



Comparison of medical plans underwritten by Chubb Life

Comparisons of Medical Plans underwritten by Chubb Life Insurance Hong Kong Limited

Chubb Life Insurance Hong Kong Limited (“Chubb Life Hong Kong”) offers a wide range of medical plans to fit your medical needs:

I. VHIS Certified Plans

1. Chubb VHIS – Prime Plan
2. Chubb VHIS – Superb Plan
3. Chubb VHIS – Flexi Plan
4. Chubb VHIS – Standard Plan
5. VHIS Series – Flexi Plan (SMM) (ceased from new business)
6. VHIS Series – Flexi Plan (Superior) (ceased from new business)

II. Other medical plans (non-VHIS)

1. Chubb Assured Medical Series
2. HealthProtector Hospital & Surgical Plan
3. Hospital & Surgical Benefit (HS09)
4. Hospital & Surgical Benefit (HS05A) (ceased from new business)
5. Select Top-up Medical Plan

Important points to note before purchasing or changing to any medical plans

Some of the key points to consider before purchasing a new plan or changing from your current medical plan to a new one:

1. Premium, Coverage and Limits:

- **Different Premium Level:** Medical plans charge different premiums depending on the plan coverage and plan options.
- **Different Coverage:** Other medical plans may cover different treatments and procedures compared to your existing one.
- **Benefit Limits:** Plans may set limits on how much they will pay for specific services. These limits can be:
 - **Per Year:** A maximum amount covered in each policy year.
 - **Lifetime:** A total maximum payout over your entire lifetime.
 - **Per Disability:** A maximum amount covered for each disability.
 - **Age-based Lifetime:** Limits that are determined based on your age.
- **Policy Details:** Always check the plan's policy provisions for complete details on coverage, terms, and exclusions.

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

2. Cost-Sharing:

- **Out-of-pocket Costs:** This refers to the amount you pay for covered medical expenses. It typically includes:
 - **Deductible:** The initial amount you pay before the plan starts covering the expenses.
 - **Coinsurance:** A specified percentage of covered expenses you share with the insurer after the deductible is met.
- **Plan Structure:**
 - **With Deductible/Coinsurance:** Your plan likely has these features, and expenses exceeding these amounts are typically covered by the plan.
 - **Without Deductible/Coinsurance:** The plan may cover eligible expenses from the first dollar.

3. Territorial Coverage:

- **Geographic Limits:** Plans might have limitations on coverage for medical expenses incurred in specific regions. The coverage may vary depending on location.

4. Choice of Hospitals / Healthcare Services Providers:

- **List of designated hospitals / healthcare services providers:** Plans may have restriction in the choice of hospitals / healthcare services providers in mainland China. In case hospitalization occurs in the hospitals / healthcare services providers that are not acceptable due to non fulfillment of the required classification, such medical expenses may not be eligible for claims.

5. Ward Class Selection:

- **Hospital Room Type:** Plans may offer options for different hospital room classes (e.g., semi-private, private) which can impact costs and payment of benefits under the insurance policy.
- **Adjustment Factor:** Benefits payout may be adjusted in case the ward class at admission is higher than the entitled ward level under your insurance policy.

6. Policy Currency:

- **Plan Currency:** Be aware of the currency used by the medical plan, especially if you receive treatment overseas. This could impact medical expenses due to exchange rates.

7. Underwriting requirements:

- **Change of health conditions:** Health conditions may change as time goes. Please be aware that the underwriting requirements/ results of the medical plans may be different at different life stages of the proposed insured.

The above factors, which may not be a full list of considerations, are for you to make an informed decision when purchasing or changing to a new medical plan. To ensure it meets your specific needs and budget, you are always welcome to contact your insurance intermediary for more details.

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Comparisons between the benefit terms of the Chubb Life Hong Kong's medical plans

Policy Provisions	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan	Chubb Assured Medical Series	HealthProtector Hospital & Surgical Plan	Hospital & Surgical Benefit (HS09 & HS05A)	Select Top-up Medical Plan
Basic Plan / Rider	Basic Plan	Basic Plan	Basic Plan	Basic Plan	Basic Plan	Basic Plan	Rider	Basic Plan/ Rider
Policy Currency	HKD	HKD / USD	HKD	HKD	HKD	HKD	HKD / USD	HKD / USD
Issue age	15 days to 80 (attained age)		15 days to 80 (attained age)	15 days to 80 (attained age)	15 days to age 75 (Age Nearest)	15 days to age 65 (Age Nearest)		
Premium Term / Benefit Term	To age 100 of the Insured Person		To age 128 of the Insured Person	To age 128 of the Insured Person	To age 128 of the Insured Person	To age 100 of the Insured Person		
Area of Coverage	<ul style="list-style-type: none"> Worldwide (except for psychiatric treatments for Hong Kong only) 		<ul style="list-style-type: none"> Greater China¹ (i.e. HK, Macau, PRC, Taiwan) (except for psychiatric treatments for Hong Kong only) 	<ul style="list-style-type: none"> Asia² and Worldwide excluding USA³ (except for psychiatric treatments for Hong Kong only) 	<ul style="list-style-type: none"> Asia², Worldwide excluding USA³, Worldwide (depends on benefit level) 	<ul style="list-style-type: none"> Worldwide (unless otherwise specified) 		
Waiting Period	<ul style="list-style-type: none"> Accident & sickness: Nil Unknown Pre-existing Conditions: 1 year HIV/AIDS related:5 years 		<ul style="list-style-type: none"> Accident & sickness: Nil Unknown Pre-existing Conditions:30 days HIV/AIDS related:5 years 	<ul style="list-style-type: none"> Accident & sickness: Nil Unknown Pre-existing Conditions:30 days HIV/AIDS related:5 years Pregnancy complications: 12 months 	<ul style="list-style-type: none"> Accident: Nil Sickness:30 days HIV/AIDS related:5 years Illness of tonsils, adenoid, hernia or a Disease particular to the female generative organs:120 days. 	<ul style="list-style-type: none"> Accident: Nil Sickness: 30 days Illness of tonsils, adenoid, hernia, or a Disease particular to the female generative organs: 120 days. 		

¹ “Greater China” shall mean mainland China, Hong Kong, Macau and Taiwan.

² “Asia” shall mean Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.

³ “Worldwide excluding USA” means anywhere in the world excluding the United States of America and US Minor Outlying Islands.

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Policy Provisions	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan	Chubb Assured Medical Series	HealthProtector Hospital & Surgical Plan	Hospital & Surgical Benefit (HS09 & HS05A)	Select Top-up Medical Plan		
Congenital conditions	Covered (except manifested or diagnosed before Age 8 of the Insured Person)					Covered (except manifested or diagnosed before Age 12 of the Insured Person)	Covered (except manifested or diagnosed on or before Age 12 of the Insured Person)			
Unknown Pre-existing Conditions	Policy Year	Reimbursement arrangement	Period	Reimbursement arrangement	Period	Reimbursement arrangement	Not covered	Not covered	Not covered	
	1 st	No coverage	First 30 day	No coverage	First 30 day	No coverage				
	2 nd	25%			From 31 st day onwards	100%				
	3 rd	50%								
	4 th onwards	100%								
Prescribed Diagnostic Imaging Tests	Yes Subject to 20% - 30% coinsurance “CT” scan / “MRI” scan / “PET” scan / PET-CT combined / PET-MRI combined		Yes Full cover “CT” scan / “MRI” scan / “PET” scan / PET-CT combined / PET-MRI combined		Yes Full cover “CT” scan / “MRI” scan / “PET” scan		Covered	Covered	Yes 90% of the Eligible Medical Expenses	
Psychiatric treatments	Yes (cover HK only)					Yes	Not covered	HS09 covered (i) schizophrenia, or (ii) anorexia. HS05 not covered	Not covered	
Kidney dialysis	Not covered	Yes Outpatient only	Yes Outpatient only	Yes Outpatient only	Yes Inpatient & Outpatient	Not covered	Not covered	Not covered		
Suicide clause	Not cover the medical expenses	Not cover the medical expenses	Not cover the medical expenses arising from suicide	Not cover the medical expenses arising from suicide	Not cover the medical expenses arising from suicide	Not cover the medical expenses	Not cover the medical	Not cover the medical expenses		

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Policy Provisions	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan	Chubb Assured Medical Series	HealthProtector Hospital & Surgical Plan	Hospital & Surgical Benefit (HS09 & HS05A)	Select Top-up Medical Plan
	arising from suicide	arising from suicide				arising from suicide	expenses arising from suicide	arising from suicide
Incontestability clause	Nil	Nil	Nil	Nil	Nil	Yes, 2 years	Follow attaching basic plan	<u>Basic Plan:</u> Yes, 2 years <u>Rider:</u> Follow attaching basic plan
Reinstatement clause	Not available	Not available	Not available	Not available	Available, within 3 years	Available, within 3 years	Follow attaching basic plan	<u>Basic Plan:</u> Available, within 3 years <u>Rider:</u> Follow attaching basic plan
Change of country of residence clause	Yes	Yes	Yes	Yes	Yes	No	No	No
Change of occupation clause	Yes	Yes	Yes	Yes	No	No	No	No
Benefit Limit	Per Policy Year (except specified items)					Per Disability (except specified items)	Per Disability (except specified items)	Per Policy Year (except specified items)
Guaranteed Conversion Right	Not available							Available, policy inforce at least 3 years to convert to new medical plan at Insured's age 50/55/60/65

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

A. Comparison between Chubb VHIS Series and Chubb Assured Medical Series

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Ward Class			No restriction	No restriction Certain benefit items are subject to the ward class entitlement				General Ward	Standard Private room, except Hong Kong, Macau or mainland China: Semi-private room	Standard Private room	Standard Private room, except Hong Kong, Macau or mainland China: Semi-private room	Standard Private room	Standard Private room
I.	Basic Benefits												
a	Room and board	HKD750 per day, Max. 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover		Full cover		Full cover		
			Max. 180 days per Policy Year										
b	Miscellaneous charges	HKD14,000 per Policy Year	HKD14,000 / USD1,795 per Policy Year	HKD18,000 / USD2,308 per Policy Year	HKD26,000 / USD3,333 per Policy Year	HKD35,000 / USD4,487 per Policy Year	Full cover (subject to the benefit limit of benefit item (12) “medical appliance benefit” under (II) Enhanced benefits)		Full cover (subject to the benefit limit of benefit item (12) “medical appliances benefit” under (II) Enhanced benefits)		Full cover		
c	Attending doctor's visit fee/Physician's fee	HKD750 per day, Max. 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover		Full cover		Full cover		
			Max. 180 days per Policy Year										

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
d	Specialist's fee	HKD4,300 per Policy Year	HKD4,300 / USD551 per Policy Year	HKD5,500 / USD705 per Policy Year	HKD12,000 / USD1,538 per Policy Year	HKD25,000 / USD3,205 per Policy Year		Full cover	Full cover		Full cover		
e	Intensive care	HKD3,500 per day Max. 25 days per Policy Year	HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day		Full cover	Full cover		Full cover Max. 30 days per Policy Year		
f	Surgeon's fee	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery		Full cover	Full cover		Full cover (including Day Case Surgery)		
	• Complex	HKD50,000	HKD50,000 / USD6,410	HKD60,000 / USD7,692	HKD75,000 / USD9,615	HKD100,000 / USD12,821							
	• Major	HKD25,000	HKD25,000 / USD3,205	HKD30,000 / USD3,846	HKD40,000 / USD5,128	HKD60,000 / USD7,692							
	• Intermediate	HKD12,500	HKD12,500 / USD1,603	HKD15,000 / USD1,923	HKD20,000 / USD2,564	HKD30,000 / USD3,846							
	• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538							
g	Anesthetist's fee	35% of surgeon's fee payable	35% of surgeon's fee payable					Full cover	Full cover		Full cover		
h	Operating theatre charges	35% of surgeon's fee payable	35% of surgeon's fee payable					Full cover	Full cover		Full cover		
i	Prescribed diagnostic imaging tests	HKD20,000 subject to 30% coinsurance	HKD20,000 / USD2,564 subject to	HKD30,000 / USD3,846 subject to	HKD45,000 / USD5,769 subject to	HKD60,000 / USD7,692 subject to 20% coinsurance		Full cover	Full cover		<u>Advanced diagnostic imaging benefit</u> Full Cover (within 30 days before Confinement or within 90 days		

