

Swiss Prime Savings Insurance Plan

Payor benefit

Promotion Period¹

Application submission date: From now until April 30, 2026

Policy Issue Date²: On or before May 29, 2026

Apply for **Swiss Prime Savings Insurance Plan** ("**Swiss Prime**") during the Promotion Period¹ to enjoy the payor benefit³.

If the policyholder suffers from accidental death or is diagnosed with a terminal illness on or before age 60, we will waive the remaining premiums falling due after the event, up to **USD 125,000**, subject to our approval.

To be eligible for the Payor benefit, one of the following conditions must be met:

a. The policyholder is not the life insured;

or

b. The policyholder is also the life insured, and a contingent life insured is assigned



Remarks

1. "Promotion Period" refers to applications submitted between now until April 30, 2026, (both dates inclusive), with policy issued on or before May 29, 2026.
2. "Policy Issue Date" refers to the date the policy is issued, which must be on or before May 29, 2026.
3. Terms and conditions apply.

Important notes

- **Swiss Prime** is a participating insurance product which is a life insurance policy underwritten by Zurich Life Insurance (Hong Kong) Limited ("Zurich", "We", "we", "us"). Therefore, the benefits payable under the policy are subject to our credit risks and other risks. Please refer to the product brochure for details of the risk disclosures.
- Only one claim for the payor benefit can be made for each policy. The total premiums waived under any similar benefit are subject to a cap of USD 125,000 across all other in-force policies covering the same policyholder issued by Zurich.
- Payor benefit is subject to designated exclusions as listed in point (vii) and (viii) under terms and conditions below. Please refer to the policy endorsement for the full terms and conditions of the benefit.

Terms and conditions for payor benefit (this "Offer")

- i. To be eligible for this Offer, customers need to submit the completed application(s) of **Swiss Prime** within the Promotion Period, and such policy must be issued by Zurich on or before the Policy Issue Date ("**Eligible Policy**").
- ii. This Offer is not applicable to prepayment policies or policies owned by an entity that is not a natural person.
- iii. Under this Offer, we will waive the remaining premiums due – up to a total of USD 125,000 across all in-force policies covering the same policyholder issued by Zurich – after the accidental death or diagnosis of terminal illness of the policyholder if the policyholder (a) suffers from accidental death within 90 days from the date of an accident; or (b) is diagnosed of terminal illness on or before age 60. In case of the Policyholder has more than one policy(ies) issued by Zurich, the sequence of claim payment under the policies shall be at our sole discretion.
- iv. Once the policy ownership has been changed – except in cases where ownership changes due to the policyholder's death or transfer to a contingent policyholder, if applicable – this Offer will terminate immediately.
- v. Change of regular premiums or exercising premium holiday is not allowed. Failing to comply with the conditions will be deemed as forfeiture of this Offer.
- vi. Nomination of a contingent life insured is required if you are also the life insured.

- vii. For the case of accidental death, no benefits shall be payable for any claims if the accidental death is, directly or indirectly, wholly or partly, voluntarily or involuntarily caused by or resulting from any one of the following occurrences:
- 1) self-inflicted injury, including suicide or any attempt to do so, while sane or insane;
 - 2) accident occurring while or because the insured is under the influence of alcohol, poison or any medication, drugs or sedatives unless prescribed by a medical practitioner;
 - 3) inhaling gas except from hazards incidental to occupation;
 - 4) violation or attempted violation of the law or participation in fight or affray or resistance to arrest;
 - 5) war, whether declared or undeclared, revolution or any warlike operations;
 - 6) engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order;
 - 7) entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
 - 8) bodily or mental infirmity;
 - 9) disease or infection (except infection which occurs through an accidental cut or wound), including but not limited to infection by whatsoever means with any Human Immunodeficiency Virus (HIV), any HIV-related illness, Acquired Immune Deficiency Syndrome (AIDS), and/or any mutations, derivations or variations of such virus, illness or syndrome;
 - 10) engaging in any professional sports, aerial sporting activities (such as hang-gliding, ballooning, bungee-jumping, parachuting, sky-diving or such similar activities), motor sports, racing of any kind other than on foot, underwater activities involving the use of breathing apparatus, martial arts, boxing, mountaineering requiring the use of ropes or any other hazardous or dangerous activities or sports;
 - 11) engaging in any hazardous occupation including but not limited to mineral exploration, laborer at construction sites, oil and gas exploration, stuntman, jockey, commercial fishing, working with firearms, ammunition, explosives, fireworks or substantial quantities of toxic substances, or working at heights; or
 - 12) any condition resulting from pregnancy, childbirth or miscarriage.
- viii. For the case of terminal illness, no benefits shall be payable for any claims if the terminal illness is, directly or indirectly, wholly or partly, voluntarily or involuntarily caused by or resulting from any one of the following occurrences:
- 1) any pre-existing illnesses, diseases, impairments, physical or mental conditions from which the Policyholder is suffering prior to the Policy Issue Date or the Policy Reinstatement Date of the Policy, whichever is later;
 - 2) any diagnosis, or any signs or symptoms appear, or physical condition which may be the cause or triggering condition within the waiting period of 30 days from the Policy Issue Date or the Policy Reinstatement Date, whichever is the latest;
 - 3) any Human Immunodeficiency Virus (HIV), any HIV-related illness, Acquired Immune Deficiency Syndrome (AIDS), and/or any mutations, derivations or variations of such virus, illness or syndrome;
 - 4) self-inflicted injury, including suicide or any attempt to do so, while sane or insane; or
 - 5) any diagnosis made in any hospital in Mainland China except for diagnosis made in the hospitals in Mainland China that is designated and accepted by us.
- ix. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. Customers must complete the financial needs analysis before applying for any insurance product. The product information in this leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, important information and key product risks, please refer to the relevant product brochure and policy provisions. For the Appointed China Hospital List, please refer to the product page under our corporate website.
- x. In any circumstances, this Offer is not exchangeable for cash and is not transferrable.
- xi. The Offer is not applicable to applicants who have submitted applications before Promotion Period but withdrawn the applications or cancelled the issued policies during the Promotion Period and then re-applied for **Swiss Prime**.
- xii. This Offer can be used in conjunction with other promotional offers (if applicable) unless otherwise specified.
- xiii. Zurich reserves the right to suspend, terminate or withdraw this Offer or amend the terms and conditions of this Offer at any time without prior written notice to you. In the event of any dispute in relation to this document, Zurich reserves the right to make the final decision.
- xiv. This Offer is offered by Zurich, and subject to all respective policy terms and conditions.

This document is issued by Zurich Life Insurance (Hong Kong) Limited.

This leaflet contains general information for reference only. You are recommended to seek professional advice from your independent advisors if you find it necessary. For more details of the product features and important information including the risk disclosure, please refer to the product brochure. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Life Insurance (Hong Kong) Limited reserves the right of final approval and decision on all matters.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. We hereby declare that we have no intention to offer to sell, to solicit to buy or to provide any of our products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any of our products is illegal under the laws of that jurisdiction.

Zurich Life Insurance (Hong Kong) Limited (a company incorporated in Hong Kong with limited liability)

Tel: +852 2968 2383 Website: www.zurich.com.hk