

## 豁免保費計劃

要維持有效的保障，你必須定期繳交保費。假如你不幸傷殘，而不能繼續工作及繳付保費，結果將會怎樣？「豁免保費計劃」就是特別為此而設，使你在傷殘期間，仍能繼續享有全部權益而毋須為籌措保費及保障失效而煩惱。

### 保障範圍

如你在 65 歲前，因患病或受傷，引致連續 6 個月以上不能工作，則可獲豁免於傷殘期內所需繳付的保費。

## 重要資料

### 繳付保費年期及保障年期

#### *如本保單屬萬用壽險計劃的附加保障*

繳付保費年期及保障年期最長可至(1)受保人 65 歲，或(2) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

#### *如本保單屬非萬用壽險計劃的附加保障*

繳付保費年期及保障年期最長可至（1）受繳付保費年期及保障年期最長可至(1)受保人 65 歲，或(2) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。

如所屬之基本計劃提供自動保費貸款：

如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過此附加保障所屬之基本計劃當時的最高貸款額，保單及其所有保障將會終止。

如所屬之基本計劃沒有提供自動保費貸款：

如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。



### 終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日，除非受保人在保障到期日前已完全傷殘
- 保單持有人呈交書面要求終止此附加保障
- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

### 通脹風險

當實際通脹率較預期為高，即使美國萬通保險亞洲有限公司(「美國萬通亞洲」)按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

### 信貸風險

本附加保障由美國萬通亞洲承保及負責，你的保單權益會受其信貸風險所影響。

### 主要不保事項

因以下一種或多種情況而直接或間接引致的完全傷殘，將不獲豁免保費：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（註冊由醫生處方除外）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）

### 保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司(香港: 香港灣仔駱克道 33 號美國萬通大廈 27 樓/澳門: 澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座)，並確保本公司的辦事處於交付保單的 21 天內，或向你/你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日) 後起 21 天內(以較早者為準) 收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

以上為計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。倘有垂詢，歡迎與本公司之顧問聯絡，或賜電客戶服務熱線：香港 (852)2533 5555，澳門(853)2832 2622。

## **Waiver of Premium**

If you make regular premium payments, your insurance coverage will continue. But what if you become disabled and are unable to make regular payments? Under these circumstances, the Waiver of Premium Benefit provides enhanced coverage allowing you to enjoy all the policy's benefits without making further payments.

### **Benefit**

If a serious illness or injury leaves you incapable of engaging in any work for remuneration for not less than six consecutive months before age 65, the premiums will be waived as long as you remain totally disabled.

## **Important Information**

### **Premium Payment Term and Benefit Term**

#### ***If this policy is a Supplementary Benefit attached to a Universal Life Plan***

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

#### ***If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan***

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier.

If an Automatic Premium Loan is available under the basic plan:

If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, all coverage under the policy will lapse and all coverage under the policy will be terminated.

If an Automatic Premium Loan is NOT available under the basic plan:

If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

**Termination**

The supplementary benefit will be terminated when one of the following events occurs:

- On the Benefit Expiry Date unless the Insured is totally disabled before the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

**Inflation Risk**

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

**Credit Risk**

This supplementary benefit is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

**Key Exclusions**

The supplementary benefit will not waive premium for a Total Disability caused, directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft

**Cooling-off Period**

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong/ Macau: Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums paid, without any interest.

*The above contains general information and is for reference only. It does not form part of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.*