富衛人壽保險(澳門)股份有限公司

FWD Life Insurance Company (Macau) Limited



住院現金保障附約 **Hospital Cash Benefit Rider**

醫療・非分紅壽險 **Medical • Non-Participating life**



住院現金保障附約 Hospital Benefit Rider

健康寶貴,然而為生活奔馳,總有不幸生病住院的時候。更甚的是,醫療費用日益增加,收入難以追上通脹。一次入院,隨時花光半生積蓄。因此,我們特別為您設計**住院現金保障附約**,紓緩您和家人的財政負擔。無論因意外或生病而需要住院,您亦能享有安心時刻。

The medical and hospitalisation expenses are continuously rising at an alarming rate, while your income can hardly keep up with the inflation. In cases when you need confinement due to sickness or accident, the medical expenses may impose a significant financial as well as emotional burden on you and your family.

加強保障 倍輕負擔

Heightened Protection Lessened Cost

住院現金保障附約致力在您入院期間作全方位照顧,既能減輕隨日而增的醫療費用負擔,亦能在您無法工作期間填補入息空缺,讓您與家人不用為生計擔憂。成本低廉,而保障全面。

Our Hospital Cash Benefit Rider is designed to give you all the support you need during hospitalisation. Whether to ease your financial burden at the face of mounting hospital and medical expenses, or to supplement your loss of income at the time of your illness, all these are being taken care of without worries. What's more, securing such support will only cost you a minimal amount.

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助您達至 無憂從容

The Guide to Complete Peace of Mind

我們仔細考慮每個要點,為您提供簡單而 充裕保障,步步紓緩財政壓力。

In order to alleviate your financial burden incurred during your confinement, our Hospital Cash Benefit Rider provides you with simple, yet adequate benefits.



計劃 Plan		住院現金保障附約 Hospital Cash Benefit Rider							
特性 Characteristic			I住院入息保障 Cash Benefit						
計劃類型 Plan Type		附約 Rider							
投保年齡 (下次生日年齡) Issue Age (Age Next Birthday)	1 (15	1(15日) - 17:只適用於經濟或標準計劃 18 - 60:任何計劃適用 1 (15 days) - 17: Only applicable to Economy or Standard plan 18 - 60: Applicable to all plan							
保障年期 Benefit Term		每年續保至70歲 Yearly Renewable to age 70							
保費供款年期¹ Premium Payment Term¹			59歲 ge 69						
計劃級別 Plan Level	經濟 Economy	標準 Standard	特等 Superior	優等 Premier					
每日住院現金利益² (港幣) (最長1000天) Daily Hospital Cash Benefit² (HKD) (Maximum 1000 days)	400	800	1,200	1,600					
入住深切治療部每日住院 現金利益 ² (港幣) (最長120天) Daily Hospital Cash Benefit for Intensive Care Unit ² (HKD) (Maximum 120 days)	800	1,600	2,400	3,200					

有關保單內權益限制及不保事項之詳情,請參閱保單條款。

如以美元為保單貨幣,以上賠償限額之兌換率固定為1:8 (美元:港幣),並不受匯率變動影響。

Please refer to the Policy Provisions for the limitation of Benefits and Exclusions.

For policies in US dollars, the exchange rate for the benefit amounts is fixed at 1:8 (USD:HKD) irrespective of currency fluctuations.

備註:

- 1. 保費率並非保證。
- 2. 倘被保人於足五歲前因疾病住院,首二十四小時將不獲此項利益。

Remarks:

- 1. The premium rates are non-guaranteed.
- 2. If the Hospital Confinement is due to sickness and the Insured's attained age is below 5, no benefit will be paid for the first 24 hours.

重要事項及聲明:

