



## CIGNA 2022 PREMIUM REFUND PROMOTION 信諾2022年保費回贈推廣

Enjoy Up to Six Months Premium Refund  
享有高達六個月保費回贈

Enroll now to enjoy special premium refund for up to 6 months for Cigna HealthFirst Elite Medical Plan and Cigna VHIS Series - Flexi Plan (Superior)!

立刻投保信諾尊尚醫療保或信諾自願醫保系列 — 靈活計劃（優越），最高可享受6個月保費回贈優惠！

Limited Time Offer: 1 January 2022 to 30 June 2022

限時優惠：2022年1月1日至2022年6月30日

Selected Plans 指定計劃	Eligible Premium Refund <sup>1</sup> 合資格之保費回贈 <sup>1</sup>
Cigna HealthFirst Elite Medical Plan 信諾尊尚醫療保	6 months 6個月
Cigna VHIS Series - Flexi Plan (Superior) 信諾自願醫保系列 — 靈活計劃（優越）	

Remark 註：

1. Not applicable for plans with HK\$0 deductible option.

不適用於港幣\$0墊底費選項的計劃。

## Terms and conditions 條款及細則

- Cigna 2022 Premium Refund Promotion (the "Offer") is organized and sponsored by Cigna Worldwide Life Insurance Company Limited and Cigna Worldwide General Insurance Company Limited (collectively "Cigna").  
信諾2022年保費回贈推廣(「推廣優惠」)由信諾環球人壽保險有限公司及信諾環球保險有限公司(「信諾」)舉辦及贊助。
- The Promotion Period of this Offer is from 1 January 2022 to 30 June 2022, both days inclusive.  
推廣優惠由2022年1月1日至2022年6月30日止,包括首尾兩日(「推廣期」)。
- Eligible Plans include plans of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible (i.e. plans with HK\$0 deductible are excepted) under the following plans, regardless of room type or area of cover:  
合資格計劃包括以下計劃的港幣\$15,000、港幣\$25,000、港幣50,000或港幣\$75,000墊底費/自付費計劃(即港幣\$0墊底費/自付費計劃除外)。病房類別及受保地區選項則不限:
  - Cigna HealthFirst Elite Medical Plan (not applicable to person insured under age 18), and  
信諾尊尚醫療保(推廣優惠不適用於受保人為18歲以下的保單);及
  - Cigna VHIS Series - Flexi Plan (Superior)  
信諾自願醫保系列-靈活計劃(優越)
- The Offer is only applicable to successful applications ("Eligible Policies") for Eligible Plans that are submitted during the Promotion Period. Each Eligible Policy will be entitled to an offer of premium refund ("Premium Refund") as stated in clause 6 and 7 below.  
推廣優惠只適用於推廣期內成功提交申請的合資格計劃(「合資格保單」)。每合資格保單將可享下列第六及第七點所說明的保費回贈(「保費回贈」)。
- The Offer cannot be combined with any other promotional offer, except the following discounts (if applicable):  
此推廣優惠不可與其他優惠同時使用,以下折扣優惠除外(如適用):
  - the promotional discount and/or spouse discount (for Cigna HealthFirst Elite Medical Plan);  
首年保費推廣優惠及/或配偶優惠(適用於信諾尊尚醫療保);
  - the spouse discount or kids discount (for Cigna VHIS Series - Flexi Plan (Superior)), and  
配偶折扣或子女折扣(適用於信諾自願醫保系列-靈活計劃(優越));及
  - the online offer (for Cigna VHIS Series - Flexi Plan (Superior)).  
網上投保折扣優惠(適用於信諾自願醫保系列-靈活計劃(優越))。
- The Premium Refund will be used for settlement of the premium of the Eligible Policy payable for the 2<sup>nd</sup> and 3<sup>rd</sup> policy year only, and cannot be used for withdrawal or exchange of the amount for other purpose in any circumstances.  
保費回贈金額只可用作抵銷相關合資格保單於第二及第三保單年度的應繳保費之用。於任何情況下,該保費回贈金額並不可提取或更改作其他用途。
- Calculation of Premium Refund on Eligible Policy 合資格保單保費回贈之計算方法:

