

## 2024 Cigna VHIS Premium Discount Promotion – Terms & Conditions:

- 2024 Cigna VHIS Premium Discount Promotion (the "Offer") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
- The Offer is valid from 1 July 2024 to 31 October 2024, both days inclusive (the "Promotion Period").
- Eligible plans include Cigna VHIS Series – Flexi Plan (Superior) with 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)").
- 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 discount ("Premium Discount") as stated in clauses 6 below provided that the Eligible Policy remains continuously in force under an Eligible Plan until the Premium Discount is applied. Successful applications for a group of family members which include spouse (including domestic partners), children, parents, and siblings ("Family Policies") must:
  - be submitted at the same time; and
  - ensure each applicant states the name and identity document number of the relevant proposed insured family members on their written or verbal application.

In the event that any Eligible Policy within the Family Policies is terminated within the first two policy years for whatever reason resulting in only a single Eligible Policy of Eligible Plans, Cigna Healthcare reserves the right to recalculate the entitled Premium Discount as stated in clause 6 below.

- The Offer cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (Superior) (if applicable):
  - The exclusive online offer.
- Policies with annual payment frequency will enjoy 10% off the annual premium for the 1<sup>st</sup> policy year (if applicable); 20% off the annual premium for the 2<sup>nd</sup> policy year and 20% off the annual premium for 3<sup>rd</sup> policy year (if applicable). Policies with monthly payment frequency will enjoy 10% off each monthly premium for the 1<sup>st</sup> policy year (if applicable); 20% off each monthly premium for the 2<sup>nd</sup> policy year and 20% off each monthly premium for the 3<sup>rd</sup> policy year (if applicable).

Calculation of Premium Discount on Eligible Policy:

	Premium discount calculation method		Eligible Premium Discount
1 <sup>st</sup> Policy Year (applicable to spouse/child policies only)	10% off premium	Equivalent to:	1.2 months
2 <sup>nd</sup> Policy Year	20% off premium		2.4 months
3 <sup>rd</sup> Policy Year (applicable to Family Policies only)	20% off premium		2.4 months

- The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy. The Offer is not applicable to any premium loading (if any) and levy.
- For the Eligible Policies, only the actual paid premiums are tax deductible. The premium discount (if any) are not tax deductible. For details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk), [www.ia.org.hk](http://www.ia.org.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.
- In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Premium Discount will be cancelled, only the actual premium paid will be refunded. The Premium Discount cannot be redeemed for cash or transferred under all circumstances.
- Each Eligible Policy can only enjoy the Premium Discount once.
- The Offer is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan(s) within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan(s) during the Promotion Period.

12. 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.
13. Staff of Cigna Healthcare and their families are not eligible for the Offer.
14. 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.
15. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

## 2024信諾自願醫保保費減免推廣條款及細則：

- 2024信諾自願醫保保費折扣推廣（「推廣」）由信諾環球保險有限公司（「信諾環球」）舉辦。
- 此推廣由2024年7月1日至2024年10月31日止，包括首尾兩日（「推廣期」）。
- 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自付費計劃。病房類別及受保地區選項則不限（「合資格計劃」）。
- 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」）。直至保費折扣應用前，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點所說明的保費折扣（「保費折扣」）。成功申請的家庭成員包括配偶（包括同居伴侶）、子女、父母、兄弟姐妹（「家庭保單」）必須：
  - 同時提交投保申請；及
  - 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六點所說明的合資格之保費折扣的權利。
- 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）：
  - 網上投保折扣優惠。
- 年繳保單將分別於第一保單年度享有每年保費9折（如適用）、第二保單年度享有每年保費8折及第三保單年度享有每年保費8折（如適用）；而月繳保單將於第一保單年度享有每月費9折（如適用）、第二保單年度享有每月保費8折及第三保單年度享有每月保費8折（如適用）。合資格保單保費減免之計算方法：

	保費減免之計算方法		合資格之保費減免
第一保單年度 (只適用於配偶或子女保單)	保費9折	相等於	1.2個月
第二保單年度	保費8折		2.4個月
第三保單年度 (只適用於家庭保單)	保費8折		2.4個月

- 保費折扣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。
- 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](http://www.vhis.gov.hk)、[www.ia.org.hk](http://www.ia.org.hk)及[www.ird.gov.hk](http://www.ird.gov.hk)，並向您的稅務及會計顧問徵詢稅務意見。
- 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，保費折扣將因而取消，並僅退還實際支付的保費。在任何情況下，保費折扣不可折換現金或轉贈。
- 每張合資格保單於推廣期內只可獲取保費折扣一次。
- 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。
- 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準。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。
- 此推廣不適用於信諾環球員工及其家庭成員。
- 信諾環球保留在沒有預先通知的情況下隨時更改、暫停、取消上述保費折扣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。
- 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。