

信諾自願醫保系列

2024 第一季推廣優惠

 限時優惠：2024年1月1日至2024年3月31日

自願醫保保費回贈推廣優惠及禮券優惠

1. 高達6個月保費回贈

為自己及家人投保信諾自願醫保系列 – 靈活計劃 (優越) 計劃¹ 可享高達6個月保費回贈!

保單年度	合資格之保費回贈 ^{1,2}	
	個人保單	家庭保單 (兩名或以上家庭成員投保) ^{3, 4}
第二保單年度	3個月保費回贈 = 保費75折	3個月保費回贈 = 保費75折
第三保單年度	-	3個月保費回贈 = 保費75折

2. 投保可享港幣\$800購物禮券

立即投保信諾自願醫保系列 – 靈活計劃 (優越) 計劃¹，每份合資格保單可享港幣\$800超市購物禮券!

3. 投保可享免費眼睛檢查禮券

立即投保信諾自願醫保系列 – 靈活計劃 (優越) 計劃¹，每份合資格保單可享免費眼睛檢查體檢禮券一張!

1. 只適用於港幣\$15,000、港幣\$25,000、港幣\$50,000或港幣\$75,000自付費計劃。
2. 3個月保費回贈金額將只會以保費75折形式用作抵銷相關合資格保單於相關年度的應繳保費之用。詳情請參閱此單張的條款及細則。
3. 家庭成員包括配偶 (包括同居伴侶)、子女、父母、兄弟姐妹。
4. 所有家庭成員的投保申請必須同時提交，方可享此推廣優惠。



信諾自願醫保系列 – 保費折扣優惠 (配偶及子女)

為自己及家人投保信諾自願醫保系列¹ 可享以可保費折扣優惠：

配偶折扣 (同時投保的配偶保單)	<h1 style="color: #f47920;">10%</h1> <p style="color: #f47920; font-weight: bold;">首年保費折扣</p>
子女折扣 (與父母同時投保的子女(18歲以下)保單)	

1. 只適用於港幣\$15,000、港幣\$25,000、港幣\$50,000或港幣\$75,000自付費計劃。
2. 家庭成員包括配偶(包括同居伴侶)、子女、父母。
3. 所有家庭成員的投保申請必須同時提交，方可享此推廣優惠。
4. 子女優惠只適用於子女與父母其中一人同時投保，或子女在父母保單簽發後的任何保單年度內投保。此優惠不適用於自選牙科保障。



推廣優惠計劃參考例子

為了讓他的太太及小孩得到最好的保障，陳先生決定為自己及家人投保
信諾自願醫保系列 – 靈活計劃(優越)*。

下列例子皆為假設性質，並僅用作舉例說明。

受保人	陳先生(本人)	陳太(太太)	哈利(兒子)
首年保費總折扣	9折 ¹		
購物禮券	港幣\$800 x 3份合資格保單 = 港幣\$2,400 超市購物禮券 ¹		
體檢禮券	每份合資格保單可享 免費眼睛檢查禮券一張		
額外續保折扣	第二個保單年度		
	自願醫保保費回贈推廣 3個月保費回贈 = 75折		
	第三個保單年度		
	自願醫保保費回贈推廣 3個月保費回贈 = 75折		

* 自願醫保保費回贈推廣及保費折扣優惠只適用於指定計劃的港幣\$15,000、港幣\$25,000、港幣\$50,000或港幣\$75,000墊底費/自付費計劃。

信諾環球自願醫保保費回贈推廣 — 條款及細則：

1. 信諾環球自願醫保保費回贈推廣（「推廣」）由信諾環球保險有限公司（「信諾環球」）舉辦及贊助。
2. 此推廣由2024年1月1日至2024年3月31日止，包括首尾兩日（「推廣期」）。
3. 此推廣只適用於信諾自願醫保系列 — 靈活計劃（優越）的港幣\$15,000、港幣\$25,000、港幣\$50,000或港幣\$75,000墊底費計劃。病房類別及受保地區選項則不限（「合資格計劃」）。
4. 此推廣只適用於推廣期內成功提交申請的合資格計劃（「合資格保單」）。直至保費回贈應用前，若合資格保單在合資格計劃下一直維持生效，每張合資格保單將可享下列第六及第七點所說明的保費回贈（「保費回贈」）。成功申請的家庭成員（「家庭保單」）必須：
 - (i) 同時提交投保申請；及
 - (ii) 確保申請人於書面或電話投保時提供準受保家庭成員的名字及身份證明文件號碼。若家庭保單內的任何合資格保單因任何原因在首兩個保單年度內終止，而導致只有一張合資格計劃下的合資格保單，信諾環球保留重新計算第七點所說明的合資格之保費回贈的權利。
5. 此推廣優惠不可與其他優惠同時使用，以下適用於信諾自願醫保系列 — 靈活計劃（優越）的折扣優惠除外（如適用）：
 - 配偶折扣或子女折扣；及
 - 信諾環球優惠券推廣優惠（僅適用於中介人）
6. 保費回贈金額只可用作抵銷相關合資格保單於第二及第三（如適用）保單年度的應繳保費之用。於任何情況下，該保費回贈金額並不可提取或更改作其他用途。
7. 合資格保單保費回贈之計算方法：

