



MultiCare Plan

「職康保」保險計劃



CIGNA

A Business of Caring.



Whether you run a large organization or a small enterprise, as an employer in today's competitive business environment, you not only need to hire staff but also retain them. The best way to attract and motivate your key staff is to provide a comprehensive benefits plan that will reduce staff turnover, increase morale and enhance your company image.

As a **leading insurance provider with over two centuries of experience in the health care business**, CIGNA strives to Make People's Lives Better. In line with this philosophy, we are proud to present to you an ideal solution — the **CIGNA MultiCare Plan**. The plan not only provides you and your employees with comprehensive coverage, it also makes a special service commitment to employers, ensuring that key staff obtain the best treatment they need.

不論貴公司是大機構還是小型企業，在今日競爭激烈的商業世界，您不但要羅致人材，亦需要挽留僱員。要吸引和激勵要員，最佳辦法莫過於提供全面的福利計劃，以減低僱員流失率、提升士氣和加強公司形象。

作為一間於**健康護理行業服務超過兩個世紀的領導者**，信諾環球人壽保險一直致力令生活更臻完美。現我們特別呈獻 **信諾「職康保」保障計劃**，此計劃不但為您和僱員提供全面保障，更向僱主作出特別服務承諾，確保要員獲得所需的最佳治療。



HK\$50,000 FREE LIFE INSURANCE

The CIGNA MultiCare Plan cares not only for the employees, but also their spouses! The HK\$50,000 life insurance benefit is offered absolutely **FREE** to both employees and spouses. Only CIGNA MultiCare Plan members enjoy this exclusive benefit*.

港幣5萬元免費人壽保險

信諾「職康保」保障計劃不但關懷僱員，配偶亦能同時受惠！僱員及配偶均可獲得港幣5萬元的免費人壽保險保障。唯信諾「職康保」保障計劃成員才可獲享此項獨有權益*。

FIRST CLASS SERVICES AT YOUR FINGERTIPS!

Comprehensive coverage any time, anywhere

The CIGNA MultiCare Plan offers a very comprehensive coverage. The plan not only provides protection to your employee, but also extends the care to their dependants. Please refer to the following table for details:

一流服務，垂手可得！

真正的全面保障

信諾「職康保」保障計劃提供全面保障，不但為僱員提供醫療保障，福利更可惠及家屬。詳情請參閱下表：

Life Insurance (L) Pays benefit in one lump sum for loss of life due to accident or illness.	人壽保險 受保人若因意外或疾病而身故，有關賠償將以整筆款項形式支付。
Accident, Death and Dismemberment Insurance (ADD) Pays benefit in one lump sum for loss of life, limbs and eyesight, due to accident.	意外傷亡賠償 受保人若因意外而身故、失去肢體或失明，有關賠償將以整筆款項形式支付。
Total and Permanent Disability Insurance (TPD) Pays benefit in five equal annual installments of 20% for permanent total disability due to accident or illness resulting in incapacity and the inability to engage in any occupation.	永久及完全傷殘賠償 受保人若因意外或疾病而永久傷殘，以致失去工作能力，無法從事任何工作，有關賠償將平分以5年支付，每次支付百分之二十。
Hospital and Surgical Benefits Reimburses hospital expenses due to accident or illness.	住院及手術費用賠償 賠償因意外或疾病而支付的住院及手術費用。
Outpatient Benefits Reimburses clinical expenses and pays for physiotherapy and chiropractic treatment, X-rays, laboratory tests and consultations from a specialist where referred by a physician.	門診福利 門診費用，或經醫生書面轉介而接的物理治療、脊椎神經治療、X光檢驗、化驗及專科醫生診治費用均可獲得賠償。
Dental Benefits Reimburses dental expenses and pays for dentures where required due to accident only.	牙科福利 牙科治療費用及因意外而引致的鑲嵌假牙費用均可獲得賠償。

* Employee/spouse must be covered by CIGNA medical benefit plan

* 僱員/配偶亦須列入信諾醫療福利計劃承保範圍



Flexibility in customizing your plan

We offer employers the option of multi-level medical benefits that best suits employees' needs. For example, employers can choose hospitalization benefits plus any outpatient option benefit of an equal or at a lower level*. This range of coverage helps to provide greater flexibility and autonomy for your insurance plan by accommodating different circumstances.