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
			30% coinsurance	20% coinsurance	20% coinsurance					immediately following discharge from Hospital)		
j	Prescribed non-surgical cancer treatments	HKD80,000 per Policy Year Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy	HKD80,000 / USD10,256 per Policy Year	HKD80,000 / USD10,256 per Policy Year	HKD110,000 / USD14,103 per Policy Year	HKD160,000 / USD20,513 per Policy Year	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	<u>Cancer Treatment Benefit</u> Full Cover (inpatient and/or outpatient treatments) Chemotherapy, targeted therapy, radiotherapy, gamma knife, cyber-knife, immunotherapy, proton therapy, hormonal therapy			
k	Pre- and Post-Confinement / Day case procedure outpatient care	HKD580 per visit, Max. HKD3,000 per Policy Year <ul style="list-style-type: none">1 prior outpatient visit or emergency consultation per confinement / day care procedure.3 follow-up out-patient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)	HKD700 / USD90 per visit, Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day)Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day)Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day) <u>Post-Confinement / after Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 60 days after discharge from Hospital/completion of Day Case			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
								Post-Confinement / after Day Case Procedure: <ul style="list-style-type: none"> Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) 	Post-Confinement / after Day Case Procedure: <ul style="list-style-type: none"> Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) 		Procedure, maximum 1 outpatient visit per day) Aggregate Pre- & Post- visits (up to 30 visits per Policy Year)		
I	Psychiatric treatments		HKD30,000 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD40,000 / USD5,128 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year	HKD40,000 per Policy Year	HKD50,000 per Policy Year		HKD50,000 <ul style="list-style-type: none"> Max 45 days per Policy Year (not limited to Hong Kong) 		
			Psychiatric treatment which is applicable to hospitals in Hong Kong only										
II.	Enhanced Benefits												
1	Treatments for outpatient kidney dialysis			HKD10,000 / USD1,282 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year	Full cover	Full cover		<u>Kidney Dialysis Benefit</u> Full Cover (inpatient and/or outpatient treatments)		
2	Emergency outpatient treatment benefit (accident only)			HKD5,000 / USD641 per Policy Year	HKD15,000 / USD1,923 per Policy Year	HKD22,000 / USD2,821 per Policy Year	HKD30,000 / USD3,846 per Policy Year	Full cover	Full cover		Full Cover		

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
3	Companion bed		HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day	Full cover	Full cover		Full Cover		
			Max. 180 days per Policy Year									
4	Hospice and palliative care benefit		HKD15,000 / USD1,923 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD50,000 / USD6,410 per Policy Year	HKD80,000 / USD10,256 per Policy Year		HKD80,000 per Policy Year	HKD100,000 per Policy Year	HKD180,000 per lifetime (including home care treatment HKD50,000)	HKD280,000 per lifetime (including home care treatment: HKD80,000)	
										within 90 days after the discharge from hospital		
5	Isolation room	Under Room and Board	HKD450/ USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day	Under Room and Board	Under Room and Board		Under Room and Board		
			Max. 180 days per Policy Year Ward class entitlement will be the same as the benefit level									
6	Post-Confinement home nursing		HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit	Full cover	Full cover		<u>Post-Hospitalization / Day Surgery Home Nursing Fee</u> Full Cover		
			<ul style="list-style-type: none">1 visit per day, within 90 days after discharge from HospitalMax. 30 visits per Policy Year				<ul style="list-style-type: none">within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per	<ul style="list-style-type: none">within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per	<ul style="list-style-type: none">within 90 days immediately following discharge from Hospital or Day Surgery performed	<ul style="list-style-type: none">within 90 days immediately following discharge from Hospital or Day Surgery performedMax. 60 days per Policy Year		

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
								day for a maximum of 60 days per Policy Year	day for a maximum of 60 days per Policy Year		• Max. 30 days per Policy Year)		
7	Private nurses' fee								Full cover	• Max. 30 days per Policy Year, subject to service provided by 1 Registered Nurse per day	Full cover	• Max. 30 days per Policy Year, Max. of 1 Registered Nurse during any given time slot	
8	Emergency dental treatment benefit								Full cover		Full Cover		
9	Pregnancy complications								Full cover				
10	Stroke rehabilitation treatment benefit												
	(a) Home facility enhancement benefit								HKD30,000 per Incident	HKD50,000 per Incident	HKD30,000 per lifetime	HKD50,000 per lifetime within 90 days immediately following discharge from Hospital	
	(b) Stroke ancillary benefit								HKD800 per visit	HKD1,000 per visit	HKD800 per visit	HKD1,000 per visit	
									• 1 visit per day, within 90 days after		• 1 visit per day, within 90 days after discharge from Hospital	• Max. 45 visits per Policy Year	

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
								discharge from Hospital • Max. 30 visits per Policy Year				
	(c) Disability subsidy benefit							HKD3,000 per month	HKD5,000 per month	HKD3,000 per month	HKD5,000 per month	
								Max. 24 months per Incident		Max. 24 months per lifetime		
11	Reconstructive surgery benefit						HKD160,000 per Accident / per mastectomy	HKD160,000 per Accident / per mastectomy	HKD180,000 per Accident / per mastectomy			
12	Medical appliances benefit						Specified items: Full cover Non-specified items: HKD100,000 per Policy Year	Specified items: Full cover Non-specified items: HKD100,000 per Policy Year		Specified items: Full cover Non-specified items: HKD100,000 per lifetime		
13	Donor’s benefit							HKD500,000 per major organ transplant (for transplantation of heart, kidney, liver, lung or bone marrow)		HKD500,000 per lifetime (organ transplantation of heart, kidney, liver, lung, pancreas or bone marrow)		
14	Post-Confinement/Day Case Procedure outpatient ancillary benefit						HKD1,000 per visit • 1 visit per day, within 90 days from discharge of Hospital / completion of Day Case Procedure	HKD800 per visit • 1 visit per day, within 90 days from discharge of Hospital / completion of Day Case Procedure	HKD1,000 per visit • 1 visit per day, within 90 days immediately following discharge from Hospital or Day Surgery performed • Max. 30 visits per Policy Year	HKD800 per visit	HKD1,000 per visit	

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
								<ul style="list-style-type: none"> Max. 30 visits per Policy Year Physiotherapy, occupational therapy, speech therapy, chiropractic treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner 	<ul style="list-style-type: none"> Max. 30 visits per Policy Year Physiotherapy, occupational therapy, speech therapy, chiropractic treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner 	<ul style="list-style-type: none"> Consultation treatments by Chiropractor/ Physiotherapist/ Speech Therapist/ Occupational Therapist/ Dietician/ Homeopathic Therapist/ Chinese Medicine Practitioner 			
15	Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)								HKD800 per visit	HKD1,000 per visit			
									<ul style="list-style-type: none"> 1 visit per day, within 180 days after discharge from Hospital max 10 visits per Policy Year 				
16	Treatments for inpatient kidney dialysis		Under I. Basic Benefits – Item (b) Miscellaneous charges										
III. Other Benefits													
1	Lower room class cash benefit								HKD800 per day	HKD1,200 per day	HKD800 per day	HKD1,200 per day	HKD1,600 per day
									Max. 30 days per Policy Year		Max. 30 days per Policy Year		

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
									(applicable to Confinement in Hong Kong and Macau only)		(applicable to Confinement in Hong Kong or Macau)		
2	Day Case Procedure cash benefit							HKD1,200 per Day Case Procedure	HKD1,000 per Day Case Procedure	HKD1,200 per Day Case Procedure	HKD800 per procedure	HKD1,200 per procedure	HKD1,600 per procedure
								<ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 	<ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 		Max. 2 procedures per Policy Year		
3	Designated Family Member daily cash benefit								HKD800 per day Max 30 days per Policy Year (Payable only if the Insured Person is Confined in a Hospital for at least 3 consecutive days and the Designated Family Member is also an Insured Person under another Chubb VHIS – Prime Plan policy) <i>* Designated Family Member refers to Insured's spouse, child, brother, sister, parents, parents-in-law</i>		<u>Caregiver Daily Cash Benefit</u> HKD800 per day Max. 30 days per Policy Year (Payable only if the Insured Person is Confined in a Hospital for 3 or more days) <i>* Caregiver refers Insured's spouse, child(ren), parents or parents-in-law.</i>		
4	Top up subsidy cash benefit							HKD800 per day of Confinement	HKD600 per day of Confinement	HKD800 per day of Confinement			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
							Max. 90 days per Policy Year	Max. 90 days per Policy Year	Max. 90 days per Policy Year			
5	Compassionate death benefit / Death benefit	HKD10,000	HKD10,000 / USD1,282				HKD10,000	HKD10,000		HKD100,000	HKD150,000	
6	Accidental death benefit		HKD10,000 / USD1,282				HKD10,000	HKD10,000		HKD100,000	HKD150,000	
7	Medical negligence benefit		HKD10,000 / USD1,282	HKD10,000 / USD1,282	HKD30,000 / USD3,846	HKD50,000 / USD6,410	HKD10,000	HKD10,000		HKD100,000	HKD150,000	
8	Check-up benefit		HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year						
9	Top-up benefit		Optional benefit Ward class entitlement will be the same as the benefit level									
a)	Room and board		HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day						
			80% of expenses starting from the 181 st day of confinement per Policy Year									
b)	Miscellaneous charges		80% of eligible expenses in excess of expenses payable under Basic Benefit item (b) per Policy Year									
c)	Attending doctor's visit fee/Physician's fee		HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day						
			80% of eligible expenses starting from the 181 st day of confinement per Policy Year									

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
d)	Specialist's fee			80% of eligible expenses in excess of expenses payable under Basic Benefit item (d) per policy year									
e)	Intensive care			HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day						
				80% of expenses starting from the 91 st day of confinement per Policy Year									
f)	Surgeon's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (f) per policy year									
g)	Anaesthetist's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (g) per policy year									
h)	Operating theatre charges			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (h) per policy year									
i)	Pre-and post-confinement / day case procedure outpatient care			HKD700 / USD90 per visit max	HKD900 / USD115 per visit, max	HKD1,200 / USD154 per visit, max	HKD2,000 / USD256 per visit, max						
				HKD3,500 / USD449 per Policy Year	HKD4,500 / USD577 per Policy Year	HKD6,500 / USD833 per Policy Year	HKD10,000 / USD1,282 per Policy Year						
				80% of expenses in excess of benefits payable under Basic Benefit item (k) for:									
				<ul style="list-style-type: none"> 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) 									
j)	Companion bed			HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day						

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
				80% of expenses starting from the 181 st day of confinement per Policy Year									
k)	Isolation room			HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day						
				80% of expenses starting from the 181 st day of confinement per Policy Year									
l)	Post-confinement home nursing			HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit						
				Up to 15 visits per Policy Year 80% of expenses in excess of Enhanced Benefit item (6) starting from the 31 st visit within 90 days after discharge from hospital									
m)	Treatments for inpatient kidney dialysis			Under III. Other Benefits – Item 9(b) Miscellaneous charges									
10	Annual benefit limits for Top-up Benefit			HKD100,000 / USD12,821 per Policy Year	HKD180,000 / USD23,077 per Policy Year	HKD250,000 / USD32,051 per Policy Year	HKD500,000 / USD64,103 per Policy Year						
				(9) for Top-up benefit item (a) – (l)									
11	Lifetime benefit limit for Top-up Benefit												
12	Room adjustment factor			(applicable for Top-up Benefit) 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				Room adjustment factor, as shown below, will be applied if the insured person chooses to stay in a ward of which the ward	Room adjustment factor, as shown below, will be applied if the insured person chooses to stay in a ward of which the ward class is	Room adjustment factor, as shown below, will be applied 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:			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan			Chubb Assured Medical Series																																																				
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)																																																			
			class is higher than the one the insured person is entitled to: <table><tr><th>Ward class entitlement</th><th>Ward class during confinement</th><th>Room adjustment factor</th></tr><tr><td>Classic / Ward</td><td>Semi-Private</td><td>50%</td></tr><tr><td></td><td>Private or above</td><td>25%</td></tr><tr><td>Semi-Private</td><td>Private</td><td>50%</td></tr><tr><td></td><td>Above Private</td><td>25%</td></tr><tr><td>Private</td><td>Above Private</td><td>50%</td></tr></table>				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%	class is higher than the one the insured person is entitled to: Applicable to I. Basic Benefit – item (a) to (j) & (l) and II. Enhanced Benefit – item (3, 11-12) <table><tr><th>Ward class entitlement</th><th>Ward class during confinement</th><th>Room adjustment factor</th></tr><tr><td>General Ward</td><td>Semi-Private</td><td>50%</td></tr><tr><td></td><td>Private</td><td>25%</td></tr><tr><td></td><td>Above Private</td><td>25%</td></tr></table>			Ward class entitlement	Ward class during confinement	Room adjustment factor	General Ward	Semi-Private	50%		Private	25%		Above Private	25%	higher than the one the insured person is entitled to: Applicable to I. Basic Benefit – item (a) to (j) & (l) and II. Enhanced Benefit – item (3, 7, 9, 11 -13) <table><tr><th>Ward class entitlement</th><th>Ward class during confinement</th><th>Room adjustment factor</th></tr><tr><td>Semi-Private</td><td>Private</td><td>50%</td></tr><tr><td></td><td>Above Private</td><td>25%</td></tr><tr><td>Private</td><td>Above Private</td><td>25%</td></tr></table>			Ward class entitlement	Ward class during confinement	Room adjustment factor	Semi-Private	Private	50%		Above Private	25%	Private	Above Private	25%	(a) Applicable to Plan 1 and Plan 2: <table><tr><th>Ward class entitlement</th><th>Ward class during confinement</th><th>Room adjustment factor</th></tr><tr><td>Private</td><td>Above Private</td><td>25%</td></tr></table>			Ward class entitlement	Ward class during confinement	Room adjustment factor	Private	Above Private	25%
							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%																																																						
							Ward class entitlement	Ward class during confinement	Room adjustment factor																																																						
							General Ward	Semi-Private	50%																																																						
								Private	25%																																																						
								Above Private	25%																																																						
							Ward class entitlement	Ward class during confinement	Room adjustment factor																																																						
Semi-Private	Private	50%																																																													
	Above Private	25%																																																													
Private	Above Private	25%																																																													
Ward class entitlement	Ward class during confinement	Room adjustment factor																																																													
Private	Above Private	25%																																																													
(b) applicable to Plan 3 <table><tr><th>Ward class entitlement</th><th>Ward class during confinement</th><th>Room adjustment factor</th></tr><tr><td>China (incl HK, Macau) Semi-Private</td><td>Private</td><td>50%</td></tr><tr><td></td><td>Above Private</td><td>25%</td></tr><tr><td>Asia (except China, HK, Macau) Private</td><td>Above Private</td><td>25%</td></tr></table>			Ward class entitlement	Ward class during confinement	Room adjustment factor	China (incl HK, Macau) Semi-Private	Private	50%		Above Private	25%	Asia (except China, HK, Macau) Private	Above Private	25%																																																	
Ward class entitlement	Ward class during confinement	Room adjustment factor																																																													
China (incl HK, Macau) Semi-Private	Private	50%																																																													
	Above Private	25%																																																													
Asia (except China, HK, Macau) Private	Above Private	25%																																																													

