



ZURICH®

Zurich Lifestyle Insurance Plan promotion



Exclusive offer for
Citibank customers

6 – *month*
premium waiver

From now until December 31, 2025, Citibank customers can enjoy a 6-month premium waiver on the brand-new Zurich Lifestyle Insurance Plan for the first policy year.

Please apply for the Zurich Lifestyle Insurance Plan via Citi Mobile® App to enjoy the exclusive offer!

Mix and match from five selective benefits to create customized protection and enjoy extra peace of mind under one policy.

Features:

- Five selective benefits to fit your individual needs:
 1. Sports Protection covers personal accident up to HKD 200,000 per year
 2. Outpatient Medical Benefit covers general practice, specialty and traditional Chinese medicine for up to 20 visits per year (co-payment per visit is required)
 3. Worldwide Personal Belongings Protection (Upgraded) covers loss and damage of your personal belongings up to HKD 20,000 per year (maximum HKD 5,000 per item)
 4. Rental Income Protection covers up to HKD 30,000 per month (maximum six months of the rental income)
 5. Mobile Phone Protection covers up to HKD 3,000 per year (maximum one accident)
- Built-in basic Worldwide Personal Belongings Protection will be offered upon purchasing any one of the selective benefits above, coverage is up to HKD 3,000 per year (maximum HKD 1,000 per item)

The above information is for reference only. For details, please refer to policy wording.

You have an option to purchase any other standalone outpatient medical insurance plan without bundling with other type(s) of insurance product. The product information does not contain the full terms of the policy and the full terms can be found in the policy wording.

Promotion Terms and Conditions for Zurich Lifestyle Insurance Plan:

1. The promotion period is from January 1, 2025 to December 31, 2025, both days inclusive ("Promotion Period").
2. This promotion is exclusive to the customers of Citibank (Hong Kong) Limited ("Eligible Customers").
3. To enjoy the six-month premium waiver for the Zurich Lifestyle Insurance Plan in the first policy year ("Offer"), Eligible Customers must have successfully purchased the Zurich Lifestyle Insurance Plan via Citi Mobile® App during the Promotion Period. The Offer is only applicable to new policy and is not applicable to renewal business or policy reinstatement.
4. Upon successful application for the new policy during the Promotion Period, the 2nd, 4th, 6th, 8th, 10th and 12th months' premium of the Zurich Lifestyle Insurance Plan in the first policy year will be waived. If Eligible Customer cancels the policy during the first policy year, you are still responsible to pay all the remaining monthly premium payable in the first policy year (excluding the monthly premium being waived in the first policy year under this Offer), and the Zurich Lifestyle Insurance Plan will still be effective until the expiry of first policy year. For avoidance of doubt, there will be no refund of premium on the unexpired period. You will be responsible to pay the outstanding balance of all premium payable for any policy year during which you cancel this policy. Please refer to Cancellation section on product factsheet for details.
5. The Offer is applicable to the Selective Benefits of Sports Protection, Outpatient Medical Benefit, Worldwide Personal Belongings Protection (Upgraded), Rental Income Protection and Mobile Phone Protection under the Zurich Lifestyle Insurance Plan.
6. The Offer is not transferable, cannot be redeemed for cash or exchanged for other products.
7. For detailed features, terms, conditions and exclusions of the Zurich Lifestyle Insurance Plan, please refer to the product brochure(s) and policy wording(s).
8. Zurich Lifestyle Insurance Plan is underwritten by Zurich Insurance Company Ltd ("Zurich"). Zurich reserves the right to change any terms and conditions of the Offer without advance notices. All promotional offers are valid only when the insurance products under promotion are available for application. In the event of any disputes or any matters in connection with the Offer, Zurich's decision shall be final.
9. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

This Plan is underwritten by Zurich Insurance Company Ltd Disclaimers:

