申請表格，並將之交回予其保險經紀。每月保費可利用銀行自動轉帳指示或信用卡支付。

每年保費可利用銀行自動轉帳指示、信用卡、支票、銀行本票或電匯支付。以信用卡支付保費，本公司不會收取任何手續費。

保費必須以與保單貨幣支付。

可否改變主意？

你可以書面通知要求取消保單及取回所有已繳保費。但是你必須簽署要求取消保單的通知，並確保英國友誠國際有限公司的辦事處（地址：香港金鐘道88號太古廣場二座1203-1211室）於以下時段內直接收到該通知：保單交付你或你的代表後或說明保單已經可以領取及「冷靜期」的屆滿日之《通知書》發予你或你的代表後的起計的21天，以較先者為準。

需要甚麼醫療及其他資料？

申請投保時，你將需回答有關你的醫療記錄、財政及其他個人情況的問題。本公司可能向會見你的醫生索取詳細資料、或要求你接受身體檢查。本公司將負責一切有關費用，但不包括任何本公司未有特別要求提供的醫療證明之費用。

稅務問題

任何個人稅務責任將視乎你的居住國家和個人情況而定。本公司建議你就任何可能出現的稅務後果，諮詢專業顧問的意見。任何個人稅務後果或未來稅務或法例改變，英國友誠國際有限公司概不負責。

同樣地，如保單以公司名義訂立、或轉讓予一公司，本公司建議有關人士就本保單的保障可能帶來的任何稅務後果徵詢專業意見。

1. 壽險保障

常見問題

甚麼是壽險？

若你在保障期內不幸身故，或在保障期完結前最少18月首次被診斷患上末期疾病以致提出提前壽險保障索償，壽險將支付一筆現金賠償款項。如本公司支付現金賠償款項，這保障將會終止。

訂立壽險時，我有何選擇？

你可選擇自己所需的保障額和保障期，保障金額在整個保障期內維持不變。保障開始時，你年齡必須在75歲以下。

壽險保障的保障期可以是任何年期，唯保障期屆滿時你必須在80歲以下。

如保單的保障期為5年以下，保費必須以每年支付。

你可以為自己訂立壽險。在保障期內，如有下列情況，本公司將支付壽險賠償：

- 你不幸身故；或
- 在保障期完結前最少18個月首次被診斷患上末期疾病以致提出提前壽險保障索償。如保障期為3年或以上，壽險將自動加入提前壽險保障。

此外，你也可同時為兩人訂立壽險保障。如在保障期內其中一人不幸身故，或在保障期完結前最少18月首次被診斷患上末期疾病，本公司將支付壽險賠償。

若以信託形式訂立壽險，本公司將支付壽險賠償予受託人。

完全及永久殘疾保障

- 申請投保時，你可以為任何55歲以下受保人選擇加入這額外保障。
- 如在保障期內及你滿65歲前，你因身體患病或受傷而完全及永久地失去能力從事或進行任何在保單細則詳列的職業或工作，本公司將支付相等於壽險賠償的現金款項。
- 如多於一人受保而本公司向其中一人支付現金賠償，則本保單將會終止。