	Eligible Premium Refund 合資格之保費回贈		Premium refund calculation method 保費回贈之計算方法
2 <sup>nd</sup> Policy year 第二保單年度	3 months 3個月	Equivalent to: 相等於:	25% off premium 保費75折
3 <sup>rd</sup> Policy year 第三保單年度	3 months 3個月		25% off premium 保費75折

Policies with annual payment frequency will enjoy 25% off each annual premium for each of 2<sup>nd</sup> and 3<sup>rd</sup> policy year. Policies with monthly payment frequency will enjoy 25% off each monthly premium for each of 2<sup>nd</sup> and 3<sup>rd</sup> policy year.

年繳保單於第二年及第三年的每年保費將享保費75折;而月繳保單於第二年及第三年的每月保費將享保費75折。

- The calculation of the premium refund is only applicable to the basic premiums and optional insurance benefits premium of the Eligible Policy. The Offer is not applicable to any premium loading (if any) and levy.  
保費回贈之計算只包括有關合資格保單的基本保費及自選保障保費。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。
- For Eligible Policies of Cigna VHIS Series - Flexi Plan (Superior), only the actual paid premiums can apply for tax deductions whereas the premium refund and premium discount (if any) are not included. For details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk), [www.ia.org.hk](http://www.ia.org.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.  
信諾自願醫保系列-靈活計劃(優越)下的合資格保單可申請稅務扣減,但只限於有關保單下的實際已繳保費,而保費回贈及保費折扣(如有)的金額不能享有稅務扣減優惠。有關稅務扣減詳情,請參閱[www.vhis.gov.hk](http://www.vhis.gov.hk)、[www.ia.org.hk](http://www.ia.org.hk)及[www.ird.gov.hk](http://www.ird.gov.hk),並向您的稅務及會計顧問徵詢稅務意見。
- In case of cancellation of relevant policy during the cooling off period or policy term, the premium refund will be cancelled, and value equivalent to relevant insurance premium shall not be refunded to the policy holder. The premium refund cannot be redeemed for cash or transferred under all circumstances.  
如合資格保單於冷靜期或保障期內因保單失效或其他原因而終止,保費回贈將因而取消,該優惠同等價值之相關保費亦不會退回予保單持有人。在任何情況下,保費回贈不可折換現金或轉贈。
- Each Eligible Policy can only enjoy this promotional premium refund or discount offer once during the Promotion Period.  
每張合資格保單於推廣期內只可獲取保費回贈或折扣推廣優惠一次。
- The Offer is not applicable to applicants who have submitted applications within 12 months before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same plans.  
推廣優惠並不適用於於推廣期之前12個月內已遞交或已生效但其後於推廣期內撤回投保申請或取消保單,並再次投保相同計劃之客戶。
- All the Eligible Policies need to undergo normal application and underwriting process in order to redeem the premium refund offer. The issuance of insurance policy is subject to underwriting and approval by Cigna. Cigna reserves the right to accept or decline any application.  
所有合資格保單必須經過常規申請及核保程序以獲享保費回贈。保單簽發與否須依據核保結果及信諾核准。
- Staff & their families of Cigna are not eligible to the Offer.  
推廣優惠不適用於信諾員工及其家庭成員。
- Cigna reserves the right to change any of the terms and conditions of the Offer without prior notice. In the event of any disputes in relation to the Offer, Cigna's decisions shall be final.  
信諾保留隨時更改、暫停、取消上述保費回贈推廣優惠或修訂其條款及細則的權利。如對推廣計劃的內容有任何爭議,信諾保留最終決定權。
- In case of any discrepancy between the English and Chinese versions, the English version shall prevail.  
如中英文內容有任何出入,一概以英文為準。