13	Hospital cash benefit (confined in the general ward of a Hospital that is wholly funded by the Hong Kong Government and operated by the Hospital Authority)									HKD800 per day	HKD1,200 per day	HKD1,600 per day
										Max. 30 days per Policy Year		

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
14	HIV / AIDS Treatment Benefit									HKD800,000 per lifetime	HKD1,000,000 per lifetime	
15	Surgery on Organ Transplantation Benefit									Incurred by the Insurer: Full Cover		
IV. Limits												
1	Annual benefit limits	HKD420,000 per Policy Year • I. Basic Benefits: item (a) to (I)	HKD500,000 / USD64,103 per Policy Year • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: item (1) to (6)	HKD600,000 / USD76,923 per Policy Year	HKD800,000/ USD102,564 per Policy Year	HKD1,000,000 / USD128,205 per Policy Year	HKD6,000,000 per Policy Year • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14) • III. Other Benefits: Item (2) & (4)	HKD10,000,000 per Policy Year	HKD15,000,000 per Policy Year	HKD10,000,000 per Policy Year	HKD15,000,000 per Policy Year	HKD20,000,000 per Policy Year • All benefit items except Other Benefits (5) to (7)
2	Lifetime benefit limits							HKD40,000,000 per life	HKD60,000,000 per life	HKD30,000,000 per life	HKD45,000,000 per life	HKD60,000,000 per life
								• I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15) • III. Other Benefits: Item (1) to (4)	• I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15) • III. Other Benefits: Item (1) to (4)	• All benefit items except Other Benefits (5) to (7)		
3	Deductible						HKD0 / HKD25,000 / HKD50,000 / HKD100,000 per Policy Year	HKD0 / HKD25,000 / HKD50,000 / HKD100,000 / HKD150,000 per Policy Year		HKD0 / HKD25,000 / HKD50,000 per Policy Year		
							• I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)	• I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15)	• All benefit items except Other Benefits (1) to (3), (5) to (7), (13) and Day Surgery Benefit			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series											
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)									
4	Back-You-Up Deductible						Back-You-Up Deductible is applicable for Eligible Expenses incurred in China Hospital Class 2 or above and not on the list of the designated hospitals and home nursing expense in mainland China <table><tr><th>Deductible</th><th>Back-You-Up Deductible</th></tr><tr><td>HKD0</td><td>HKD0</td></tr><tr><td>HKD25,000</td><td>HKD0</td></tr><tr><td>HKD50,000</td><td>HKD25,000</td></tr><tr><td>HKD100,000</td><td>HKD50,000</td></tr></table> <ul style="list-style-type: none">I. Basic Benefits: item (a) to (k)II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)	Deductible	Back-You-Up Deductible	HKD0	HKD0	HKD25,000	HKD0	HKD50,000	HKD25,000	HKD100,000	HKD50,000				
Deductible	Back-You-Up Deductible																				
HKD0	HKD0																				
HKD25,000	HKD0																				
HKD50,000	HKD25,000																				
HKD100,000	HKD50,000																				
V. Others								Applicable													
1	No claim discount							<table><tr><td>No claims period immediately prior to the Policy's Renewal (Claim-free Period)</td><td>No claims premium discount percentage</td></tr><tr><td>3 consecutive Policy Years</td><td>5%</td></tr></table>	No claims period immediately prior to the Policy's Renewal (Claim-free Period)	No claims premium discount percentage	3 consecutive Policy Years	5%									
No claims period immediately prior to the Policy's Renewal (Claim-free Period)	No claims premium discount percentage																				
3 consecutive Policy Years	5%																				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series			
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)	
								4 consecutive Policy Years	10%				
								5 or more consecutive Policy Years	15%				
2	No claim deductible dollars									Applicable			
										No Claim Period			
										Policy Year	Annual Deductible reduced by	Policy Year	Annual Deductible reduced by
										1	N/A	11	50%
										2	N/A	12	N/A
										3	10%	13	60%
										4	N/A	14	N/A
										5	20%	15	70%
										6	N/A	16	N/A
										7	30%	17	80%
										8	N/A	18	N/A
										9	40%	19	90%
										10	N/A	20	N/A
												21	100%
• No claim deductible will not be affected by the payment of Hospital Cash Benefit, Lower Room Class Cash Benefit, Caregiver Daily Cash Benefit, Day Surgery Benefit and Day Surgery Cash Benefit													
3	Reduction of Deductible						• Applicable within 31 days before or after the policy anniversary.	• Applicable within 31 days before or after the policy anniversary.	• Applicable within 31 days before or after the policy anniversary				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
								<ul style="list-style-type: none"> • Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80. • Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 	<ul style="list-style-type: none"> • Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80. • Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 	<ul style="list-style-type: none"> • following the Insured attained age of 50/55/60/65. • Exercise <u>once</u> only during the lifetime of the customer. 			
4	Waiver of annual deductible (Attentive care benefit)												Waiver of Annual Deductible (if any) on diagnosed 14 Designated Critical Illnesses in respect of such Confinement and/or Treatment
5	Cashless hospitalization service							Available (Hong Kong, Macau, mainland China)	Available (Hong Kong, Macau, mainland China)				Available (Hong Kong, Macau, mainland China and Overseas)
6	Alternative medical advice							Available	Available				Available

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
	service / Second medical opinion consultation												
7	Mainland China prestige medical companion service							Available					
8	Local emergency medical escort							Available					
9	Specialist medical referral and appointment							Available				<u>Specialist network</u> Available	
10	Medical Green Channel							Available					
11	Emergency assistance service			Available (Worldwide Emergency medical assistance service)				Available (Emergency medical assistance service in designated GBA cities)	Available (Worldwide Emergency assistance service)		Available (Worldwide Emergency assistance service)		
12	Follow-up consultation							Available					
13	24/7 hotline								Available		Available		
14	Critical illness case assistance services								Available				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
15	Child Discount								Available (on campaign basis) Till the Insured Person reaches Age 17		Available Till the Insured Person reaches Age 10		

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

B. Comparison between Chubb VHIS Series and HealthProtector Hospital & Surgical Plan

Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Limits												
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
Entitled Ward Class		No restriction	No restriction Certain benefit items are subject to the ward class entitlement				General Ward	Standard Private room, except Hong Kong, Macau or mainland China: Semi-private room	Standard Private room	Ward	Semi-private room	Standard Private room
I. Basic Benefits												
a	Room and board	HKD750 per day, Max. 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full cover		HKD640 per day	HKD1,280 per day	HKD2,650 per day
			Max. 180 days per Policy Year							Max. 180 days per Policy Year		
b	Miscellaneous charges	HKD14,000 per Policy Year	HKD14,000 / USD1,795 per Policy Year	HKD18,000 / USD2,308 per Policy Year	HKD26,000 / USD3,333 per Policy Year	HKD35,000 / USD4,487 per Policy Year	Full cover (subject to the benefit limit of benefit item (12) “medical appliance benefit” under (II) Enhanced benefits)	Full cover (subject to the benefit limit of benefit item (12) “medical appliances benefit” under (II) Enhanced benefits)		HKD7,500 per Disability	HKD12,000 per Disability	HKD18,000 per Disability
c	Attending doctor's visit fee/Physician's fee	HKD750 per day, Max. 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full cover		HKD640 per day	HKD1,280 per day	HKD2,650 per day
			Max. 180 days per Policy Year							Max. 180 days per Policy Year		
d	Specialist's fee	HKD4,300 per Policy Year	HKD4,300 / USD551	HKD5,500 / USD705 per Policy Year	HKD12,000 / USD1,538 per Policy Year	HKD25,000 / USD3,205 per Policy Year	Full cover	Full cover		HKD3,000 per Disability	HKD5,000 per Disability	HKD8,000 per Disability

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
				per Policy Year									
e	Intensive care	HKD3,500 per day Max. 25 days per Policy Year	HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day		Full cover		Full cover	HKD15,000 per Disability	HKD20,000 per Disability	HKD30,000 per Disability
			Max. 90 days per Policy Year								Max. 10 days per Policy Year		
f	Surgeon's fee	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery		Full cover		Full cover	Per Disability	Per Disability	Per Disability
	• Complex	HKD50,000	HKD50,000 / USD6,410	HKD60,000 / USD7,692	HKD75,000 / USD9,615	HKD100,000 / USD12,821					HKD36,000	HKD55,000	HKD80,000
	• Major	HKD25,000	HKD25,000 / USD3,205	HKD30,000 / USD3,846	HKD40,000 / USD5,128	HKD60,000 / USD7,692					HKD27,000	HKD41,250	HKD60,000
	• Intermediate	HKD12,500	HKD12,500 / USD1,603	HKD15,000 / USD1,923	HKD20,000 / USD2,564	HKD30,000 / USD3,846					HKD13,680	HKD20,900	HKD30,400
	• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538					HKD7,200	HKD11,000	HKD16,000
g	Anesthetist's fee	35% of surgeon's fee payable	35% of surgeon's fee payable					Full cover		Full cover	35% of surgeon's fee payable		
h	Operating theatre charges	35% of surgeon's fee payable	35% of surgeon's fee payable					Full cover		Full cover	35% of surgeon's fee payable		
i	Prescribed diagnostic imaging tests	HKD20,000 subject to 30% coinsurance	HKD20,000 / USD2,564 subject to 30% coinsurance	HKD30,000 / USD3,846 subject to 20% coinsurance	HKD45,000 / USD5,769 subject to 20% coinsurance	HKD60,000 / USD7,692 subject to 20% coinsurance		Full cover		Full cover			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
		Benefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
j	Prescribed non-surgical cancer treatments	HKD80,000 per Policy Year Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy	HKD80,000 / USD10,256 per Policy Year	HKD80,000/ USD10,256 per Policy Year	HKD110,000 / USD14,103 per Policy Year	HKD160,000 / USD20,513 per Policy Year	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy					
			Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy										
k	Pre- and Post-Confinement / Day case procedure outpatient care	HKD580 per visit, max \$3,000 per Policy Year <ul style="list-style-type: none">1 prior outpatient visit or emergency consultation per confinement / day care procedure.3 follow-up out-patient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)	HKD700 / USD90 per visit, Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day)Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day)Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure) <u>Post-Confinement / after Day Case Procedure:</u>	<u>Post-Hospital Treatment</u> HKD1,000 per Disability HKD2,000 per Disability HKD3,000 per Disability <ul style="list-style-type: none">Follow-up treatment by registered medical practitioner, chiropractor, and physiotherapist.With 31 days after discharge from hospital				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
								<u>Post-Confinement / after Day Case Procedure:</u> <ul style="list-style-type: none"> Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) 		<ul style="list-style-type: none"> Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) 			
I	Psychiatric treatments	HKD30,000 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD40,000 / USD5,128 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year	HKD40,000 per Policy year	HKD50,000 per Policy Year					
		Psychiatric treatment which is applicable to hospitals in Hong Kong only											
II. Enhanced Benefits													
1	Treatments for outpatient kidney dialysis		HKD10,000 / USD1,282 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year	Full cover	Full cover					
2	Emergency outpatient treatment benefit (accident only)		HKD5,000 / USD641 per Policy Year	HKD15,000 / USD1,923 per Policy Year	HKD22,000 / USD2,821 per Policy Year	HKD30,000 / USD3,846 per Policy Year	Full cover	Full cover			HKD5,000 per Disability	HKD10,000 per Disability	HKD15,000 per Disability