壽險保障在甚麼情況下作出賠償？

若你在保障期內不幸身故，本公司將支付現金賠償，屆時這保障將會終止。

若你在保障期內首次被診斷患上末期疾病，並預料於確診後12個月內死亡，本公司將支付現金賠償，屆時這保障將會終止。此保障適用於3年或以上的壽險。

末期疾病的診斷必須於保障期屆滿前最少18個月前作出，而你必須於確診後3個月內通知本公司。

若你的壽險保障包括了完全及永久殘疾保障，而你被診斷患上符合保單細則所載定義的完全及永久殘疾，本公司將提前支付現金賠償，屆時這保障將會終止。

需付多少保費？

你的保險說明文件將列明你需要就所選的每一類保障支付之保費。

壽險保障的保費保證在整個保障期內維持不變。

2. 危疾保障

常見問題

甚麼是危疾保障？

若你在保障期內、保單生效後最少90天後首次被診斷患上符合保單所載定義的特定危疾或殘疾，並在其後存活最少28天，危疾保障將支付一筆現金賠償款項。

如本公司支付現金賠償款項，這保障將會終止。

訂立危疾保障時，我有何選擇？

你可選擇自己所需的危疾保障額和保障期。保障開始時，你的年齡必須在60歲以下。

危疾保障的保障期最短為5年。該保障期可以是任何年期，唯保障期屆滿時你必須在80歲以下。

你可以為自己訂立危疾保障。在保障期內，若你首次被診斷患上危疾或殘疾，本公司將支付危疾保障賠償。

此外，你也可同時為兩人訂立危疾保障。如在保障期內其中一人首次被診斷患上危疾或殘疾，本公司將支付危疾保障賠償。

任何一名受保人的危疾保障上限為1,000,000美元/7,910,000港元/565,000英鎊/836,200歐羅。

哪些危疾受到保障？

本公司只保障在第19頁列出的危疾。危疾說明只用作受保障危疾的指引。受保障疾病的詳盡定義及可提出索償情況的詳情載於保單細則及「危疾指南」，其副本可供索閱。保單細則通常利用醫學詞彙描述疾病，而某些個案的保障可能受到限制。例如：

- 某類癌症並不屬於我們的保障範圍
- 對於某些疾病，你需要有永久性的症狀
- 若你就血管整形手術提出索償，賠償額會受限制。

本公司強烈建議你細閱我們的「危疾指南」，幫助你了解保障範圍及程度。

我們保障的危疾包括：

1. 阿爾茲默氏症 — 於65歲前出現永久症狀
2. 血管整形手術 — 只支付部分保額*
3. 主動脈移植手術 — 就疾病或外傷而進行
4. 去皮質綜合症(植物人)
5. 再生障礙性貧血 — 永久骨髓衰竭
6. 細菌性腦膜炎 — 永久症狀
7. 良性腦腫瘤 — 永久症狀
8. 失明 — 永久和無法逆轉
9. 癌症 — 不包括較早期個案
10. 心肌病 — 永久症狀
11. 慢性腎上腺功能不全(阿狄森病)
12. 慢性器質性腦疾病 — 永久及於65歲前需要全時間照顧
13. 慢性復發性胰腺炎
14. 昏迷 — 永久症狀
15. 冠狀動脈分流移植(搭橋) — 以手術分開胸骨
16. 克雅氏症 — 永久症狀
17. 失聰 — 永久和無法逆轉
18. 痴呆症 — 於65歲前出現永久症狀
19. 夾層主動脈瘤
20. 伊波拉病毒 — 出血熱
21. 象皮病 — 特定嚴重程度
22. 腦炎 — 永久症狀
23. 突發過濾性病毒性肝炎 — 特定嚴重程度
24. 心臟病發 — 特定嚴重程度
25. 心臟瓣膜置換或修補 — 以手術分開胸骨
26. 人類免疫力缺乏病毒感染 — 於特定國家經輸血、身體受襲擊或從事合資格職業**而感染
27. 日常活動能力受損 — 於65歲前因永久殘疾導致
28. 腎衰竭 — 需要進行透析
29. 肝衰竭 — 因晚期肝病導致
30. 失去肢體(手或腳) — 永久喪失肢體
31. 喪失語言能力 — 完全、永久及無法逆轉
32. 主要器官移植
33. 腎髓質囊腫病 — 特定嚴重程度
34. 運動神經元病 — 永久症狀
35. 多發性硬化症 — 持續出現的症狀
36. 肌肉營養不良症 — 需要全時間照顧
37. 重症肌無力症 — 永久症狀
38. 壞死性筋膜炎或壞疽 — 特定嚴重程度
39. 開心手術 — 以手術分開胸骨
40. 其他嚴重的冠心病 — 特定嚴重程度
41. 肢體癱瘓 — 完全、永久及無法逆轉
42. 柏金遜病 — 於65歲前出現永久症狀
43. 脊髓灰質炎(小兒麻痺症) — 永久症狀
44. 原發性肺動脈高壓 — 特定嚴重程度
45. 進行性硬皮病 — 特定嚴重程度
46. 進行性核上神經麻痺症 — 永久症狀
47. 呼吸衰竭 — 因晚期肺病導致
48. 嚴重類風濕關節炎 — 65歲前
49. 中風 — 永久症狀
50. 系統性紅斑狼瘡 — 永久症狀
51. 末期疾病
52. 三級程度的燒傷 — 覆蓋身體表面面積的特定比例
53. 頭部創傷 — 永久症狀

* 支付血管整形手術的金額最多為保額的10%，以及25,000美元、200,000港元、14,000英鎊或20,000歐羅(根據就保單所選的貨幣)為上限。保額餘下部分將於其後被診斷任何合資格的危疾或殘疾時支付。