- i. 本產品由富衛人壽保險(澳門)股份有限公司(「富衛」)承保,富衛全面負責一切計劃內容、保單批核、保障及賠償事宜。在投保前,您應考慮本產品是否適合您的需要及您是否完全明白本產品所涉及的風險。除非您完全明白及同意本產品適合您,否則您不應申請或購買本產品。在申請本計劃前,請細閱以下相關風險。
- ii. 本產品資料是由富衛發行。富衛對本產品資料所載資料的準確性承擔一切責任。本產品資料只在澳門特別行政區派發,並不能詮釋為在澳門特別行政區境外出售,游說購買或提供富衛的保險產品。本產品的銷售及申請程序必須在澳門特別行政區境內進行及完成手續。
- iii. 本產品是一項保險產品。繳付之保費並非銀行存款或定期存款,本計劃不受澳門特別行政區存款保障制度所保障。
- iv. 住院現金保障附約乃一項附有住院現金保障的醫療保障產品。保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內,儘管本計劃的 主要推銷文件/小冊子及/或本計劃的利益說明文件沒有費用與收費表/費用與收費部份或沒有保費以外之額外收費。
- v. 所有核保及理賠決定均取決於富衛,富衛根據保單權益人及被保人於投保時所提供的資料而決定接受投保申請還是拒絕有關申請,並退回全數已繳交之保費(不連帶利息)。富衛保留接納/拒絕任何投保申請的權利並可拒絕您的投保申請而毋須給予任何理由。
- vi. 以上全部權益及款項將於扣除保單負債(如有)(如未清繳之保費或保單貸款及其利息),如有,後支付。
- vii. 如您對保單不滿意,則在您未曾於其保單下作出過任何索償的前提下,您有權在「冷靜期」內以書面要求取消保單及取回所有已繳交的保費。您必須確保富衛辦事處在您的保單的「冷靜期」(保單交付給您/您的代表或《通知書》(說明已經可領取保單和「冷靜期」的屆滿日)發予您/您的代表後起計的21天內,以較早者為準。)屆滿日或之前直接收到附有您的親筆簽署的通知書。富衛辦事處的地址為澳門商業大馬路301-355號財神商業中心12樓。
- viii.本計劃之保障年期為1年。祇須繳付保費,此附約可於每年保單週年日續保至此附約之終結日為止。續保保費將按當時之保費率及被保人當時之年 齡而釐定。倘此附約於簽發時有特別條款或須增加保費,續保保費亦將按有關條款及相同百分率或指定數額增加。
- ix. 如要將保單退保,保單權益人需要向富衛提交填妥的退保申請表格或以富衛接受的任何其他方式通知富衛。
- x. 富衛必須遵從下列規定以便財政局自動交換某些財務帳戶資料:
 - (i) 識辨非豁除「財務帳戶」的帳戶(「非豁除財務帳戶」);

 - (iii) 斷定以實體持有的非豁除財務帳戶為「被動非財務實體」之身份及識辨控權人作為稅務居民的司法管轄區;
 - (iv) 收集有關非豁除財務帳戶的資料(「所需資料」);及
 - (v) 向財政局提供所需資料。

保單權益人必須遵從富衛所提出的要求用以符合上述規定。

Important Notes and Declarations:

- i. This product is underwritten by FWD Life Insurance Company (Macau) Limited ("FWD"). FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the product. FWD recommends that you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the product.
- ii. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Macao Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Macao Special Administrative Region. All selling and application procedures of the product must be conducted and completed in the Macao Special Administrative Region.
- iii. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Regime in the Macao Special Administrative Region.
- iv. Hospital Cash Benefit Rider is a medical protection product with hospital cash benefit. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure / leaflet and / or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.
- v. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid without interest. FWD reserves the right to accept / reject any insurance application and can decline your insurance application without giving any reason.
- vi. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- vii. If you are not satisfied with the Policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premium paid provided that you have not made any claims under the policy. A written notice signed by you should be received by the office of FWD at 12/F, Fortuna Business Centre, 301-355 Av. Comercial De Macau, Macau within the Cooling-Off Period (that is, 21 days after either the delivery of the policy or the issue of a Notice informing you or your representative that the policy is available for collection and Expiry Date of the Cooling-off Period, whichever is earlier).
- viii. The period of cover is 1 year. The Rider may be renewed upon payment of premium at each policy anniversary until the Expiry Date. The premium payable on each renewal of this Rider shall be based on the then current regular premium rate for the then age of the Insured, provided always that to the extent (if any) that this Rider was issued on special terms or at an increased premium, the new premium shall also be subject to such terms and contain the same percentage or fixed loading increase, whichever was applied.
- ix. To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.
- x. FWD must comply with the following requirements to facilitate the Financial Services Bureau automatically exchanging certain financial account information:
 - (i) to identify accounts as non-excluded "financial accounts" ("NEFAs");
 - (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
 - (iii) to determine the status of NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
 - (iv) to collect information on NEFAs ("Required Information"); and
 - (v) to furnish Required Information to the Financial Services Bureau.