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
3	Companion bed			HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day	Full cover	Full cover		HKD150 per day	HKD250 per day	HKD400 per day
				Max. 180 days per Policy Year							Max. 60 days per Policy Year		
4	Hospice and palliative care benefit			HKD15,000 / USD1,923 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD50,000 / USD6,410 per Policy Year	HKD80,000 / USD10,256 per Policy Year		HKD80,000 per Policy Year	HKD100,000 per Policy Year			
5	Isolation room	Under Room and Board		HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day	Under Room and Board	Under Room and Board		Under Room and Board		
				Max. 180 days per Policy Year Ward class entitlement will be the same as the benefit level									
6	Post-Confinement home nursing			HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit	Full cover	Full cover		\$180 per day	\$600 per day	\$1,000 per day
				<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 30 visits per Policy Year 				<ul style="list-style-type: none"> within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a 	<ul style="list-style-type: none"> within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 days per Policy Year 	<ul style="list-style-type: none"> Max. 31 days per Policy Year 			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
								maximum of 60 days per Policy Year					
7	Private nurses' fee									Full cover <ul style="list-style-type: none"> Maximum 30 days per Policy Year, subject to service provided by 1 Registered Nurse per day 			
8	Emergency dental treatment benefit									Full cover	HKD2,000 per Disability	HKD3,000 per Disability	HKD4,000 per Disability
											<ul style="list-style-type: none"> For accident only Within 31 days after accident 		
9	Pregnancy complications									Full cover			
10	Stroke rehabilitation treatment benefit												
	(a) Home facility enhancement benefit									HKD30,000 per Incident	HKD50,000 per Incident		
	(b) Stroke ancillary benefit									HKD800 per visit	HKD1,000 per visit		
										<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 30 visits per Policy Year 			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Limits												
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
	(c) Disability subsidy benefit							HKD3,000 per month	HKD5,000 per month			
								Max. 24 months per Incident				
11	Reconstructive surgery benefit						HKD160,000 per Accident / per mastectomy	HKD160,000 per Accident / per mastectomy	HKD180,000 per Accident / per mastectomy			
12	Medical appliances benefit						Specified items: Full cover Non-specified items: HKD100,000 per Policy Year	Specified items: Full cover Non-specified items: HKD100,000 per Policy Year				
13	Donor’s benefit							HKD500,000 per major organ transplant (for transplantation of heart, kidney, liver, lung or bone marrow)				
14	Post-Confinement /Day Case Procedure outpatient ancillary benefit						HKD1,000 per visit	HKD800 per visit	HKD1,000 per visit			
							<ul style="list-style-type: none">1 visit per day, within 90 days from discharge of Hospital / completion of Day Case ProcedureMax. 30 visits per Policy YearPhysiotherapy, occupational	<ul style="list-style-type: none">1 visit per day, within 90 days from discharge of Hospital / completion of Day Case ProcedureMax. 30 visits per Policy YearPhysiotherapy, occupational therapy, speech therapy, chiropractic treatment and				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
							therapy, speech therapy, chiropractic treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner	diet therapy, and medical treatment performed by a Chinese Medicine Practitioner				
15	Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)							HKD800 per visit	HKD1,000 per visit			
								<ul style="list-style-type: none">1 visit per day, within 180 days after discharge from HospitalMax. 10 visits per Policy Year				
16	Treatments for inpatient kidney dialysis	Under I. Basic Benefits – Item (b) Miscellaneous charges										
III. Other Benefits												
1	Lower room class cash benefit							HKD800 per day of Confinement	HKD1,200 per day of Confinement			
								Max. 30 days per Policy Year				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
									(applicable to Confinement in Hong Kong and Macau only)				
2	Day Case Procedure cash benefit							HKD1,200 per Day Case Procedure	HKD1,000 per Day Case Procedure	HKD1,200 per Day Case Procedure			
								<ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 	<ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 				
3	Designated Family Member daily cash benefit								HKD800 per day Max.30 days per Policy Year (Payable only if the Insured Person is Confined in a Hospital for at least 3 consecutive days and the Designated Family Member is also an Insured Person under another Chubb VHIS – Prime Plan policy) <i>* Designated Family Member refers to Insured's spouse, child, brother/sister, parent/parent-in-law</i>				
4	Top up subsidy cash benefit							HKD800 per day of Confinement Max. 90 days per Policy Year	HKD600 per day of Confinement Max. 90 days per Policy Year	HKD800 per day of Confinement Max. 90 days per Policy Year			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
5	Compassionate death benefit / Death benefit	HKD10,000	HKD10,000 / USD1,282				HKD\$10,000	HKD\$10,000		HKD30,000	HKD45,000	HKD60,000
6	Accidental death benefit		HKD10,000 / USD1,282				HKD\$10,000	HKD10,000				
7	Medical negligence benefit		HKD10,000 / USD1,282	HKD10,000 / USD1,282	HKD30,000 / USD3,846	HKD50,000 / USD6,410	HKD\$10,000	HKD10,000				
8	Check-up benefit		HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year						
9	Top-up benefit		Optional benefit Ward class entitlement will be the same as the benefit level							Optional benefit (Top-up Benefit will terminate on the policy anniversary at which the Insured is at age 75)		
a)	Room and board		HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day				80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
			80% of expenses starting from the 181 st day of confinement per Policy Year									
b)	Miscellaneous charges		80% of eligible expenses in excess of expenses payable under Basic Benefit item (b) per Policy Year							80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
c)	Attending doctor's visit fee/Physician's fee		HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day				80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
			80% of eligible expenses starting from the 181 st day of confinement per Policy Year									

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Limits												
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
d)	Specialist's fee		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (d) per policy year									
e)	Intensive care		HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day						
			80% of expenses starting from the 91 st day of confinement per Policy Year									
f)	Surgeon's fee		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (f) per policy year							80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
g)	Anaesthetist's fee		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (g) per policy year							80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
h)	Operating theatre charges		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (h) per policy year							80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
i)	Pre-and post-confinement / day case procedure outpatient care		HKD700 / USD90 per visit, Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year						
			80 % of expenses in excess of benefits payable under Basic Benefit item (k) for:									
			<ul style="list-style-type: none"> 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) 									

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
j)	Companion bed			HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day				80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
				80% of expenses starting from the 181 st day of confinement per Policy Year									
k)	Isolation room			HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day						
				80% of expenses starting from the 181 st day of confinement per Policy Year									
l)	Post-confinement home nursing			HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit						
				Up to 15 visits per Policy Year 80% of expenses in excess of Enhanced Benefit item (6) starting from the 31 st visit within 90 days after discharge from hospital									
m)	Treatments for inpatient kidney dialysis			Under III. Other Benefits – Item 9(b) Miscellaneous charges									
10	Benefit limits for Top-up Benefit			HKD100,000 / USD12,821 per Policy Year	HKD180,000 / USD23,077 per Policy Year	HKD250,000 / USD32,051 per Policy Year	HKD500,000 / USD64,103 per Policy Year				HKD75,000 per Disability	HKD150,000 per Disability	HKD300,000 per Disability
				(9) for Top-up benefit item (a) – (l)							for Top-up benefit item (a) – (c), (f)- (h) & (j)		
11	Lifetime benefit limit for Top-up Benefit												

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

<div>Plan</div> <div>Benefit Limits</div>		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan																																							
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private																																					
12	Room adjustment factor		(applicable for Top-up Benefit) 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: <table><tr><th>Ward class entitlement</th><th>Ward class during confinement</th><th>Room adjustment factor</th></tr><tr><td rowspan="2">Classic / Ward</td><td>Semi-Private</td><td>50%</td></tr><tr><td>Private or above</td><td>25%</td></tr><tr><td rowspan="2">Semi-Private</td><td>Private</td><td>50%</td></tr><tr><td>Above Private</td><td>25%</td></tr><tr><td>Private</td><td>Above Private</td><td>50%</td></tr></table>				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%	Room adjustment factor, as shown below, will be applied 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: Applicable to I. Basic Benefit – item (a) to (j) & (l) and II. Enhanced Benefit – item (3, 11-12) <table><tr><th>Ward class entitlement</th><th>Ward class during confinement</th><th>Room adjustment factor</th></tr><tr><td rowspan="2">Semi-Private</td><td>Private</td><td>50%</td></tr><tr><td>Above Private</td><td>25%</td></tr><tr><td>Private</td><td>Above Private</td><td>25%</td></tr></table>	Ward class entitlement	Ward class during confinement	Room adjustment factor	Semi-Private	Private	50%	Above Private	25%	Private	Above Private	25%	Room adjustment factor, as shown below, will be applied 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: Applicable to I. Basic Benefit – item (a) to (j) & (l) and II. Enhanced Benefit – item (3, 7, 9, 11 -13) <table><tr><th>Ward class entitlement</th><th>Ward class during confinement</th><th>Room adjustment factor</th></tr><tr><td rowspan="2">Semi-Private</td><td>Private</td><td>50%</td></tr><tr><td>Above Private</td><td>25%</td></tr><tr><td>Private</td><td>Above Private</td><td>25%</td></tr></table>	Ward class entitlement	Ward class during confinement	Room adjustment factor	Semi-Private	Private	50%	Above Private	25%	Private	Above Private	25%	Top-up Benefit will not be paid in case where the class of ward of admission is above the class of the Plan entitlement.		
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%																																															
Ward class entitlement	Ward class during confinement	Room adjustment factor																																															
Semi-Private	Private	50%																																															
	Above Private	25%																																															
Private	Above Private	25%																																															
Ward class entitlement	Ward class during confinement	Room adjustment factor																																															
Semi-Private	Private	50%																																															
	Above Private	25%																																															
Private	Above Private	25%																																															
IV. Limits																																																	
1	Annual benefit limits	HKD420,000 per Policy Year <ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)	HKD500,000 / USD64,103 per Policy Year <ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)II. Enhanced Benefits: item (1) to (6)	HKD600,000 / USD76,923 per Policy Year	HKD800,000 / USD102,564 per Policy Year	HKD1,000,000 / USD128,205 per Policy Year	HKD6,000,000 per Policy Year <ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)	HKD10,000,000 per Policy Year <ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)II. Enhanced Benefits: Item (1) to (15)III. Other Benefits: Item (1) to (4)	HKD15,000,000 per Policy Year																																								

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan			
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private	
							• III. Other Benefits: Item (2) & (4)						
2	Lifetime benefit limits							HKD40,000,000 per life	HKD60,000,000 per life				
								• I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15) • III. Other Benefits: Item (1) to (4)					
3	Deductible						HKD0 / HKD25,000 / HKD50,000 / HKD100,000 per Policy Year	HKD0 / HKD25,000 / HKD50,000 / HKD100,000 / HKD150,000 per Policy Year					
							• I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)	• I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15)					
4	Back-You-Up Deductible						Back-You-Up Deductible is applicable for Eligible Expenses incurred in China Hospital Class 2 or above and not on the list of the designated hospitals and home nursing expense in mainland China						
							Deductible						Back-You-Up Deductible
							HKD0						HKD0
							HKD25,000						HKD0
							HKD50,000						HKD25,000

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
								HKD 100,000 • I. Basic Benefits: item (a) to (k) • II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)					
5	Overall Limit per Disability										HKD369,680	HKD684,900	HKD1,283,000
6	Overall Annual Limit										HKD150,000	HKD300,000	HKD650,000
V. Others											Applicable from the policy anniversary at which the Insured Person is at age 75.		
1	No claim discount								Applicable				
									No claims period immediately prior to the Policy's Renewal (Claim-free Period)	No claims premium discount percentage			
									3 consecutive Policy Years	5%			
									4 consecutive Policy Years	10%			
									5 or more consecutive Policy Years	15%			
2	Reduction of Deductible							<ul style="list-style-type: none"> Applicable within 31 days before or after the policy anniversary. Increase of deductible can be 	<ul style="list-style-type: none"> Applicable within 31 days before or after the policy anniversary. Increase of deductible can be requested at any renewal date at any age, while the 				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
								<p>requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80.</p> <ul style="list-style-type: none"> Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 	<p>reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80.</p> <ul style="list-style-type: none"> Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 				
3	Cashless hospitalization service							Available (Hong Kong, Macau, mainland China)	Available (Hong Kong, Macau, mainland China)				
4	Alternative medical advice service / Second medical opinion consultation							Available	Available				Available

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
5	Mainland China prestige medical companion service						Available					
6	Specialist medical referral and appointment						Available					
7	Local emergency medical escort service						Available					
8	Medical Green Channel						Available					
9	Emergency assistance service		Available (Worldwide emergency medical assistance services)				Available (Emergency medical assistance service in designated GBA cities)	Available (Worldwide emergency assistance services)		Available (Worldwide emergency assistance services)		
10	Follow-up consultation						Available					
11	24/7 hotline							Available				
12	Critical illness case assistance services							Available				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
13	Child Discount							Available (on campaign basis) Till the Insured Person reaches Age 17				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

C. Comparison between Chubb VHIS Series and Hospital & Surgical Benefit (HS09)

<div>Plan</div> <div>Benefit Limits</div>		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
Entitled Ward Class		Not restriction	No restriction Certain benefit items are subject to the ward class entitlement				General Ward	Standard Private room, except Hong Kong, Macau or mainland China: Semi-private room	Standard Private room	Ward	Semi-private room	Standard Private room
I.	Basic Benefits											
a	Room and board	HKD750 per day, max 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full cover		HKD800 per day	HKD 1,650 per day	HKD 3,250 per day
			Max. 180 days per Policy Year									Max. 180 days per Disability
b	Miscellaneous charges	HKD14,000 per Policy Year	HKD14,000 / USD1,795 per Policy Year	HKD18,000 / USD2,308 per Policy Year	HKD26,000 / USD3,333 per Policy Year	HKD35,000 / USD4,487 per Policy Year	Full cover (subject to the benefit limit of benefit item (12) “medical appliance benefit” under (II) Enhanced benefits)	Full cover (subject to the benefit limit of benefit item (12) “medical appliances benefit” under (II) Enhanced benefits)		HKD 10,500 per Disability	HKD 16,800 per Disability	HKD 25,200 per Disability
c	Attending doctor's visit fee/Physician's fee	HKD750 per day, max 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full cover		HKD 800 per day	HKD 1,650 per day	HKD 3,250 per day
			Max. 180 days per Policy Year									Max. 180 days per Disability
d	Specialist's fee	HKD4,300 per Policy Year	HKD4,300 / USD551 per Policy Year	HKD5,500 / USD705	HKD12,000 / USD1,538	HKD25,000 / USD3,205	Full cover	Full cover		HKD 3,000 per Disability	HKD 5,000 per Disability	HKD 8,000 per Disability

