

Terms & Conditions of Cigna Limited-Time Family Promotion Offer (“T&C”):

信諾限時家庭優惠優惠條款及細則：

1. This promotion (the “Promotion”) includes the offer of supermarket gift voucher and premium refund, and is organized and sponsored by Cigna Worldwide General Insurance Company Limited (“Cigna”).

此投保優惠活動（下稱「推廣活動」）包括超級市場禮券送贈及保費回贈，並由信諾環球保險有限公司（「信諾」）舉辦及贊助。

2. The Promotion is valid from 11 July 2022 to 31 August 2022, both days inclusive (the “Promotion Period”).

推廣優惠由 2022 年 7 月 11 日至 2022 年 8 月 31 日止，包括首尾兩日（下稱「推廣期」）。

3. Eligible plans include the following plans, regardless of room type, area of cover or deductible (“Eligible Plans”):

合資格計劃包括以下計劃（病房類別，受保地區及墊底費選項則不限）（下稱「合資格計劃」）：

- Cigna HealthFirst Elite Medical Plan; and
信諾尊尚醫療保；及
- Cigna VHIS Series – Flexi Plan (Superior) ;
信諾自願醫保系列 - 靈活計劃（優越）；

except that the premium refund offer is not applicable to Eligible Plans of HK\$0 deductible, and Cigna HealthFirst Elite Medical Plan with persons insured under the age of 18.

但保費回贈推廣並不適用於港幣\$0 墊底費/自付費的合資格計劃，及受保人為 18 歲以下的信諾尊尚醫療保之保單。

4. To qualify for the Promotion,

本推廣活動只適用於：

- i. Applicants must fill in the “contact me” form on the Cigna web page, or call Cigna designated hotline to submit contact details;
透過信諾網站填妥“請聯絡我”表格，或致電信諾專屬熱線提交聯絡資料之投保申請；
- ii. new applications of Eligible Plans must be received by Cigna within the Promotion Period, solely based on Cigna’s record;
於推廣期內信諾收到合資格計劃之投保申請，而收到申請之時間僅根據信諾的紀錄而定；
- iii. policies of the relevant application(s) must be underwritten and issued by Cigna on or before 30 September 2022 (each an “Eligible Policy”);
所有相關計劃之申請必須由信諾於 2022 年 9 月 30 日或之前核保並簽發（每張保單下稱「合資格保單」）；
- iv. Each Eligible Policy shall only be counted once for the Promotion; and
每張合資格保單於推廣期內只可參與此推廣活動一次；及

- v. Each Eligible Policy must be in force and all payable premiums shall have been settled by the policyholder when the gift vouchers are mailed to the policyholder of the relevant Eligible Policy (“Eligible Policyholder”).

當禮券寄出予合資格保單之保單持有人（下稱「合資格保單持有人」）時，每張合資格保單必須仍然生效及合資格保單持有人已成功繳付所有屆時需繳付的保費。

5. Each Eligible Policy will be entitled to supermarket voucher with amount as follows:

每張合資格保單可享超級市場禮券價值如下:

Number of Cigna HealthFirst Elite Medical Plan under the same policyholder 相同保單持有人持有信諾尊尚醫療保之數量	Supermarket Voucher Amount 超級市場禮券價值 (HK\$ /港幣\$)
1	Nil 不適用
2	\$1,000
3	\$2,000
4	\$2,800

Number of Cigna VHIS Series – Flexi Plan (Superior) under the same policyholder 相同保單持有人持有信諾自願醫保系列 - 靈活計劃 (優越) 之數量	Supermarket Voucher Amount 超級市場禮券價值 (HK\$ /港幣\$)
1	Nil 不適用
2	\$800
3	\$1,200
4	\$2,000

6. The supermarket vouchers are not refundable or redeemable for cash. If Cigna cannot provide the supermarket gift voucher(s) (i.e. ParknShop gift voucher(s)) for any reasons, Cigna reserves the right to replace the said voucher(s) with other voucher(s) at the same face value and the Eligible Policyholder shall not raise any objection to this arrangement. The use of all vouchers is subject to the terms and conditions imposed by the supplier. Cigna is not the supplier or distributor of the vouchers and shall not be liable in any way whatsoever in relation to any aspects for the use of the vouchers, including but not limited to their services' quality and supply.