The Policy Owner must comply with requests made by FWD to comply with the above listed requirements.

索償通知

被保人應在住院第一日起30日內,以書面通知富衛有關索償。若未能在限期內遞交通知書,亦須盡速辦妥。

本產品有哪些主要風險?

信貸風險

本產品是由本公司發出的保單。投保本保險產品或其任何保單利益須承受本公司的信貸風險。保單權益人將承擔本公司無法履行保單財務責任的違約風險。

外幣匯率及貨幣風險

投保外幣為保單貨幣的保險產品須承受外幣匯率及貨幣風險。請注意外幣或會受相關監管機構控制及管理(例如,外匯限制)。若保險產品的貨幣單位 與您的本國貨幣不同,任何保單貨幣對您的本國貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說,如果保單貨幣對您的本國貨幣大幅 貶值,將對您於本產品可獲得的利益構成負面影響。如果保單貨幣對您的本國貨幣大幅增值,將增加您繳付保費的負擔。

诵脹風險

請注意通脹會導致未來生活費用增加。即使本公司履行所有合約責任,實際保單權益可能不足以應付將來的保障需要。

不保事項

若被保人直接或間接由下列任何原因引致住院,將不能獲得賠償:1.受保前已存在之傷病。2.先天性不正常或有關之疾病。3.蓄意自我毀傷或自殺(無論精神是否正常)。4.酗酒、服毒或飲服過量酒精及藥物(經認可註冊醫生合法處方除外)。5.例行體格檢查或非因懷疑染病或受傷而進行檢查以斷症者。6.懷孕、分娩(包括手術分娩)、小產、流產或前後之照料;及從手術、器械或化學藥物節育而引起之任何併發狀況;或與不育有關之任何治理。7.整容手術、配眼鏡或屈光鏡、助聽器以及連帶之處方(惟因意外而需要動手術或進行裝配者例外)。8.精神或神經病混亂及體養治療(包括神經病及其所引起之生理及心理現像)。9.性病或其遺患之治療。10.於此附約生效日起計算五年內因後天免疫力缺乏症病毒所引致之任何疾病(包括愛滋病)。

保費調整

保費為非保證並將每年按照被保人於續保時之下次生日年齡而訂定。保費會因各種因素而於30日前以書面通知以大幅增加,當中包括但不限於年齡、索償經驗及保單續保率。

保費年期及欠繳保費

住院現金保障附約的保費供款年期的終結日為被保人70歲生日前之保單週年日。

欠繳此附約保費的後果與基本計劃的相同,詳情請參閱基本計劃的主要風險。

終止保單

此附約將在下列其中一個日期終止,以較早為準:1.基本保單已告終止或已轉換為減額繳清保險之日期。2.被保人70歲生日前之保單週年日。3.保單權益人以書面申請終止此附約後的第一個保費到期日。

重要字句

傷病 -

疾病或受傷。

住院 -

在醫院留醫診治連續18小時,或醫院已收取住房費用。

受傷-

在此附約有效期內純粹因意外引致的身體損傷。

醫療需要 -

經認可專業醫學標準斷定之護理和治療傷病的需要。

受保前已存在之傷病 -

被保人於此附約生效日前12個月內延醫之傷病,除非此傷病於此附約生效日後12個月內無需接受任何治療。

疾病 -

在此附約有效期內健康狀態由於受到病理偏差之影響而表現出來的生理狀況。

Notice of Claim

Written notice of a claim must be given to FWD within 30 days after the date of commencement of a covered Hospital Confinement, or as soon thereafter as reasonably possible.

What are the key product risks?

Credit risk

This product is an insurance policy issued by the Company. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of the Company. You will bear the default risk in the event that the Company is unable to satisfy its financial obligations under this insurance contract.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if the Company fulfills all of its contractual obligations.

