

## 計劃摘要 PLAN SUMMARY

投保年齡 Entry Age	18至64歲 18 to 64 years
最高可續保年齡 Renewable up to Age	69歲 69 years
計劃幣別 Plan Currency	澳門元/港元 MOP/HKD
付款方式 Payment Mode	年繳/月繳 Annual/Monthly

### 註 Notes:

1. 最低保障額為澳門元/港元200,000。  
The minimum Sum Insured is MOP/HKD200,000.
2. 保費按保障選項、保障額、年齡、性別、健康狀況、吸煙習慣及職業類別釐定，並將每年按最後生日的年齡作計算。  
The premium is determined based on the selected coverage, the Sum Insured, the age, the sex, health conditions, smoking status and occupation of the Insured. Such amount will be calculated each year, according to the age on last birthday.
3. 月繳保費必須以大西洋銀行信用卡支付。  
Monthly premium must be settled by BNU Credit Card.
4. 年繳保費可以大西洋銀行信用卡支付或從您的大西洋銀行賬戶內扣除。  
Annual premium can be settled by BNU Credit Card or Direct Debit from your BNU bank account.
5. 投保人可能需要進行驗身。  
Medical examination may be required upon application.

本單張提供之產品資料只供參考。有關保障範圍、承保條款及不受保事項，請參閱保單及一般條款。  
This leaflet contains general information and is for reference only. For details of coverage, terms, conditions, and exclusions, please refer to Policy Schedule and General Conditions.

## 申請簡易 Easy Application

您可透過以下途徑投保「個人壽險」：  
You can subscribe to Individual Life Insurance:

- ▶ 忠誠保險辦事處  
At Fidelidade Macau Office
- ▶ 大西洋銀行各分行  
At BNU Branches

本產品之承保公司為：  
This product is underwritten by:

### 忠誠澳門人壽保險股份有限公司

Fidelidade Macau Life - Insurance Company Limited

澳門南灣大馬路567號大西洋銀行大廈14樓  
Av. Praia Grande, No. 567, BNU Building, 14/F, Macau (China)

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個人及家人

PERSONAL AND FAMILY PROTECTION



個人壽險  
Individual Life  
Insurance

**BNU**

Banco Nacional Ultramarino  
大西洋銀行

大西洋銀行為本保險產品之代理 BNU is the distributor of this insurance product.

**FIDELIDADE**  
忠誠保險

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## 提高個人保障盡享人生 LIVE LIFE FULLY IN A RESPONSIBLE WAY

人生充滿夢想，亦充滿挑戰。為讓您可專注投入享受人生每分每秒，財務上的保障安排尤其重要！

個人壽險是以相宜的保費為您提供合適的保障，令您可以更安心地達成人生每一個目標。

Life is filled with dreams, but it may also bring many challenges. While you stay focused in grasping your goals, the revision of your financial protection levels is necessary!

Individual Life is an insurance product that offers you the most suitable protection at an affordable premium, so you can enjoy your achievements with peace of mind.

### 保障類別 COVERAGE TYPE

保障 Coverage	A	B	C	D
基本保障 Basic Coverage: 身故 Death	🚩	🚩	🚩	🚩
傷殘保障 Disability Coverage: 完全及永久傷殘 (任何職業*) Total Permanent Disability (Any Occupation*)	🚩		🚩	
傷殘保障 Disability Coverage: 完全及永久傷殘 (近似職業**) Total Permanent Disability (Similar Occupation**)		🚩		🚩
自選保障 Optional Coverage: 意外身故 Accidental Death			🚩	🚩

\* 指被保人完全、持續及永久不能從事任何工作謀生。

\* The Insured is wholly, continuously and permanently prevented from engaging in any occupation for compensation or profit.

\*\* 指被保人完全、持續及永久不能從事原來的工作或任何類似的工作謀生。

\*\* The Insured is wholly, continuously and permanently prevented from engaging in his occupation or any similar occupation for compensation or profit.

### 基本保障 BASIC COVERAGE

若被保人不幸身故時，個人壽險的基本保障將提供一筆過賠償，保障家人財務上不時之需。

In the event of the Death of the Insured, basic coverage in Individual Life provides a lump sum benefit to help the loved ones to overcome any potential financial needs with ease.

### 傷殘保障 DISABILITY COVERAGE

倘不幸發生的殘障將可能影響工作、穩定收入，甚至每日的衣食住行，完全及永久傷殘保障可為您在此情況下提供一筆過賠償，確保生活有所保障。

Disability is known to impair many aspects of life, from challenging the details of daily routines to affecting the regular income. The coverage of Total Permanent Disability will provide you stability under such conditions by giving out a lump sum benefit.

### 自選保障 OPTIONAL COVERAGE

突如其來的意外或為生活帶來重大轉變。以相宜的額外保費，個人壽險可在因意外引致身故時提供額外賠償。

As accidents are by nature sudden and unpredictable, they may cause big changes in the life of the loved ones. Get extra protection against its effects by an optional coverage on accidental death with an affordable premium.

### 保額由您選擇 FLEXIBLE COVERAGE

投保時您可選擇保障額，切合您的家庭及理財需要。

You may decide the amount of sum insured to suit your financial as well as family needs.

## 為人生不同階段 提供額外保障 WHEN MAY YOU NEED EXTRA PROTECTION?



置業  
Buying a new house



創業  
Setting up a business



組織家庭  
Building a family



申請貸款  
Requesting for a Loan

### 例子 EXAMPLE

被保人：男性，文職人員，35歲，非吸煙者  
投保額：\$1,000,000

Insured: Male Clerk, 35 years old, non-smoker  
Sum Insured: \$1,000,000

	保障類別 COVERAGE TYPE			
	A	B	C	D
月繳保費 Monthly Premium	\$200.70	\$205.20	\$242.80	\$247.30
年繳保費* Annual Premium*	\$2,190.00	\$2,240.00	\$2,650.00	\$2,700.00

\* 年繳保費已包括年繳折扣。

\* Annual Premium is inclusive of annual premium discount.