- ** 合資格職業為：
- 醫療或牙科專業人員
 - 警務人員、懲教署人員或消防人員
 - 藥劑師、實驗室助理或醫療設施的僱員

詳情請參閱我們的「危疾指南」。

危疾保障在甚麼情況下作出賠償？

若你在保障期內首次被診斷患上符合保單所載定義的危疾或殘疾，危疾保障將支付一筆現金賠償款項。該危疾或殘疾的首次診斷必須在保單生效後最少90天及保障期屆滿前進行。你必須在3個月內通知本公司任何診斷結果。

若你在保障期內被診斷患上危疾或殘疾，並於首次確診後28天內不幸身故，或在保障期內不幸身故，本公司將支付3,600美元/28,000港元/2,000英鎊/3,000歐羅（視乎你所選擇的合約貨幣）賠償，保障也會就此終止。

就聯名訂立的保單，本公司將於首名受保人身故後支付3,600美元/28,000港元/2,000英鎊/3,000歐羅（視乎你所選擇的合約貨幣）賠償，而保障可以繼續。第二名受保人身故時，如沒有就任何其他保障成功索償，本公司將再次支付3,600美元/28,000港元/2,000英鎊/3,000歐羅（視乎你所選擇的合約貨幣）賠償，保單也就此會終止。

需付多少保費？

你的保險說明書將列明你需要就所選的每一類保障支付之保費。

保費將來會改變嗎？

本公司只保證你首5年之保費金額。首5年屆滿時以及往後每隔5年，本公司將複審你的保費。倘提供保障的預測成本高於預期，則你需要：

- 增加保費使所選的保障額在整個保障期內維持不變；或
- 減少保障以維持保費不變。

請注意：你的保費可能需要增加的金額並未設有上限。

如提供保障的預測成本低於預期，你的保障將維持不變，但保費則會下調。本公司將於作出任何改變前給予你30天通知。

詳情請參閱保單細則，有關副本可供索閱。

3. 壽險或提前危疾保障

常見問題

甚麼是壽險或提前危疾保障？

若你在保障期內不幸身故，或首次被診斷患上末期疾病以致提出提前壽險保障索償，或在保單生效後最少90天後首次被診斷患上符合保單所載定義的危疾或殘疾，並在其後存活最少28天，壽險或提前危疾保障將支付一筆現金賠償款項。

如本公司支付現金賠償款項，這保障將會終止。

訂立壽險或提前危疾保障時，有何選擇？

你可選擇自己所需的壽險或提前危疾保障額和保障期。保障開始時，你的年齡必須在60歲以下。

壽險或提前危疾保障期最短為5年。該保障期可以是任何年期，唯保障期屆滿時你必須在80歲以下。

你可以為自己訂立危疾保障。在保障期內如有以下情況，本公司將支付壽險或提前危疾保障賠償：

- 你不幸身故；或
- 在保障期完結前最少18月首次被診斷患上末期疾病以致提出提前壽險保障索償；或
- 在保單生效後最少90天後首次被診斷患上符合保單所載定義的特定危疾或殘疾。

此外，你也可同時為兩人訂立壽險或提前危疾保障。在保障期內如有以下情況，本公司將支付壽險或提前危疾保障賠償：

- 其中一人不幸身故；或
- 在保障期完結前最少18月首次被診斷患上末期疾病以致提出提前壽險保障索償；或
- 在保單生效後最少90天後首次被診斷患上符合保單所載定義的危疾或殘疾。

任何一名受保人的壽險或提前危疾保障上限為1,000,000美元/7,910,000港元/565,000英鎊/836,200歐羅。

哪些危疾受到保障？

本公司只保障在第19頁列出的危疾。危疾說明只用作受保障危疾的指引。受保障疾病的詳盡定義及可提出索償情況的詳情載於保單細則及「危疾指南」，其副本可供索閱。保單細則通常利用醫學詞彙描述疾病，某些個案的保障可能受到限制。

例如：

- 某些癌症並不屬於我們的保障範圍
- 對於某些疾病，你需要有永久性的症狀
- 若你就血管整形手術提出索償，賠償額會受限制。

本公司強烈建議你細閱我們的「危疾指南」，幫助你了解保障範圍及程度。

壽險或提前危疾保障在甚麼情況下作出賠償？

若你在保障期內不幸身故、首次被診斷患上預期令你於確診後剩餘12個月壽命的末期疾病、或首次被診斷患上符合保單所載定義的特定危疾或殘疾，壽險或提前危疾保障將支付賠償。

