

## **Liberty International Insurance Limited (“Liberty”) mediTop sales promotion 2020 (“Promotion”)**

### **Terms & Conditions**

- 1.** The Promotion runs from Oct 16<sup>th</sup> 2020 to Dec 31<sup>st</sup> 2020 (both dates inclusive) (“Qualifying Period”). For application on Dec 31<sup>st</sup> 2020, it must be submitted to Liberty latest by 4:00pm in order to be eligible for this Promotion
- 2.** The Promotion is only applicable to new successful application for Liberty mediTop Individual Insurance plan (both mediTop & super mediTop plan level also applicable) submitted to Liberty directly or through selected intermediaries during the Qualifying Period (“Eligible Application”). Renewal, transfer case or re-activation of a lapsed policy within 3 months from expiry date is not eligible to this Promotion and hence would not be counted as Eligible Application
- 3.** Customer will be entitled to a 10% discount on the first-year total premium payable (including Levy and any premium loading) of all Eligible Applications (“Discount”). For customer who choose to pay the premium monthly by credit card, the Discount will apply to the monthly payable amount for the first policy year
- 4.** The Discount of this Promotion are non-exchangeable or non-refundable
- 5.** If the relevant insurance applications are withdrawn or relevant policies are cancelled before the policy expiry date, the Discount will be deducted from the premium to be refunded
- 6.** Liberty may change these terms and conditions and/or modify/terminate the Promotion without notice
- 7.** Liberty reserves the right of final approval to the insurance plan application. Notwithstanding anything herein, Liberty has the absolute discretion to determine the eligibility of a policy to this promotion. Liberty’s decision on all matters relating to or in connection with this Promotion shall be final and binding
- 8.** If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail



利寶國際保險有限公司 (「利寶」)  
利加保推廣優惠 (「推廣活動」)

條款及細則

1. 是次推廣活動的推廣日期由 2020 年 10 月 16 日至 2020 年 12 月 31 日 (首尾兩日包括在內) (「推廣期」)。於 2020 年 12 月 31 日遞交的投保申請必須於當日下午 4:00 前送至利寶，以確保參加此推廣活動的資格
2. 此推廣活動僅適用於推廣期內直接或透過指定的保險中介人成功申請利寶的利加保個人保險計劃 (適用於利加保及超級利加保計劃級別) 的新客戶 (「合格申請」)。續保、轉換計劃或重新激活失效 3 個月內的保單不符合此推廣活動的資格，因此並不列作合格申請
3. 合格申請的客戶將享有第一年總應付保費九折優惠 (包括保費徵費及保費附加費) (「折扣」)。選擇以信用卡每月支付保費的客戶，折扣適用於第一個保單年度內的每月應付保費
4. 推廣活動的折扣不可轉讓、退還或兌換現金
5. 若撤回相關保險申請或於保單到期日前取消相關保單，折扣金額將會於退款保費中扣除
6. 利寶保留隨時修改此條款及細則及/或改變或終止此推廣活動或的權利，恕不另行通知
7. 利寶保留對保險計劃申請的最終批核權。如有任何爭議，利寶擁有絕對權利以確定保險申請是否符合此推廣活動的資格。利寶擁有與此推廣活動有關的所有事項之最終決定權
8. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準

