

Chubb VHIS - Flexi Plan

Personalise your own cover with this comprehensive government-certified medical reimbursement plan that protects beyond essentials

CHUBB®
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Why do you need an individual medical plan?

No matter how wealthy you are, wealth is nothing without health. However, disability (such as in the event of sickness, disease and injury) can strike anytime without warning, and unexpected medical expenses can pose a great threat to your finances.

Medical insurance is important because if disability does occur, your cover can help you focus on recovery, with medical bills being the least of your worries.

Increasingly more employers are providing group medical insurance for their employees, but many such plans offer only limited protection. Worse still, their benefits are often not portable - employees will lose the cover when they change job or retire.

An individual medical plan, however, can be your safety net which provides you financial assistance during recovery.

What is a VHIS-certified plan?

The Voluntary Health Insurance Scheme ("VHIS") is a policy initiative by the Hong Kong Government to regulate indemnity hospital insurance plans offered to individuals while insurance companies and consumers can choose to participate. A VHIS-certified plan provides an additional option to consumers of using private healthcare services through individual indemnity hospital insurance plan. Policy holders of VHIS-certified plans can also enjoy tax deduction.

Chubb VHIS – Flexi Plan

Having the right personalised cover makes all the difference if disability strikes. Chubb VHIS – Flexi Plan is a comprehensive government-certified medical plan that provides not just the protection normally associated with standard VHIS-certified plans. It has expanded the list of benefit items to include outpatient kidney dialysis, emergency outpatient treatment (accident only), medical negligence, and more.

We can enhance your protection and adapt the plan to your budgetary and other needs by inviting you to choose one of the four benefit levels - each level has well-defined benefit terms covering expenses incurred for medically necessary care and services arising from disability. You can even add on the optional top-up benefit that reimburses the expenses from confinement, surgery and more once the corresponding benefit limit under the basic plan has been reached. It is a plan that assures flexibility and peace of mind financially in times of need.

Details of the protection provided by Chubb VHIS – Flexi Plan, including the full list of benefit terms and benefit schedule, are listed out in the corresponding sections below in this product brochure. Please also refer to the terms and conditions with supplement(s) of this product for other details such as the definition of the various benefit items.

How Chubb VHIS - Flexi Plan can help



4 benefit levels plus optional top-up benefit to meet your budget and needs



Cover from prevention through to treatment and recovery



Cover for prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments



Cover for unknown pre-existing conditions and congenital conditions



Cover for psychiatric treatments



No lifetime benefit limit



Guaranteed renewal up to age 100



Worldwide emergency assistance services
(optional, with no additional premium required)

“Chubb Life”, the “Company”, “we”, “our” or “us” herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).



4 benefit levels plus optional top-up benefit to meet your budget and needs

Chubb VHIS - Flexi Plan is flexible as you can personalise your own cover. The plan offers 4 benefit levels, namely classic, ward, semi-private and private, and you can choose the one that best suits your budget and needs.

To further enhance the protection, you can add on the optional top-up benefit. The top-up benefit, covers selected benefit items to help the insured person afford the best care when it is needed most. If the medical expenses claimable under the selected benefit item exceeds the respective benefit limit, the top-up benefit kicks in to reimburse up to 80% of the expenses exceeding what is covered by the basic plan, subject to the respective benefit item limit and annual limit.



Cover from prevention through to treatment and recovery

Chubb VHIS - Flexi Plan supports the insured person's health journey every step of the way.

- **Cover for prevention**

The plan offers a check-up benefit, encouraging the insured person to keep track of his or her health.

- **Cover for pre-hospitalisation**

Expenses from outpatient visit or emergency consultation resulting in hospital confinement or day case procedure are covered.

- **Cover for hospital confinement and day case procedures**

The plan covers the care and services received arising from disability, including not just those commonly provided during hospital confinement (e.g. attending doctor's visit, specialist, intensive care, isolation room, surgeon, anaesthetist, and operating theatre) but also procedures performed on a day case basis.

- **Cover for post-hospitalisation**

This meets expenses incurred by a follow-up outpatient visit (including physiotherapy, occupational therapy, speech therapy or diagnostic test), plus post-confinement home nursing, as well as hospice and palliative care.

- **Cover for outpatient kidney dialysis and emergency outpatient treatment following an accident**

Kidney disease is a chronic ailment; sometimes leading to recurring expenses if long-term treatment is required. The plan covers the expenses incurred by a day patient requiring kidney dialysis, no matter whether it is in a clinic or a hospital. Outpatient treatments for injury resulting from accident (including accident causing injury to sound natural teeth) are also covered.

Benefit item	Hospital confinement	Day case procedures
Room and board	✓	✓
Miscellaneous charges	✓	✓
Attending doctor's visit fee	✓	
Specialist's fee	✓	
Intensive care	✓	
Surgeon's fee	✓	✓
Anaesthetist's fee	✓	✓
Operating theatre charges	✓	✓
Prescribed diagnostic imaging tests (e.g. Computed tomography ("CT" scan))	✓	✓
Prescribed non-surgical cancer treatments	✓	✓
Psychiatric treatments	✓	
Treatments for outpatient kidney dialysis		✓
Isolation room	✓	



Cover for prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments

In addition to providing essential medical coverage, Chubb VHIS - Flexi Plan covers the following prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments to help reduce your financial burden in times of need:

Prescribed diagnostic imaging tests (Policy holder is liable for 30% of the medical expenses incurred)	
<ul style="list-style-type: none"> Computed tomography ("CT" scan) Magnetic resonance imaging ("MRI" scan) Positron emission tomography ("PET" scan) 	<ul style="list-style-type: none"> PET-CT combined PET-MRI combined

Prescribed non-surgical cancer treatments	
<ul style="list-style-type: none"> Chemotherapy Radiotherapy Targeted therapy 	<ul style="list-style-type: none"> Immunotherapy Hormonal therapy



Cover for unknown pre-existing conditions and congenital conditions

Unknown pre-existing conditions and congenital conditions are usually excluded from medical insurance coverage. But Chubb VHIS - Flexi Plan provides protection for:

- Unknown pre-existing conditions that neither the policy holder nor the insured person were aware of at policy application; and
- Congenital conditions, that neither the policy holder nor the insured person were aware of at policy application, manifested or diagnosed after the insured person attained age 8

with a partial incremental cover during a 3-year waiting period and full cover according to the benefit schedule from the 4th policy year onwards:

Policy year	Reimbursement arrangement
1st	No coverage
2nd	25%
3rd	50%
4th onwards	100%



Cover for psychiatric treatments

Mental health is just as important as a person's physical condition when it comes to general well-being, so Chubb VHIS - Flexi Plan will reimburse expenses from psychiatric treatments during a hospital stay in Hong Kong.



No lifetime benefit limit

Chubb VHIS - Flexi Plan imposes no lifetime benefit limit. In other words, the insured person has access to the care and services covered by Chubb VHIS - Flexi Plan without needing to worry about the total cover over the entire policy term (i.e. up to age 100 of the insured person).



Guaranteed renewal up to age 100

Chubb VHIS - Flexi Plan offers guaranteed renewal up to age 100 of the insured person without re-underwriting, regardless of the insured person's health status and claims history.



Worldwide emergency assistance services (optional, with no additional premium required)

Chubb VHIS - Flexi Plan's World Emergency Assistance Services provides specific support for the insured person when travelling outside Hong Kong or the place of residence.

Other good reasons for buying Chubb VHIS - Flexi Plan



▪ **Pre-hospitalisation Claim Assessment**

The Chubb VHIS - Flexi Plan facilitates an easier approach to financial planning, thanks to the clearly-defined benefit items, no sharing of costs for most benefit items under the basic plan, and a specific maximum percentage of reimbursement (i.e. 80% of the medical expenses) for all benefit items under the top-up benefit. In the case of non-emergency surgical procedures, a policy holder simply needs to contact our customer service for a pre-confinement claim assessment. The process has been designed to estimate the sum claimable and explore whether any out-of-pocket expenses are likely to be incurred prior to surgery.



▪ **Tax Deduction**

A policy holder can claim tax deduction amounting to as much as HK\$8,000 per insured person against premiums paid. And purchasing the plan for family members* produces even bigger savings, with no limit placed on the number of policies that can be taken out.