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
				per Policy Year	per Policy Year	per Policy Year						
e	Intensive care	HKD3,500 per day Max. 25 days per Policy Year	HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day	Full cover	Full cover		HKD 225,000 per Disability	HKD 300,000 per Disability	HKD 450,000 per Disability
			Max. 90 days per Policy Year							Max. 150 days per Disability (supplement to Room & Board shall be paid when the charges were incurred for an ICU)		
f	Surgeon's fee	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery	Full cover	Full cover		Per Disability	Per Disability	Per Disability
	• Complex	HKD50,000	HKD50,000 / USD6,410	HKD60,000 / USD7,692	HKD75,000 / USD9,615	HKD100,000 / USD12,821				HKD42,000	HKD63,000	HKD92,000
	• Major	HKD25,000	HKD25,000 / USD3,205	HKD30,000 / USD3,846	HKD40,000 / USD5,128	HKD60,000 / USD7,692				HKD28,140	HKD42,210	HKD61,640
	• Intermediate	HKD12,500	HKD12,500 / USD1,603	HKD15,000 / USD1,923	HKD20,000 / USD2,564	HKD30,000 / USD3,846				HKD14,280	HKD21,420	HKD31,280
	• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538				HKD7,560	HKD11,340	HKD16,560
g	Anesthetist's fee	35% of surgeon's fee payable	35% of surgeon's fee payable				Full cover	Full cover		35% of surgeon's fee payable		
h	Operating theatre charges	35% of surgeon's fee payable	35% of surgeon's fee payable				Full cover	Full cover		35% of surgeon's fee payable		
i	Prescribed diagnostic imaging tests	HKD20,000 subject to 30% coinsurance	HKD20,000 / USD2,564 subject to 30% coinsurance	HKD30,000 / USD3,846 subject to 20% coinsurance	HKD45,000 / USD5,769 subject to 20% coinsurance	HKD60,000 / USD7,692 subject to 20% coinsurance	Full cover	Full cover				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
		Benefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
j	Prescribed non-surgical cancer treatments	HKD80,000 per Policy Year Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy	HKD80,000 / USD10,256 per Policy Year Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy	HKD80,000/ USD10,256 per Policy Year	HKD110,000 / USD14,103 per Policy Year	HKD160,000 / USD20,513 per Policy Year	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy					
k	Pre- and Post-Confinement / Day case procedure outpatient care	HKD580 per visit, Max. \$3,000 per Policy Year <ul style="list-style-type: none">1 prior outpatient visit or emergency consultation per confinement / day care procedure.3 follow-up out-patient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)	HKD700 / USD90 per visit, Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day)Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day)Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure) <u>Post-Confinement / after Day Case Procedure:</u> <ul style="list-style-type: none">Max. 12 outpatient visits (within 90 days after					<u>Post-Hospital Treatment</u> HKD1,500 per Disability HKD3,000 per Disability HKD4,500 per Disability <ul style="list-style-type: none">Follow-up treatment by registered medical practitioner, chiropractor and physiotherapist.With 31 days after discharge from hospital

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

<div>Plan</div> <div>Benefit Limits</div>		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
							Post-Confinement / after Day Case Procedure: <ul style="list-style-type: none">Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day)	discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day)				
I	Psychiatric treatments	HKD30,000 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD40,000 / USD5,128 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year	HKD40,000 per Policy Year	HKD50,000 per Policy Year		<div>Mental or Nervous Disorders</div> <div>Treatment</div> <div>HKD50,000 per Insured HKD60,000 per Insured HKD70,000 per Insured</div> <div>Charges incurred for the Hospital Treatment of (i) schizophrenia, or (ii) anorexia</div>		
		Psychiatric treatment which is applicable to hospitals in Hong Kong only										
II.	Enhanced Benefits											
1	Treatments for outpatient kidney dialysis		HKD10,000 / USD1,282 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year	Full cover	Full cover				
2	Emergency outpatient treatment benefit (accident only)		HKD5,000 / USD641 per Policy Year	HKD15,000 / USD1,923 per Policy Year	HKD22,000 / USD2,821 per Policy Year	HKD30,000 / USD3,846 per Policy Year	Full cover	Full cover		HKD9,500 per Disability	HKD19,000 per Disability	HKD38,000 per Disability

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
3	Companion bed			HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day	Full cover	Full cover		HKD400 per day	HKD650 per day	HKD900 per day
				Max. 180 days per Policy Year							• Max. 90 days per Disability		
4	Hospice and palliative care benefit			HKD15,000 / USD1,923 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD50,000 / USD6,410 per Policy Year	HKD80,000 / USD10,256 per Policy Year		HKD80,000 per Policy Year	HKD100,000 per Policy Year			
5	Isolation room	Under Room and Board		HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day	Under Room and Board	Under Room and Board		Under Room and Board		
				Max. 180 days per Policy Year Ward class entitlement will be the same as the benefit level									
6	Post-Confinement home nursing			HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit	Full cover	Full cover		HKD750 per day	HKD850 per day	HKD1,650 per day
				<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 30 visits per Policy Year 				<ul style="list-style-type: none"> within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 days per Policy Year 	<ul style="list-style-type: none"> within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 days per Policy Year 	<ul style="list-style-type: none"> Max. 31 days per Disability 			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

<div>Plan</div> <div>Benefit Limits</div>		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
7	Private nurses' fee							Full cover <ul style="list-style-type: none">Maximum 30 days per Policy Year, subject to service provided by 1 Registered Nurse per day				
8	Emergency dental treatment benefit							Full cover		HKD3,500 per Disability	HKD4,500 per Disability	HKD5,500 per Disability
										<ul style="list-style-type: none">For accident onlyWithin 31 days after accident		
9	Pregnancy complications							Full cover				
10	Stroke rehabilitation treatment benefit											
	(a) Home facility enhancement benefit							HKD30,000 per Incident	HKD50,000 per Incident			
	(b) Stroke ancillary benefit							HKD800 per visit	HKD1,000 per visit			
								<ul style="list-style-type: none">1 visit per day, within 90 days after discharge from HospitalMax. 30 visits per Policy Year				
								HKD3,000 per month	HKD5,000 per month			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
	(c) Disability subsidy benefit								Max. 24 months per Incident				
11	Reconstructive surgery benefit							HKD160,000 per Accident / per mastectomy	HKD160,000 per Accident / per mastectomy	HKD180,000 per Accident / per mastectomy			
12	Medical appliances benefit							Specified items: Full cover Non-specified items: HKD100,000 per Policy Year	Specified items: Full cover Non-specified items: HKD100,000 per Policy Year				
13	Donor's benefit								HKD500,000 per major organ transplant (for transplantation of heart, kidney, liver, lung or bone marrow)		<u>Additional Death Benefit for Organ Donor</u> HKD3,000		
14	Post-Confinement/ Day Case Procedure outpatient ancillary benefit							HKD1,000 per visit <ul style="list-style-type: none">1 visit per day, within 90 days from discharge of Hospital / completion of Day Case ProcedureMax. 30 visits per Policy YearPhysiotherapy, occupational therapy, speech therapy, chiropractic therapy, chiropractic	HKD800 per visit <ul style="list-style-type: none">1 visit per day, within 90 days from discharge of Hospital / completion of Day Case ProcedureMax. 30 visits per Policy YearPhysiotherapy, occupational therapy, speech therapy, chiropractic treatment and diet therapy, and	HKD1,000 per visit			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Limits												
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
							treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner	medical treatment performed by a Chinese Medicine Practitioner				
15	Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)							HKD800 per visit	HKD1,000 per visit			
								<ul style="list-style-type: none">1 visit per day, within 180 days after discharge from HospitalMax. 10 visits per Policy Year				
16	Treatments for inpatient kidney dialysis	Under I. Basic Benefits – Item (b) Miscellaneous charges										
III. Other Benefits												
1	Lower room class cash benefit							HKD800 per day of Confinement	HKD1,200 per day of Confinement			
								Max. 30 days per Policy Year (applicable to Confinement in Hong Kong and Macau only)				
2	Day Case Procedure cash benefit						HKD1,200 per Day Case Procedure	HKD1,000 per Day Case Procedure	HKD1,200 per Day Case Procedure			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
								<ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 	<ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 				
3	Designated Family Member daily cash benefit								HK\$800 per day Max. 30 days per Policy Year (Payable only if the Insured Person is Confined in a Hospital for at least 3 consecutive days and the Designated Family Member is also an Insured Person under another Chubb VHIS – Prime Plan policy) <i>* Designated Family Member refers to Insured's spouse, child, brother/sister, parent/parent-in-law</i>				
4	Top up subsidy cash benefit							HKD800 per day of Confinement Max. 90 days per Policy Year	HKD600 per day of Confinement Max. 90 days per Policy Year	HKD800 per day of Confinement Max. 90 days per Policy Year			
5	Compassionate death benefit / Death benefit	HKD10,000	HKD10,000 / USD1,282					HKD10,000	HKD10,000		HKD15,000	HKD20,000	HKD50,000
6	Accidental death benefit		HKD10,000 / USD1,282					HKD10,000	HKD10,000				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
7	Medical negligence benefit			HKD10,000 / USD1,282	HKD10,000 / USD1,282	HKD30,000 / USD3,846	HKD50,000 / USD6,410	HKD10,000	HKD10,000 / USD1,282		HKD150,000 per Insured	HKD280,000 per Insured	HKD\$400,000 per Insured
											<ul style="list-style-type: none"> Within 30 days after incident 		
8	Check-up benefit			HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year						
9	Top-up benefit			Optional benefit Ward class entitlement will be the same as the benefit level							Class III Plus	Class II Plus	Class I Plus
											Optional benefit (Top-up Benefit will terminate on the policy anniversary at which the Insured is at age 75)		
a)	Room and board			HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day				80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
				80% of expenses starting from the 181 st day of confinement per Policy Year									
b)	Miscellaneous charges			80% of eligible expenses in excess of expenses payable under Basic Benefit item (b) per Policy Year							80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
c)	Attending doctor's visit fee/Physician's fee			HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day				80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
				80% of eligible expenses starting from the 181 st day of confinement per Policy Year									
d)	Specialist's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (d) per policy year									
e)	Intensive care			HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day						

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
				80% of expenses starting from the 91 st day of confinement per Policy Year									
f)	Surgeon's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (f) per policy year							80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
g)	Anaesthetist's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (g) per policy year							80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
h)	Operating theatre charges			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (h) per policy year							80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
i)	Pre-and post-confinement / day case procedure outpatient care			HKD700 / USD90 per visit, Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year						
				80 % of expenses in excess of benefits payable under Basic Benefit item (k) for:									
				<ul style="list-style-type: none"> 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) 									
j)	Companion bed			HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day				80% of eligible expenses in excess of amount payable subject to the daily or other maximum limits		
				80% of expenses starting from the 181 st day of confinement per Policy Year									

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Limits												
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
k)	Isolation room		HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day						
			80% of expenses starting from the 181 st day of confinement per Policy Year									
l)	Post-confinement home nursing		HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit						
			Up to 15 visits per Policy Year 80% of expenses in excess of Enhanced Benefit item (6) starting from the 31 st visit within 90 days after discharge from hospital									
m)	Treatments for inpatient kidney dialysis		Under III. Other Benefits – Item 9(b) Miscellaneous charges									
10	Benefit limits for Top-up Benefit		HKD100,000 / USD12,821 per Policy Year	HKD180,000 / USD23,077 per Policy Year	HKD250,000 / USD32,051 per Policy Year	HKD500,000 / USD64,103 per Policy Year				HKD100,000 per Disability	HKD200,000 per Disability	HKD400,000 per Disability
			(9) for Top-up benefit item (a) – (l)							For Top-up benefit item (a) – (c), (f) – (h) & (j)		
11	Lifetime benefit limit for Top-up Benefit											
12	Room adjustment factor		(applicable for Top-up Benefit) 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:				Room adjustment factor, as shown below, will be applied if the insured person chooses to stay in a ward of which the ward class is higher than the one	Room adjustment factor, as shown below, will be applied 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:	(applicable for Top-up Benefit) Adjustment Factor will be applicable in case where the actual class of ward during confinement is above the class of ward entitled to:			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan		Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan			Chubb VHIS – Prime Plan			Hospital & Surgical Benefit (HS09)		
Benefit Level		Not applicable		Classic	Ward	Semi-Private	Private	Not applicable			Asia (Plan 1)	Worldwide Excluding USA (Plan 2)		Class III (Ward)	Class II (Semi-Private)	Class I (Private)	
				Ward class entitlement	Ward class during confinement	Room adjustment factor		the insured person is entitled to: Applicable to I. Basic Benefit – item (a) to (j) & (l) and II. Enhanced Benefit – item (3, 11-12)			Applicable to I. Basic Benefit – item (a) to (j) & (l) and II. Enhanced Benefit – item (3, 7, 9, 11 -13)			Ward class entitlement	Ward class during confinement	Room adjustment factor	
				Classic / Ward	Semi-Private	50%								Ward	Semi-Private	50%	
					Private or above	25%									Private	25%	
				Semi-Private	Private	50%											
					Above Private	25%											
				Private	Above Private	50%											
								Ward class entitlement	Ward class during confinement	Room adjustment factor							
								Semi-Private	Private	50%							
									Above Private	25%							
								Private	Above Private	25%							
								General Ward	Semi-Private	50%							
									Private	25%							
									Above Private	25%							
IV. Limits																	
1	Annual benefit limits	HKD420,000 per Policy Year	HKD500,000 / USD64,103 per Policy Year	HKD600,000 / USD76,923 per Policy Year	HKD800,000/ USD102,564 per Policy Year	HKD1,000,000 / USD128,205 per Policy Year	HKD6,000,000 per Policy Year	HKD10,000,000 per Policy Year	HKD15,000,000 per Policy Year								
		<ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)	<ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)II. Enhanced Benefits: item (1) to (6)														
2	Lifetime benefit limits							HKD40,000,000 per life	HKD60,000,000 per life								
								<ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)II. Enhanced Benefits: Item (1) to (15)									

