



Premium Assistance Rider

傷殘保費豁免

CIGNA's Premium Assistance Rider pays premium of the basic policy if the person insured is unable to pay premiums due to total and permanent disablement. Features of this protection are:

- Premiums of basic plan falling due after the person insured's total and permanent disablement for a continuous period of six months or more will be waived, provided that such event occurs before the person insured attains age 60
- Premiums of basic plan will be waived as long as the disability continues, until the policy matures
- Premiums paid during the initial 6-month period of disability will be reimbursed
- During the period that premiums are waived, basic plan benefits will remain the same, as if the waived premiums have been paid
- Premiums to be waived are the average of the last three years' premiums or the current year's premium, whichever is the lesser, excluding additional investment fund contribution

若受保人因完全永久傷殘而失去繳付保費的能力，信諾之傷殘保費豁免保障可助受害人解除繳付保費的負擔。保障的特點如下：

- 若受保人於60歲前，完全永久傷殘連續6個月或以上，在傷殘期內的所有到期基本計劃保費可獲豁免
- 只要傷殘持續，所有基本計劃保費將會被豁免至基本計劃期滿為止
- 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年保費的平均數或該年的保費，以較低者為準，投資基金的額外供款不計算其內

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。



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