

信諾尊尚醫療保

尊享多重保費折扣優惠

推廣期：2017年1月1日至6月30日

立刻投保，獲享首年保費九折優惠

配偶優惠²：與配偶同時投保，兩份保單的首年保費均可享8折優惠。

子女優惠³：18歲以下子女的保單首年保費可享4折優惠，隨後每年保費可享5折優惠，直至子女年滿18歲為止。

首年保費折扣

| | 保費折扣 | | |
|---------------------------|--------------|--------------------------|--------|
| | 住院及手術保障與延伸保障 | 自選門診保障、自選藥物保障 及自選產科保障 | 自選牙科保障 |
| 成人 | 9折 | 9折 | 9折 |
| 成人及配偶 (兩位成人分別享有相同折扣優惠) | 8折 | 8折 | 8折 |
| 子女 | 4折 | 4折 | 9折 |

條款及細則：

- 是次「首年保費折扣」（下稱「優惠」）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。是次優惠之有效期由2017年1月1日至2017年6月30日止，包括首尾兩日（下稱「推廣期」）。
- 配偶優惠只適用於二人同時投保，或於配偶的保單生效日起計28日內投保。
- 子女優惠只適用於子女與父母其中一人同時投保（適用於6歲以下兒童），或子女在父母保單簽發後的任何保單年度內投保。子女的受保地區及墊底費選項須與其父母相同。倘若父母的保單終止，其子女的保單亦會隨之終止。此優惠不適用於自選牙科保障。有關受保地區詳情，請參閱保單條款。
- 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。
- 本優惠只適用於推廣期內信諾收到的投保申請，而收到申請之時間僅根據信諾的紀錄而定。
- 信諾保留在沒有預先通知的情況下更改是次優惠的條款及細則之權利。有關是次優惠的任何爭議，信諾保留最終決定權。
- 本單張只載有一般資料，並不構成信諾與任何人士或團體所訂立任何合約或合約的一部分。所有產品資料只供參考。有關產品特色、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。
- 如是次優惠的條款及細則之中、英文版本有任何差異，概以英文版本為準。



CIGNA HEALTHFIRST ELITE MEDICAL PLAN

Enjoy multiple premium discounts with us

Promotion Period : 1 January – 30 June 2017

Enroll now to enjoy 10% off your first year premium

Spouse discount²: Enroll with your spouse to receive 20% premium discount on both policies for the first year.

Children’s discount³: Children below the age of 18 are eligible for a first year premium discount of 60% in total, and a 50% premium discount for every following year until the age of 18.

First year premium discounts

| Plan type | Discounts | | |
|---|---|--|--------------------------|
| | Hospitalization and Surgical Benefits and Extended Benefits | Optional Outpatient Benefits, Optional Pharmacy Benefits & Optional Maternity Benefits | Optional Dental Benefits |
| Adult | 10% off | 10% off | 10% off |
| Adult and Spouse (discounts apply each) | 20% off | 20% off | 20% off |
| Child | 60% off | 60% off | 10% off |

Terms and Conditions:

1. “First year premium discounts” (the “Offer”) is organized and sponsored by Cigna Worldwide Life Insurance Company Limited and Cigna Worldwide General Insurance Company Limited (collectively “Cigna”). The Offer is valid from 1 January 2017 to 30 June 2017, both dates inclusive (the “Promotion Period”).
2. Spouse discount is applicable only if both policies are enrolled together, or within 28 calendar days of the policy effective date for spouse.
3. Children’s discount is applicable only if the child enrolls together with one of the parents (for child aged below 6), or if the child enrolls in any policy year after the issuance of the parent’s policy. The child must enroll in the same area of coverage and deductible option as the parent. Their policies will be terminated along with the termination of their parents’ policies. The discount is not applicable to Optional Dental Benefits. Please refer to the policy provisions for details of geographical coverage.
4. To be eligible for the Offer, new applications of the Cigna HealthFirst Elite Medical Plan must be received by Cigna within the Promotion Period, solely based on Cigna’s record.
5. 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.
6. Cigna reserves the right to change any of the terms and conditions of the Offer without prior notice. In case of any disputes, Cigna’s decision shall be final.
7. This leaflet contains general information only. It does not constitute any contract or any part thereof between Cigna 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 products, please refer to the relevant product brochure(s) and policy provision(s).
8. The English version of the terms and conditions of the Offer shall prevail if there is any discrepancy between the English and Chinese versions.

Together, all the way.™

NAVIGATOR
Insurance Brokers Ltd.

Unit 8E, Golden Sun Centre, 59-67 Bonham Strand West, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