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

<div>Plan</div> <div>Benefit Limits</div>		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)			
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)	
								• III. Other Benefits: Item (1) to (4)					
3	Deductible						HKD0 / HKD25,000 / HKD50,000 / HKD100,000 per Policy Year	HKD0 / HKD25,000 / HKD50,000 / HKD100,000 / HKD150,000 per Policy Year					
							<div><div>• I. Basic Benefits: item (a) to (l)</div><div>• II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)</div></div>	<div><div>• I. Basic Benefits: item (a) to (l)</div><div>• II. Enhanced Benefits: Item (1) to (15)</div></div>					
4	Back-You-Up Deductible						Back-You-Up Deductible is applicable for Eligible Expenses incurred in China Hospital Class 2 or above and not on the list of the designated hospitals and home nursing expense in mainland China						
							Deductible						Back-You-Up Deductible
							HKD0						HKD0
							HKD25,000						HKD0
							HKD50,000						HKD25,000
							HKD100,000						HKD50,000
							<div><div>• I. Basic Benefits: item (a) to (k)</div><div>• II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)</div></div>						
V. Others													

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
1	No claim discount								Applicable				
									No claims period immediately prior to the Policy's Renewal (Claim-free Period)	No claims premium discount percentage			
									3 consecutive Policy Years	5%			
									4 consecutive Policy Years	10%			
									5 or more consecutive Policy Years	15%			
2	Reduction of Deductible							<ul style="list-style-type: none"> • Applicable within 31 days before or after the policy anniversary. • Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80. 	<ul style="list-style-type: none"> • Applicable within 31 days before or after the policy anniversary. • Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80. • Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
							<ul style="list-style-type: none"> Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 					
3	Cashless hospitalization service						Available (Hong Kong, Macau, mainland China)	Available (Hong Kong, Macau, mainland China)				
4	Alternative medical advice service / Second medical opinion consultation						Available	Available				
5	Mainland China prestige medical companion service						Available					
6	Specialist medical referral and appointment						Available					
7	Local emergency medical escort service						Available					

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS09)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
8	Medical Green Channel							Available					
9	Emergency assistance service			Available (Worldwide emergency medical assistance services)				Available (Emergency medical assistance service in designated GBA cities)	Available (Worldwide emergency assistance services)		Available (Worldwide emergency assistance services)		
10	Follow-up consultation							Available					
11	24/7 hotline								Available				
12	Critical illness case assistance services								Available				
13	Child Discount								Available (on campaign basis) Till the Insured Person reaches Age 17				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

D. Comparison between Chubb VHIS Series and Hospital & Surgical Benefit (HS05A)

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
Entitled Ward Class			No restriction	No restriction Certain benefit items are subject to the ward class entitlement				General Ward	Standard Private room, except Hong Kong, Macau or mainland China: Semi-private room	Standard Private room	Ward	Semi-private room	Standard Private room
I. Basic Benefits													
a	Room and board	HKD750 per day, Max. 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover		Full cover		HKD650 per day	HKD1,300 per day	HKD2,650 per day
			Max. 180 days per Policy Year								Max. 180 days per Policy Year		
b	Miscellaneous charges	HKD14,000 per Policy Year	HKD14,000 / USD1,795 per Policy Year	HKD18,000 / USD2,308 per Policy Year	HKD26,000 / USD3,333 per Policy Year	HKD35,000 / USD4,487 per Policy Year	Full cover (subject to the benefit limit of benefit item (12) “medical appliance benefit” under (II) Enhanced benefits)		Full cover (subject to the benefit limit of benefit item (12) “medical appliances benefit” under (II) Enhanced benefits)		HKD7,500 per Disability	HKD 12,000 per Disability	HKD 18,000 per Disability
c	Attending doctor's visit fee/Physician's fee	HKD750 per day, Max. 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover		Full cover		HKD 650 per day	HKD 1,300 per day	HKD 2,650 per day
			Max. 180 days per Policy Year								Max. 180 days per Policy Year		
d	Specialist's fee	HKD4,300 per Policy Year	HKD4,300 / USD551 per Policy Year	HKD5,500 / USD705 per Policy Year	HKD12,000 / USD1,538 per Policy Year	HKD25,000 / USD3,205	Full cover		Full cover		HKD 3,000 per Disability	HKD 5,000 per Disability	HKD 8,000 per Disability

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
							per Policy Year						
e	Intensive care	HKD3,500 per day Max. 25 days per Policy Year	HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day		Full cover		Full cover	HKD 150,000 per Disability	HKD 200,000 per Disability	HKD 300,000 per Disability
			Max. 90 days per Policy Year								Max. 100 days per Policy Year (supplement to Room & Board shall be paid when the charges were incurred for an ICU)		
f	Surgeon's fee	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery		Full cover		Full cover	Per Disability	Per Disability	Per Disability
	• Complex	HKD50,000	HKD50,000 / USD6,410	HKD60,000 / USD7,692	HKD75,000 / USD9,615	HKD100,000 / USD12,821					HKD 40,500	HKD 61,900	HKD 90,000
	• Major	HKD25,000	HKD25,000 / USD3,205	HKD30,000 / USD3,846	HKD40,000 / USD5,128	HKD60,000 / USD7,692					HKD 27,000	HKD 41,250	HKD 60,000
	• Intermediate	HKD12,500	HKD12,500 / USD1,603	HKD15,000 / USD1,923	HKD20,000 / USD2,564	HKD30,000 / USD3,846					HKD 13,680	HKD 20,900	HKD 30,400
	• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538					HKD 7,200	HKD 11,000	HKD 16,000
g	Anesthetist's fee	35% of surgeon's fee payable	35% of surgeon's fee payable					Full cover		Full cover	35% of surgeon's fee payable		
h	Operating theatre charges	35% of surgeon's fee payable	35% of surgeon's fee payable					Full cover		Full cover	35% of surgeon's fee payable		
i	Prescribed diagnostic imaging tests	HKD20,000 subject to 30% coinsurance	HKD20,000 / USD2,564 subject to	HKD30,000 / USD3,846 subject to	HKD45,000 / USD5,769 subject to 20% coinsurance	HKD60,000 / USD7,692 subject to		Full cover		Full cover			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
		Chubb VHIS – Standard Plan										
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
			30% coinsurance	20% coinsurance		20% coinsurance						
j	Prescribed non-surgical cancer treatments	HKD80,000 per Policy Year Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy	\$80,000	\$80,000	\$110,000	\$160,000	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy				
k	Pre- and Post-Confinement / Day case procedure outpatient care	HKD580 per visit, Max. \$3,000 per Policy Year	HKD700 / USD90 per visit, Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day)Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, Max. 1 outpatient visit per day)Max. 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	<u>Post-Hospital Treatment</u>			
		<ul style="list-style-type: none">1 prior outpatient visit or emergency consultation per confinement / day care procedure.3 follow-up out-patient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)						HKD 1,000 per Disability	HKD 2,000 per Disability	HKD 3,000 per Disability	<ul style="list-style-type: none">Follow-up treatment by registered medical practitioner, chiropractor, and physiotherapist.With 31 days after discharge from hospital	

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
								Post-Confinement / after Day Case Procedure: <ul style="list-style-type: none"> Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) 		Post-Confinement / after Day Case Procedure: <ul style="list-style-type: none"> Max. 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) 			
I	Psychiatric treatments	HKD30,000 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD40,000 / USD5,128 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year		HKD40,000 per Policy Year		HKD50,000 per Policy Year			
		Psychiatric treatment which is applicable to hospitals in Hong Kong only											
II.	Enhanced Benefits												
1	Treatments for outpatient kidney dialysis		HKD10,000 / USD1,282 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year		Full cover		Full cover			
2	Emergency outpatient treatment benefit (accident only)		HKD5,000 / USD641 per Policy Year	HKD15,000 / USD1,923 per Policy Year	HKD22,000 / USD2,821 per Policy Year	HKD30,000 / USD3,846 per Policy Year		Full cover		Full cover	HKD9,375 per Disability	HKD 18,750 per Disability	HKD 37,500 per Disability

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
3	Companion bed			HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day	Full cover	Full cover		HKD 300 per day	HKD 500 per day	HKD 800 per day
				Max. 180 days per Policy Year							• Max. 60 days per Policy Year		
4	Hospice and palliative care benefit			HKD15,000 / USD1,923 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD50,000 / USD6,410 per Policy Year	HKD80,000 / USD10,256 per Policy Year		HKD80,000 per Policy Year	HKD100,000 per Policy Year			
5	Isolation room	Under Room and Board		HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day	Under Room and Board	Under Room and Board		Under Room and Board		
				Max. 180 days per Policy Year Ward class entitlement will be the same as the benefit level									
6	Post-Confinement home nursing			HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit	Full cover	Full cover		HKD 200 per day	HKD 800 per day	HKD 1,600 per day
				<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 30 visits per Policy Year 				<ul style="list-style-type: none"> within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 days per Policy Year 	<ul style="list-style-type: none"> within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 days per Policy Year 	<ul style="list-style-type: none"> Max. 31 days per Policy Year 			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

<div>Plan</div> <div>Benefit Limits</div>		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
7	Private nurses’ fee							Full cover <ul style="list-style-type: none">Maximum 30 days per Policy Year, subject to service provided by 1 Registered Nurse per day				
8	Emergency dental treatment benefit							Full cover		HKD 3,000 per Disability	HKD 4,000 per Disability	HKD 5,000 per Disability
										<ul style="list-style-type: none">For accident onlyWithin 31 days after accident		
9	Pregnancy complications							Full cover				
10	Stroke rehabilitation treatment benefit											
	(a) Home facility enhancement benefit							HKD30,000 per Incident	HKD50,000 per Incident			
	(b) Stroke ancillary benefit							HKD800 per visit	HKD1,000 per visit			
								<ul style="list-style-type: none">1 visit per day, within 90 days after discharge from HospitalMax. 30 visits per Policy Year				
	(c) Disability subsidy benefit							HKD3,000 per month	HKD5,000 per month			
								Max. 24 months per Incident				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
11	Reconstructive surgery benefit							HKD160,000 per Accident / per mastectomy	HKD160,000 per Accident / per mastectomy	HKD180,000 per Accident / per mastectomy			
12	Medical appliances benefit							Specified items: Full cover Non-specified items: HKD100,000 per Policy Year	Specified items: Full cover Non-specified items: HKD100,000 per Policy Year				
13	Donor's benefit								HKD500,000 per major organ transplant (for transplantation of heart, kidney, liver, lung or bone marrow)		HKD3,000 additional death benefit for organ donor		
14	Post-Confinement/Day Case Procedure outpatient ancillary benefit							HKD1,000 per visit <ul style="list-style-type: none">1 visit per day, within 90 days from discharge of Hospital / completion of Day Case ProcedureMax. 30 visits per Policy YearPhysiotherapy, occupational therapy, speech therapy, chiropractic treatment and diet	HKD800 per visit <ul style="list-style-type: none">1 visit per day, within 90 days from discharge of Hospital / completion of Day Case ProcedureMax. 30 visits per Policy YearPhysiotherapy, occupational therapy, speech therapy, chiropractic treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner	HKD1,000 per visit			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
		Chubb VHIS – Standard Plan										
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
							therapy, and medical treatment performed by a Chinese Medicine Practitioner					
15	Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)							HKD800 per visit	HKD1,000 per visit			
								• 1 visit per day, within 180 days after discharge from Hospital • Max. 10 visits per Policy Year				
16	Treatments for inpatient kidney dialysis	Under I. Basic Benefits – Item (b) Miscellaneous charges										
III. Other Benefits												
1	Lower room class cash benefit							HKD800 per day of Confinement	HKD1,200 per day of Confinement			
								Max. 30 days per Policy Year (applicable to Confinement in Hong Kong and Macau only)				
2	Day Case Procedure cash benefit						HKD1,200 per Day Case Procedure	HKD1,000 per Day Case Procedure	HKD1,200 per Day Case Procedure			
							• Max. 10 Day Case Procedures per Policy Year	• Max. 10 Day Case Procedures per Policy Year • 1 Day Case Procedure per day				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
								• 1 Day Case Procedure per day					
3	Designated Family Member daily cash benefit									HKD800 per day Max. 30 days per Policy Year (Payable only if the Insured Person is Confined in a Hospital for at least 3 consecutive days and the Designated Family Member is also an Insured Person under another Chubb VHIS – Prime Plan policy) <i>* Designated Family Member refers to Insured's spouse, child, brother/sister, parent/parent-in-law</i>			
4	Top up subsidy cash benefit							HKD800 per day of Confinement Max. 90 days per Policy Year	HKD600 per day of Confinement Max. 90 days per Policy Year	HKD800 per day of Confinement Max. 90 days per Policy Year			
5	Compassionate death benefit / Death benefit	HKD10,000	HKD10,000 / USD1,282					HKD10,000	HKD10,000		HKD 15,000	HKD 20,000	HKD 50,000
6	Accidental death benefit		HKD10,000 / USD1,282					HKD10,000	HKD10,000				
7	Medical negligence benefit		HKD10,000 / USD1,282	HKD10,000 / USD1,282	HKD30,000 / USD3,846	HKD50,000 / USD6,410		HKD10,000	HKD10,000				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
8	Check-up benefit			HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year						
9	Top-up benefit			Optional benefit Ward class entitlement will be the same as the benefit level							Class III Plus	Class II Plus	Class I Plus
				Optional benefit (Top-up Benefit will terminate on the policy anniversary at which the Insured is at age 75)									
a)	Room and board			HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day				80% of unrecoverable eligible expenses per Disability (not applicable to expenses incurred outside Hong Kong)		
				80% of expenses starting from the 181 st day of confinement per Policy Year									
b)	Miscellaneous charges			80% of eligible expenses in excess of expenses payable under Basic Benefit item (b) per Policy Year							80% of unrecoverable eligible expenses per Disability (not applicable to expenses incurred outside Hong Kong)		
c)	Attending doctor's visit fee/Physician's fee			HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day				80% of unrecoverable eligible expenses per Disability (not applicable to expenses incurred outside Hong Kong)		
				80% of eligible expenses starting from the 181 st day of confinement per Policy Year									
d)	Specialist's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (d) per policy year									
e)	Intensive care			HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day						
				80% of expenses starting from the 91 st day of confinement per Policy Year									