	合資格之保費回贈		保費回贈之計算方法
第二保單年度	3個月	相等於	保費75折
第三保單年度 (只適用於家庭保單)	3個月		保費75折

- 年繳保單將分別於第二及第三（如適用）：保單年度享有每年保費75折；而月繳保單將於第二及第三（如適用）：保單年度享有每月保費75折。
8. 保費回贈之計算只包括有關合資格保單的基本保費。任何因核保而需附加之額外保費（如有）及保費徵費均不會被納入於計算此優惠之內。
 9. 信諾自願醫保系列 — 靈活計劃（優越）下的合資格保單可申請稅務扣減，但只限於有關保單下的實際已繳保費，而保費回贈及保費折扣（如有）的金額不能享有稅務扣減優惠。有關稅務扣減詳情，請參閱 www.vhis.gov.hk、www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。
 10. 如合資格保單於冷靜期或保障期內因保單失效或其他原因而終止，保費回贈將因而取消，該優惠同等價值之相關保費亦不會退回予保單持有人。在任何情況下，保費回贈不可折換現金或轉贈。
 11. 每張合資格保單於推廣期內只可獲取保費回贈一次。
 12. 此推廣並不適用於推廣期之前12個月內已遞交申請或已生效的合資格計劃但其後撤回投保申請或取消保單，並於推廣期內再次投保合資格計劃之客戶。
 13. 所有合資格保單必須經過常規申請及核保程序。保單簽發與否須依據核保結果及信諾環球核准。信諾環球保留接受或拒絕任何有關計劃投保申請的絕對權利。
 14. 此推廣不適用於信諾環球員工及其家庭成員。
 15. 信諾環球保留在沒有預先通知的情況下隨時更改、暫停、取消上述保費回贈推廣優惠或修訂其條款及細則的權利。如對推廣計劃的內容有任何爭議，信諾環球保留最終決定權。
 16. 如是次推廣條款及細則之中、英文版本有任何差異，概以英文版本為準。

信諾環球優惠券推廣優惠（僅適用於中介人） — 條款及細則：

1. 此投保獎賞（下稱「推廣活動」）由信諾環球保險有限公司（簡稱「信諾環球」）舉辦及贊助。
2. 是次推廣期由2024年1月1日至2024年3月31日止，包括首尾兩日（下稱「推廣期」）。
3. 此推廣只適用於信諾自願醫保系列 — 靈活計劃（優越）的港幣\$15,000、港幣\$25,000、港幣\$50,000 或港幣\$75,000墊底費計劃。病房類別及受保地區選項則不限（「合資格計劃」）。
4. 本推廣活動只適用於：(i) 推廣期內信諾環球收到的合資格計劃之投保申請，而收到申請之時間僅根據信諾環球的紀錄而定；(ii) 所有相關合資格計劃之申請必須由信諾環球於2024年5月31日或之前核保並簽發（每張保單下稱「合資格保單」）；(iii) 每張合資格保單於推廣期內只可參與此推廣活動一次；以及 (iv) 當禮券寄出或電郵予合資格保單之保單持有人（下稱「合資格保單持有人」）時，每張合資格保單必須仍然生效。
5. 所有投保申請必須透過中介人遞交，方可享有推廣活動。在推廣期之前12個月內取消並重新申請同一合資格計劃的現有合資格計劃下的新客戶不可參與推廣活動。
6. 禮券包括超市禮券和體檢禮券將於2024年6月30日前郵寄至合資格保單持有人最後所知的通訊地址（根據信諾環球紀錄）。
7. 此禮券並不能換取現金或其他服務，亦不能與其他推廣及優惠同時使用。如因任何原因而不能提供有關禮券（如超市禮券），信諾環球有權以相同價值的其他公司發出的禮券代替有關禮券，合資格保單持有人不得異議。
8. 此禮券如損毀或遺失，恕不補發。
9. 信諾環球並非禮券的供應商或分銷商並無須在任何形式上就服務或使用服務的結果負責（包括但不限於服務的品質及供應）。禮券的使用須遵守供應商於禮券上訂明的條款及細則。
10. 所有計劃投保申請須經信諾環球核保及批准。信諾環球保留是否接受任何有關計劃投保申請的絕對權利。
11. 信諾環球保留在沒有預先通知的情況下更改是次推廣活動的條款及細則之權利。有關是次推廣活動的任何爭議，信諾環球保留最終決定權。
12. 申請人有責任查閱本條款及細則，如參加此推廣活動，即代表申請人同意及接受此條款及細則。
13. 本單張僅包含一般資料，並不代表計劃的所有條款。本單張只載有一般資料，並不構成任何保險合約的邀約，或信諾環球與任何人士或團體所訂立任何合約或合約的任何一部份。所有產品資料只供參考。就有關產品特色、內容、條款、細則及不保事項，請參閱相關產品小冊子及保單條款。
14. 如是次推廣活動條款及細則之中、英文版本有任何差異，概以英文版本為準。

