



Premium Continuance Rider

傷殘或死亡保費豁免

CIGNA's Premium Continuance Rider provides the policyholder support for premium payment of the policy if the policyholder is unable to pay premiums due to total and permanent disablement or death. Features of this protection are:

- Premiums of basic plan falling due after the policyholder's death or total and permanent disablement for a continuous period of six months or more will be waived, provided that such event occurs before the policyholder attains age 60 or the person insured attains age 25, whichever is earlier
- Premiums of basic plan will be waived until the person insured attains age 25 or the policyholder attains age 60 or recovery of the policyholder, whichever occurs first
- Premiums paid during the initial 6-month period of disability will be reimbursed
- During the period that premiums are waived, basic plan benefit will remain the same as if the waived premiums have been paid
- Premiums to be waived are calculated on the basis of the average of the last three years' premiums or the current year's premium, whichever is lesser, excluding additional investment fund contribution
- 在受保人25歲前，若保單持有人於60歲前死亡或完全永久傷殘連續6個月或以上，在死亡或傷殘開始後的基本計劃保費可獲豁免
- 基本計劃保費將被豁免直至保單持有人年滿60歲或受保人年滿25歲或保單持有人康復，以較前者為準
- 保單持有人傷殘期後首6個月內所繳交之保費將被退還
- 在保費豁免期間，基本計劃的保障將不受影響，如同繳付了被豁免的保費一樣
- 所豁免之保費是過往3年保費的平均數或同年的保費，以較低者為準，投資基金的額外供款不計算其內

若保單持有人因身故或完全永久傷殘而失去繳付保費的能力，信諾之傷殘或死亡保費豁免保障可助保單持有人解除繳付保費的負擔。保障的特點如下：

Coverage under the above is subject to the detailed terms and exclusions of the relevant CIGNA Worldwide Life Insurance Company Limited policies, a specimen of which may be obtained upon request.

上述有關保障資料應以相關的信諾環球人壽保險有限公司保單之詳細內容及特別條文為準，備有保單樣本，以供參考。