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
f)	Surgeon's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (f) per policy year							80% of unrecoverable eligible expenses per Disability (not applicable to expenses incurred outside Hong Kong)		
g)	Anaesthetist's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (g) per policy year							80% of unrecoverable eligible expenses per Disability (not applicable to expenses incurred outside Hong Kong)		
h)	Operating theatre charges			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (h) per policy year							80% of unrecoverable eligible expenses per Disability (not applicable to expenses incurred outside Hong Kong)		
i)	Pre-and post-confinement / day case procedure outpatient care			HKD700 / USD90 per visit Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year						
				80 % of expenses in excess of benefits payable under Basic Benefit item (k) for:									
				<ul style="list-style-type: none"> 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) 									
j)	Companion bed			HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day				80% of unrecoverable eligible expenses per Disability (not applicable to expenses incurred outside Hong Kong)		
				80% of expenses starting from the 181 st day of confinement per Policy Year									
k)	Isolation room			HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day						
				80% of expenses starting from the 181 st day of confinement per Policy Year									

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan		Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)	
l)	Post-confinement home nursing			HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit							
				Up to 15 visits per Policy Year 80% of expenses in excess of Enhanced Benefit item (6) starting from the 31 st visit within 90 days after discharge from hospital										
m)	Treatments for inpatient kidney dialysis			Under III. Other Benefits – Item 9(b) Miscellaneous charges										
10	Benefit limits for Top-up Benefit			HKD100,000 / USD12,821 per Policy Year	HKD180,000 / USD23,077 per Policy Year	HKD250,000 / USD32,051 per Policy Year	HKD500,000 / USD64,103 per Policy Year				HKD50,000 per Disability	HKD100,000 per Disability	HKD200,000 by Disability	
				(9) for Top-up benefit item (a) – (l)							For Top-up benefit item (a) – (c). (f) – (h) & (j)			
11	Lifetime benefit limit for Top-up Benefit													
12	Room adjustment factor		(applicable for Top-up Benefit) 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:				Room adjustment factor, as shown below, will be applied 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: Applicable to I. Basic Benefit – item (a) to (j) &	Room adjustment factor, as shown below, will be applied 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: Applicable to I. Basic Benefit – item (a) to (j) & (l) and II.	(applicable for Top-up Benefit) 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	Ward class entitlement	Ward class during confinement	Room adjustment factor		
			Classic / Ward		Semi-Private				50%	Ward	Semi-private	50%		
					Private or above				25%	Ward	Private	25%		

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan		Chubb VHIS – Prime Plan			Hospital & Surgical Benefit (HS05A)					
		Chubb VHIS – Standard Plan	Classic		Ward	Semi-Private	Private	Not applicable		Asia (Plan 1)	Worldwide Excluding USA (Plan 2)		Class III (Ward)	Class II (Semi-Private)	Class I (Private)		
Benefit Level		Not applicable	Classic		Ward	Semi-Private	Private	Not applicable		Asia (Plan 1)	Worldwide Excluding USA (Plan 2)		Class III (Ward)	Class II (Semi-Private)	Class I (Private)		
			Semi-Private		Private		50%	(I) and II. Enhanced Benefit – item (3, 11-12)			Enhanced Benefit – item (3, 7, 9, 11 -13)			Semi-private	Private	50%	
					Above Private		25%										
			Private		Above Private		50%				Ward class entitlement	Ward class during confinement	Room adjustment factor				
							General Ward	Semi-Private	50%	Semi-Private	Private	50%					
								Private	25%		Private	Above Private	25%				
								Above Private	25%								
IV. Limits																	
1	Annual benefit limits	HKD420,000 per Policy Year <ul style="list-style-type: none">I. Basic Benefits: item (a) to (I)	HKD500,000 / USD64,103 per Policy Year <ul style="list-style-type: none">I. Basic Benefits: item (a) to (I)II. Enhanced Benefits: item (1) to (6)	HKD600,000 / USD76,923 per Policy Year	HKD800,000/ USD102,564 per Policy Year	HKD1,000,000 / USD128,205 per Policy Year	HKD6,000,000 per Policy Year <ul style="list-style-type: none">I. Basic Benefits: item (a) to (I)II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)III. Other Benefits: Item (2) & (4)			HKD10,000,000 per policy year		HKD15,000,000 per policy year					
2	Lifetime benefit limits									HKD40,000,000 per life	HKD60,000,000 per life						
										<ul style="list-style-type: none">I. Basic Benefits: item (a) to (I)II. Enhanced Benefits: Item (1) to (15)III. Other Benefits: Item (1) to (4)							
3	Deductible						HKD0 / HKD25,000 / HKD50,000 / HKD100,000 per Policy Year <ul style="list-style-type: none">I. Basic Benefits: item (a) to (I)			HKD0 / HKD25,000 / HKD50,000 / HKD100,000 / HKD150,000 per Policy Year							
							<ul style="list-style-type: none">I. Basic Benefits: item (a) to (I)			<ul style="list-style-type: none">I. Basic Benefits: item (a) to (I)II. Enhanced Benefits: Item (1) to (15)							

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)												
		Chubb VHIS – Standard Plan																				
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)										
							<ul style="list-style-type: none">II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)															
4	Back-You-Up Deductible						<div>Back-You-Up Deductible is applicable for Eligible Expenses incurred in China Hospital Class 2 or above and not on the list of the designated hospitals and home nursing expense in mainland China.</div> <table><tr><th>Deductible</th><th>Back-You-Up Deductible</th></tr><tr><td>HKD0</td><td>HKD0</td></tr><tr><td>HKD25,000</td><td>HKD0</td></tr><tr><td>HKD50,000</td><td>HKD25,000</td></tr><tr><td>HKD100,000</td><td>HKD50,000</td></tr></table> <ul style="list-style-type: none">I. Basic Benefits: item (a) to (k)II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)	Deductible	Back-You-Up Deductible	HKD0	HKD0	HKD25,000	HKD0	HKD50,000	HKD25,000	HKD100,000	HKD50,000					
Deductible	Back-You-Up Deductible																					
HKD0	HKD0																					
HKD25,000	HKD0																					
HKD50,000	HKD25,000																					
HKD100,000	HKD50,000																					
V. Others																						
1	No claim discount							Applicable														
								No claims period immediately prior to the Policy's Renewal	No claims premium discount percentage													

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
									(Claim-free Period)				
									3 consecutive Policy Years	5%			
									4 consecutive Policy Years	10%			
									5 or more consecutive Policy Years	15%			
2	Reduction of Deductible							<ul style="list-style-type: none"> Applicable within 31 days before or after the policy anniversary. Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80. Reduction of renewal without underwriting can be exercised	<ul style="list-style-type: none"> Applicable within 31 days before or after the policy anniversary. Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80. Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
								once only during the lifetime of the customer.					
3	Cashless hospitalization service							Available (Hong Kong, Macau, mainland China)	Available (Hong Kong, Macau, mainland China)				
4	Alternative medical advice service / Second medical opinion consultation							Available	Available		Available		
5	Mainland China prestige medical companion service							Available					
6	Specialist medical referral and appointment							Available					
7	Local emergency medical escort service							Available					
8	Medical Green Channel							Available					
9	Emergency assistance service			Available (Worldwide emergency medical assistance services)				Available (Emergency medical assistance service in designated GBA cities)	Available (Worldwide emergency assistance services)		Available (Worldwide emergency assistance services)		

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Hospital & Surgical Benefit (HS05A)		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi-Private)	Class I (Private)
10	Follow-up consultation						Available					
11	24/7 hotline							Available				
12	Critical illness case assistance services							Available				
13	Child Discount							Available (on campaign basis) Till the Insured Person reaches Age 17				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

E. Comparison between Chubb VHIS Series and Select Top-up Medical Plan

Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Limits													
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
Entitled Ward Class		No restriction	No restriction Certain benefit items are subject to the ward class entitlement				General Ward	Standard Private room, except Hong Kong, Macau or mainland China: Semi-private room	Standard Private room	Ward		Semi-private room	Standard Private room
I. Basic Benefits													
a	Room and board	HKD750 per day, Max. 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full cover		All eligible expenses (less deductible and actual amount reimbursed, whichever is higher) x 90% x Adjustment Factor (if applicable)			
			Max. 180 days per Policy Year										
b	Miscellaneous charges	HKD14,000 per Policy Year	HKD14,000 / USD1,795 per Policy Year	HKD18,000 / USD2,308 per Policy Year	HKD26,000 / USD3,333 per Policy Year	HKD35,000 / USD4,487 per Policy Year	Full cover (subject to the benefit limit of benefit item (12) “medical appliance benefit” under (II) Enhanced benefits)	Full cover (subject to the benefit limit of benefit item (12) “medical appliances benefit” under (II) Enhanced benefits)					
c	Attending doctor's visit fee/Physician's fee	HKD750 per day, Max. 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full cover					
			Max. 180 days per Policy Year										
d	Specialist's fee	HKD4,300 per Policy Year	HKD4,300 / USD551 per Policy Year	HKD5,500 / USD705 per Policy Year	HKD12,000 / USD1,538	HKD25,000 / USD3,205 per Policy Year	Full cover	Full cover					

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
						per Policy Year								
e	Intensive care	HKD3,500 per day Max. 25 days per Policy Year	HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day		Full cover		Full cover	All eligible expenses (less deductible and actual amount reimbursed, whichever is higher) x 90% x Adjustment Factor (if applicable)			
			Max. 90 days per Policy Year											
f	Surgeon's fee	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery		Full cover		Full cover				
	• Complex	HKD50,000	HKD50,000 / USD6,410	HKD60,000 / USD7,692	HKD75,000 / USD9,615	HKD100,000 / USD12,821								
	• Major	HKD25,000	HKD25,000 / USD3,205	HKD30,000 / USD3,846	HKD40,000 / USD5,128	HKD60,000 / USD7,692								
	• Intermediate	HKD12,500	HKD12,500 / USD1,603	HKD15,000 / USD1,923	HKD20,000 / USD2,564	HKD30,000 / USD3,846								
	• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538								
g	Anesthetist's fee	35% of surgeon's fee payable	35% of surgeon's fee payable					Full cover		Full cover				
h	Operating theatre charges	35% of surgeon's fee payable	35% of surgeon's fee payable					Full cover		Full cover				
i	Prescribed diagnostic imaging tests	HKD20,000 subject to 30% coinsurance	HKD20,000 / USD2,564 subject to 30% coinsurance	HKD30,000 / USD3,846 subject to 20% coinsurance	HKD45,000 / USD5,769 subject to 20% coinsurance	HKD60,000 / USD7,692 subject to 20% coinsurance		Full cover		Full cover				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan											
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
j	Prescribed non-surgical cancer treatments	HKD80,000 per Policy Year Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy	HKD80,000 / USD10,256 per Policy Year	HKD80,000/ USD10,256 per Policy Year	HKD110,000 / USD14,103 per Policy Year	HKD160,000 / USD20,513 per Policy Year	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy					
Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy			Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy										
k	Pre- and Post-Confinement / Day case procedure outpatient care	HKD580 per visit, Max. \$3,000 per Policy Year <ul style="list-style-type: none">1 prior outpatient visit or emergency consultation per confinement / day care procedure.3 follow-up out-patient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)	HKD700 / USD90 per visit, Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day)Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none">All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, Max. 1 outpatient visit per day)Max. 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure) <u>Post-Confinement / after Day Case Procedure:</u> <ul style="list-style-type: none">Max. 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure,		All eligible expenses (less deductible and actual amount reimbursed, whichever is higher) x 90% x Adjustment Factor (if applicable) Maximum 1 pre-admission consultation and 3 post-hospital follow-up treatments			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
								Post-Confinement / after Day Case Procedure: <ul style="list-style-type: none"> Maximum 12 outpatient visits (within 90 days after discharge from Hospital/ completion of Day Case Procedure, maximum 1 outpatient visit per day) 	maximum 1 outpatient visit per day)					
I	Psychiatric treatments	HKD30,000 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD40,000 / USD5,128 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year	HKD40,000 per Policy Year	HKD50,000 per Policy Year						
		Psychiatric treatment which is applicable to hospitals in Hong Kong only												
II.	Enhanced Benefits													
1	Treatments for outpatient kidney dialysis		HKD10,000 / USD1,282 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year	Full cover	Full cover						
2	Emergency outpatient treatment benefit (accident only)		HKD5,000 / USD641 per Policy Year	HKD15,000 / USD1,923 per Policy Year	HKD22,000 / USD2,821 per Policy Year	HKD30,000 / USD3,846 per Policy Year	Full cover	Full cover						