*Include spouse, children, siblings, parents and grandparents

(Please note qualification for tax deduction in respect of premiums paid into a VHIS-certified plan is subject to the requirements stipulated by the Hong Kong Inland Revenue Department. For details on tax deduction, please visit the official website of VHIS and seek professional advice on tax and accounting matters.)

Benefit Schedule

For item(s) that are subject to coinsurance, it refers to a percentage of incurred expenses payable by you. Upon claims for such item(s), we will apply the coinsurance percentage to the incurred expenses to calculate the amount to be borne by you, and then reimburse the balance to you subject to the benefit limit set out in the benefit schedule.

Benefit items ⁽¹⁾	Benefit limit			
	Classic	Ward	Semi-Private	Private
1. Standard benefits ⁽⁶⁾				
(a) Room and board	HK\$ 850 / US\$ 109 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,500 / US\$ 321 per day	HK\$ 4,000 / US\$ 513 per day
	Maximum 180 days per policy year			
(b) Miscellaneous charges	HK\$ 14,000 / US\$ 1,795 per policy year	HK\$ 18,000 / US\$ 2,308 per policy year	HK\$ 26,000 / US\$ 3,333 per policy year	HK\$ 35,000 / US\$ 4,487 per policy year
(c) Attending doctor's visit fee	HK\$ 850 / US\$ 109 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,500 / US\$ 321 per day	HK\$ 4,000 / US\$ 513 per day
	Maximum 180 days per policy year			
(d) Specialist's fee ⁽²⁾	HK\$ 4,300 / US\$ 551 per policy year	HK\$ 5,500 / US\$ 705 per policy year	HK\$ 12,000 / US\$ 1,538 per policy year	HK\$ 25,000 / US\$ 3,205 per policy year
(e) Intensive care	HK\$ 3,500 / US\$ 449 per day	HK\$ 5,000 / US\$ 641 per day	HK\$ 7,500 / US\$ 962 per day	HK\$ 10,000 / US\$ 1,282 per day
	Maximum 90 days per policy year			
(f) Surgeon's fee ▪ Complex ▪ Major ▪ Intermediate ▪ Minor	Per surgery, subject to surgical category for the surgery / procedure in the schedule of surgical procedures :			
	HK\$ 50,000 / US\$ 6,410	HK\$ 60,000 / US\$ 7,692	HK\$ 75,000 / US\$ 9,615	HK\$ 100,000 / US\$ 12,821
	HK\$ 25,000 / US\$ 3,205	HK\$ 30,000 / US\$ 3,846	HK\$ 40,000 / US\$ 5,128	HK\$ 60,000 / US\$ 7,692
	HK\$ 12,500 / US\$ 1,603	HK\$ 15,000 / US\$ 1,923	HK\$ 20,000 / US\$ 2,564	HK\$ 30,000 / US\$ 3,846
	HK\$ 5,000 / US\$ 641	HK\$ 6,000 / US\$ 769	HK\$ 8,000 / US\$ 1,026	HK\$ 12,000 / US\$ 1,538
(g) Anaesthetist's fee	35% of surgeon's fee payable ⁽⁵⁾			
(h) Operating theatre charges	35% of surgeon's fee payable ⁽⁵⁾			
(i) Prescribed diagnostic imaging tests ^{(2) (3)}	HK\$ 20,000 / US\$ 2,564 per policy year	HK\$ 30,000 / US\$ 3,846 per policy year	HK\$ 45,000 / US\$ 5,769 per policy year	HK\$ 60,000 / US\$ 7,692 per policy year
	Subject to 30% coinsurance	Subject to 20% coinsurance		
(j) Prescribed non-surgical cancer treatments ⁽⁴⁾	HK\$ 80,000 / US\$ 10,256 per policy year		HK\$ 110,000 / US\$ 14,103 per policy year	HK\$ 160,000 / US\$ 20,513 per policy year

Benefit items ⁽¹⁾	Benefit limit			
	Classic	Ward	Semi-Private	Private
(k) Pre- and post-confinement / day case procedure outpatient care ⁽²⁾	HK\$ 700 / US\$ 90 per visit, up to HK\$ 3,500 / US\$ 449 per policy year	HK\$ 900 / US\$ 115 per visit, up to HK\$ 4,500 / US\$ 577 per policy year	HK\$ 1,200 / US\$ 154 per visit, up to HK\$ 6,500 / US\$ 833 per policy year	HK\$ 2,000 / US\$ 256 per visit, up to HK\$ 10,000 / US\$ 1,282 per policy year
	▪ 1 prior outpatient visit or emergency consultation per confinement / day case procedure ▪ 3 follow-up outpatient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)			
(l) Psychiatric treatments	HK\$ 30,000 / US\$ 3,846 per policy year	HK\$ 40,000 / US\$ 5,128 per policy year	HK\$ 60,000 / US\$ 7,692 per policy year	HK\$ 90,000 / US\$ 11,538 per policy year
2. Additional benefits ⁽⁶⁾				
(a) Treatments for outpatient kidney dialysis	HK\$ 10,000 / US\$ 1,282 per policy year	HK\$ 30,000 / US\$ 3,846 per policy year	HK\$ 60,000 / US\$ 7,692 per policy year	HK\$ 100,000 / US\$ 12,821 per policy year
(b) Emergency outpatient treatment benefit (accident only)	HK\$ 5,000 / US\$ 641 per policy year	HK\$ 15,000 / US\$ 1,923 per policy year	HK\$ 22,000 / US\$ 2,821 per policy year	HK\$ 30,000 / US\$ 3,846 per policy year
(c) Companion bed	HK\$ 400 / US\$ 51 per day	HK\$ 400 / US\$ 51 per day	HK\$ 600 / US\$ 77 per day	HK\$ 1,000 / US\$ 128 per day
	Maximum 180 days per policy year			
(d) Hospice and palliative care	HK\$ 15,000 / US\$ 1,923 per policy year	HK\$ 30,000 / US\$ 3,846 per policy year	HK\$ 50,000 / US\$ 6,410 per policy year	HK\$ 80,000 / US\$ 10,256 per policy year
(e) Isolation room	HK\$ 450 / US\$ 58 per day	HK\$ 600 / US\$ 77 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,000 / US\$ 256 per day
	Maximum 180 days per policy year Ward class entitlement will be the same as the benefit level ⁽⁷⁾			
(f) Post-confinement home nursing	HK\$ 500 / US\$ 64 per visit	HK\$ 800 / US\$ 103 per visit	HK\$ 1,200 / US\$ 154 per visit	HK\$ 2,000 / US\$ 256 per visit
	▪ 1 visit per day, within 90 days from discharge of hospital ▪ 30 visits per policy year			
3. Other limits				
Annual benefit limit for 1. Standard benefit items (a) - (l) and 2. Additional benefit items (a) - (f)	HK\$ 500,000 / US\$ 64,103 per policy year	HK\$ 600,000 / US\$ 76,923 per policy year	HK\$ 800,000 / US\$ 102,564 per policy year	HK\$ 1,000,000 / US\$ 128,205 per policy year
Lifetime benefit limit for 1. Standard benefit items (a) - (l) and 2. Additional benefit items (a) - (f)	Not applicable			

