

Enjoy Greater Protection with Policy Riders

附加保险的额外保障

Source: Life Insurance Association, 资料来源: 人寿保险协会, 翻译: 文扬萍, Photo 图: stock.xchange

Learn how policy riders can help your financial plans keep up with lifestyle changes.

附加保险可配合不同人生阶段的生活变化而协助投保人获得更广的保障。

Changes are inevitable and they occur frequently in our lives in all ways big and small – marriage, a newborn's arrival, change of residence, job loss, etc. The crux is to stay on top of these changes while safeguarding our future.

This is why, it is advisable to review and revise our financial plans to ensure

adequate protection for our savings and investments as our lifestyle and circumstances vary over time. This becomes even more imperative when major changes take place.

Getting married, starting a family and settling into a new job are some likely scenarios that warrant a review of our financial plans. Depending on the magnitude of such changes, we may need a higher/lower level of insurance protection, additional riders or benefits. So, where do we go from here?

Planning for Additional Coverage

Most insurance policies offer some degree of flexibility. This means they can be tailored to suit changing needs. In particular, policy riders – supplementary plans that are attached to basic insurance plans such as whole life and endowment policies – offer additional protection at

要重新检讨自己的财务计划, 此际, 个人可能需要更高或更低程度的保险保障、附加保险或保险利益, 这都取决于这些生活变化的大小和程度。以下教导大家认识附加保险, 再决定该何去何从:

附加保险

大多数保险的保单都提供某种程度的灵活性, 保险公司可迎合和满足人们变更的保险需要而订制一些保单, 尤其是附加保险。所谓附加保险, 是附加在一些基本保单内, 例如终身保险(人寿保险)和储蓄保险, 并以低廉的附加保费, 为投保人提供额外的保障。

由于保险公司提供有多种的附加保险, 购买保险人士在筛选一些符合自己的额外需求的附加保险之前, 必须先了解自己已投保的保单之现有的各种利益。为了方便自己做出选择, 可向保险公司的财务顾问查询更多详细讯息以及了解各种相关的附加保险的综合分析。

有一种生活处境: 暂时的伤残, 人们可考虑投保此范围, 因为严重的受伤可使



人生中的生活变化无可避免, 在各方面或大或小经常会有所改变, 例如: 结婚、孩子的诞生、迁居更所、失业等, 重要的是在保护自己的未来之际, 生活素质要保持在这些生活改变的上方。因此, 当个人的

生活方式和情况随着时间的变更而星移物转时, 宜当检讨及修订财务计划, 以确保自己的储蓄和投资有足够的保障。

结婚、开始组织新家庭、从事新的工作或转入新的行业, 在这些情况下, 都需

a low cost.

Given the many kinds of riders available, we must first understand the existing benefits of our insurance policies before shortlisting potential riders that meet our extra needs. To facilitate our decision-making process, seek a financial adviser for more details and a comprehensive analysis of various relevant riders.

One possibility that we need to plan for is temporary disablement. A serious injury can result in loss of work. Should this happen, having a "waiver of premium" rider would allow our policy premiums to be waived for a set period, while maintaining the benefits of life insurance protection.

Other scenarios that require a reassessment of financial plans are marriage and setting up a family. This is because our existing policies will most likely become inadequate following the inclusion of our spouse and child as dependants. Therefore, there is a need to insure a higher level of death benefit (or sum assured) and additional riders (see inset) to cover a range of eventualities.

Always check with a financial adviser or life insurance representative if guidance on life insurance matters is needed. They have the expertise to guide us through a fact-finding process to pinpoint our needs accurately and help us make an appropriate decision.

人丢失工作。若此情况发生，拥有“豁免保费”的附加保险，将可让自己投保人士在设定的一段时期内免缴保费，与此同时，又可保持终身保险（人寿保险）的各种利益。

此外，结婚和组织新家庭也需要已购买保险人士重新评估其财务计划，因为他在需要负担配偶和子女之后，现有的保单将极可能显得不足，所以，他需要投保较高的死亡保额以及其他的附加保险（见右表）以应付更变的生活处境。

人们如果需要有人指点寿险事宜，应该经常与保险公司的财务顾问或人寿保险代表查询，因为他们具有专业知识，能通过一个财务实况分析过程准确地发现指出个别人的保障需要，并协助他做出适当的决定。

Common Types of Policy Riders

- **Critical Illness:** This provides cover against the risk of having a serious illness such as heart attack or cancer. A lump sum will be paid if you develop one of the listed illnesses. Common ones include major cancers, coronary artery bypass surgery, stroke and kidney failure. This cover can be bought independently or as an addition to whole life, endowment or term insurance.
- **Decreasing Term Rider:** This supplements your life policy by providing financial security to your dependants on a decreasing basis (i.e., coverage will reduce over time) over the selected term should you die or become totally and permanently disabled.
- **Disability Income Rider:** This is designed to replace the bulk of your income when sickness or injury prevents you from working. It can help you pay off regular bills while you remain unable to work during recovery.
- **Hospital Cash Benefit:** This provides you with a fixed amount of compensation for each day of stay in a government or licensed hospital.
- **Hospital & Surgical Benefit:** This provides reimbursement of hospitalisation expenses.
- **Personal Accident Rider:** This supplements your life policy by providing additional cover for losses due to accidents, including death.
- **Term Rider:** This supplements your life policy by providing financial security to your dependants should you die or become disabled or terminally ill during the selected term.
- **Waiver of the Premium:** This supplements your life policy by waiving your premiums should you be unable to work due to sickness or disability for a set period.

数种普通的附加保险

- **重病保险:** 这担保患上严重疾病的危险，例如心脏病或癌症。如果投保人患上保单上所列出的严重型疾病之一，保险公司将支付一大笔款项予投保人。常见重病包括重型的癌症、心脏冠状动脉绕道（搭桥）手术、中风和肾衰竭。此类保险可单独购买或作为人寿保险、储蓄保险或限期寿险的补助。
- **限期减赔附加保险:** 如果在限期寿险内，投保人死亡或终身完全残障，此附加保险将担保投保人所负担的家属获得保险公司的一次过赔付，但是，赔额将随已保时间的越长久而变得越少。
- **残疾附加保险:** 此附加保险专为投保人处于疾病或受伤情况而制定，当投保人处于无法工作而又没有收入的时期，此附加保险将替代投保人的大部分收入，协助投保人缴付日常的生活帐单。
- **住院现金利益:** 这类附加保险为投保人留在政府医院或持牌医院时期，提供定额的每日住院补偿金。
- **住院及手术保障:** 此类附加保险提供投保人住院费用补还。
- **个人意外附加保障:** 这是加在人寿保险上的附加保险，投保人若由于意外（包括死亡在内）而造成了任何损失，可获得额外赔付。
- **限期附加保险:** 这可作为限期寿险的补助，若投保人在受保期限内死亡或残障或患上绝症，投保人所负担的家属将获得一次过额外赔付。
- **保费豁免:** 若为自己投保人士在设定的一段时期内由于疾病或残障无法工作，可免缴保费，这也可作为终身保险的补助。



Note: Different insurers cater for different needs and may not have the same products.

注：不同的保险公司迎合不同客户群的不同需要，可能没有相同的产品。