



Product guide
產品指南

International Protector Asia
「誠安」定期壽險保障計劃

Life Cover
壽險保障

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 policy 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.

Its aims

- To help protect you financially against the consequences of premature death or diagnosis of a terminal illness.
- To provide a guaranteed cash sum if, during the cover term you die or are diagnosed with a terminal illness that meets our policy definition.
- To allow you to alter the cover level or period of cover as your protection needs change. Any additional cover will be subject to evidence of insurability at the time.

Your commitment

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

To answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your policy 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 policy. 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.

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 3.

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

Questions and Answers

What is International Protector Asia?

International Protector Asia is a level term assurance product that 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 from one to 35, 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.

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



How flexible is it?

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

- to increase or reduce cover levels
- to increase or reduce the cover term.

Increases or changes to your policy 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.

You should review your policy regularly to check whether the level of cover is still right for your needs. You can choose the contract currency in which you would like your policy 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 policy has been issued, the contract currency cannot be altered.

What will my premiums be?

- Your illustration will indicate the premiums you need to pay.

The minimum premiums 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 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. The premiums are guaranteed not to change for the duration of the term.

What are the charges?

We allow for all charges 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 policy at any time. If you stop paying all benefits will cease.

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

When does International Protector Asia 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.

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 policy 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 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 policy, 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 policy 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.

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.

Benefits will be paid in the same currency in which premiums have been received.

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.

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 311611**, Monday to Friday, between 8.00am and 5.30pm (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 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,
Milford
Salisbury
SP1 2TW
England.**

We will send a claim form for completion and return. This will detail our requirements. 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 policy.

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 policy. 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 policy 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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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保單的費用。

「誠安」定期壽險保障計劃的對象，是希望保障自己、其供養的人士或業務，免受其早逝帶來的財務後果所影響的人士。

計劃的目標

- 為你早逝或患上末期疾病提供財務上的保障。
- 若你在保障期內不幸身故或被確診患上符合本公司的保單定義之末期疾病，保單會提供一筆保證現金款項。
- 讓你因應保障需求的改變，更改保障額或保障期。任何新增保障能否獲接納將視乎當時之可保性證明而定。

你的承諾

在你所選的保障期內每月或每年支付保費。

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 9 頁「**「誠安」定期壽險保障計劃**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。

常見問題

「誠安」定期壽險保障計劃是甚麼？

「誠安」定期壽險保障計劃是定期定額的保險產品。若你在保障期內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。如本公司支付現金賠償，這保障將會終止。

訂立保單時，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 1 年到 35 年不等，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。

你可以為自己訂立保單。在保障期內，如有下列情況，本公司將支付壽險保障賠償：

- 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，保單將自動加入提前壽險保障。

此外，你也可同時為兩人訂立保單。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 個月首次被診斷患上末期疾病，本公司將支付壽險保障賠償。

若以信託形式訂立壽險保障，本公司將支付壽險保障賠償予受託人。

你必須年滿 18 歲方可投保。



「誠安」定期壽險保障計劃的彈性有多大？

本保單極具彈性，可滿足你隨時日轉變的需要，讓你可以：

- 提高或減低保障額
- 加長或縮短保障期。

你的保單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。

你應定期檢討你的保單，確定保障水平是否仍適合自己的需要。你可以自行選擇保單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。保單一經簽發，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支付之保費。

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、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。保障期內保費保證不變。

有何收費？

本公司把一切收費及所有支出，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？

你可隨時終止保單。若你停止支付保費，保障將會終止。

你將不能取回任何已付保費，而保單在任何時候均沒有現金價值。

「誠安」定期壽險保障計劃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，並預料確診後 12 個月內死亡，本公司將支付現金作為提前壽險保障的賠償，屆時這保障將會終止。此保障適用於保障期為 3 年或以上的保單。

「誠安」定期壽險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保單的特別條款中的例外情況，則本公司可能不作出賠償。本公司會在隨你的保單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。

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。

賠償會以所收到保費的貨幣支付。

可否改變主意？

你可以書面通知要求取消本保單及取回所有已繳的保費。但是你必须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。

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 311611
(星期一至五上午 8.00 至下午 5.30 (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,
Milford
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。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。

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

- 本指南載明保單之重點，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

本公司的保單文件與條款及細則、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

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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

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

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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：

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獲保險業監理處授權在香港經營長期保險業務

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