

中国人寿（海外）与您共渡时艰 延长保费宽限期措施

中国人寿（海外）再度推出延长保费宽限期特别措施，为受疫情影响的客户（「有关客户」）之保单延长缴费宽限期由 31 天延长至 90 天（由保费到期日起计算），此特别措施适用于保费到期日为 2022 年 1 月 1 日至 5 月 31 日期间（「适用范围期间」）的指定个人保险产品¹（「指定产品」）。

有关客户只需于指定产品之保单的保费到期日起计 90 天内悉数缴付到期保费连征费及提交所需文件，中国人寿（海外）便会将有关保单复效²或豁免因行使自动保费贷款而引致的利息³，并确保保单持续有效，保单所载的条款及条件均不受影响。

如有任何查询，请联络您的保险中介人或客户服务热线。

1. 适用于所有个人保险产品，惟以下产品除外：
 - a. 投资相连寿险计划
 - b. 所有年金计划或涉及派发每月入息之计划
 - c. 不设「自动保单贷款」及/或「恢复保单效力」条款之计划
2. 适用于保单状况为失效的个案。
3. 适用于在适用范围期间首次行使自动保费贷款的个案。如保单于 2022 年 1 月 1 日前已行使自动保费贷款，适用范围期间行使的自动保费贷款利息一律不获豁免。

China Life (Overseas) Stays by You Through the Tough Times Special Arrangement on the Extension of the Grace Period for Premium Payment

For the convenience of customers (“the concerned customers”) during the coronavirus outbreak, China Life (Overseas) decided to extend the grace period of premium payment from 31 days to 90 days (starting from the Premium Due Date) for policyholders of selected individual life policy¹ with premium due in the period of 1 January 2022 and 31 May 2022 (“the applicable period”).

The selected individual life policies¹ will remain in-force after the concerned customers settle the overdue premiums including the policy levies and submit the required documents within 90 days starting from the Premium Due Date. China Life (Overseas) will reinstate² the policies or waive the incurred interests under Automatic Premium Loan³ accordingly while all the policy terms and provisions remain unchanged.

For inquiries, please contact your insurance consultant or our Customer Service Hotline.

1. Applicable to all individual life insurance products excluding:
 - a. Investment-Linked Insurance Plans
 - b. All annuity or plans with monthly income distribution
 - c. Plans without attaching with provisions of “Automatic Premium Loan” and/or “Policy Reinstatement”
2. Applicable to the lapsed policies.
3. Applicable to the policies having the first Automatic Premium Loan during the applicable period. If a policy has already executed Automatic Premium Loan before 1 January 2022, all the incurred interests during the applicable period shall not be waived.