信諾自願醫保系列 — 保費折扣優惠（配偶折扣及子女折扣）條款及細則：

1. 上述配偶折扣及子女折扣優惠（「優惠折扣」）只適用於配偶（二人）同時成功投保或子女（即未滿18歲的受保人）與父母其中一人同時成功投保信諾自願醫保系列的投保申請。
2. 配偶折扣及子女折扣由信諾環球保險有限公司（「信諾環球」）舉辦及贊助。同居伴侶如同時提交個人投保申請亦可享配偶優惠。申請人只需於書面投保時提供準受保的同居伴侶的名字及身份證明文件號碼。
3. 此優惠折扣只適用於信諾自願醫保系列的港幣\$15,000、港幣\$25,000、港幣\$50,000或港幣\$75,000自付費計劃。病房類別及受保地區選項則不限（「合資格計劃」）。
4. 合資格保單保費回贈之計算方法：

信諾自願醫保系列	合資格之保費折扣
配偶折扣 (同時投保的配偶保單)	10%首年保費折扣
子女折扣 (與父母同時投保的子女(18歲以下)保單)	10%首年保費折扣

5. 此優惠折扣只適用於有關保單的首年保費。第二年起的應繳保費將按續保時根據信諾環球當時的標準保費表收取。
6. 任何因核保而需附加之額外保費（如有）及保費徵費均不會被納入於計算此優惠之內。
7. 所有計劃的投保申請須經由信諾環球核保及批核。信諾環球保留接納或拒絕任何申請之權利。
8. 如有關係單於保單冷靜期內取消，退回之保費為扣除折扣後之實際繳付金額。
9. 在任何情況下，此優惠折扣均不可退換、修改或兌換現金。
10. 信諾環球保留在沒有預先通知的情況下更改優惠折扣的條款及細則甚至撤回或終止優惠折扣之權利。如有任何爭議，信諾環球保留最終決定權。
11. 申請人有責任查閱本條款及細則，如參加此推廣活動，即代表申請人同意及接受此條款及細則。
12. 本單張之條款及細則只適用於優惠折扣。有關信諾自願醫保系列的產品特色、內容、條款、細則及不保事項之詳情，請參閱相關產品小冊子及保款。
13. 如是次優惠折扣的條款及細則之中，英文版本有任何差異，概以英文版本為準。



Cigna VHIS Series

2024 Q1 Promotion

 **Limited Time Offers: 1 January 2024 to 31 March 2024**

 **VHIS Premium Refund Promotion and Voucher Offers**

1.  Enjoy up to 6-month premium refund

Enroll in Cigna VHIS Series – Flexi Plan (Superior)¹ together with your family to enjoy **up to 6 months premium refund!**

Policy Year	Eligible Premium Refund ^{1, 2}	
	Single Policy	Family Policies (2 or more members) ^{3, 4}
Year 2	3 months premium refund = 25% discount off premium	3 months premium refund = 25% discount off premium
Year 3	–	3 months premium refund = 25% discount off premium

2.  Enjoy up to HK\$800 gift vouchers

Enroll in Cigna VHIS Series – Flexi Plan (Superior)¹ now to enjoy **HK\$800 supermarket gift vouchers** for eligible policy!

3.  Enjoy FREE eye check-up voucher

Enroll in Cigna VHIS Series – Flexi Plan (Superior)¹ now to enjoy **FREE eye examination** for each eligible policy!

1. Only applicable to the plans with deductible of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000.
 2. 3 months premium refund which is equivalent to 25% discount off premium payable for the corresponding Policy Year will be used for the settlement of the premium payable of the eligible policy, please refer to the terms and conditions of this leaflet for details.
 3. Family members including spouse (including domestic partners), children, parents, siblings.
 4. Applications for all family members must be submitted at the same time for the offer.