有關超級市場禮券不可作退款或兌換現金。如因任何原因而不能提供有關超級市場禮券(即香港百佳超級市場禮券)，信諾有權以相同價值的其他公司發出的禮券代替有關禮券，合資格保單持有人不得異議。所有禮券之使用受個別供應商所定之條款及細則約束。信諾並非禮券的供應商或分銷商，並無須在任何形式上就服務或使用服務的結果負責（包括但不限於服務的品質及供應）。

7. The gift voucher(s) will be mailed to the Eligible Policyholder's last known correspondence address (based on Cigna's record) after 6 months from the policy issue date or before 31 March 2023, whichever is earlier.

禮券將於合資格保單簽發日起計 6 個月後或於 2023 年 3 月 31 日前（以較早者為準）郵寄至合資格保單持有人最近所提供之通訊地址（根據信諾紀錄）。

8. The premium refund will be used for settlement of the premium of the Eligible Policy payable for the second and third policy year only, and cannot be used for withdrawal or exchange 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。

9. Calculation of premium refund on Eligible Policy:

	Eligible premium refund	Equivalent to:	Premium refund calculation method
Second policy year	3 months		25% off premium
Third policy year	3 months		25% off premium

Policies with annual payment frequency will enjoy 25% off each annual premium for each of second and third policy year. Policies with monthly payment frequency will enjoy 25% off each monthly premium for each of second and third policy year.

合資格保單保費回贈之計算方法:

	合資格之保費回贈	相等於:	保費回贈之計算方法
第二保單年度	3 個月		保費 75 折
第三保單年度	3 個月		保費 75 折

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。

10. The calculation of the premium refund is only applicable to the basic premiums and optional insurance benefits premium of the Eligible Policy. The Promotion 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本推廣活動之內。

11. 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, www.ia.org.hk or 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、www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。

12. 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。

13. Staff & their families of Cigna are not eligible for the Promotion.

推廣優惠不適用於信諾員工及其家庭成員。

14. The applicant is responsible for reviewing these terms and conditions. By participating in the Promotion, the applicant agrees and accepts to be bound by these terms and conditions.

申請人有責任閱讀此等條款及細則。通過參與本推廣活動，即代表申請人同意並接受此等條款及細則的約束。

15. All application(s) for the Eligible Plan(s) are subject to underwriting and approval by Cigna. Cigna reserves the right to accept or decline any application.

所有合資格計劃投保申請須經信諾核保及批准。信諾保留是否接受任何有關計劃投保申請的絕對權利。

16. The Promotion is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plans within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plans during the Promotion Period.

推廣優惠並不適用於推廣期之前 12 個月內已遞交申請或已生效的合資格計劃但其後撤回投保申請或取消保單，並於推廣期內再次投保合資格計劃之客戶。

17. The Promotion cannot be combined with any other promotional offer.

本推廣優惠不可與其他優惠同時使用。

Cigna reserves the right to change, suspend or cancel the Promotion or change any of the terms and conditions of the Promotion at any time without prior notice. In case of any disputes, Cigna's decision shall be final. 信諾保留在沒有預先通知的情況下隨時更改、暫停或取消是次推廣活動或修訂其條款及細則之權利。有關是次推廣活動的任何爭議，信諾保留最終決定權。

18. The terms and conditions contain 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 product, please refer to the relevant product brochure(s) and policy provision(s).

此條款及細則只載有一般資料，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任何一部份。所有產品資料只供參考。就有關產品特色、內容、條款、細則及不保事項，請參閱相關產品小冊子及保單條款。

19. The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.

如是次推廣活動條款及細則之中、英文版本有任何差異，概以英文版本為準。