Exclusions

This Rider shall not cover any loss caused directly or indirectly from any of the following: 1. Pre-existing Conditions. 2. Congenital anomalies and conditions arising out of same or resulting therefrom. 3. Intentional self-inflicted injury or attempted suicide, while sane or insane. 4. Disability arising out of excessive consumption of alcohol, or any use of narcotics or similar drugs or agents unless prescribed by a Physician for treatment of a disease covered by this Rider. 5. Routine physical examination, health check-ups or tests not incidental to treatment or diagnosis of a covered Disability or any treatments which are not medically necessary. 6. Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care, and any surgical, mechanical or chemical contraceptive methods of birth control or the reversal of birth control or treatment pertaining to infertility. 7. Cosmetic, plastic or elective surgery, eye glasses and refraction or hearing aids, and prescription therefor except as necessitated by Injuries. 8. Psychotic, psychological, mental or nervous disorders, and any physiological or psychosomatic manifestations thereof. 9. Venereal Diseases or their sequelae. 10. Human Immunodeficiency Virus (HIV) related Disability, including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof, which proceeds from an HIV infection occurring prior to the Effective Date of this Rider will be conclusively presumed to proceed from an HIV infection occurring prior to the Effective Date of this Rider will be conclusively presumed to proceed from an HIV infection occurring prior to the Contrary.

Premium adjustment

The premium is non-guaranteed and will be determined annually based on the age of the Insured on his or her next birthday at the time of renewal. By giving a 30 days prior written notice, the premium may increase significantly due to factors including but not limited to age, claims experience and policy persistency.

Premium term and non-payment of premium

The premium payment term of Hospital Cash Benefit Rider ends on the policy anniversary immediately preceding the Insured's 70th birthday.

The consequence of non-payment of premium of this Rider will be the same as that of the basic plan. Please refer to the key product risks of the basic plan for details.

Termination conditions

This Rider shall terminate on the earliest of the following: 1. The date the Basic Policy terminates or becomes paid-up. 2. The policy anniversary immediately preceding the 70th birthday of the Insured. 3. The first premium due date which occurs after the Company's receipt of the Policy Owner's written request for termination of this Rider.

Important Words

Disability -

A Sickness or an Injury.

Hospital Confinement -

A period of continuous stay in a Hospital of not less than 18 hours of attended duration, or if the Hospital makes a charge for Room and Board.

Injury -

Bodily damage caused directly and independently of any other causes by an accident while this Rider is in force.

Medically Necessary -

Professionally accepted to be necessary for the care or treatment of the Disability involved, based upon recongized standards of health care in the specialty involved.

Pre-existing Conditions -

Conditions for which the Insured received medical or surgical care or treatment within 12 calendar months immediately preceding the Effective Date of this Rider, unless no care or treatment in respect of such conditions has been received for the first 12 months after the Effective Date of this Rider.

Sickness -

A physical condition marked by a pathological deviation from a normal healthy state while this Rider is in force.

以上資料只供參考及旨在描述產品主要特點,有關條款細則的詳細資料及所有不保事項,請參閱保單條款。如本單張及保單條款內容於描述上有任何 歧義或不一致,應以保單條款為準。如欲在投保前參閱保險合約條款及細則,您可向富衛索取。本產品之保單條款受澳門的法律所規管。

This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product material. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of Macau.

富衛辦事處的地址: 澳門商業大馬路301-355號財神商業中心12樓

Address of FWD office: 12/F, Fortuna Business Centre, No. 301-355, Avenida Comercial De Macau, Macau

想知更多(包括理賠 相關資料及其他資料) For more information (including claims related information and other information)



PMM043AB2112



Annual Premium Table



本計劃的保費根據各因素,包括但不限於年齡及計劃級別而釐訂。保費為非保證,因此基於年齡、理賠經驗及保費續保率等因素,保費或會大幅增加。 保費付款形式倍數:半年繳保費 = 年繳保費 x 0.52,月繳保費 = 年繳保費 x 0.09。

保費表內的保費乃按標準費率收費並僅供參考,實際保費必需經富衛審批申請後方可作實。

Premium of the Plan stated below is based on various factors, including but not limited to age and plan level. The premium is non-guaranteed and may significantly increase due to factors including but not limited to age, claims experience and policy persistency.

Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.