Free choice of doctors and hospitals

As well as providing worldwide coverage, no limitations are imposed on members' choice of doctors or hospitals. This allows members the freedom to seek the best possible treatment available for whatever problem.

YOUR FULL-TIME BODYGUARD

Nowadays, business runs 24 hours a day, 7 days a week. Time and location are no longer impediments to round-the-clock operations. That's why non-stop worldwide protection is required to safeguard your employees.

Our free 24-hour worldwide emergency and evacuation services[▲] provide CIGNA MultiCare Plan members with the following exclusive services, all free-of-charge:

- ☆ Emergency medical evacuation / repatriation worldwide
- ☆ Repatriation of mortal remains
- ☆ Telephone medical advice
- ☆ Medical service provider referral
- ☆ Arrangement of doctor consultation and / or hospital admission
- ☆ Membership verification
- ☆ Medical policy exclusion verification
- ☆ Travel-related assistance, including inoculation information services, embassy referral, interpreter referral, visa information services and emergency message transmission to member's immediate family



靈活變通，照顧您的需要

我們讓僱主挑選一系列最配合僱員需要的方案。成員可選擇住院福利另加同等或以下的門診福利*。此等保障可因應不同情況作出配合，令您的保障計劃獲享更大靈活性及自主權。

自由選擇醫生及醫院

我們不但提供全球保障，更讓成員自由選擇適合自己的醫生或醫院。這樣，成員可以放心尋求最佳的治療，解決有關問題。

為您提供24小時健康保障

現今的企業往往每星期7天、每天24小時不停運作，不再受到時間和地域限制。所以，貴公司的僱員需要時時刻刻得到全球性的保障。透過**免費24小時全球國際緊急護送服務[▲]**，信諾「職康保」保障計劃成員可專享下列免費服務：

- ☆ 全球性緊急醫療護送
- ☆ 遺體或骨灰運送
- ☆ 電話醫療諮詢
- ☆ 介紹醫療服務機構
- ☆ 安排醫生診治及 / 或入院
- ☆ 核證成員資格
- ☆ 核證醫療保單不承保事項
- ☆ 旅遊相關協助，包括預防注射資料服務、使館轉介、傳譯轉介、簽證資料服務以及向成員直系親屬傳遞緊急訊息

* Please refer to Benefits Schedule for details 請參閱福利詳情

▲ Services provided by our appointed agent: International SOS 經委任的服務提供者: International SOS



EXTRA CONVENIENCE – ONLY FOR CIGNA MULTICARE PLAN MEMBERS

In addition to providing peace-of-mind protection, we also take care of the details. CIGNA MultiCare Plan members can also enjoy the following additional advantages:

- ☆ **No medical examination required**
- ☆ **No pre-admission approval required for hospital confinement**
- ☆ **Medical claims reimbursement through auto-pay**

額外便利 — 唯信諾「職康保」保障計劃 成員專享

我們除了為您提供保障，令您安枕無憂外，對各項細節亦一絲不苟。信諾「職康保」保障計劃成員更可享以下便利：

- ☆ **毋須進行身體檢查**
- ☆ **入院前毋須經過事先批准**
- ☆ **醫療賠償經由自動轉賬存入個人戶口，方便快捷**

ACT NOW!

立即投保，以策萬全！

We are here to make people's lives better.

