



信諾自願醫保系列

投保獲享保費折扣優惠

立即投保信諾自願醫保系列，可尊享以下折扣優惠：

信諾自願醫保系列

配偶折扣

同時投保的配偶保單

子女折扣

與父母同時投保的子女
(18歲以下) 保單

10%
首年折扣
(不限計劃級別)

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人壽保險有限公司及信諾環球保險有限公司（統稱「信諾」）舉辦及贊助。
3. 配偶優惠只適用於二人同時成功投保。
4. 子女優惠只適用於子女（即未滿18歲的受保人）與父母其中一人同時成功投保的子女保單。
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核保及批核。信諾保留接納或拒絕任何申請之權利。
8. 如有關保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，信諾保留最終決定權。
11. 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單條款。
12. 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

Enroll now to enjoy premium discount

Apply for Cigna VHIS Series today to enjoy the following promotional offer:

Cigna VHIS Series

Spouse discount

For spouses buying together

Kids discount

For kids (<18) buying with parent(s)

10%

First-year discount
(no plan level restriction)

Terms and Conditions:

1. The above promotional offer in respect of Spouse discount and Kids discount (the "Promotion Discount") is only applicable to successful application of spouses buying together, or kid(s) under the age of 18 buying together with parent(s), of Cigna VHIS Series.
2. Spouse discount and Kids discount are organized and sponsored by Cigna Worldwide Life Insurance Company Limited and Cigna Worldwide General Insurance Company Limited (collectively "Cigna").
3. Spouse discount is applicable only if both policies are enrolled together and the applications are successful.
4. Kids discount is applicable only to the child policy if the child (i.e. person insured under age of 18) enrolls together with one of the parents and the applications are successful.
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 at policy renewal.
6. Spouse discount and Kids 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. Cigna 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 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' s decision shall be final.
11. 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).
12. 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.