年繳保費 Annual Premium (男性 Male)										
下次生日年齡 Age Next			標準 特等 Standard Superior			優等 Premier				
Birthday	港元 HKD	美元 USD	港元 HKD	美元 USD	港元 HKD	美元 USD	港元 HKD	美元 USD		
1-5	538.56	67.32	1,077.12	134.64	-	-	-	-		
6-10	359.04	44.88	718.08	89.76	-	-	-	-		
11	361.52	45.19	723.04	90.38	-	-	-	-		
12	363.12	45.39	726.24	90.78	-	-	-	-		
13	363.92	45.49	727.84	90.98	-	-	-	-		
14	365.60	45.70	731.20	91.40	-	-	-	-		
15	367.20	45.90	734.40	91.80	-	-	-	-		
16	369.68	46.21	739.36	92.42	-	-	-	-		
17	372.88	46.61	745.76	93.22	-	-	-	-		
18	376.16	47.02	752.32	94.04	1,128.48	141.06	1,504.64	188.08		
19	379.44	47.43	758.88	94.86	1,138.32	142.29	1,517.76	189.72		
20	383.52	47.94	767.04	95.88	1,150.56	143.82	1,534.08	191.76		
21	388.40	48.55	776.80	97.10	1,165.20	145.65	1,553.60	194.20		
22	393.28	49.16	786.56	98.32	1,179.84	147.48	1,573.12	196.64		
23	397.36	49.67	794.72	99.34	1,192.08	149.01	1,589.44	198.68		
24	402.32	50.29	804.64	100.58	1,206.96	150.87	1,609.28	201.16		
25	407.20	50.90	814.40	101.80	1,221.60	152.70	1,628.80	203.60		
26	412.08	51.51	824.16	103.02	1,236.24	154.53	1,648.32	206.04		
27	416.96	52.12	833.92	104.24	1,250.88	156.36	1,667.84	208.48		
28	421.84	52.73	843.68	105.46	1,265.52	158.19	1,687.36	210.92		
29	427.60	53.45	855.20	106.90	1,282.80	160.35	1,710.40	213.80		
30	432.48	54.06	864.96	108.12	1,297.44	162.18	1,729.92	216.24		
31	439.04	54.88	878.08	109.76	1,317.12	164.64	1,756.16	219.52		
32	446.32	55.79	892.64	111.58	1,338.96	167.37	1,785.28	223.16		
33	454.48	56.81	908.96	113.62	1,363.44	170.43	1,817.92	227.24		
34	463.52	57.94	927.04	115.88	1,390.56	173.82	1,854.08	231.76		
35	474.08	59.26	948.16	118.52	1,422.24	177.78	1,896.32	237.04		
36	486.32	60.79	972.64	121.58	1,458.96	182.37	1,945.28	243.16		
37	500.24	62.53	1,000.48	125.06	1,500.72	187.59	2,000.96	250.12		
38	516.56	64.57	1,033.12	129.14	1,549.68	193.71	2,066.24	258.28		
39	534.48	66.81	1,068.96	133.62	1,603.44	200.43	2,137.92	267.24		
40	554.88	69.36	1,109.76	138.72	1,664.64	208.08	2,219.52	277.44		

Annual Premium Table



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Premium of the Plan stated below is based on various factors, including but not limited to age and plan level. The premium is non-guaranteed and may significantly increase due to factors including but not limited to age, claims experience and policy persistency.

Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.