Benefit items ⁽¹⁾	Benefit limit			
	Classic	Ward	Semi-Private	Private
4. Other benefits				
(a) Check-up benefit ⁽⁶⁾	HK\$ 250 / US\$ 32 per policy year		HK\$ 400 / US\$ 51 per policy year	HK\$ 750 / US\$ 96 per policy year
(b) Medical negligence coverage	HK\$ 10,000 / US\$ 1,282		HK\$ 30,000 / US\$ 3,846	HK\$ 50,000 / US\$ 6,410
(c) Accidental death benefit	HK\$ 10,000 / US\$ 1,282			
(d) Death benefit	HK\$ 10,000 / US\$ 1,282			
5. Top-up benefit (optional) ⁽⁶⁾ -subject to 80 % reimbursement (which implies 20 % coinsurance)				
(a) Room and board	Ward class entitlement will be the same as the benefit level ^{(7) (8)}			
	HK\$ 850 / US\$ 109 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,500 / US\$ 321 per day	HK\$ 4,000 / US\$ 513 per day
	80% of expenses starting from the 181st day of confinement per policy year			
(b) Miscellaneous charges	80% of miscellaneous charges in excess of expenses payable under benefit item 1 (b) per policy year			
(c) Attending doctor's visit fee	HK\$ 850 / US\$ 109 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,500 / US\$ 321 per day	HK\$ 4,000 / US\$ 513 per day
	80% of expenses starting from the 181st day of confinement per policy year			
(d) Specialist's fee ⁽²⁾	80% of specialist's fee in excess of expenses payable under benefit item 1 (d) per policy year			
(e) Intensive care	HK\$ 3,500 / US\$ 449 per day	HK\$ 5,000 / US\$ 641 per day	HK\$ 7,500 / US\$ 962 per day	HK\$ 10,000 / US\$ 1,282 per day
	80% of expenses starting from the 91st day of confinement per policy year			
(f) Surgeon's fee	80% of surgeon's fee in excess of expenses payable under benefit item 1 (f) per policy year			
(g) Anaesthetist's fee	80% of anaesthetist's fee in excess of expenses payable under benefit item 1 (g) per policy year			
(h) Operating theatre charges	80% of operating theatre charges in excess of expenses payable under benefit item 1 (h) per policy year			
(i) Pre-and post-confinement / day case procedure outpatient care ⁽²⁾	HK\$ 700 / US\$ 90 per visit, up to HK\$ 3,500 / US\$ 449 per policy year	HK\$ 900 / US\$ 115 per visit, up to HK\$ 4,500 / US\$ 577 per policy year	HK\$ 1,200 / US\$ 154 per visit, up to HK\$ 6,500 / US\$ 833 per policy year	HK\$ 2,000 / US\$ 256 per visit, up to HK\$ 10,000 / US\$ 1,282 per policy year
	80% of expenses in excess of benefits payable under benefit item 1 (k) for: ▪ 1 additional prior outpatient visit or emergency consultation per confinement / day case procedure ▪ 3 additional follow-up outpatient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)			

Benefit items ⁽ⁱ⁾	Benefit limit			
	Classic	Ward	Semi-Private	Private
(j) Companion bed	HK\$ 400 / US\$ 51 per day	HK\$ 400 / US\$ 51 per day	HK\$ 600 / US\$ 77 per day	HK\$ 1,000 / US\$ 128 per day
	80% of expenses starting from the 181st day of confinement per policy year			
(k) Isolation room	HK\$ 450 / US\$ 58 per day	HK\$ 600 / US\$ 77 per day	HK\$ 1,200 / US\$ 154 per day	HK\$ 2,000 / US\$ 256 per day
	80% of expenses starting from the 181st day of confinement per policy year			
(l) Post-confinement home nursing	HK\$ 500 / US\$ 64 per visit	HK\$ 800 / US\$ 103 per visit	HK\$ 1,200 / US\$ 154 per visit	HK\$ 2,000 / US\$ 256 per visit
	Up to 15 visits per policy year 80% of expenses in excess of benefits payable under benefit item 2 (f) starting from the 31st visit within 90 days after discharge from hospital			
Annual benefit limit for benefit items (a) - (l) under 5. Top-up benefit (optional)	HK\$ 100,000 / US\$ 12,821 per policy year	HK\$ 180,000 / US\$ 23,077 per policy year	HK\$ 250,000 / US\$ 32,051 per policy year	HK\$ 500,000 / US\$ 64,103 per policy year
Lifetime benefit limit for benefit items (a) - (l) under 5. Top-up benefit (optional)	Not applicable			

Notes:

- (1) Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above unless otherwise specified.
- (2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.
- (3) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- (4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- (5) The percentage here applies to the surgeon's fee actually payable or the benefit limit for the surgeon's fee according to the surgical categorisation, whichever is the lower.
- (6) Subject to the choice of health care service providers restriction for Mainland China.
- (7) For ward class entitlement,
 - "Classic" or "ward" means hospital accommodation of a room with more than 2 patient beds.
 - "Semi-private" means hospital accommodation of single or double occupancy room with shared bathroom.
 - "Private" means hospital accommodation of single occupancy room with private bathroom.
- (8) Room adjustment factor, as shown below, will be applied to the top-up benefit payable if the insured person chooses to stay in a ward of which the ward class is higher than the one the insured person is entitled to:

Ward class entitlement	Ward class during confinement	Room adjustment factor
Classic / Ward	Semi-private	50%
	Private or above	25%
Semi-private	Private	50%
	Above private	25%
Private	Above private	50%



Case: Enhanced protection for extra peace of mind

Freda, is a 35-year-old sales manager who has group medical cover from her employer. She realises an individual medical plan is crucially important, so she signs up to the Chubb VHIS - Flexi Plan (ward with top-up benefit) which fits her own budget and needs while offering ample flexibility.

What happens to Freda

Freda suffers a few months of acute chest pain, along with shortness of breath and profuse sweating, even at rest.

She pays an outpatient visit and an electrocardiogram suspects she has unstable angina. At doctor's advice, she is hospitalised and has cardiac catheterisation and angiogram. The results confirm each of her 3 coronary arteries has over 70% blockage. A percutaneous coronary intervention follows, which involves drug-eluting stents placed in the arteries to improve blood flow.

Freda stays in the hospital for 3 days, and makes 3 follow-up outpatient visits within the first 90 days after being discharged.

Freda's medical bill (HK\$)

Please refer to the chart below for the calculation of total medical expenses incurred and the claimable amount by each benefit item under the policy:

	Care and services received	Total expenses incurred [1]	Expenses covered by Freda's group plan [2]	Expenses covered by Chubb Life			Expenses paid by Freda [1] - [2] - [3]
				Under standard benefit (a)	Under top-up benefit (b)	Total (a) + (b) [3]	
Pre-confinement	Outpatient consultation	\$ 1,000	\$ 350	\$ 650		\$ 650	
	Electrocardiogram	\$ 500	\$ 500				
Confinement and surgery	Room and board	\$ 1,000 x 3 = \$ 3,000	\$ 1,000 x 3 = \$ 3,000				
	Miscellaneous expenses	\$ 62,000	\$ 26,000	\$ 18,000	\$ 14,400	\$ 32,400	\$ 3,600
	Attending doctor's visit fee	\$ 8,100	\$ 1,500 x 3 = \$ 4,500	\$ 1,200 x 3 = \$ 3,600		\$ 3,600	
	Surgeon's fee - Cardiac catheterisation (intermediate)	\$ 6,700	\$ 6,700				
	Surgeon's fee - Percutaneous transluminal coronary angioplasty and related procedures (major)	\$ 55,000	\$ 25,000	\$ 30,000		\$ 30,000	
	Operating theatre charges	\$ 21,000	\$ 12,000	\$ 9,000		\$ 9,000	
Post-confinement	Follow-up outpatient visits	\$ 1,500 x 3 = \$ 4,500	\$ 350 x 3 = \$ 1,050	\$ 900 x 3 = \$ 2,700	\$ 200 x 3 = \$ 600	\$ 3,300	\$ 150
		\$ 161,800	\$ 79,100	\$ 78,950 (approx. 48.8% of total expenses)			\$ 3,750 (approx. 2.3% of total expenses)

Tax deduction

For each tax assessment year, Freda can claim tax deduction for up to HK\$ 8,000 premium paid to her Chubb VHIS - Flexi Plan policy.

