AIA Hong Kong

12/F, AIA Tower
183 Electric Road,
North Point, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

08 January, 2025

LIN BIRU
香港
土瓜灣
樂民新村
H座11樓1115室

000307

Policy No	:	B630983571
Insured	:	LIN BIRU
Premium Due Date	:	09 November, 2024
Mode of Payment	:	Annually
Premium Amount	:	HK$15,000.00

Dear Ms Lin,

Re: Guaranteed Policy Reinstatement

We are pleased to bring you this update on the status of your policy.

As we did not receive the premium from you that was due on 09 November, 2024, your policy has lapsed. We believe that your policy provides you with financial protection and peace of mind of you and your family, as you originally intended.

However, as you are our valued customer, and we are sure that you would feel more comfortable having your family and yourself protected, we would like to offer you *Guaranteed Policy Reinstatement*. All you need to do is pay the outstanding premium and levy before 09 February, 2025 and your policy will be reinstated immediately# with all the same terms and coverage. In the meantime, please note that we are unable to consider any claims until we receive your payment.

To take advantage of our offer, please return this letter to us as soon as possible together with a crossed cheque (made payable to 'AIA International Limited' with the policy number written on back of the cheque) for the amount of the outstanding premium and levy. Alternatively, for convenience and simplicity, you can call our Reinstatement Express Hotline at 31081666 and we will be more than happy to help you reinstate your policy.

Reinstatement of this policy at a later date, or any new policy that you apply for, could lead to financial loss. You would need to provide evidence of insurability due to changes in your age or state of health; in addition, policy terms & conditions such as the 'Waiting Period', 'Suicide Clause' and 'Incontestability Clause' would all start afresh. We sincerely hope that you will consider the impact of this on both yourself and your family.

For reinstatement of the policy after the aforesaid deadline of this offer, please complete the Request For Change Form and mail to us with the overdue premium and levy by crossed cheque (made payable to 'AIA International Limited' with the policy number written on back of the cheque). If you apply for reinstatement more than 90 days after the premium due date, interest at 7.00% p.a. of the basic premium will be charged. We will be pleased to reinstate your policy, provided that satisfactory proof of the insured's current health condition is accepted.

A cheque for HK$1,511.25 as refund of the Future Premium Deposit Account will be sent to you separately. •

If you need to make payment, you should pay directly to AIA International Limited and should NOT pay to any other third party (including Financial Planners or Brokers). All cheques should be payable to 'AIA International Limited' with the policy number written on back of the cheque. If you wish to make payment in cash, please pay directly to the Company ONLY at one of our cashier offices, designated banks or payment channels. For more information on alternative methods of payment, please check our website www.aia.com.hk.

If you have paid the abovementioned premium due on or before 08 January, 2025, please contact us at below AIA Customer Hotline.

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"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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Thank you for choosing AIA as your financial planning partner. If you have any questions regarding this letter, please contact your AIA Financial Planner HO KAR LEE on 39712200 or the AIA Customer Hotline on 22328888 at your convenience. We are always ready to help.

Yours sincerely,

Echo Chen
Director, Policy Service

cc: CHAMP ARCTERYZ LL (8Y) HO KAR LEE

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According to the levy regulation issued by the Insurance Authority (IA), premium amount as shown above may be subject to Levy. Please visit www.aia.com.hk for detailed information.

Note: # Please take note that claims cannot be accepted for any event that occurs Prior to full payment of the outstanding premium and levy.

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土瓜灣
樂民新村
H座11樓1115室

000307

保單號碼	: B630983571
受保人	: LIN BIRU
保費到期日	: 2024年11月09日
繳款方式	: 年繳
保費金額	: 港元15,000.00

親愛的客戶 ：

保證復效保單優惠

我們特意致函讓您瞭解保單的最新狀態。

由於我們仍未收到於2024年11月09日到期的保費，您的保單已經失效。我們相信您原意是希望為您和您的家人提供經濟保障，讓他們感覺安心。

作為我們尊貴的客戶，我們當然明白若您及您的家人能夠獲得合適的保障，定能讓您倍覺安心。因此，我們特意為您提供保證復效保單優惠。復效手續簡單快捷，您只需於2025年02月09日前繳付逾期之保費及保費徵費，我們將可於收取保費及保費徵費後立即#為您的保單辦理復效手續，屆時所有有關條款及保障將會維持不變。請注意在我們收到所需款項前，將不會接受任何索償申請。

想享有這項優惠，請儘快將繳付逾期保費及保費徵費的劃線支票（支票抬頭為「友邦保險（國際）有限公司」並於支票背面註明保單號碼）並連同此信寄回給我們。您亦可致電保單復效專線31081666為您的保單辦理復效手續，既方便又快捷。

我們希望您能明白，倘若您延遲辦理保單復效申請或於其後申請新保單，將可能蒙受經濟損失，而您亦可能因為年齡或健康狀況的改變而需要提供健康資料。此外，保單的條款和細則如「等候期」、「自殺條款」及「不得提出異議條款」等全部須重新計算期限。因此，我們衷心希望您為了家人及個人着想，仔細考慮延遲為上述保單申請復效所帶來的影響。

如您於上述優惠期後申請復保，請填妥更改保單申請表，並連同逾期保費及保費徵費的劃線支票（支票抬頭為「友邦保險（國際）有限公司」並於支票背面註明保單號碼）一併交回給我們便可。如您於保費到期日起計90天後申請復效，我們將收取基本保費的7.00%（年利率）作為利息。當受保人現時的健康狀況證明文件確定被接納時，我們將樂意為您的保單辦理復效手續。

我們將另行寄出港元1,511.25的支票乙張以退回現金儲備金戶口內之結餘。

如您需要繳費，請直接繳付至「友邦保險（國際）有限公司」的賬戶內，切勿繳付至任何其他人士(包括財務策劃顧問或保險經紀)。所有支票抬頭應註明為「友邦保險（國際）有限公司」，並請於支票背面註明保單號碼。如您希望以現金繳付所需款項，請務必親臨本公司的繳費處，指定銀行或現金繳費渠道直接辦理。如欲了解其他繳費方法，請瀏覽我們的網址www.aia.com.hk。

如您曾在2025年01月08日前已繳交上述到期保費，歡迎致電以下友邦客戶熱線。

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「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。
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