年繳保費 Annual Premium (男性 Male)									
下次生日年齡 Age Next	經濟 Economy		標準 Standard		特等 Superior		優等 Premier		
Birthday	港元 HKD	美元 USD	港元 HKD	美元 USD	港元 HKD	美元 USD	港元 HKD	美元 USD	
41	578.56	72.32	1,157.12	144.64	1,735.68	216.96	2,314.24	289.28	
42	604.64	75.58	1,209.28	151.16	1,813.92	226.74	2,418.56	302.32	
43	633.20	79.15	1,266.40	158.30	1,899.60	237.45	2,532.80	316.60	
44	664.24	83.03	1,328.48	166.06	1,992.72	249.09	2,656.96	332.12	
45	698.48	87.31	1,396.96	174.62	2,095.44	261.93	2,793.92	349.24	
46	735.20	91.90	1,470.40	183.80	2,205.60	275.70	2,940.80	367.60	
47	774.40	96.80	1,548.80	193.60	2,323.20	290.40	3,097.60	387.20	
48	816.00	102.00	1,632.00	204.00	2,448.00	306.00	3,264.00	408.00	
49	860.08	107.51	1,720.16	215.02	2,580.24	322.53	3,440.32	430.04	
50	905.76	113.22	1,811.52	226.44	2,717.28	339.66	3,623.04	452.88	
51	953.92	119.24	1,907.84	238.48	2,861.76	357.72	3,815.68	476.96	
52	1,002.88	125.36	2,005.76	250.72	3,008.64	376.08	4,011.52	501.44	
53	1,053.44	131.68	2,106.88	263.36	3,160.32	395.04	4,213.76	526.72	
54	1,104.88	138.11	2,209.76	276.22	3,314.64	414.33	4,419.52	552.44	
55	1,157.12	144.64	2,314.24	289.28	3,471.36	433.92	4,628.48	578.56	
56	1,210.16	151.27	2,420.32	302.54	3,630.48	453.81	4,840.64	605.08	
57	1,263.20	157.90	2,526.40	315.80	3,789.60	473.70	5,052.80	631.60	
58	1,317.84	164.73	2,635.68	329.46	3,953.52	494.19	5,271.36	658.92	
59	1,372.48	171.56	2,744.96	343.12	4,117.44	514.68	5,489.92	686.24	
60	1,428.00	178.50	2,856.00	357.00	4,284.00	535.50	5,712.00	714.00	
61*	1,485.92	185.74	2,971.84	371.48	4,457.76	557.22	5,943.68	742.96	
62*	1,545.52	193.19	3,091.04	386.38	4,636.56	579.57	6,182.08	772.76	
63*	1,609.12	201.14	3,218.24	402.28	4,827.36	603.42	6,436.48	804.56	
64*	1,676.88	209.61	3,353.76	419.22	5,030.64	628.83	6,707.52	838.44	
65*	1,751.12	218.89	3,502.24	437.78	5,253.36	656.67	7,004.48	875.56	
66*	1,833.52	229.19	3,667.04	458.38	5,500.56	687.57	7,334.08	916.76	
67*	1,927.36	240.92	3,854.72	481.84	5,782.08	722.76	7,709.44	963.68	
68*	2,035.92	254.49	4,071.84	508.98	6,107.76	763.47	8,143.68	1,017.96	
69*	2,162.40	270.30	4,324.80	540.60	6,487.20	810.90	8,649.60	1,081.20	

^{*}保費只適用於續保。Premiums are for renewal only.

Annual Premium Table



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Premium payment modal factor: Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09.

年繳保費 Annual Premium (女性 Female)									
下次生日年齡 Age Next	經 Ecor	濟 nomy	標準 Standard		特等 Superior		優等 Premier		
Birthday	港元 HKD	美元 USD	港元 HKD	美元 USD	港元 HKD	美元 USD	港元 HKD	美元 USD	
1-5	595.68	74.46	1,191.36	148.92	-	-	-	-	
6-10	399.84	49.98	799.68	99.96	-	-	-	-	
11	402.32	50.29	804.64	100.58	-	-	-	-	
12	403.92	50.49	807.84	100.98	-	-	-	-	
13	404.72	50.59	809.44	101.18	-	-	-	-	
14	407.20	50.90	814.40	101.80	-	-	-	-	
15	409.60	51.20	819.20	102.40	-	-	-	-	
16	412.88	51.61	825.76	103.22	-	-	-	-	
17	416.96	52.12	833.92	104.24	-	-	-	-	
18	421.84	52.73	843.68	105.46	1,265.52	158.19	1,687.36	210.92	
19	427.60	53.45	855.20	106.90	1,282.80	160.35	1,710.40	213.80	
20	432.48	54.06	864.96	108.12	1,297.44	162.18	1,729.92	216.24	
21	439.04	54.88	878.08	109.76	1,317.12	164.64	1,756.16	219.52	
22	444.72	55.59	889.44	111.18	1,334.16	166.77	1,778.88	222.36	
23	450.40	56.30	900.80	112.60	1,351.20	168.90	1,801.60	225.20	
24	456.16	57.02	912.32	114.04	1,368.48	171.06	1,824.64	228.08	
25	461.84	57.73	923.68	115.46	1,385.52	173.19	1,847.36	230.92	
26	467.60	58.45	935.20	116.90	1,402.80	175.35	1,870.40	233.80	
27	473.28	59.16	946.56	118.32	1,419.84	177.48	1,893.12	236.64	
28	478.16	59.77	956.32	119.54	1,434.48	179.31	1,912.64	239.08	
29	483.92	60.49	967.84	120.98	1,451.76	181.47	1,935.68	241.96	
30	489.60	61.20	979.20	122.40	1,468.80	183.60	1,958.40	244.80	
31	496.16	62.02	992.32	124.04	1,488.48	186.06	1,984.64	248.08	
32	503.44	62.93	1,006.88	125.86	1,510.32	188.79	2,013.76	251.72	
33	511.60	63.95	1,023.20	127.90	1,534.80	191.85	2,046.40	255.80	
34	521.44	65.18	1,042.88	130.36	1,564.32	195.54	2,085.76	260.72	
35	532.00	66.50	1,064.00	133.00	1,596.00	199.50	2,128.00	266.00	
36	545.12	68.14	1,090.24	136.28	1,635.36	204.42	2,180.48	272.56	
37	559.76	69.97	1,119.52	139.94	1,679.28	209.91	2,239.04	279.88	
38	577.76	72.22	1,155.52	144.44	1,733.28	216.66	2,311.04	288.88	
39	597.28	74.66	1,194.56	149.32	1,791.84	223.98	2,389.12	298.64	
40	620.16	77.52	1,240.32	155.04	1,860.48	232.56	2,480.64	310.08	