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
3	Companion bed			HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day	Full cover	Full cover		All eligible expenses (less deductible and actual amount reimbursed, whichever is higher) x 90% x Adjustment Factor (if applicable)			
				Max. 180 days per Policy Year										
4	Hospice and palliative care benefit			HKD15,000 / USD1,923 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD50,000 / USD6,410 per Policy Year	HKD80,000 / USD10,256 per Policy Year		HKD80,000 per Policy Year	HKD100,000 per Policy Year				
5	Isolation room	Under Room and Board		HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day	Under Room and Board	Under Room and Board		Under Room and Board			
				Max. 180 days per Policy Year Ward class entitlement will be the same as the benefit level										
6	Post-Confinement home nursing			HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit	Full cover	Full cover					
				<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 30 visits per Policy Year 				<ul style="list-style-type: none"> within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 		<ul style="list-style-type: none"> within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 days per Policy Year 				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
								days per Policy Year						
7	Private nurses' fee									Full cover <ul style="list-style-type: none"> Maximum 30 days per Policy Year, subject to service provided by 1 Registered Nurse per day 				
8	Emergency dental treatment benefit									Full cover				
9	Pregnancy complications									Full cover				
10	Stroke rehabilitation treatment benefit													
	(a) Home facility enhancement benefit								HKD30,000 per Incident	HKD50,000 per Incident				
	(b) Stroke ancillary benefit								HKD800 per visit	HKD1,000 per visit				
										<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 30 visits per Policy Year 				

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Plan \ Benefit Limits		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
	(c) Disability subsidy benefit							HKD3,000 per month	HKD5,000 per month				
								Maximum 24 months per Incident					
11	Reconstructive surgery benefit						HKD160,000 per Accident / per mastectomy	HKD160,000 per Accident / per mastectomy	HKD180,000 per Accident / per mastectomy				
12	Medical appliances benefit						Specified items: Full cover Non-specified items: HKD100,000 per Policy Year	Specified items: Full cover Non-specified items: HKD100,000 per Policy Year					
13	Donor’s benefit							HKD500,000 per major organ transplant (for transplantation of heart, kidney, liver, lung or bone marrow)		Additional Death Benefit for Organ Donor HKD3,000			
14	Post-Confinement/ Day Case Procedure outpatient ancillary benefit						HKD1,000 per visit	HKD800 per visit	HKD1,000 per visit				
							<ul style="list-style-type: none">1 visit per day, within 90 days from discharge of Hospital / completion of Day Case ProcedureMax. 30 visits per Policy YearPhysiotherapy, occupational	<ul style="list-style-type: none">1 visit per day, within 90 days from discharge of Hospital / completion of Day Case ProcedureMax. 30 visits per Policy YearPhysiotherapy, occupational therapy, speech therapy, chiropractic treatment and diet therapy, and medical					

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits \ Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
							therapy, speech therapy, chiropractic treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner	treatment performed by a Chinese Medicine Practitioner					
15	Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)							HKD800 per visit	HKD1,000 per visit				
								<ul style="list-style-type: none">1 visit per day, within 180 days after discharge from HospitalMax. 10 visits per Policy Year					
16	Treatments for inpatient kidney dialysis	Under I. Basic Benefits – Item (b) Miscellaneous charges											
III. Other Benefits													
1	Lower room class cash benefit							HKD800 per day of Confinement	HKD1,200 per day of Confinement				
								Max. 30 days per Policy Year (applicable to Confinement in Hong Kong and Macau only)					

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
2	Day Case Procedure cash benefit							HKD1,200 per Day Case Procedure	HKD1,000 per Day Case Procedure	HKD1,200 per Day Case Procedure				
								<ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 	<ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 					
3	Designated Family Member daily cash benefit								HKD800 per day Max. 30 days per Policy Year (Payable only if the Insured Person is Confined in a Hospital for at least 3 consecutive days and the Designated Family Member is also an Insured Person under another Chubb VHIS – Prime Plan policy) <i>* Designated Family Member refers to Insured's spouse, child, brother/sister, parent/parent-in-law</i>					
4	Top up subsidy cash benefit							HKD800 per day of Confinement Max. 90 days per Policy Year	HKD600 per day of Confinement Max. 90 days per Policy Year	HKD800 per day of Confinement Max. 90 days per Policy Year				
5	Compassionate death benefit / Death benefit	HKD10,000	HKD10,000 / USD1,282					HKD10,000	HKD10,000		HKD10,000			

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
6	Accidental death benefit			HKD10,000 / USD1,282				HKD10,000	HKD10,000					
7	Medical negligence benefit			HKD10,000 / USD1,282	HKD10,000 / USD1,282	HKD30,000 / USD3,846	HKD50,000 / USD6,410	HKD10,000	HKD10,000		HKD10,000			
8	Check-up benefit			HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year							
9	Top-up benefit			Optional benefit Ward class entitlement will be the same as the benefit level										
a)	Room and board			HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day							
				80% of expenses starting from the 181 st day of confinement per Policy Year										
b)	Miscellaneous charges			80% of eligible expenses in excess of expenses payable under Basic Benefit item (b) per Policy Year										
c)	Attending doctor's visit fee/Physician's fee			HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day							
				80% of eligible expenses starting from the 181 st day of confinement per Policy Year										
d)	Specialist's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (d) per policy year										
e)	Intensive care			HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day							
				80% of expenses starting from the 91 st day of confinement per Policy Year										

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
f)	Surgeon's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (f) per policy year										
g)	Anaesthetist's fee			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (g) per policy year										
h)	Operating theatre charges			80 % of eligible expenses in excess of expenses payable under Basic Benefit item (h) per policy year										
i)	Pre-and post-confinement / day case procedure outpatient care			HKD700 / USD90 per visit Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year							
				80 % of expenses in excess of benefits payable under Basic Benefit item (k) for:										
				<ul style="list-style-type: none"> 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) 										
j)	Companion bed			HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day							
				80% of expenses starting from the 181 st day of confinement per Policy Year										
k)	Isolation room			HKD450 / USD58 per visit	HKD600 / USD77 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit							
				80% of expenses starting from the 181 st day of confinement per Policy Year										

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

<div>Plan</div> <div>Benefit Limits</div>		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
l)	Post-confinement home nursing		HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit							
			Up to 15 visits per Policy Year 80% of expenses in excess of Enhanced Benefit item (6) starting from the 31 st visit within 90 days after discharge from hospital										
m)	Treatments for inpatient kidney dialysis		Under III. Other Benefits – Item 9(b) Miscellaneous charges										
10	Annual benefit limits for Top-up Benefit		HKD100,000 / USD12,821 per Policy Year	HKD180,000 / USD23,077 per Policy Year	HKD250,000 / USD32,051 per Policy Year	HKD500,000 / USD64,103 per Policy Year							
			(9) for Top-up benefit item (a) – (l)										
11	Lifetime benefit limit for Top-up Benefit												
	Maximum Limits per Disability for Top-up Benefit												
12	Room adjustment factor		(applicable for Top-up Benefit) 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:				Room adjustment factor, as shown below, will be applied 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:	Room adjustment factor, as shown below, will be applied 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: Applicable to I. Basic Benefit – item (a) to (i) & (l) and II.	Adjustment Factor will be applicable in case where the actual class of ward during confinement is above the class of ward entitled to:				
			Ward class entitlement	Ward class during confinement	Room adjustment factor								

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan		Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan		Chubb VHIS – Prime Plan			Select Top-up Medical Plan				
Benefit Level		Not applicable		Classic	Ward	Semi-Private	Private	Not applicable		Asia (Plan 1)	Worldwide Excluding USA (Plan 2)		Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)		
				Classic / Ward	Semi-Private		50%		Applicable to I. Basic Benefit – item (a) to (j) & (l) and II. Enhanced Benefit – item (3, 11-12)	Enhanced Benefit – item (3, 7, 9, 11 -13)					Private		25%	
					Private or above		25%			Ward class entitlement	Ward class during confinement	Room adjustment factor	Semi-Private	Private		50%		
				Semi-Private	Private		50%							Above Private		25%		
					Private	Above Private		50%		Private		Above Private		25%				
						Ward class entitlement	Ward class during confinement	Room adjustment factor										
										General Ward								
										Semi-Private								
						Private												
						Above Private												
						Private												
						Above Private												
						Private												
						Above Private												
						Private												
		Above Private																
		Private																
		Above Private																
IV. Limits																		
1	Annual benefit limits	HKD420,000 per Policy Year		HKD500,000 / USD64,103 per Policy Year	HKD600,000 / USD76,923 per Policy Year	HKD800,000/ USD102,564 per Policy Year	HKD1,000,000 / USD128,205 per Policy Year	HKD6,000,000 per Policy Year	HKD10,000,000 per policy year	HKD15,000,000 per policy year								
		<ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)		<ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)II. Enhanced Benefits: item (1) to (6)				<ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)III. Other Benefits: Item (2) & (4)	<ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)II. Enhanced Benefits: Item (1) to (15)III. Other Benefits: Item (1) to (4)									
2	Lifetime benefit limits								HKD40,000,000 per life	HKD60,000,000 per life	HKD900,000 per life	HKD900,000 per life	HKD2,750,000 per life	HKD5,500,000 per life				
									<ul style="list-style-type: none">I. Basic Benefits: item (a) to (l)II. Enhanced Benefits: Item (1) to (15)	Aggregate benefits after policy anniversary at which the Insured attains age 75								

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

<div>Plan</div> <div>Benefit Limits</div>		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan				
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)	
								• III. Other Benefits: Item (1) to (4)						
3	Deductible						HKD0 / HKD25,000 / HKD50,000 / HKD100,000 per Policy Year	HKD0 / HKD25,000 / HKD50,000 / HKD100,000 / HKD150,000 per Policy Year		HKD25,000	HKD50,000	HKD50,000	HKD80,000	
							<div>• I. Basic Benefits: item (a) to (I)</div> <div>• II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)</div>	<div>• I. Basic Benefits: item (a) to (I)</div> <div>• II. Enhanced Benefits: Item (1) to (15)</div>		Deductible per Confinement				
4	Back-You-Up Deductible						Back-You-Up Deductible is applicable for Eligible Expenses incurred in China Hospital Class 2 or above and not on the list of the designated hospitals and home nursing expense in mainland China.							
							Deductible							Back-You-Up Deductible
							HKD0							HKD0
							HKD25,000							HKD0
							HKD50,000							HKD25,000
							HKD 100,000							HKD 50,000
• I. Basic Benefits: item (a) to (k)														

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
								<ul style="list-style-type: none"> II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14) 						
5	Overall Annual Limit										HKD180,000	HKD180,000	HKD550,000	HKD1,100,000
V. Others														
1	No claim discount								Applicable					
									No claims period immediately prior to the Policy's Renewal (Claim-free Period)	No claims premium discount percentage				
									3 consecutive Policy Years	5%				
									4 consecutive Policy Years	10%				
									5 or more consecutive Policy Years	15%				
2	Reduction of Deductible							<ul style="list-style-type: none"> Applicable within 31 days before or after the policy anniversary. Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested 	<ul style="list-style-type: none"> Applicable within 31 days before or after the policy anniversary. Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80. 					

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
								<p>upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80.</p> <ul style="list-style-type: none"> Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 	<ul style="list-style-type: none"> Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 					
3	Cashless hospitalization service							Available (Hong Kong, Macau, mainland China)	Available (Hong Kong, Macau, mainland China)					
4	Alternative medical advice service / Second medical opinion consultation							Available	Available					
5	Mainland China prestige medical companion service							Available						

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
Benefit Level			Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
6	Specialist medical referral and appointment							Available						
7	Local emergency medical escort service							Available						
8	Medical Green Channel							Available						
9	Emergency assistance service			Available (Worldwide emergency medical assistance services)				Available (Emergency medical assistance service in designated GBA cities)	Available (Worldwide emergency assistance services)		Available (Worldwide emergency assistance services)			
10	Follow-up consultation							Available						
11	24/7 hotline								Available					
12	Critical illness case assistance services								Available					
13	Child Discount								Available (on campaign basis) Till the Insured Person reaches Age 17					

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

Contact Us

Chubb Life Insurance Hong Kong Limited

35/F, Chubb Tower, Windsor House,
311 Gloucester Road, Causeway Bay,
Hong Kong

 life.chubb.com/hk

 2894 9833

This comparison of medical plans is intended as a general reference and does not form part of the Policy. Please refer to the Policy documents for the exact terms and conditions. It is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

This comparison of medical plans is printed and distributed by Chubb Life Insurance Hong Kong Limited.

© 2025 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages are available in all jurisdictions. Chubb® and its respective logos are protected trademarks of Chubb.