Cigna VHIS series - Premium Discount Offer (Spouse and Child)

Enroll for Cigna VHIS Series¹ together with your family to enjoy the following discount offer:

Spouse discount For spouses enrolling together	<h1 style="color: #f47920;">10%</h1> <p style="color: #f47920;">First-year discount</p>
Child discount For child(ren) (< aged 18) enrolling with parent(s)	

1. Only applicable to the plans with deductible of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000.
2. Family members including spouse (including domestic partners), children, parents.
3. Applications for all family members must be submitted at the same time for the offer.
4. Child discount is applicable only if the child enrolls together with one of the parents or if the child enrolls in any policy year after the issuance of the parent's policy. The Child Discount does not apply to Optional Dental Benefits.



Promotion Offers Case Illustration

To provide his wife and child the best protection, Mr. Chan decides to buy **Cigna VHIS Series – Flexi Plan (Superior)*** for himself and his family.

The following example is hypothetical and for illustrative purpose only.

Person Insured	Mr. Chan (Self)	Mrs. Chan (Wife)	Harry (Son)
Total First Year Premium Discount	<h1 style="color: #004a99;">10%¹</h1>		
Gift Vouchers	HK\$800 x 3 eligible policies = HK\$2,400 supermarket gift vouchers¹		
Health Voucher	FREE eye examination voucher for each eligible policy		
Extra Renewal Discount	2nd policy year		
	VHIS Premium Refund Promotion 3 months premium refund = 25% discount		
	3rd policy year		
	VHIS Premium Refund Promotion 3 months premium refund for family policy = 25% discount		

* VHIS Premium Refund Promotion and Premium Discount Offer are only applicable to the selected plans of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible.

Cigna Healthcare VHIS Premium Refund Promotion – Terms & Conditions:

1. Cigna Healthcare VHIS Premium Refund Promotion (the "Offer") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
2. The Offer is valid from 1 January 2024 to 31 March 2024, both days inclusive (the "Promotion Period").
3. Eligible plans include Cigna VHIS Series – Flexi Plan (Superior) of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover (the "Eligible Plan(s)").
4. The Offer is only applicable to successful applications ("Eligible Policy(ies)") for Eligible Plans that are submitted during the Promotion Period. Each Eligible Policy will be entitled to an offer of premium refund ("Premium Refund") as stated in clauses 6 and 7 below provided that the Eligible Policy remains continuously in force under an Eligible Plan until the Premium Refund is applied. Successful applications for a group of family members ("Family Policies") must:
 - (i) be submitted at the same time; and
 - (ii) ensure each applicant states the name and identity document number of the relevant proposed insured family members on their written or verbal application.
5. The Offer cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (Superior) (if applicable):
 - The spouse discount and children discount; and
 - Cigna Healthcare Voucher Offers Promotion (for broker channel only)
6. The Premium Refund will only be applied against the settlement of the premium payable for the Eligible Policy in the 2nd Policy Year and 3rd Policy Year (if applicable). The Premium Refund is not redeemable for cash and cannot be used to settle any other amount in any circumstances.
7. Calculation of Premium Refund on Eligible Policy:

	Eligible Premium Refund	Equivalent to:	Premium refund calculation method
2 nd Policy year	3 months		25% off premium
3 rd Policy year (applicable to Family Policies only)	3 months		25% off premium

Policies with annual payment frequency will enjoy 25% off the annual premium for each of the 2nd Policy Year and 3rd Policy Year (if applicable). Policies with monthly payment frequency will enjoy 25% off each monthly premium for the 2nd Policy Year and 3rd Policy Year (if applicable).

8. The calculation of the Premium Refund is only applicable to the basic premiums of the Eligible Policy. The Offer is not applicable to any premium loading (if any) and levy.
9. For the Eligible Policies, only the actual paid premiums are tax deductible. The premium refund and premium discount (if any) are not tax deductible. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
10. In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Premium Refund will be cancelled, and value equivalent to relevant insurance premium shall not be refunded to the policyholder. The Premium Refund cannot be redeemed for cash or transferred under all circumstances.
11. Each Eligible Policy can only enjoy the Premium Refund once.
12. The Offer is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.
13. All the Eligible Policies need to undergo normal application process, including underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or reject any application.
14. Staff of Cigna Healthcare and their families are not eligible for the Offer.
15. Cigna Healthcare reserves the right to change, suspend or cancel the Offer or change any of the terms and conditions of the Offer at any time without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
16. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

