

保單捐贈於2005年9月由「保協慈善基金」及「保協」全力策動，旨在透過各類型公眾教育活動，從保險業界及公眾層面，與慈善機構共同宣揚「讓社會成為我們的保單受益人」，鼓勵香港保單持有人，透過更改保單受益人申請，自願捐出不少於百分之一的人壽保障額予心儀的慈善機構，集腋成裘，展現對社會的大愛。

Policy Donation was launched and kick-started jointly by LUAHK and LUAF on September 2005, with an aim to promote the culture of life insurance policy donation through various public educational activities. From insurance sector, general public to charities, our advocacy drives policyholder to designate society as the insurance beneficiary by changing beneficiary's information. Every donation adds up, as small as 1% sum insured under his/her life insurance policy(s) to charity, will be extended to our community with great love.

生命傳愛行動 - 保單捐贈

LifeCare Movement - Policy Donation

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📺 #policydonation



讓社會成為我們的保單受益人

We designate our society as a beneficiary of our life insurance policies.

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主辦機構 Organizer



合辦機構 Co-Organizer



全力支持 With Full Support





BENEFITS OF POLICY DONATION

保單捐贈的優勢

善用保額

Share Sum Insured Surplus



隨著家庭責任減輕，將多出的人壽保障捐出予社會分享。
When family responsibility is gradually shifting over time, excess life protection can be donated and share with society.

隨時更改

Make Change At Anytime



「可保利益」存在於保險契約之初，保額正式生效後，可隨意更改受益人。
"Insurable Interest" is a legal requirement to establish a life insurance policy. Once the sum insured has been in-force, target beneficiary can be changed as policy holder's wish.

槓桿捐贈

Leverage for Donation



保費隨年齡增加，捐贈已生效的保額更符合捐贈的成本效益。
The premium increases with age. Therefore it tends to be relatively cost-effective by donating sum insured of existing policy, which it was purchased at the earlier stages of life.

大愛傳承

Passing On Love



捐贈生效保額對受益人影響輕微，卻可灌輸關愛社會訊息。
The donated sum insured only brings a slight impact on the current beneficiary(s), yet it can instill a big message of love & caring to society.

不作廢條款

Non-Forfeitable Right To Recieve Benefit



保額生效後(一般是兩年)，保險公司需遵守不能作廢條款，保額不可作廢。
When the sum insured has been in-force for two years, it will be complied with the Non-forfeiture Clause, which it cannot be voided.

簡易手續

Simple & Convenient Donation Method



捐贈已生效保額無需驗身或重新批核，手續簡單方便。
Procedure to donate the current sum insured is convenient, it does not require medical examination or re-approval.



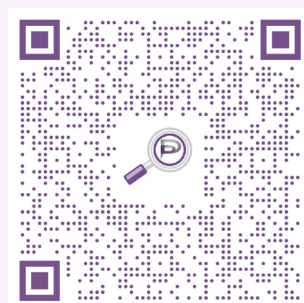
TRILOGY OF POLICY DONATION

保單捐贈三部曲

1

搜尋心儀慈善機構

Search for Wishful Charity

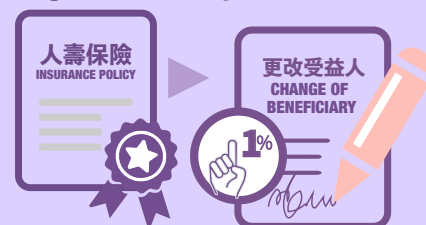


於官方網站搜尋慈善機構資料，並預算捐贈份額。
The change of beneficiary requires the company registry of the charity which can be searched on our website

2

更改保單受益人

Change of Beneficiary



填寫更改受益人申請表，將慈善機構成為你保單的受益人(1%或以上的死亡賠償)。
Once the charitable decision is made, client/financial advisor can proceed with official application process.

3

遞交捐贈意願書

Pledge of Policy Donation

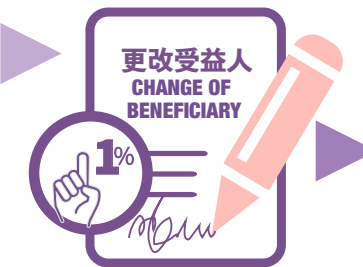


誠邀閣下填寫保單捐贈意願書，攜手推動保單捐贈新文化。
Upon the approval of change, client will be invited to make a donation pledge, co-creates new donation culture.



POLICY DONATION

保單捐贈



99% 保單受益人
Primary Beneficiary



1% 慈善機構
Charity / NGOs

透過更改保單受益人，將1%人壽保障額捐贈予您心儀的慈善機構。

By changing the beneficiary of our life insurance policies, donate 1% sum insured to our favorable charities.

受益人姓名 Beneficiary's Name	與受保人關係 Relationship to Insured	受益人種類 Type of Beneficiary	受益人身份證明/護照號碼/ 公司註冊編號/商業登記編號 Beneficiary ID/ Passport/C.R. no./ Business Registration no.	分配比率 Share (%)
XXXX	女兒 Daughter	基本受益人 Primary	香港身份證號碼 HK Identity No.	99%
ABC 愛心基金 ABC Love Foundation	慈善機構 Charity	慈善受益人 Charitable Beneficiary	公司註冊號碼 Company Registration No.	1%