



中銀人壽  
BOC LIFE

# GoSports Accident Insurance Plan Customer Offer

## Premium Waiver Offer

### Offer 1

From now until 31 March 2018 (both days inclusive) ("the Promotion Period"), upon successful enrolment in "GoSports Accident Insurance Plan" ("the Plan") underwritten by BOC Group Life Assurance Company Limited ("BOC Life"), you may enjoy a **premium waiver**<sup>#</sup>. Details are as follows:

Premium Payment Mode	Number of Months entitled to the Premium Waiver <sup>#</sup>
Monthly	1 month

**Remarks:** <sup>#</sup>If the premium is paid monthly, Offer 1 will be applicable to the premium payable for the 12<sup>th</sup> month of the first policy year.

### Offer 2

Customers who **successfully apply** the Plan during the Promotion Period will

**get a free Nike Arm Band** ("the Gift").



The above Offer 1 and Offer 2 are bound by relevant terms and conditions.

**Other Key Risks:**

- Key Exclusion: The Plan shall not cover any claims caused directly or indirectly, wholly or partly, by any one or more of the followings:
  - (i) any activities of Athletes;
  - (ii) any Accident occurring during working hours or at the location of work will not be considered as a Sports Accident;
  - (iii) any Pre-existing Condition;
  - (iv) drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
  - (v) any kind of illness, disease or infection (except infection which occurs through an accidental cut or wound), including infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof;
  - (vi) assault, murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this sub-clause (vi) shall not apply provided that the Insured has not committed or attempted to commit the risks covered in this sub-clause (vi);
  - (vii) war (whether it is declared or not), invasion, act of foreign enemies, hostilities, strike, riot and / or civil commotion, civil war, rebellion, revolution, insurrection, terrorist acts, military or usurped power or any warlike operations;
  - (viii) participation in any armed force or peace keeping activities;
  - (ix) suicide or self-inflicted injuries while sane or insane;
  - (x) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
  - (xi) professional sports, racing on wheels (excluding cycling) or on horse, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement;
  - (xii) childbirth, miscarriage, abortion, pregnancy and any complications thereof notwithstanding that such event may have been accelerated or induced by Injury;
  - (xiii) general health checks, convalescence, custodial or rest care; or charges not directly related to admission diagnosis, dental treatment, dentures, eye examination, glasses, hearing aids or the fitting thereof, appliance or equipment, cosmetic surgery or plastic surgery unless necessitated by Injury occurring after the effective date of the Plan or (if the Plan has been reinstated) the effective date of last reinstatement of the Plan and the Insured sustains the Injury and requires cosmetic surgery or plastic surgery within 90 days of the Accident;
  - (xiv) nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
  - (xv) driving any kind of vehicle while the alcohol level in the Insured's breath, blood, or urine is higher than the legal limit in the country or territory where the driving takes place;
  - (xvi) confinement in an institution for extended care, or a place for alcoholics or drug addicts, or a nursing / rest / convalescent home, or rehabilitation centre, or home for the aged, or hydro-clinic or similar establishment;
  - (xvii) treatment for any Injury for which expenses are recoverable from a third party including but not limited to medical services rendered or compensation in connection with any Injury claimable under the Employees' Compensation Ordinance, Cap. 282, or any amendments thereto, except to the extent that expenses incurred are not recoverable from the third party;
  - (xviii) treatment for any Injury for which benefits are payable under other insurance policies except to the extent that fees incurred are not reimbursed by such policies.
- The premium payable of the Plan and/or the Rider (if any) at the time of application and renewal is calculated based on the following factors (if applicable), including but not limited to the Sum Insured, gender, issue age, attained age, smoking habit, premium payment term, level of benefits, underwriting class, risk class and residency, and is not guaranteed. BOC Life reserves the right to review and adjust the premium payable at any time. Factors leading to such adjustment include but not limited to emergence of difference between actual experience and current expectation.
- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.
- BOC Life may terminate the policy before the maturity date if any one of the following events occurs:
  - (i) the death of the Insured; or
  - (ii) BOC Life approves the Policy Owner's written request for surrender; or
  - (iii) the policy lapses after the end of the grace period; or
  - (iv) the non-forfeiture value is less than zero (if applicable); or
  - (v) the aggregate amount paid or payable by BOC Life has reached the maximum benefit amount of all coverage of the policy (if applicable).
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

**Terms and conditions:**

1. Promotion Period refers to the period between 20 March 2017 and 31 March 2018 (both days inclusive) ("the Promotion Period").
2. To be eligible for Offer 1 and/or Offer 2, applicants must fulfill all of the following requirements: (i) submit the application for the Plan through GoSports Mobile Application and deliver the other required documents to BOC Life during the Promotion Period; (ii) the application must be accepted by BOC Life; and (iii) all application documents should be submitted to BOC Life on or before 25 April 2018 ("Eligible Policy(ies)") ("Eligible Customer(s)").
3. Offers 1 and 2 cannot be transferred. Each Eligible Customer will only be entitled to each of Offer 1 and Offer 2 once.
4. Offers 1 and 2 are only applicable to new policy applications. Customer will not be entitled to Offer 1 and/or Offer 2 if he/she has canceled or terminated any policy of the same category with BOC Life during the last 12 months immediately preceding the Promotion Period.
5. Offer 1 is only applicable to Eligible Policy(ies) with monthly premium payment mode, and the premium waiver for Offer 1 shall be applicable to the 12<sup>th</sup> month of the first policy year. The relevant Eligible Policy(ies) must remain in-force and maintain the same Sum Insured amount or Level of Benefits (where applicable) during the relevant premium payment period.
6. BOC Life will send the Gift to the Eligible Customer(s) within 6 weeks after the cooling-off period. BOC Life will send the notification letter and the Gift by express mail to the Eligible Customer(s) in accordance with the correspondence address under the record of BOC Life. BOC Life shall not be liable for loss, damage, defacement or theft of the notification letter and/or the enclosed Gift under any circumstances (including at the time of mailing) and shall not reissue or replace any item.
7. Gifts are limited and available on a first-come-first-serve basis while stock lasts. If the Gift is out of stock, sold out or cannot be offered for any reasons, BOC Life reserves the right to grant an alternative gift without prior notice as a replacement which may not have the same value as the original Gift. All Gifts (or, as the case may be, the alternative gift(s)) cannot be changed, returned, exchanged for other gifts or redeemed for cash.
8. BOC Life is not the supplier(s) of the Gift or alternative gifts. Any enquiry or complaint in respect of the Gift or alternative gifts should be directed to the relevant supplier(s). BOC Life gives no guarantee to the Gift or alternative gifts or the services of the supplier(s), or does not accept any liability arising in conjunction with the use of the Gift or alternative gifts or the services provided by the supplier(s).
9. Offer 1 and/or Offer 2 cannot be changed, returned, exchanged for other gifts or redeemed for cash. In case of refund of premium, the premium amount being waived under Offer 1 will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
10. Except for the designated promotions specified by BOC Life, Offer 1 and/or Offer 2 cannot be used in conjunction with other promotion offers of BOC Life.
11. BOC Life reserves the right to amend, suspend or terminate Offer 1 and/or Offer 2 and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
12. In case of any dispute, the decision of BOC Life shall be final.
13. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

**Important Notes:**

- The Plan is underwritten by BOC Life. BOC Life is authorized and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the product brochure, policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any).