Cigna Healthcare Voucher Offers Promotion (for broker channel only) – Terms and Conditions:

1. This promotion (the "Promotion") is organized and sponsored by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
2. The Promotion is valid from 1 January 2024 to 31 March 2024, both dates inclusive (the "Promotion Period").
3. Eligible plans include Cigna VHIS Series – Flexi Plan (Superior) of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover (the "Eligible Plan(s)").
4. To qualify for the Promotion, (i) new applications of Eligible Plans must be received by Cigna Healthcare within the Promotion Period, solely based on Cigna Healthcare's record; (ii) policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 31 May 2024 (each "Eligible Policy"); (iii) each Eligible Policy shall only be counted once for the Promotion, and (iv) each Eligible Policy must be in force when the vouchers are mailed or emailed to the policyholder of the relevant Eligible Policy ("Eligible Policyholder").
5. All new applications must be submitted via broker intermediary to qualify for the Promotion. New customer(s) under an existing policy of the Eligible Plan which was cancelled within the previous 12 months before Promotion Period and re-applied for the same Eligible Plan is not eligible for the Promotion.
6. The voucher(s) including the supermarket gift vouchers and health voucher, will be mailed to the Eligible Policyholder's last known correspondence address (based on Cigna Healthcare's record) before 30 June 2024.
7. The voucher(s) are not redeemable for cash or other services, and cannot be used in conjunction with other promotions. If Cigna Healthcare cannot provide the voucher(s) (i.e. supermarket gift vouchers) for any reasons, Cigna Healthcare reserves the right to replace the said voucher(s) with other voucher(s) at the same face value and the Eligible Policyholder shall not raise any objection to this arrangement.
8. The voucher(s) will not be re-issued in case of loss or damage.
9. Cigna Healthcare is not the supplier or distributor of the voucher(s) and shall not be liable in any way whatsoever in relation to any aspects for the use of the vouchers, including but not limited to their services' quality and supply.
10. All application(s) for the Plan(s) are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
11. Cigna Healthcare reserves the right to change any of the terms and conditions of the Promotion without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
12. Applicants are responsible for reviewing these terms and conditions. By participating in the Promotion, applicants agree and accept to be bound by these terms and conditions.
13. This leaflet contains general information only and does not represent the full terms of the relevant Plans. It does not constitute any contract or any part thereof between Cigna Healthcare and any other party(ies). All the product information is for reference only. For details of the features, contents, terms, conditions and exclusions of the relevant specified product, please refer to the relevant product brochure(s) and policy provision(s).
14. The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.

Cigna VHIS series – Premium Discount Offer (Spouse and Child) – Terms and Conditions:

1. Cigna VHIS series – Premium Discount Offer (Spouse and Child) (the "Promotion Discount") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
2. The Promotion Discount is only applicable to successful application of spouses enrolling together, or child(ren) under the age of 18 enrolling together with parent(s), of Cigna VHIS Series. Domestic partners who enroll together on separate applications can also enjoy the spouse discount by stating the name and identity document of their domestic partner on their written application.
3. Eligible plans include Cigna VHIS Series of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type and area of coverage (the "Eligible Plan(s)").
4. Calculation of Premium Discount on Eligible Plans:

Cigna VHIS Series	Eligible Premium Discount
Spouse discount For spouses enrolling together	10% first-year discount
Child discount For child(ren) (< aged 18) enrolling with parent(s)	10% first-year discount

5. The Promotion Discount is applicable to premium of the first policy year of the relevant policy/policies. The premium payable from second year onwards shall refer to the latest Standard Premium Schedule issued by Cigna Healthcare at policy renewal.
6. Spouse discount and Child discount are not applicable to any premium loading (if any) and levy.
7. All application(s) for the plan(s) are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
8. In case of cancellation of the relevant policy/policies within the cooling off period, the refund of premium shall be the actual amount paid after discount.
9. The Promotion Discount is not returnable and cannot be altered or redeemed for cash under any circumstances.
10. Cigna Healthcare reserves the right to amend any of the terms and conditions of the Promotion Discount and may withdraw or discontinue the Promotion Discount without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
11. Applicants are responsible for reviewing these terms and conditions. By participating in the Promotion, applicants agree and accept to be bound by these terms and conditions.
12. The terms and conditions included in this leaflet apply to the Promotion Discount only. For details of the features, contents, terms, conditions and exclusions of plans under Cigna VHIS Series, please refer to the relevant product brochure(s) and policy provision(s).
13. The English version of the terms and conditions of the Promotion Discount shall prevail if there is any discrepancy between the English and Chinese versions.