More about Chubb VHIS - Flexi Plan

Basic Information																															
Product Type	Basic plan																														
Currency	HK Dollar (HK\$) / US Dollar (US\$)																														
Renewability	<p>Chubb VHIS - Flexi Plan offers guaranteed renewal up to age 100 of the insured person without re-underwriting, regardless of the insured person’s health status and claims history, provided that:</p> <p>i. the Company continues to have the requisite authorisation under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to write or continue to write Chubb VHIS - Flexi Plan;</p> <p>ii. the Company continues to maintain its registration with the Hong Kong Government as a VHIS provider; and</p> <p>iii. you continue to pay the premium.</p> <p>We reserve the right to revise the premium rates, benefit schedule and terms and conditions at the time of such renewal by giving you a notice not less than 30 days prior to the renewal date. The benefit schedule and terms and conditions shall be renewed no less favourable than the minimum requirements which are from time to time published and subject to regular review by the Hong Kong Government (https://www.vhis.gov.hk/doc/en/information_centre/e_standard_plan_template.pdf).</p>																														
VHIS Certification No.	<div>HK\$ Policy</div> <table><tr><th>Benefit Level</th><th>Basic Plan</th><th>With Top-up Benefit</th></tr><tr><td>Classic</td><td>F00027-01-000-01</td><td>F00027-01-001-01</td></tr><tr><td>Ward</td><td>F00027-02-000-01</td><td>F00027-02-001-01</td></tr><tr><td>Semi-private</td><td>F00027-03-000-01</td><td>F00027-03-001-01</td></tr><tr><td>Private</td><td>F00027-04-000-01</td><td>F00027-04-001-01</td></tr></table> <div>US\$ Policy</div> <table><tr><th>Benefit Level</th><th>Basic Plan</th><th>With Top-up Benefit</th></tr><tr><td>Classic</td><td>F00027-05-000-01</td><td>F00027-05-001-01</td></tr><tr><td>Ward</td><td>F00027-06-000-01</td><td>F00027-06-001-01</td></tr><tr><td>Semi-private</td><td>F00027-07-000-01</td><td>F00027-07-001-01</td></tr><tr><td>Private</td><td>F00027-08-000-01</td><td>F00027-08-001-01</td></tr></table>	Benefit Level	Basic Plan	With Top-up Benefit	Classic	F00027-01-000-01	F00027-01-001-01	Ward	F00027-02-000-01	F00027-02-001-01	Semi-private	F00027-03-000-01	F00027-03-001-01	Private	F00027-04-000-01	F00027-04-001-01	Benefit Level	Basic Plan	With Top-up Benefit	Classic	F00027-05-000-01	F00027-05-001-01	Ward	F00027-06-000-01	F00027-06-001-01	Semi-private	F00027-07-000-01	F00027-07-001-01	Private	F00027-08-000-01	F00027-08-001-01
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Private	F00027-08-000-01	F00027-08-001-01																													
Policy Term and Premium Payment Term	Up to age 100 of the insured person																														
Issue Age of the Insured Person	Age 0 (15 days) - 80																														
Premium Payment Mode	Monthly / quarterly / semi-annual / annual																														

Basic Information	
Premium Structure	<p>Premium will be adjusted every year based on the premium rate (which generally will increase as the age of the insured person increases) applicable to the insured person at that time.</p> <p>Note: Premium rates are not guaranteed. You should refer to the benefit illustration for the premium calculated based on the current scale of premium rates. Please also refer to the “Key Product Risks - Premium Adjustment” under the “Important Information” section in this product brochure for premium rate adjustment factors. The Company reserves the right to review and adjust the premium rates from time to time upon prior written notice to the policy holders.</p>
Geographical Coverage	<p>Worldwide (except for psychiatric treatment which is applicable to hospitals in Hong Kong only)</p>

Remarks:

1. We will deduct any unpaid premiums before making any benefit payment under Chubb VHIS - Flexi Plan.
2. In this product brochure, “age” refers to the attained age of the insured person, except for premium of Chubb VHIS - Flexi Plan where “age” refers to age at the nearest birthday.
3. Worldwide emergency assistance services are optional and arranged through a third-party provider. Both the provider and Chubb Life reserve the right to terminate or vary the services in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party provider.
4. For the case in this product brochure,
 - (a) It is fictional and is for illustrative purposes and reference only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of the case herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, this case should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant policy. It is important to note that each actual case is unique.
 - (b) Figures listed take reference to market information on medical expenses as of 10 May 2019.
 - (c) The case involves some assumptions, including the following:
 - The requirements of a claim to be successful are fulfilled, including the definition of the respective covered benefit items;
 - Expenses incurred are first reimbursed by Freda’s group medical plan, followed by her Chubb VHIS - Flexi Plan policy; and
 - The annual benefit limit of Freda’s Chubb VHIS - Flexi Plan policy has not been reached even after the benefits to her claim have become payable.

Important Information

This product brochure is for general reference only and is not part of the policy. It provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include but not limited to (i) terms and conditions with supplement(s), benefit schedule and premium schedule (which are all available on our company website); and (ii) benefit illustrations (if any), policy documents and other relevant marketing materials (which are all available upon request). You might also consider seeking independent professional advice if needed.

Chubb VHIS - Flexi Plan is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities and preparation for health care needs.

Key Product Risks

The following information helps you better understand the key product risks associated with this product that you may need to pay attention before application.

- **Premium Payment Term**
You should only apply for this product if you intend to pay the premium for the whole of the premium payment term. Should you cease paying premiums early, your policy may be terminated. You will lose your insurance coverage and even the premiums paid as a result.

- **Premium Adjustment**
The Company reserves the right to review and adjust the premium rates of this product based on our expectation and experience of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The Company will give prior written notice of any adjustment in premium rates.
- **Credit Risk**
This product is issued and underwritten by the Company. Your policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the policy, you may lose your insurance coverage and the premiums paid.
- **Inflation Risk**
Please note that the medical costs in the future are likely to be higher than they are today due to inflation. Hence, the benefit amounts and the premium rates of this product may be adjusted in the future to reflect the inflation.

Termination

Chubb VHIS - Flexi Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Non-payment of premiums after the grace period;
- The date immediately following the death of the insured person;

- The Company has ceased to have the requisite authorisation under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to write or continue to write Chubb VHIS - Flexi Plan; or
- With your 30 days' prior written notice to cancel your policy.

You may cancel the policy by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

Key Exclusions

- Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary.
- Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a registered medical practitioner for medically necessary investigation or treatment of a disability which cannot be effectively performed in a setting for providing medical services to a day patient.
- Expenses arising from human immunodeficiency virus ("HIV") and its related disability, which is contracted or occurs before the policy

effective date. Irrespective of whether it is known or unknown to the policy holder or the insured person at the time of submission of policy application, including any updates of and changes to such requisite information such disability shall be generally excluded from any coverage of the terms and benefits of the policy if it exists before the policy effective date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first 5 years after the policy effective date shall be presumed to be contracted or occur before the policy effective date, while manifestation after such 5 years shall be presumed to be contracted or occur after the policy effective date.

However, the exclusion shall not apply where HIV and its related disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the terms and benefits of the policy shall apply.

- Expenses incurred for medical services as a result of disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability).
- Any charges in respect of services for -

(a) beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the insured person receives the medical services within 90 days of the accident; or

(b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.

- Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups (unless payable under the benefit item called "check-up benefit"), routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured person and / or his family members, hair mineral analysis, immunisation or health supplements. For the avoidance of doubt, this exclusion does not apply to -

(a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;

(b) removal of pre-malignant conditions; and

(c) treatment for prevention of recurrence or complication of a previous disability.

- Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident (or unless payable under the benefit “emergency outpatient treatment benefit (accident only)”). Follow-up dental treatment or oral surgery after discharge from hospital shall not be covered.
- Expenses incurred for medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
- Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during confinement or on the day of the day case procedure.
- Expenses incurred for traditional Chinese medicine treatment, including but not limited to

herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.

- Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
- Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8.
- Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
- Expenses incurred for treatment for disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

Medically Necessary and Reasonable and Customary

The Company will only reimburse expenses which are medically necessary and reasonable and customary.

“Medically necessary” shall mean the need to have medical service for the purpose of investigating or treating the relevant disability in accordance

with the generally accepted standards of medical practice and such medical service must –

- require the expertise of, or be referred by, a registered medical practitioner;
- be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner;
- be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.

“Reasonable and customary” shall mean, in relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred. In determining

whether a charge is reasonable and customary, the Company shall make reference to the followings (if applicable) -

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the Hong Kong Government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Claims

All claims incurred shall be submitted to the Company within 90 days after the date on which the insured person is discharged from the hospital, or the date on which the relevant medical service is performed and completed if there is no confinement. For this purpose, the following should be submitted to the Company:

- a) all original receipts and/or original itemised bills together with the diagnosis, type of treatment, procedure, test or service; and
- b) all relevant information, certificates, reports, evidence, referral letter and other data or materials as reasonably required by the us for processing of such claim.

The policy holder shall notify us if claims cannot be submitted within the above timeframe, otherwise we shall have the right to reject claims submitted after the above timeframe. The policy holder shall at his/her own expenses provide all certificates, information and

evidence that are reasonably required by the Company and which can be reasonably provided by the policy holder. The Company shall bear all expenses incurred in obtaining further certificates, information and evidence for the purposes of verification of the claim after the policy holder has submitted all required information pursuant to (a) and (b) above.