Why wait? Act now and take these 4 easy steps all that is required to enjoy the exclusive privileges offered by the CIGNA MultiCare Plan:

1. Employers or sponsors to fill in the enclosed Group Insurance Application Form and New Employee Enrolment Form
2. Each employee should complete the Group Evidence of Insurability Form
3. Submit these forms to your insurance consultant or to us directly
4. Coverage will be confirmed after underwriting

我們致力令您生活更臻完美。

立即行動！只須完成以下4項簡單步驟，即可專享信諾「職康保」保障計劃提供的專享權益：

1. 填妥隨附的團體保險投保申請表及新僱員參加表格
2. 每名僱員需填寫團體保險健康狀況證明表
3. 將此等表格交予您的保險顧問
4. 保障將於承保後生效

PLAN REQUIREMENTS 計劃規條



Minimum participating employees 參與計劃僱員人數 (最少)	5 5名
Employee and spouse cover age limit 受保僱員及配偶年齡	Below 60 60歲以下
Dependant child coverage 受養子女保障	15 days to age under 19 / age under 23 for bona fide full-time students 15天至19歲以下 / 23歲以下全日制學生
Premium payment mode 保費付款辦法	Annually 每年
Plan nature 計劃本質	☆ Non-contributory plan 僱員毋須供款 ☆ All eligible employees must participate 所有合資格僱員均須投保
Others 其他	☆ Hospital and surgical benefits must be taken if outpatient and dental benefits are selected 若選擇門診及牙科福利，則須同時選擇住院及手術福利 ☆ If dependant coverage is chosen, all eligible dependants must be covered 若選擇家屬保障，所有合資格的家屬均須參加 ☆ All eligible employees should complete Group Insurance Evidence of Insurability form. Acceptance is subject to underwriting 所有合資格僱員均須填寫團體保險健康狀況證明表，待批核後才可正式生效

MAJOR GENERAL EXCLUSIONS

1. Pre-existing conditions — 90 days preceding the effective date, waived if continuously covered under the policy for 12 months.
2. Injuries arising directly or indirectly from riot or war, declared or undeclared.
3. Routine physical examinations.
4. Eye refractions, fitting of glasses, contact lenses or hearing aids; gingivitis, any dental or oral care, treatment or surgery of any nature, except due to accident.
5. Injuries due to insanity, self-infliction or participation in illegal acts; conditions related to functional disorders of the mind or psychiatric disease; rest cure or sanatorium care (e.g., neurasthenia, anxiety state, anemia); treatment of an optional nature (e.g., anorexia, acne), drug addiction or alcoholism.
6. Congenital anomalies.
7. Treatment occasioned by or resulting from pregnancy, child birth, miscarriage or abortion.
8. Treatment relating to birth control, infertility, or sterilization of either sex.
9. Any venereal disease or AIDS-related disease.
10. Any injury or illness for which compensation is payable under any government law or any other health insurance policy, except to the extent that such charges are not reimbursed by such laws or other policies.
11. Suicide, whether sane or insane, within 1 year from effective date of coverage.

Coverage under the above is subject to the detailed terms and exclusions of the relevant CIGNA Worldwide Life Insurance Company Limited policies, specimens of which may be inspected on request.

一般主要不承保事項

1. 之前已存在的情況 — 生效日期前90天，惟若於12個月內連續受保單保障則獲豁免此項規限。
2. 直接或間接因暴動或戰爭而受傷 (不論有否申報)。
3. 例行體格檢查。
4. 驗眼、配鏡片、隱形眼鏡或助聽器；齒齦炎、任何性質的治療或手術 (因意外導致者不在此限)。
5. 因神智失常、自毀或參與非法活動而受傷；與心智功能失調或精神病有關的情況；休養或療養護理 (例如：精神經衰弱、焦慮狀態、貧血)；非必要治療 (例如：厭食症、暗瘡)、吸毒或酗酒。
6. 先天異常。
7. 因懷孕、分娩、流產或墮胎而間接或直接引致的治療。
8. 與任何性別的節育、不育或絕育有關的治療。
9. 任何性病或愛滋病相關疾病。
10. 根據任何政府法律或任何其他保險保單可獲支付賠償的任何受傷或疾病 (惟根據有關法律或其他保單不獲賠償者除外)。
11. 於保障生效日期起計1年內自殺 (不論當時神是否清醒)。

