

Selected VHIS Plans

First Year Premium Discount Promotion



Offer Details



Enjoy **10% premium discount on the first year's premium** upon successful enrollment in any selected plans under Voluntary Health Insurance Scheme (VHIS) during the Promotion Period !

Selected VHIS Plans	Premium payment mode	Premium discount on the first year's premium
Guard Your Health Medical Insurance Plan Healthy Life Medical Insurance Plan Series	Annual	10%

Lifelong Promise • Lifelong Partner

Customer Service Hotline

399 95519 www.chinalife.com.hk



Terms and conditions:

1. This first year premium discount promotion (the "Offer") is valid from 1 July 2023 to 30 September 2023 (both dates inclusive) (the "Promotion Period").
2. The Offer is only applicable to the application submitted through the agency channel of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)").
3. The Offer is only applicable to China Life (Overseas)'s "Guard Your Health Medical Insurance Plan"(Voluntary Health Insurance Scheme - Standard Plan Certification Number: S00021-01-000-02)/ "Healthy Life Medical Insurance Plan Series" (Voluntary Health Insurance Scheme - Flexi Plan Certification Number: F00024 and F00030) (the "Selected VHIS Plan(s)"), and has to fulfill the following requirements:
 - (a) customers must submit the completed application and initial premium during the Promotion Period;
 - (b) the application sign date must be within the Promotion Period; and
 - (c) the premium must be paid in annual mode.
4. The Offer is calculated on a per policy basis. If a policyholder applies more than one policy of the Plan, each policy will be eligible for the Offer.
5. The Offer is only applicable to the basic plan's standard premium.
6. The Offer is not applicable to any premium levy and extra premium.
7. Under VHIS, a taxpayer may claim tax deduction up to HKD8,000 per insured per year. The premium discount would not be entitled to tax deduction (only the actual premiums paid after deducted premium discount would be entitled to tax deduction and is subject to the related requirements). Please refer to the related product brochures for the details.
8. The Selected VHIS Plan(s) is underwritten by China Life (Overseas) and is subject to all respective policy terms and conditions. This promotion material should be read in conjunction with the product brochure of the Plan. For product information and risk disclosures of the Selected VHS Plan(s), please refer to the terms and conditions set out in the product brochures and the provisions of the policy issued by China Life (Overseas). All details of the Selected VHIS Plan(s) will be subject to the provisions of the policy.
9. China Life (Overseas) reserves the right to amend all or part of the terms and conditions of the Offer or terminate or revoke the Offer without issuing further notice. In the event of any disputes, China Life (Overseas) shall have absolute discretion in making a final decision.
10. Save and except China Life (Overseas) and policyholders, no other person or entity shall have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce any of these terms and conditions.
11. By participating in the Offer, policyholders agree that they have read and agreed with the terms and conditions herein.
12. The terms and conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.
13. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product of China Life .

Important Information

The above information is for reference only. The detailed terms, conditions and exclusions of the Selected VHIS Plans are subject to the relevant policy contract. You have the right to purchase the medical insurance product as a standalone plan instead of bundling with other type(s) of insurance product.

China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability)