

## 中國人壽 ( 海外 ) 與您共渡時艱 延長保費寬限期措施

中國人壽( 海外 )再度推出延長保費寬限期特別措施，為受疫情影響的客戶(「有關客戶」)之保單延長繳費寬限期由 31 天延長至 90 天(由保費到期日起計算)，此特別措施適用於保費到期日為 2022 年 1 月 1 日至 5 月 31 日期間(「適用範圍期間」)的指定個人保險產品<sup>1</sup>(「指定產品」)。

有關客戶只需於指定產品之保單的保費到期日起計 90 天內悉數繳付到期保費連徵費及提交所需文件，中國人壽( 海外 )便會將有關保單復效<sup>2</sup>或豁免因行使自動保費貸款而引致的利息<sup>3</sup>，並確保保單持續有效，保單所載的條款及條件均不受影響。

如有任何查詢，請聯絡您的保險中介人或客戶服務熱線。

1. 適用於所有個人保險產品，惟以下產品除外：
  - a. 投資相連壽險計劃
  - b. 所有年金計劃或涉及派發每月入息之計劃
  - c. 不設「自動保單貸款」及/或「恢復保單效力」條款之計劃
2. 適用於保單狀況為失效的個案。
3. 適用於在適用範圍期間首次行使自動保費貸款的個案。如保單於 2022 年 1 月 1 日前已行使自動保費貸款，適用範圍期間行使的自動保費貸款利息一律不獲豁免。

## 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 policy<sup>1</sup> with premium due in the period of 1 January 2022 and 31 May 2022 ( “the applicable period” ).

The selected individual life policies<sup>1</sup> 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 reinstate<sup>2</sup> the policies or waive the incurred interests under Automatic Premium Loan<sup>3</sup> 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.