上述保障範圍以信諾環球人壽保險有限公司相關保單的詳細條款和豁免規定為準，保單樣本可供索閱。

BENEFITS SCHEDULES 福利詳情

	Plan 計劃 1 HK\$ 港幣	Plan 計劃 2 HK\$ 港幣	Plan 計劃 3 HK\$ 港幣
Life Insurance 人壽保險 (L)	500,000	300,000	100,000
Accidental Death & Dismemberment Insurance 意外傷亡賠償 (A)			
Loss of life or two limbs or two eyes 意外身亡或失去兩肢或雙目失明	500,000	300,000	100,000
Loss of one limb or one eye 失去一肢或單目失明	250,000	150,000	50,000
Total & Permanent Disability Insurance 永久及完全傷殘賠償 (T)	500,000	300,000	100,000
Medical Insurance 醫療福利	Private Room 私家病房	Semi-private Room 二等病房	Ward Bed 大房
Free life coverage 免費人壽保險 ¹	50,000	50,000	50,000
Free Emergency and Evacuation Services 免費緊急醫療護送服務²		Unlimited 不設上限	
Hospital & Surgical Benefits 住院及手術費用福利 (HS)	HS-1	HS-2	HS-3
Daily room & board per day (maximum 45 days) 每日住院及膳食費用 (最高賠償45日)	1,500	700	400
Intensive care per day (maximum 7 days) 每日深切治療費用 (最高賠償7日)	3,000	1,400	800
Miscellaneous fees benefit per disability 醫院雜項費用	30,000	14,000	8,000
Surgeon's fee 外科手術費用			
(maximum per operation schedule 按外科手術表計算)			
Complex 複雜手術	60,000	28,000	16,000
Major 大型手術	60,000	28,000	16,000
Intermediate 中型手術	30,000	14,000	8,000
Minor 小型手術	12,000	5,600	3,200
Anaesthetist's fees per disability 麻醉師費	18,000	8,400	4,800
(limited to 30% of the surgeon's fee 不超過外科手術費之三成)	18,000	8,400	4,800
Complex 複雜手術	18,000	8,400	4,800
Major 大型手術	18,000	8,400	4,800
Intermediate 中型手術	9,000	4,200	2,400
Minor 小型手術	3,600	1,680	960
Operating theatre per disability 手術室費	18,000	8,400	4,800
(limited to 30% of the surgeon's fee 不超過外科手術費之三成)	18,000	8,400	4,800
Complex 複雜手術	18,000	8,400	4,800
Major 大型手術	18,000	8,400	4,800
Intermediate 中型手術	9,000	4,200	2,400
Minor 小型手術	3,600	1,680	960
Doctor's visits per day (maximum 45 days) 每日醫生巡房費 (最高賠償45日)	1,500	700	400
Specialist consultation per disability 專科治療費 ³	8,000	4,000	2,000
Additional benefit for accident per disability 附加意外醫療費	5,000	3,000	1,600
Post operation benefits per visit per disability ⁴ (maximum 2 visits per disability) 每症每次出院後之覆診費 ⁴ (每症最多2次)	750	350	200
Outpatient Benefits 門診福利 (OP)	OP-1	OP-2	OP-3
80% reimbursement up to the amount shown below 賠償率為八成，最高賠償額為以下所示			
Doctor's visits per visit per day 每日1次的普通門診醫藥費 (include maximum 10 visits for physiotherapy ³ & chiropractic treatments per year) (包括每年10次的物理治療 ³ 及脊椎神經治療費用)	250	180	140
Specialist's visit per visit per day ³ (maximum 10 visits per year) 每日1次的專科治療費 ³ (每年最高10次)	500	360	240
Total clinical visits (doctor's visits & specialist's visits) per year 每年普通門診及專科治療的合共次數	30	30	30
X-ray & lab-test per year 每年X光及化驗費 ³	3,000	1,800	1,000
Dental Benefits 牙科福利 (DEN)	DEN-1	DEN-2	DEN-3
80% reimbursement up to the amount shown below 賠償率為八成，最高賠償額為以下所示			
Extraction & fillings per year 每年拔牙及補牙費	2,000	1,200	800
X-ray per year 每年X光費	1,500	800	500
Dentures prescribed due to accident 每年假牙費 (因意外導致)	2,000	1,200	800
Preventive & oral examination per visit per day (maximum 2 visits per year) 每日1次預防性之牙齒口腔檢查 (每年最高賠償2次)	800	500	300
Overall maximum limit per year 每年最高賠償限額	5,600	3,300	2,100

Notes: Reimbursements are based on the actual costs incurred subject to the maximum limits as specified under the Benefits Schedule.