You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the claim form, or you can download it from our Company website at life.chubb.com/hk.

Disclosure

If the policy holder or the insured person fails to make the relevant disclosures in relation to the application of Chubb VHIS - Flexi Plan and such failure has materially affected the underwriting decision of the Company, the Company shall have the right to adjust the premiums of the policy or void the policy and demand a refund of the benefits previously paid. In the event that the Company void the policy as a result of fraud, the Company shall have the right not to refund the premium received.

Cooling-off Period

If you are not satisfied with your policy, you have the right to cancel it by submitting a signed notice and return the policy document (if any) to Chubb Life Insurance Company Ltd. at 33/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the policy or a notice

informing you or your nominated representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day.

Collection of Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at life.chubb.com/hk or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

安達自願醫保（靈活）計劃 — 標準保費表

Chubb VHIS - Flexi Plan Standard Premium Schedule



男性 Male

年齡 Age*	基本 Classic		普通 Ward		半私家 Semi-Private		私家 Private		年齡 Age*	基本 Classic		普通 Ward		半私家 Semi-Private		私家 Private	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$		US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
0	501	3,908	591	4,614	706	5,510	1,236	9,638	57	1,165	9,088	1,392	10,861	1,756	13,700	3,244	25,305
1 - 5	463	3,611	533	4,161	654	5,101	1,139	8,884	58	1,217	9,491	1,455	11,347	1,819	14,192	3,392	26,460
6 - 15	334	2,608	374	2,916	489	3,815	895	6,984	59	1,257	9,803	1,503	11,724	1,904	14,855	3,509	27,369
16	316	2,467	369	2,876	489	3,815	889	6,935	60	1,299	10,136	1,554	12,125	1,993	15,543	3,627	28,295
17	324	2,527	378	2,949	490	3,823	882	6,878	61	1,345	10,489	1,609	12,550	2,085	16,264	3,752	29,269
18	330	2,578	386	3,010	490	3,823	875	6,829	62	1,387	10,821	1,660	12,951	2,184	17,033	3,881	30,269
19	334	2,608	390	3,046	495	3,864	895	6,984	63	1,435	11,194	1,718	13,401	2,285	17,820	4,013	31,300
20	339	2,648	397	3,095	503	3,921	915	7,140	64	1,491	11,628	1,785	13,924	2,390	18,639	4,218	32,898
21	343	2,678	401	3,131	509	3,970	936	7,304	65	1,546	12,061	1,852	14,446	2,500	19,499	4,431	34,560
22	348	2,719	408	3,180	516	4,028	957	7,468	66	1,604	12,514	1,922	14,993	2,615	20,400	4,656	36,321
23	352	2,749	412	3,216	522	4,069	979	7,640	67	1,664	12,978	1,994	15,552	2,734	21,325	4,892	38,155
24	359	2,799	420	3,277	532	4,151	1,000	7,803	68	1,727	13,472	2,070	16,148	2,861	22,316	5,141	40,097
25	365	2,850	428	3,338	540	4,216	1,022	7,975	69	1,806	14,087	2,165	16,889	3,042	23,725	5,380	41,964
26	374	2,920	439	3,423	549	4,282	1,042	8,131	70	1,890	14,742	2,267	17,679	3,233	25,215	5,633	43,938
27	380	2,961	445	3,471	559	4,364	1,065	8,311	71	1,974	15,397	2,368	18,469	3,437	26,812	5,895	45,985
28	385	3,001	451	3,520	570	4,445	1,089	8,491	72	2,066	16,112	2,478	19,332	3,654	28,499	6,172	48,139
29	395	3,082	464	3,617	585	4,560	1,111	8,663	73	2,160	16,848	2,592	20,220	3,885	30,301	6,461	50,400
30	403	3,142	473	3,690	599	4,675	1,135	8,852	74	2,240	17,473	2,689	20,973	4,070	31,743	6,724	52,447
31	412	3,213	484	3,775	616	4,806	1,159	9,040	75	2,324	18,128	2,790	21,763	4,266	33,274	6,996	54,568
32	420	3,273	493	3,848	632	4,929	1,185	9,245	76	2,413	18,823	2,898	22,602	4,470	34,863	7,280	56,788
33	429	3,344	504	3,933	651	5,076	1,210	9,441	77	2,501	19,508	3,004	23,428	4,684	36,534	7,574	59,081
34	442	3,444	520	4,055	677	5,281	1,249	9,744	78	2,594	20,234	3,116	24,303	4,908	38,287	7,882	61,481
35	452	3,525	532	4,152	704	5,494	1,291	10,072	79	2,682	20,919	3,222	25,130	5,112	39,875	8,166	63,692
36	462	3,606	545	4,249	732	5,707	1,332	10,391	80	2,767	21,584	3,325	25,932	5,318	41,481	8,449	65,903
37	476	3,716	562	4,383	762	5,944	1,376	10,735	81^	2,855	22,270	3,430	26,758	5,523	43,078	8,734	68,123
38	489	3,817	577	4,504	791	6,174	1,421	11,088	82^	2,942	22,945	3,535	27,573	5,726	44,667	9,018	70,342
39	510	3,978	602	4,699	817	6,370	1,487	11,595	83^	3,027	23,610	3,638	28,375	5,932	46,272	9,301	72,545
40	533	4,160	630	4,918	842	6,567	1,556	12,136	84^	3,110	24,255	3,737	29,153	6,124	47,771	9,569	74,642
41	557	4,341	658	5,136	869	6,780	1,630	12,717	85^	3,195	24,920	3,840	29,955	6,322	49,310	9,846	76,796
42	581	4,533	688	5,367	896	6,993	1,707	13,315	86^	3,281	25,595	3,945	30,769	6,525	50,899	10,128	78,999
43	609	4,754	722	5,635	924	7,205	1,786	13,929	87^	3,371	26,291	4,052	31,608	6,738	52,554	10,421	81,284
44	639	4,986	758	5,914	972	7,582	1,859	14,503	88^	3,464	27,016	4,164	32,483	6,955	54,249	10,721	83,626
45	670	5,228	796	6,206	1,022	7,975	1,937	15,109	89^	3,544	27,641	4,261	33,236	7,148	55,756	10,991	85,731
46	704	5,490	836	6,522	1,076	8,393	2,018	15,739	90^	3,630	28,316	4,365	34,051	7,347	57,304	11,268	87,893
47	736	5,742	875	6,826	1,132	8,827	2,102	16,395	91^	3,714	28,971	4,467	34,841	7,552	58,909	11,551	90,096
48	774	6,034	920	7,178	1,190	9,286	2,191	17,091	92^	3,806	29,687	4,577	35,704	7,762	60,547	11,843	92,373
49	810	6,317	964	7,519	1,250	9,753	2,286	17,828	93^	3,896	30,392	4,686	36,554	7,979	62,234	12,142	94,707
50	851	6,639	1,014	7,908	1,312	10,236	2,386	18,614	94^	3,979	31,037	4,786	37,332	8,174	63,757	12,413	96,820
51	892	6,962	1,064	8,296	1,380	10,768	2,489	19,417	95^	4,064	31,703	4,889	38,134	8,372	65,305	12,690	98,983
52	938	7,314	1,118	8,722	1,451	11,317	2,598	20,269	96^	4,151	32,378	4,993	38,949	8,577	66,902	12,975	101,202
53	984	7,677	1,174	9,159	1,524	11,890	2,713	21,161	97^	4,240	33,073	5,101	39,787	8,787	68,540	13,264	103,463
54	1,026	8,000	1,224	9,548	1,579	12,316	2,837	22,128	98^	4,331	33,779	5,210	40,638	9,001	70,211	13,523	105,477
55	1,072	8,362	1,280	9,986	1,637	12,766	2,966	23,135	99^	4,420	34,474	5,317	41,477	9,217	71,890	13,786	107,531
56	1,117	8,715	1,335	10,411	1,694	13,217	3,102	24,200	100^	4,509	35,169	5,425	42,315	9,432	73,569	14,049	109,586

* 最接近生日之年齡 Age nearest birthday

生效日期：2019 年 5 月

備註：1. 保費率並非保證及會每年隨著受保人年齡增長而調整。本公司保留權利不時檢討標準保費率並在事先以書面通知保單持有人的情況下作出調整。
2. 此標準保費表並未包括保險業監管局徵收的保費徵費。
3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳 = 1.0000；半年繳 = 0.5125；季繳 = 0.2594；月繳 = 0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。