1. The above information is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions of Zurich Lifestyle Insurance Plan, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.
2. The above information is provided by Zurich Insurance Company Ltd.
3. You are not required to purchase Zurich Lifestyle Insurance Plan and you may choose to cover your insurance needs from other sources.
4. Zurich Insurance Company Ltd is the insurance underwriter of Zurich Lifestyle Insurance Plan and is solely responsible for all approvals, coverage, compensations and any other related matters of these plans.
5. Zurich Insurance Company Ltd is a company incorporated in Switzerland with limited liability and its principal place of business in Hong Kong is at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong.
6. Zurich Insurance Company Ltd is not a subsidiary or an affiliate of Citibank (Hong Kong) Limited or Citibank, N.A. or Citigroup Inc.
7. All matters and disputes related to this promotion will be subjected to the final decision of Zurich Insurance Company Ltd which reserves the right to amend relevant terms and conditions without prior notice.
8. Zurich Insurance Company Ltd is the authorized insurer in Hong Kong and the above information is not intended to solicit business outside Hong Kong.
9. The general insurance product mentioned above is not offered to individual resident outside HKSAR.
10. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.

Citibank (Hong Kong) Limited - Important notes from the insurance agent:

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for Zurich Insurance Company Ltd (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company but not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. In respect of any eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for the Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However, any dispute over the contractual terms of insurance product should be resolved directly between you and the Insurance Company.
5. All insurance applications are subject to Insurance Company's underwriting and acceptance.
6. The Insurance Company is solely responsible for the underwriting, insurance coverage, claims handling and after sales service in connection with its insurance products.
7. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
8. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
9. For any policy service enquiries, please call Zurich customer service hotline +852 2903 9338.
10. In case of any discrepancy between the English and Chinese versions of the document, the English version shall prevail.

From January 1, 2018, the Insurance Authority (IA) started collecting a premium levy from policy holders of all new or in-force life insurance policies and general insurance policies. For further information, please visit at www.ia.org.hk/en

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) currently ranks third in the general insurance market¹ in Hong Kong. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

- 1 Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2023, based on gross premium.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)

25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong



The trademarks depicted are registered in the name of Zurich Insurance Company Ltd in many jurisdictions worldwide





ZURICH[®]
蘇黎世

蘇黎世「自主生活」保險計劃推廣優惠

花旗銀行客戶
尊享優惠

6個月
保費豁免

由即日起至2025年12月31日，花旗銀行客戶成功投保蘇黎世「自主生活」保險計劃，即可享首個保單年度6個月保費豁免。

請即登入Citi Mobile[®] App 手機應用程式投保，以享此專屬優惠。

從五個自選保障中組合出個人化的保障方案，讓您在一份保單下獲得額外的安心。

計劃特點：

- 五個自選保障任您挑選，迎合您的個人需求：
 1. 運動保障的個人意外賠償可高達每年200,000港元
 2. 門診醫療保障涵蓋普通科、專科及中醫，每年上限最高20次（每次診症需付自負費用）
 3. 全球個人財物保障（升級）保障您個人財物的損壞及損失，賠償額高達每年20,000港元（每件最高5,000港元）
 4. 租金收入保障高達每月30,000港元（最多六個月的租金收入）
 5. 手提電話保障高達每年3,000港元（最多一次意外）
- 當您選擇上述任何一項自選保障後，您將額外獲得基本全球個人財產保障的保護，每年最高3,000港元（每件最高1,000港元）