Annual Premium Table



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年繳保費 Annual Premium (女性 Female)									
下次生日年齡 Age Next	經 Econ	濟 nomy		標準 特等 Standard Superior		優等 Premier			
Birthday	港元 HKD	美元 USD	港元 HKD	美元 USD	港元 HKD	美元 USD	港元 HKD	美元 USD	
41	646.24	80.78	1,292.48	161.56	1,938.72	242.34	2,584.96	323.12	
42	675.68	84.46	1,351.36	168.92	2,027.04	253.38	2,702.72	337.84	
43	708.32	88.54	1,416.64	177.08	2,124.96	265.62	2,833.28	354.16	
44	743.36	92.92	1,486.72	185.84	2,230.08	278.76	2,973.44	371.68	
45	782.56	97.82	1,565.12	195.64	2,347.68	293.46	3,130.24	391.28	
46	824.16	103.02	1,648.32	206.04	2,472.48	309.06	3,296.64	412.08	
47	869.04	108.63	1,738.08	217.26	2,607.12	325.89	3,476.16	434.52	
48	917.20	114.65	1,834.40	229.30	2,751.60	343.95	3,668.80	458.60	
49	967.76	120.97	1,935.52	241.94	2,903.28	362.91	3,871.04	483.88	
50	1,020.00	127.50	2,040.00	255.00	3,060.00	382.50	4,080.00	510.00	
51	1,075.52	134.44	2,151.04	268.88	3,226.56	403.32	4,302.08	537.76	
52	1,131.76	141.47	2,263.52	282.94	3,395.28	424.41	4,527.04	565.88	
53	1,189.76	148.72	2,379.52	297.44	3,569.28	446.16	4,759.04	594.88	
54	1,248.48	156.06	2,496.96	312.12	3,745.44	468.18	4,993.92	624.24	
55	1,308.88	163.61	2,617.76	327.22	3,926.64	490.83	5,235.52	654.44	
56	1,369.28	171.16	2,738.56	342.32	4,107.84	513.48	5,477.12	684.64	
57	1,429.60	178.70	2,859.20	357.40	4,288.80	536.10	5,718.40	714.80	
58	1,490.80	186.35	2,981.60	372.70	4,472.40	559.05	5,963.20	745.40	
59	1,552.88	194.11	3,105.76	388.22	4,658.64	582.33	6,211.52	776.44	
60	1,615.68	201.96	3,231.36	403.92	4,847.04	605.88	6,462.72	807.84	
61*	1,680.96	210.12	3,361.92	420.24	5,042.88	630.36	6,723.84	840.48	
62*	1,747.84	218.48	3,495.68	436.96	5,243.52	655.44	6,991.36	873.92	
63*	1,818.08	227.26	3,636.16	454.52	5,454.24	681.78	7,272.32	909.04	
64*	1,893.92	236.74	3,787.84	473.48	5,681.76	710.22	7,575.68	946.96	
65*	1,978.00	247.25	3,956.00	494.50	5,934.00	741.75	7,912.00	989.00	
66*	2,071.04	258.88	4,142.08	517.76	6,213.12	776.64	8,284.16	1,035.52	
67*	2,177.92	272.24	4,355.84	544.48	6,533.76	816.72	8,711.68	1,088.96	
68*	2,301.92	287.74	4,603.84	575.48	6,905.76	863.22	9,207.68	1,150.96	
69*	2,448.00	306.00	4,896.00	612.00	7,344.00	918.00	9,792.00	1,224.00	

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