^ 只供續保 For renewal only

Effective Date: May 2019

Note: 1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time upon prior written notice to Policy Holders. 2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

安達自願醫保（靈活）計劃（附加額外保障） — 標準保費表

Chubb VHIS - Flexi Plan (Top-up Benefit) Standard Premium Schedule

CHUBB
安達人壽

男性 Male

年齡 Age*	基本及 附加額外保障 Classic with Top-up Benefit		普通及 附加額外保障 Ward with Top-up Benefit		半私家及 附加額外保障 Semi-Private with Top-up Benefit		私家及 附加額外保障 Private with Top-up Benefit		年齡 Age*	基本及 附加額外保障 Classic with Top-up Benefit		普通及 附加額外保障 Ward with Top-up Benefit		半私家及 附加額外保障 Semi-Private with Top-up Benefit		私家及 附加額外保障 Private with Top-up Benefit	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$		US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
0	580	4,526	679	5,293	1,059	8,262	1,863	14,536	57	1,477	11,521	1,746	13,616	2,869	22,382	4,772	37,222
1-5	533	4,155	617	4,815	801	6,247	1,404	10,948	58	1,542	12,029	1,823	14,220	3,013	23,504	5,055	39,433
6-15	389	3,037	451	3,522	710	5,535	1,272	9,925	59	1,583	12,347	1,872	14,599	3,151	24,576	5,221	40,727
16	389	3,037	451	3,522	710	5,535	1,268	9,892	60	1,625	12,674	1,921	14,988	3,295	25,699	5,394	42,070
17	388	3,028	450	3,512	710	5,535	1,265	9,867	61	1,668	13,010	1,973	15,387	3,447	26,886	5,571	43,454
18	387	3,020	449	3,502	710	5,535	1,259	9,818	62	1,712	13,354	2,025	15,797	3,604	28,115	5,754	44,879
19	392	3,054	454	3,543	721	5,625	1,265	9,867	63	1,758	13,715	2,080	16,227	3,772	29,425	5,942	46,345
20	395	3,080	458	3,573	729	5,690	1,269	9,900	64	1,826	14,240	2,160	16,851	3,853	30,056	6,173	48,147
21	399	3,114	463	3,614	739	5,764	1,274	9,941	65	1,898	14,808	2,247	17,527	3,935	30,694	6,413	50,023
22	404	3,149	469	3,655	749	5,846	1,280	9,982	66	1,972	15,384	2,335	18,213	4,021	31,366	6,661	51,956
23	409	3,192	475	3,706	761	5,936	1,284	10,015	67	2,050	15,987	2,427	18,929	4,107	32,038	6,920	53,979
24	417	3,252	484	3,778	774	6,034	1,307	10,195	68	2,130	16,615	2,523	19,677	4,196	32,726	7,189	56,075
25	427	3,330	496	3,870	786	6,133	1,330	10,375	69	2,218	17,303	2,628	20,496	4,414	34,429	7,426	57,926
26	435	3,390	505	3,942	801	6,247	1,352	10,547	70	2,311	18,026	2,738	21,356	4,643	36,214	7,672	59,843
27	443	3,459	516	4,024	815	6,354	1,377	10,744	71	2,407	18,774	2,852	22,246	4,884	38,098	7,927	61,833
28	451	3,519	525	4,095	828	6,460	1,401	10,932	72	2,508	19,566	2,973	23,188	5,137	40,072	8,190	63,880
29	461	3,596	537	4,187	846	6,599	1,432	11,169	73	2,615	20,401	3,100	24,181	5,405	42,160	8,462	66,001
30	472	3,682	550	4,290	866	6,755	1,464	11,423	74	2,719	21,210	3,223	25,144	5,671	44,232	8,734	68,123
31	482	3,760	562	4,382	886	6,911	1,497	11,677	75	2,844	22,181	3,459	26,983	5,831	45,482	9,175	71,569
32	493	3,846	575	4,484	906	7,066	1,532	11,947	76	2,953	23,037	3,593	28,027	5,991	46,732	9,617	75,015
33	502	3,915	585	4,566	926	7,222	1,567	12,226	77	3,061	23,879	3,725	29,057	6,151	47,981	10,059	78,462
34	526	4,104	614	4,791	964	7,517	1,622	12,652	78	3,176	24,772	3,865	30,146	6,312	49,231	10,501	81,908
35	553	4,310	646	5,037	1,001	7,812	1,679	13,094	79	3,284	25,614	3,997	31,176	6,472	50,481	10,943	85,354
36	578	4,508	676	5,273	1,040	8,115	1,737	13,553	80	3,389	26,432	4,125	32,174	6,632	51,730	11,385	88,801
37	603	4,706	706	5,508	1,081	8,434	1,799	14,036	81^	3,497	27,275	4,257	33,204	6,888	53,727	11,769	91,797
38	633	4,939	742	5,785	1,124	8,770	1,863	14,536	82^	3,603	28,105	4,387	34,218	7,143	55,713	12,153	94,793
39	654	5,102	766	5,979	1,181	9,212	1,940	15,133	83^	3,708	28,923	4,515	35,217	7,400	57,719	12,534	97,768
40	674	5,257	790	6,163	1,241	9,679	2,022	15,772	84^	3,810	29,716	4,639	36,185	7,640	59,593	12,897	100,598
41	696	5,429	816	6,368	1,306	10,187	2,112	16,477	85^	3,915	30,534	4,767	37,184	7,887	61,517	13,270	103,506
42	717	5,593	841	6,563	1,372	10,703	2,201	17,165	86^	4,021	31,365	4,897	38,198	8,141	63,504	13,651	103,480
43	739	5,765	868	6,767	1,441	11,243	2,294	17,893	87^	4,131	32,220	5,031	39,243	8,407	65,572	14,047	109,565
44	783	6,109	920	7,177	1,520	11,857	2,393	18,663	88^	4,245	33,112	5,171	40,332	8,678	67,691	14,452	112,727
45	827	6,453	973	7,586	1,603	12,504	2,498	19,482	89^	4,344	33,880	5,291	41,271	8,920	69,574	14,816	115,569
46	878	6,849	1,033	8,057	1,691	13,192	2,606	20,326	90^	4,450	34,711	5,421	42,285	9,168	71,509	15,191	118,488
47	930	7,253	1,095	8,538	1,786	13,929	2,719	21,210	91^	4,553	35,516	5,547	43,268	9,425	73,516	15,572	121,462
48	986	7,692	1,162	9,061	1,883	14,691	2,839	22,144	92^	4,666	36,396	5,685	44,343	9,688	75,563	15,966	124,535
49	1,031	8,045	1,215	9,480	1,973	15,387	3,005	23,438	93^	4,777	37,264	5,821	45,403	9,958	77,672	16,370	127,687
50	1,081	8,432	1,274	9,941	2,064	16,100	3,184	24,839	94^	4,879	38,057	5,945	46,371	10,202	79,576	16,736	130,539
51	1,132	8,828	1,335	10,412	2,160	16,845	3,372	26,305	95^	4,984	38,875	6,073	47,370	10,450	81,511	17,110	133,458
52	1,187	9,258	1,400	10,924	2,260	17,631	3,573	27,869	96^	5,090	39,705	6,203	48,384	10,706	83,508	17,494	136,454
53	1,243	9,697	1,467	11,446	2,366	18,459	3,786	29,531	97^	5,200	40,560	6,337	49,428	10,969	85,555	17,885	139,506
54	1,298	10,127	1,533	11,958	2,483	19,368	4,011	31,284	98^	5,311	41,428	6,473	50,488	11,236	87,644	18,234	142,226
55	1,355	10,566	1,600	12,480	2,606	20,326	4,249	33,143	99^	5,421	42,138	6,607	51,532	11,505	89,742	18,590	144,999
56	1,414	11,031	1,671	13,033	2,734	21,325	4,502	35,117	100^	5,530	43,138	6,741	52,577	11,774	91,841	18,945	147,772

* 最接近生日之年齡 Age nearest birthday

生效日期：2019 年 5 月

備註：1. 保費率並非保證及會每年隨著受保人年齡增長而調整。本公司保留權利不時檢討標準保費率並在事先以書面通知保單持有人的情況下作出調整。2. 此標準保費表並未包括保險業監管局徵收的保費徵費。3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳 = 1.0000；半年繳 = 0.5125；季繳 = 0.2594；月繳 = 0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。