該末期疾病必須在保障期屆滿前最少18個月前首次確診，危疾或殘疾則必須於保單生效後最少90天及保障期屆滿前首次確診。你必須在3個月內通知本公司任何診斷結果。

需付多少保費？

你的保險說明文件將列明你需要就所選的每一類保障支付之保費。

保費將來會改變嗎？

本公司只保證你首5年之保費金額。首5年屆滿時以及往後每隔5年，本公司將複審你的保費。倘提供保障的預測成本高於預期，則你需要：

- 增加保費使所選的保障額在整個保障期內維持不變；或
- 減少保障以維持保費不變。

請注意：你的保費可能需要增加的金額並未設有上限。

如提供保障的預測成本低於預期，你的保障將維持不變，但保費則會下調。本公司將於作出任何改變前給予你30天通知。

詳情請參閱保單細則。

聯絡方法

- 請謹記，你的保險經紀通常是你應首先聯絡的人。
- 如有任何疑問，可透過電話、傳真、電郵或來函與本公司聯絡。

☎ 電話：+44 (0)1722 415088
(星期一至五上午8.00至下午5.00(GMT))
本公司可能對來電進行錄音以改善服務。

☎ 傳真：+44 (0)1722 332005

✉ 電郵：fp.int@friendsprovident.co.uk

📍 地址：Friends Provident International Limited
PO Box 1550, Milford, Salisbury SP1 2TW, England

如欲加入新保障類別或改變保障額，請去信上述地址通知本公司。

- 如欲提出索償，請致電+44 (0)870 607 1352與索償部門聯絡。

你也可去函：

**The Claims Department,
Friends Provident International Limited,
PO Box 1550,
Salisbury
SP1 2TW
England.**

本公司將寄上索償表格，填妥後請寄回，表格提供本公司所需的詳細資料。壽險保障的索償必須出示死亡證。

索償通知

- 提出索償者應迅速通知本公司。
- 處理就保單提出的索償時，本公司可能需要審閱受保人的醫療記錄。
- 如就提前壽險、完全及永久殘疾保障或危疾及殘疾保障提出索償，本公司可能要求受保人接受身體檢查或測試。

其他資料

投訴辦法

- 請致函本公司的客戶經理，地址為：
Friends Provident International Limited, UK House,
Castle Street, Salisbury, Wilts SP1 3SH, England。
- 本公司未能處理的投訴，可轉介到馬恩島金融服務申訴專員計劃。如投訴與索償有關，你可以向保險索償投訴局提出，地址為香港灣仔駱克道353號三湘大廈29樓。

條款及細則

- 本指南載明計劃之重點，並未包括所有定義、例外情況、以及條款及細則。
- 條款及細則之全文可供索閱。請向你的保險經紀查詢或直接透過上述地址聯絡本公司。

法律

每份保單均受馬恩島法律管轄。

語文

本公司的保險計劃文件與條款及細則、以及與你的一切通訊均採用英語。

賠償

保單持有人無論居於何地，均受馬恩島1991年人壽保險（保單持有人的賠償）規例保障。

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Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA

Telephone: +44(0) 1624 821212 Fax: +44(0) 1624 824405

Incorporated company limited by shares

Registered in the Isle of Man No. 11494

Authorised by the Isle of Man Insurance & Pensions Authority

Provider of life assurance and investment products

The appointed representative of the Company in Hong Kong is

Friends Provident International Limited's branch office:

Friends Provident International Limited

Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong

Telephone: +852 2524 2027 Fax: +852 2868 4983

Website: www.fpinternational.com.hk

Authorised by the Office of the Commissioner of Insurance to conduct long-term insurance business in Hong Kong

英國友誠國際有限公司

註冊及總辦事處：Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA

電話：+44(0) 1624 821212 傳真：+44(0) 1624 824405

登記為股份有限公司

在馬恩島的註冊號碼為 11494

獲馬恩島保險及退休金管理局認可

人壽保險及投資產品的提供者

本公司在香港的指定代表是

英國友誠國際有限公司分支辦事處：

英國友誠國際有限公司

香港金鐘道88號太古廣場二座1203-1211室

電話：+852 2524 2027 傳真：+852 2868 4983

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獲保險業監理處授權在香港經營長期保險業務