1. For employee / spouse enrolled in the CIGNA medical benefit plan.
2. Employees who take the Hospital and Surgical Benefits can enjoy services provided by the CIGNA appointed services provider: International SOS.
3. Must be referred or recommended by the attending physician.
4. Claims will only be accepted where the related follow-up medical expenses were incurred within 2 months of the date on which the surgical procedure was performed.

Coverage under the above is subject to the detailed terms and exclusions of the relevant CIGNA Worldwide Life Insurance Company Limited policies, specimens of which may be inspected on request.

上述保障範圍以信諾環球人壽保險有限公司相關保單的詳細條款和豁免規定為準，保單樣本可供索閱。

註：所有中文譯本以英文為準。

附註：賠償將按實際費用支付，但不得超過福利詳情中最高金額為限。

1. 只適用於參加信諾醫療福利計劃之僱員 / 配偶。
2. 凡選購住院及手術費用福利之僱員，均可享信諾委任的服務提供者International SOS 所提供的服務。
3. 必須有醫生之介紹信。
4. 必須於外科手術後之2個月內申請賠償。

ANNUAL PREMIUM 每年保費

Group Life (L), Accidental, Death and Dismemberment Insurance (A), Total and Permanent Disability Insurance Benefits (T) - Employee only 團體人壽 (L)、意外傷亡 (A)、永久及完全傷殘保險 (T) — 只限僱員

1 = Option 選擇 1 2 = Option 選擇 2 3 = Option 選擇 3

Option Code 選擇代號	L1	L2	L3	LA1	LA2	LA3	LT1	LT2	LT3	LAT1	LAT2	LAT3
Age 年齡												
Under 25 25歲以下	620	372	124	1,170	702	234	837	502	167	1,387	832	277
25-29	645	387	129	1,195	717	239	874	524	175	1,424	854	285
30-34	670	402	134	1,220	732	244	910	546	182	1,460	876	292
35-39	830	498	166	1,380	828	276	1,143	686	229	1,693	1,016	339
40-44	1,410	846	282	1,960	1,176	392	1,879	1,127	376	2,429	1,457	486
45-49	2,335	1,401	467	2,885	1,731	577	3,080	1,848	616	3,630	2,178	726
50-54	4,080	2,448	816	4,630	2,778	926	5,233	3,140	1,047	5,783	3,470	1,157
55-59	6,790	4,074	1,358	7,340	4,404	1,468	8,491	5,095	1,698	9,041	5,425	1,808

Group Hospital and Surgical (HS), Outpatient Benefits (OP) and Dental Benefits (DEN) 團體住院及手術費用福利 (HS)、門診福利 (OP)及牙福利 (DEN)

Employee / Spouse 僱員 / 配偶

Option Code 選擇代號	HS-1	HS-2	HS-3	OP-1	OP-2	OP-3	DEN-1	DEN-2	DEN-3
Age 年齡									
Under 25 25歲以下	1,869	1,062	688	1,579	1,117	830	1,697	1,000	636
25-29	2,089	1,185	767	1,774	1,255	932	1,801	1,061	675
30-34	2,320	1,315	847	1,980	1,401	1,041	1,904	1,122	714
35-39	2,578	1,465	948	2,197	1,554	1,155	2,007	1,183	753
40-44	2,888	1,662	1,093	2,427	1,716	1,275	2,111	1,244	792
45-49	3,248	1,904	1,277	2,668	1,886	1,403	2,214	1,305	830
50-54	3,698	2,230	1,548	3,046	2,154	1,601	2,318	1,366	869
55-59	4,261	2,661	1,878	3,446	2,437	1,812	2,421	1,427	908