^ 只供續保 For renewal only

Effective Date: May 2019

Note: 1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time upon prior written notice to Policy Holders. 2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

安達自願醫保（靈活）計劃 — 標準保費表

Chubb VHIS - Flexi Plan Standard Premium Schedule



女性 Female

年齡 Age*	基本 Classic		普通 Ward		半私家 Semi-Private		私家 Private		年齡 Age*	基本 Classic		普通 Ward		半私家 Semi-Private		私家 Private	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$		US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
0	423	3,298	501	3,910	568	4,429	1,082	8,442	57	1,130	8,817	1,363	10,629	1,788	13,946	3,199	24,953
1 - 5	396	3,092	450	3,509	559	4,364	869	6,780	58	1,168	9,109	1,408	10,984	1,851	14,437	3,281	25,592
6 - 15	299	2,334	342	2,672	445	3,471	799	6,231	59	1,203	9,382	1,451	11,317	1,913	14,920	3,407	26,575
16	302	2,356	354	2,763	458	3,569	845	6,591	60	1,239	9,665	1,495	11,661	1,978	15,428	3,537	27,590
17	314	2,450	369	2,878	471	3,676	897	7,001	61	1,275	9,947	1,539	12,005	2,043	15,936	3,672	28,639
18	327	2,554	385	3,004	484	3,774	953	7,435	62	1,314	10,248	1,586	12,372	2,112	16,477	3,812	29,736
19	338	2,638	398	3,107	504	3,929	984	7,672	63	1,355	10,569	1,636	12,762	2,185	17,042	3,958	30,875
20	353	2,751	416	3,245	522	4,069	1,015	7,918	64	1,396	10,889	1,686	13,151	2,287	17,836	4,138	32,275
21	365	2,846	431	3,359	544	4,241	1,050	8,188	65	1,435	11,190	1,733	13,518	2,398	18,704	4,327	33,749
22	380	2,968	450	3,509	565	4,405	1,082	8,442	66	1,479	11,539	1,787	13,943	2,535	19,777	4,524	35,289
23	395	3,081	467	3,646	588	4,585	1,118	8,721	67	1,525	11,897	1,843	14,378	2,632	20,531	4,732	36,911
24	411	3,203	486	3,795	609	4,748	1,149	8,966	68	1,572	12,264	1,901	14,825	2,758	21,513	4,948	38,598
25	425	3,316	504	3,933	629	4,904	1,184	9,237	69	1,658	12,933	2,005	15,640	2,972	23,184	5,174	40,359
26	442	3,448	525	4,093	651	5,076	1,216	9,482	70	1,749	13,639	2,115	16,500	3,189	24,871	5,409	42,193
27	457	3,561	542	4,231	673	5,248	1,249	9,744	71	1,878	14,647	2,273	17,726	3,404	26,550	5,658	44,134
28	473	3,693	563	4,391	698	5,445	1,284	10,015	72	1,949	15,203	2,359	18,403	3,545	27,648	5,915	46,141
29	490	3,825	584	4,552	724	5,649	1,324	10,326	73	2,053	16,013	2,486	19,389	3,684	28,737	6,187	48,262
30	507	3,957	604	4,712	752	5,862	1,364	10,637	74	2,142	16,710	2,594	20,237	3,853	30,056	6,416	50,047
31	522	4,070	622	4,850	780	6,083	1,406	10,965	75	2,236	17,444	2,709	21,132	4,031	31,440	6,656	51,915
32	540	4,211	644	5,022	810	6,321	1,451	11,317	76	2,333	18,198	2,827	22,049	4,236	33,045	6,902	53,839
33	558	4,353	666	5,194	841	6,558	1,495	11,661	77	2,432	18,970	2,947	22,989	4,409	34,388	7,162	55,862
34	575	4,484	686	5,355	868	6,771	1,545	12,054	78	2,537	19,789	3,075	23,987	4,611	35,969	7,426	57,926
35	589	4,597	704	5,492	896	6,993	1,600	12,480	79	2,636	20,562	3,196	24,927	4,798	37,427	7,674	59,859
36	607	4,739	726	5,664	925	7,214	1,656	12,914	80	2,733	21,315	3,313	25,844	4,983	38,868	7,922	61,792
37	623	4,861	745	5,813	956	7,459	1,712	13,356	81^	2,828	22,059	3,429	26,750	5,168	40,309	8,171	63,733
38	644	5,021	770	6,008	988	7,705	1,772	13,823	82^	2,926	22,822	3,549	27,679	5,353	41,751	8,419	65,666
39	663	5,172	794	6,192	1,015	7,918	1,840	14,355	83^	3,022	23,576	3,666	28,596	5,537	43,192	8,667	67,607
40	684	5,332	819	6,386	1,046	8,156	1,909	14,888	84^	3,114	24,291	3,778	29,468	5,713	44,560	8,901	69,425
41	706	5,511	847	6,604	1,078	8,409	1,984	15,477	85^	3,207	25,017	3,891	30,350	5,893	45,969	9,141	71,300
42	728	5,681	873	6,811	1,110	8,655	2,060	16,067	86^	3,305	25,780	4,010	31,279	6,078	47,410	9,390	73,241
43	752	5,869	903	7,040	1,143	8,917	2,138	16,673	87^	3,403	26,542	4,129	32,208	6,269	48,901	9,645	75,232
44	773	6,029	927	7,235	1,177	9,179	2,209	17,230	88^	3,505	27,343	4,254	33,183	6,467	50,440	9,905	77,263
45	798	6,227	958	7,476	1,214	9,466	2,281	17,795	89^	3,597	28,059	4,366	34,054	6,642	51,808	10,142	79,105
46	822	6,415	988	7,705	1,251	9,761	2,358	18,393	90^	3,691	28,794	4,480	34,948	6,822	53,209	10,384	80,997
47	848	6,613	1,019	7,946	1,291	10,072	2,434	18,983	91^	3,789	29,556	4,600	35,877	7,007	54,658	10,632	82,930
48	873	6,811	1,050	8,187	1,330	10,375	2,513	19,605	92^	3,887	30,319	4,719	36,806	7,196	56,133	10,886	84,912
49	896	6,990	1,077	8,405	1,374	10,719	2,586	20,170	93^	3,991	31,129	4,845	37,792	7,393	57,664	11,145	86,935
50	918	7,159	1,104	8,611	1,416	11,047	2,659	20,744	94^	4,083	31,845	4,957	38,663	7,570	59,048	11,382	88,778
51	943	7,357	1,135	8,852	1,462	11,407	2,734	21,325	95^	4,177	32,580	5,071	39,558	7,750	60,449	11,624	90,670
52	967	7,545	1,164	9,081	1,509	11,767	2,813	21,939	96^	4,272	33,324	5,188	40,463	7,937	61,906	11,873	92,611
53	993	7,743	1,195	9,322	1,556	12,136	2,892	22,562	97^	4,372	34,106	5,310	41,415	8,126	63,381	12,126	94,585
54	1,024	7,988	1,233	9,620	1,610	12,562	2,966	23,135	98^	4,473	34,887	5,432	42,367	8,321	64,904	12,384	96,599
55	1,059	8,261	1,276	9,952	1,667	13,004	3,043	23,733	99^	4,575	35,688	5,557	43,341	8,514	66,411	12,644	98,622
56	1,094	8,534	1,319	10,285	1,727	13,471	3,120	24,339	100^	4,678	36,488	5,681	44,316	8,707	67,918	12,903	100,645

* 最接近生日之年齡 Age nearest birthday

^ 只供續保 For renewal only

生效日期：2019 年 5 月

Effective Date: May 2019

備註：1. 保費率並非保證及會每年隨著受保人年齡增長而調整。本公司保留權利不時檢討標準保費率並在事先以書面通知保單持有人的情況下作出調整。
2. 此標準保費表並未包括保險業監管局徵收的保費徵費。
3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳 = 1.0000；半年繳 = 0.5125；季繳 = 0.2594；月繳 = 0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。

Note: 1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time upon prior written notice to Policy Holders. 2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