上述資料僅供參考，詳情請參考保單文件。

您可選擇購買任何其他獨立的門診醫療保險計劃，而無須受其他類型的保險產品綑綁。此產品資料不包含保單的完整條款，完整的條款請參考保單文件。

蘇黎世「自主生活」保險計劃推廣優惠條款及細則：

1. 推廣期由2025年1月1日至2025年12月31日（「推廣期」）。
2. 客戶必須為花旗銀行（香港）有限公司（「花旗」）客戶，方可享受本優惠（「合資格客戶」）。
3. 合資格客戶必須於推廣期內透過 Citi Mobile® App 手機應用程式成功投保蘇黎世「自主生活」保險計劃，方可享有首個保單年度免六個月保費優惠（「優惠」）。本保費豁免優惠只適用於新投保的保單，不適用於續保或復效的保單。
4. 凡合資格客戶於推廣期內成功投保，蘇黎世「自主生活」保險計劃之保費於首個保單年度之第2個月、第4個月、第6個月、第8個月、第10個月及第12個月豁免。若合資格客戶在首個保單年度內取消保單，您仍需要支付首個保單年度的所有剩餘應繳每月保費（根據本優惠在首個保單年度豁免的每月保費除外），而蘇黎世「自主生活」保險計劃在首個保單年度屆滿前仍然生效。為免生疑問，所有在保單屆滿前已繳的保費將不予退還。在任何保單年度內取消本保單，您將有責任支付在該保單年度內所有應繳保費的未付款項。詳情請參閱產品小冊子上的「取消保單」部分。
5. 優惠適用於蘇黎世「自主生活」保險計劃的自選保障，即運動保障、門診醫療保障、全球個人財物保障（升級）、租金收入保障及手提電話保障。
6. 上述保費豁免優惠不可轉讓他人、兌換現金或轉換其他產品。
7. 有關於蘇黎世「自主生活」保險計劃的保障範圍、條款、細則和不承保事項，詳情請參閱產品小冊子和保單內容。
8. 蘇黎世「自主生活」保險計劃由蘇黎世保險有限公司（「蘇黎世」）承保。蘇黎世保留在沒有預先通知的情況下更改此推廣優惠條款及細則的權利。所有推廣優惠僅在指定保險產品可供投保時有效。如有任何爭議或任何與推廣有關的事項，蘇黎世將保留最終決定權。
9. 如果中英文版本的條款及細則之間存在任何差異，則以英文版本為準。

此計劃由蘇黎世保險有限公司承保

聲明：

1. 以上資料只供參考之用，並不構成保險合約的一部分，有關蘇黎世「自主生活」保險計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。
2. 以上資料由蘇黎世保險有限公司提供。
3. 閣下並非必須投保蘇黎世「自主生活」保險計劃。閣下可透過其他途徑按其向閣下提供的條件選擇購買合適閣下保險需要的產品。
4. 蘇黎世保險有限公司為蘇黎世「自主生活」保險計劃之承保人，全面負責所有批核、保障及賠償及一切相關事宜。
5. 蘇黎世保險有限公司是於瑞士註冊成立之有限公司，在香港其主要營業地址為香港港島東華蘭路18號港島東中心25-26樓。
6. 蘇黎世保險有限公司並非花旗銀行（香港）有限公司、花旗銀行或Citigroup Inc.之聯營或附屬機構。
7. 蘇黎世保險有限公司保留對此推廣活動之條款及細則之修訂權利，而在作出修訂前毋須作出任何通知。如對本推廣活動有任何爭議，蘇黎世保險有限公司將保留一切最終決定權。
8. 蘇黎世保險有限公司為香港獲授權保險人，以上資料不旨在於香港以外招攬生意。
9. 上述提及的一般保險產品不適用於非居住於香港的個人客戶。
10. 如本文件之英文版與中文版有任何歧異，一概以英文版為準。

花旗銀行（香港）有限公司 – 為保險代理之重要注意事項：

1. 花旗銀行（香港）有限公司已於保險業監管局登記為持牌保險代理機構，並獲蘇黎世保險有限公司（「保險公司」）委任為持牌保險代理人。
2. 花旗銀行（香港）有限公司只限於分銷保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。
3. 保險產品是保險公司之產品和責任，並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。
4. 對於閣下與花旗銀行（香港）有限公司因由花旗銀行（香港）有限公司以保險公司代理人身分銷售的任何保險產品而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），閣下可與花旗銀行（香港）有限公司根據適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由閣下與保險公司直接解決。
5. 所有投保申請以保險公司的核保及接納為準。
6. 保險公司全權負責其保險產品的承保、保險範圍、處理索償及售後服務。
7. 花旗銀行（香港）有限公司並不會為閣下提供任何法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下之專業顧問之意見。
8. 閣下應細閱所提供之有關產品資料並諮詢獨立意見（如有需要）。
9. 如欲獲得進一步保單詳情，請致電蘇黎世顧客服務熱線 +852 2903 9338。
10. 如本文件之英文版與中文版有任何歧異，一概以英文版為準。

由2018年1月1日起，所有保單持有人均需向保險業監管局為其新續發及現行香港保單繳付的每筆保費繳交徵費。有關保費徵費詳情，請瀏覽www.ia.org.hk/tc。

關於蘇黎世保險

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，現於本港一般保險市場上排名第三位¹。請瀏覽 www.zurich.com.hk 了解有關蘇黎世保險（香港）的更多資訊。

¹ 保險業監管局2023年1月至12月香港一般保險業務的年度統計數字，以毛保費計算。

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）

香港港島東華蘭路18號港島東中心25-26樓



在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。