Child 子女

Option Code 選擇代號	HS-1	HS-2	HS-3	OP-1	OP-2	OP-3	DEN-1	DEN-2	DEN-3
Age 年齡									
Under 4 4歲以下	2,007	1,112	695	2,053	1,452	1,079	2,036	1,200	763
5-9	1,646	912	571	1,974	1,396	1,038	1,952	1,150	731
10-14	1,556	862	539	1,895	1,340	996	1,867	1,100	700
15-19	1,465	812	507	1,816	1,285	955	1,782	1,050	668
20-22	1,646	912	571	1,737	1,229	913	1,748	1,030	655

No. of Employees 僱員人數	Volume Discount 折扣
10-19	5%
20 or more 20或以上	10%

* Age in years to the nearest six months 歲數為最接近之年齡以6個月計算

* HK\$ rate per person 每人計算 (港幣)

Coverage under the above is subject to the detailed terms and exclusions of the relevant CIGNA Worldwide Life Insurance Company Limited policies, specimens of which may be inspected on request.

上述保障範圍以信諾環球人壽保險有限公司相關保單的詳細條款和豁免規定為準，保單樣本可供索閱。

註：所有中文譯本以英文為準。

MULTICARE PLAN APPLICATION FORM
「職安保」保障計劃申請表



© CIGNA Worldwide Life Insurance Company Limited
 25/F, Sunning Plaza, 10 Hysan Avenue,
 Causeway Bay Hong Kong
 Tel : 2539 9222 Fax : 2886 3722 www.cigna.com.hk

Applicant / Policyholder 申請人 / 投保公司

Name 名稱 : _____
 Address 地址 : _____
 Nature of Business 業務性質 : _____
 Contact Person 聯絡人 : _____ Position 職位 : _____
 Email 電郵 : _____ Tel 電話 : _____ Fax 傳真 : _____

Policy Effective Date 保單生效日期 : _____ / _____ / _____
 Date 日期 Month 月份 Year 年份

Classification of insured (e.g. manager / clerical staff) 受保僱員等級之級別 (如: 經理 / 文員)	Waiting period (For new employee, immediate cover / after _____ months of employment) 新的僱員, 在受僱後即時 / _____ 個月後參加	No. of member 人數	Are dependents to be insured? 家屬是否參加?
Plan 1 計劃一	_____ month (s) 月	_____	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Plan 2 計劃二	_____ month (s) 月	_____	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Plan 3 計劃三	_____ month (s) 月	_____	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

Benefits Plan(s) required (Please tick where applicable) 所需福利計劃 (請於所選擇之計劃內加上「✓」號)

Plan 計劃	L1	L2	L3	LA1	LA2	LA3	LT1	LT2	LT3	LAT1	LAT2	LAT3
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Plan 計劃	HS-1	HS-2	HS-3	OP-1	OP-2	OP-3	DEN-1	DEN-2	DEN-3
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Mailing of medical claims payment advice:
 醫療賠償紀錄表: Via producer 經保險顧問寄出 Direct to client and copy to producer 正本直接寄給顧客, 副本寄予保險顧問

Mailing of premium statement and employee charge report:
 保費通知單及僱員申報紀錄表: Via producer 經保險顧問寄出 Direct to client and copy to producer 正本直接寄給顧客, 副本寄予保險顧問

Total Annual Premium (HK\$):
全年總保費 (港幣): _____
 Payment must accompany application 保費須連同申請書一併交回

- The application agrees that:**
申請人同意以下事項:
- All eligible persons must be active at work on the policy effective date.
 所有參加之僱員於生效日期開始必須為全面投入工作之職員。
 - To disclose all information required by CIGNA Worldwide Life Insurance Company Limited (hereafter called "CIGNA") for the purpose of premium calculation, benefits reimbursement and underwriting.
 須提供所有僱員資料以備信諾環球人壽保險有限公司(下稱「信諾」)計算保費, 索償及核保之用。
 - All types of cover are subject to one year contestability of non-disclosed materials facts and fraud, CIGNA reserves the right to reject all claim arising thereof.
 於投保時如有任何欺騙成份, 信諾有權拒絕賠償。

Authorized signature on behalf of applicant with company chop 申請人簽名及公司蓋章

Name of Producer 保險顧問名稱: _____ Code of Producer 保險顧問之代號: _____
 Date Signed 簽保日期: _____



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