安達自願醫保（靈活）計劃（附加額外保障） — 標準保費表

Chubb VHIS - Flexi Plan (Top-up Benefit) Standard Premium Schedule



女性 Female

年齡 Age*	基本及 附加額外保障 Classic with Top-up Benefit		普通及 附加額外保障 Ward with Top-up Benefit		半私家及 附加額外保障 Semi-Private with Top-up Benefit		私家及 附加額外保障 Private with Top-up Benefit		年齡 Age*	基本及 附加額外保障 Classic with Top-up Benefit		普通及 附加額外保障 Ward with Top-up Benefit		半私家及 附加額外保障 Semi-Private with Top-up Benefit		私家及 附加額外保障 Private with Top-up Benefit	
	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$		US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$
0	580	4,526	679	5,293	885	6,902	1,797	14,020	57	1,424	11,108	1,683	13,125	2,610	20,359	4,442	34,650
1 - 5	510	3,975	595	4,638	673	5,248	1,404	10,948	58	1,469	11,461	1,736	13,545	2,735	21,333	4,654	36,305
6 - 15	415	3,235	482	3,757	630	4,912	1,258	9,810	59	1,512	11,796	1,788	13,944	2,801	21,849	4,817	37,574
16	426	3,321	495	3,860	644	5,027	1,264	9,859	60	1,558	12,149	1,841	14,364	2,866	22,357	4,987	38,901
17	437	3,407	508	3,962	656	5,117	1,268	9,892	61	1,604	12,510	1,897	14,794	2,933	22,881	5,160	40,252
18	448	3,493	521	4,065	672	5,240	1,272	9,925	62	1,652	12,889	1,954	15,244	3,003	23,422	5,342	41,669
19	458	3,570	533	4,157	690	5,379	1,306	10,187	63	1,701	13,268	2,012	15,694	3,073	23,970	5,531	43,143
20	470	3,665	547	4,269	705	5,502	1,337	10,432	64	1,773	13,827	2,097	16,360	3,188	24,863	5,708	44,519
21	479	3,734	558	4,351	724	5,649	1,370	10,686	65	1,848	14,412	2,187	17,056	3,304	25,772	5,892	45,961
22	492	3,837	574	4,474	742	5,789	1,406	10,965	66	1,927	15,032	2,281	17,793	3,426	26,772	6,082	47,443
23	502	3,915	585	4,566	761	5,936	1,441	11,243	67	2,006	15,651	2,376	18,530	3,551	27,697	6,277	48,958
24	516	4,027	602	4,699	785	6,124	1,478	11,530	68	2,091	16,314	2,477	19,318	3,682	28,721	6,480	50,547
25	533	4,156	622	4,853	809	6,313	1,516	11,825	69	2,182	17,019	2,584	20,158	3,860	30,105	6,734	52,529
26	549	4,285	642	5,006	836	6,518	1,553	12,111	70	2,278	17,768	2,698	21,049	4,047	31,571	7,001	54,609
27	566	4,414	661	5,160	862	6,722	1,593	12,423	71	2,376	18,534	2,815	21,960	4,244	33,102	7,275	56,747
28	583	4,551	682	5,324	888	6,927	1,632	12,734	72	2,479	19,334	2,937	22,912	4,449	34,699	7,562	58,983
29	599	4,672	701	5,467	921	7,181	1,690	13,184	73	2,587	20,177	3,066	23,915	4,666	36,395	7,860	61,309
30	617	4,810	722	5,631	955	7,451	1,747	13,626	74	2,693	21,003	3,192	24,898	4,881	38,074	8,157	63,626
31	636	4,964	745	5,815	991	7,730	1,809	14,110	75	2,834	22,109	3,371	26,294	5,023	39,179	8,576	66,897
32	653	5,093	765	5,969	1,028	8,016	1,870	14,585	76	2,958	23,070	3,518	27,441	5,280	41,186	8,996	70,168
33	673	5,248	789	6,153	1,065	8,311	1,936	15,101	77	3,084	24,054	3,669	28,616	5,495	42,865	9,415	73,438
34	694	5,412	814	6,348	1,110	8,581	2,003	15,625	78	3,218	25,099	3,829	29,863	5,749	44,841	9,834	76,709
35	714	5,567	837	6,532	1,137	8,868	2,072	16,165	79	3,344	26,084	3,979	31,038	5,982	46,663	10,254	79,980
36	737	5,747	865	6,747	1,175	9,163	2,147	16,747	80	3,467	27,044	4,126	32,185	6,213	48,465	10,673	83,250
37	759	5,919	891	6,952	1,215	9,474	2,220	17,320	81^	3,589	27,993	4,271	33,317	6,444	50,266	11,009	85,871
38	782	6,100	919	7,167	1,254	9,785	2,297	17,918	82^	3,714	28,966	4,420	34,478	6,675	52,068	11,344	88,480
39	803	6,264	944	7,361	1,294	10,097	2,378	18,549	83^	3,837	29,927	4,567	35,625	6,906	53,870	11,679	91,101
40	824	6,427	969	7,556	1,335	10,416	2,462	19,204	84^	3,954	30,839	4,707	36,714	7,126	55,580	11,994	93,555
41	848	6,616	997	7,781	1,379	10,760	2,552	19,908	85^	4,072	31,764	4,848	37,818	7,351	57,341	12,319	96,087
42	872	6,806	1,026	8,006	1,422	11,096	2,640	20,596	86^	4,197	32,737	4,997	38,979	7,582	59,142	12,655	98,707
43	897	6,995	1,055	8,231	1,467	11,440	2,733	21,317	87^	4,322	33,709	5,146	40,140	7,821	61,006	12,999	101,394
44	931	7,262	1,096	8,549	1,520	11,857	2,815	21,956	88^	4,452	34,730	5,302	41,358	8,068	62,930	13,351	104,136
45	967	7,546	1,139	8,886	1,576	12,291	2,901	22,627	89^	4,570	35,643	5,442	42,447	8,287	64,640	13,670	106,624
46	1,005	7,838	1,184	9,235	1,632	12,734	2,987	23,299	90^	4,690	36,579	5,585	43,565	8,512	66,391	13,997	109,178
47	1,046	8,157	1,232	9,613	1,693	13,209	3,077	24,003	91^	4,814	37,552	5,734	44,726	8,744	68,203	14,332	111,787
48	1,086	8,475	1,281	9,992	1,756	13,700	3,171	24,732	92^	4,939	38,525	5,883	45,887	8,980	70,045	14,675	114,463
49	1,118	8,725	1,319	10,289	1,829	14,265	3,267	25,486	93^	5,071	39,557	6,041	47,119	9,226	71,960	15,025	117,194
50	1,149	8,965	1,356	10,576	1,905	14,863	3,367	26,264	94^	5,188	40,470	6,181	48,209	9,447	73,690	15,344	119,682
51	1,185	9,241	1,398	10,903	1,985	15,486	3,469	27,058	95^	5,308	41,407	6,324	49,327	9,672	75,440	15,671	122,236
52	1,219	9,508	1,438	11,221	2,069	16,141	3,576	27,893	96^	5,430	42,355	6,469	50,459	9,905	77,263	16,007	124,856
53	1,253	9,774	1,479	11,538	2,156	16,821	3,685	28,745	97^	5,558	43,352	6,622	51,649	10,142	79,105	16,349	127,521
54	1,292	10,075	1,525	11,896	2,260	17,631	3,864	30,137	98^	5,686	44,349	6,774	52,838	10,386	81,010	16,697	130,241
55	1,336	10,420	1,578	12,306	2,371	18,491	4,045	31,554	99^	5,817	45,370	6,930	54,056	10,627	82,893	17,048	132,972
56	1,379	10,755	1,629	12,705	2,486	19,392	4,240	33,070	100^	5,947	46,390	7,086	55,275	10,869	84,777	17,398	135,702

* 最接近生日之年齡 Age nearest birthday

^ 只供續保 For renewal only

生效日期：2019 年 5 月

Effective Date: May 2019

備註：1. 保費率並非保證及會每年隨著受保人年齡增長而調整。本公司保留權利不時檢討標準保費率並在事先以書面通知保單持有人的情況下作出調整。
2. 此標準保費表並未包括保險業監管局徵收的保費徵費。
3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳 = 1.0000；半年繳 = 0.5125；季繳 = 0.2594；月繳 = 0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。


Note: 1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time upon prior written notice to Policy Holders. 2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual = 1.0000; Semi-annual = 0.5125; Quarterly = 0.2594; Monthly = 0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

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