



## Temporary Insurance Agreement 臨時保險合約

Proposed Policy Owner \_\_\_\_\_ Proposed Life Insured \_\_\_\_\_  
準保單持有人 準受保人

No insurance is provided unless all Terms and Conditions listed below are met. No person (other than Heng An Standard Life (Asia) Limited ("the Company") including any financial planning consultant, broker consultant or insurance intermediary is authorised to alter, amend, or in any other way change the Terms and Conditions of this Temporary Insurance Agreement.

除非符合以下所有條款，否則此臨時保險合約不會生效。任何人（但不包括恒安標準人壽（亞洲）有限公司（以下簡稱「本公司」）包括理財顧問、業務顧問或任何保險中介人不得更改、修訂或以任何方式更改此臨時保險合約之條款。

1. If the Proposed Life Insured under the Relevant Application dies, except by suicide while sane or insane, during the term of this Temporary Insurance Agreement the Company will pay the lesser of a sum equal to the basic Sum Insured applied for or HK\$500,000, provided that:
  - (a) At the time the Proposed Policy Owner submitted the Relevant Application, the Proposed Life Insured
    - (i) was less than 65 years old;
    - (ii) had never been diagnosed as suffering from cancer, cardiac abnormalities, stroke, AIDS or AIDS-related conditions or any terminal illnesses;
    - (iii) had completely and truly answered all questions in the Relevant Application; and
    - (iv) had not consulted any medical practitioner in relation to, or been advised to have, any diagnostic tests or surgery within the past 60 days.
  - (b) The Proposed Policy Owner submitted with the Relevant Application an amount equal to
    - (i) one annual premium (if annual payment frequency is selected), or
    - (ii) one semi-annual premium (if semi-annual payment frequency is selected), or (iii) one quarterly premium (if quarterly payment frequency is selected), or
    - (iii) two months' premium (if monthly payment frequency is selected), and if the above amount is paid by cheque, the cheque is honoured on first presentation for payment by the Company. Postdated cheques will not be accepted.
  - (c) The Proposed Life Insured is insurable and acceptable for insurance according to the Company's prevailing principles and practices of underwriting for the type and amount of the insurance plan applied for.

除因自殺身亡（不論自殺時神志清醒或錯亂），倘有關申請之準受保人於此臨時合約期內死亡，本公司將賠償相等於投保額或港幣伍拾萬（以較低為準），惟需符合以下條件：

- (a) 準保單持有人遞交有關申請時，準受保人須
  - (i) 年齡為六十五歲以下；
  - (ii) 從未經診斷患上癌症、心臟機能失調、中風、愛滋病或其有關疾病或任何致命疾病；
  - (iii) 完全並如實回答有關申請中所有問題；以及
  - (iv) 從未在過去六十天內接受過醫生診斷有關於，或被建議接受，病理檢驗或接受手術。
- (b) 準保單持有人提交有關申請時已一併繳付相等於
  - (i) 一年度的保費（如選擇年繳方式付款）；或
  - (ii) 半年度的保費（如選擇半年繳方式付款）；或
  - (iii) 一季度的保費（如選擇季繳方式付款）；或
  - (iv) 二個月的保費（如選擇月繳方式付款）
 以及倘以支票支付，該支票必需在本公司首次提款時兌現；期票不予接受。
- (c) 根據本公司現行核保原則及慣例，準受保人所申請之保險計劃類別及投保金額是可被接納及受到保障。

2. If the Relevant Application of the Proposed Life Insured is accepted by the Company on other than normal terms, the Company will pay a sum equal to the Sum Insured that the premium paid would have purchased, or HK\$ 500,000 whichever is less.  
倘本公司以非正常條款接納準受保人之有關申請，本公司將支付閣下已支付保費所能投保數額或為港幣 50 萬，以較低者為準。

3. Insurance under this Temporary Insurance Agreement shall be void if there is misrepresentation and/or material non-disclosure on the part of the Proposed Policy Owner or the Proposed Life Insured in the Relevant Application.  
倘準保單持有人或準受保人在有關申請上有失實陳述及 / 或沒有披露關鍵性資料，則此臨時保險合約下之保險將無效。

4. This Temporary Insurance Agreement shall terminate on the earliest of the following dates:
  - (a) the date the policy applied for becomes effective, or
  - (b) the date the Company posts written notice to the Proposed Policy Owner that insurance under this Temporary Insurance Agreement has been terminated for whatever reason, or
  - (c) 90 days from the date of the Relevant Application.

本合約提供之臨時保險將於下列日期失效，以較早出現者為準：

- (a) 所申請之保單生效；或
- (b) 本公司郵寄因任何理由終止臨時保險合約通知予準保單持有人之日期；或
- (c) 有關申請書之日期之後 90 天。

Termination of this Temporary Insurance Agreement in accordance with paragraph 4 above shall not prejudice a claim prior to such termination. This Temporary Insurance Agreement is governed by and shall be construed in accordance with the laws of the Hong Kong SAR.

倘此臨時保險合約根據以上第四條條款終止，在該終止前提出之索償將不受妨礙。本臨時保險合約受香港特別行政區法律管限並根據其詮釋。

Signature of Consultant  
顧問簽署

Date signed in Hong Kong  
茲於香港簽署日期

Name of Consultant (in capital letter)  
顧問姓名（正楷填寫）

For and on behalf of (Full name of company)  
茲代表（公司全名）

Heng An Standard Life (Asia) Limited (662679) is registered in Hong Kong at 12/F., Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to write Class A, Class C and Class I long term business in Hong Kong.

恒安標準人壽（亞洲）有限公司（662679）的註冊公司地址為香港鰂魚涌英皇道 979 號太古坊林肯大廈 12 樓，其已獲香港的保險業監管局授權於香港承保 A 類、C 類及 I 類之長期業務。