

**至守護保費回贈意外保障計劃—特別優惠條款及細則**

**Zurich Guard Refundable Accident Insurance Plan—special offer terms and conditions**

1. 至守護保費回贈意外保障計劃—特別優惠 (「此優惠」) 只適用於由蘇黎世人壽保險 (香港) 有限公司 (「蘇黎世人壽」) 不時指定之推廣期 (「指定推廣期」) 內使用推廣編號「DS-EG-DRPA-26-01」 (「指定推廣編號」) 之客戶。  
Zurich Guard Refundable Accident Insurance Plan – special offer (“the Offer”) is applicable to the customer whose policy successfully submitted and issued using the promotion code “DS-EG-DRPA-26-01” (“the Designated Promotion Code”) during the promotion period as designated by Zurich Life Insurance (Hong Kong) Limited (“Zurich Life”) from time to time (“the Designated Promotion Period”).
2. 客戶於指定推廣期間使用推廣編號「DS-EG-DRPA-26-01」 (「指定推廣編號」) 成功申請至守護保費回贈意外保障計劃及獲成功簽發的保單 (「合資格保單」), 可享首月總保費 1 港元。  
Customers who use promotion code “DS-EG-DRPA-26-01” (“the Designated Promotion Code”) to successfully apply for Zurich Guard Refundable Accident Insurance Plan with the policy successfully issued (“Eligible Policy”) during the Promotion Period will enjoy HKD 1 total premium for the first month.
3. 此優惠尚未包括保險業監管局收取的保費徵費。保費徵費會以折扣後之已繳交總保費計算。有關詳情, 可瀏覽: <https://www.zurich.com.hk/ia-levy>。  
The Offer does not include the insurance levy to be collected by the Insurance Authority. Insurance levy is calculated based on the total premium paid after the discount. For details, please visit: <https://www.zurich.com.hk/ia-levy>.
4. 如所簽發之保單在冷靜期內被取消, 蘇黎世人壽只會退回客戶實際繳交之保費及保費徵費。  
If a policy issued is cancelled during cooling off period, Zurich Life will only refund the actual premium and levy paid by the policyholder.
5. 所有與本推廣期有關之日期及時間均以蘇黎世之紀錄為準。任何因電腦、網路等技術問題而引致投保人申請程序中斷或有任何遲延、遺失、錯誤、無法辨識等情況, 蘇黎世人壽一概不負上任何責任。  
The date and time appearing in the records of Zurich Life shall be conclusive as to the date and time relevant to the Promotion Period. Zurich Life shall not be responsible for any interruption, delay, loss, error or unrecognized information in relation to the application process due to technical problems including any computer or network problems.
6. 蘇黎世人壽保留隨時修訂或終止此優惠 (全部或部分) 或修改此等條款及細則, 而無須預先通知的權利。  
Zurich Life reserves the right to alter or terminate this Offer (in whole or in part) or amend these terms and conditions at any time without prior notice.
7. 如就此優惠有任何爭議, 概以蘇黎世人壽的決定為準。  
In case of any disputes arising from this Offer, Zurich Life’s decision shall be final and conc