

CHUBB®

# Chubb VHIS - Prime Plan

Product Brochure







# Protect yourself and your loved ones with a flexible and comprehensive medical plan

Chubb VHIS - Prime Plan ("the Plan") is a Certified Plan under the Voluntary Health Insurance Scheme ("VHIS") that provides comprehensive medical coverage globally. The Plan offers 2 coverage areas, Asia<sup>1</sup> (including Australia and New Zealand) and Worldwide (excluding USA) for your selection. The Plan also provides cash benefits for Day Case Procedures if the Insured Person undergoes a Day Case Procedure, for lower-room class if the Insured Person is Confined in a room with lower ward class (Hong Kong and/or Macau), and for top-up subsidies if the Insured Person is covered by other Hospital reimbursement plans. What's more, it provides daily cash benefits to a Designated Family Member, alleviating some of the financial burden on your family when you or your family members are admitted to Hospital. We also offer extended benefits for stroke rehabilitation treatment and post-Confinement psychiatric treatments, ensuring that you and your loved ones have support for daily needs and capacity for self-care after being discharged from the Hospital.

With guaranteed lifetime renewal till Age 128 of the Insured Person, you can enjoy peace of mind, knowing that you and your loved ones' Eligible Expenses will be covered regardless of any changes in health condition. Each Policy Holder can also claim a tax deduction<sup>2</sup> on qualifying premiums up to HKD8,000 per year of assessment for a Certified Plan.

Chubb Life Insurance Hong Kong Limited (the "Company", "Chubb Life", "we", "our" or "us") is one of the certified Voluntary Health Insurance Scheme ("VHIS") Providers (VHIS Provider Registration Number: 00044) under the Health Bureau of the Government of the Hong Kong Special Administrative Region.

# Plan Highlights





## Flexible options available to cater the Insured Person's different needs

To allow flexibility to suit your protection needs and financial priorities, the Plan offers 2 options on coverage area<sup>3</sup>: Asia<sup>1</sup> (including Australia and New Zealand) or Worldwide (excluding USA), and 5 options on Deductible: HK\$0 / HK\$25,000 / HK\$50,000 / HK\$100,000 / HK\$150,000 per Policy Year for your selection.

| Geographical Limitation <sup>3</sup> | Deductible per Policy Year | VHIS Certification Number |
|--------------------------------------|----------------------------|---------------------------|
| Asia <sup>1</sup>                    | HK\$0                      | F00075-01-000-01          |
|                                      | HK\$25,000                 | F00075-02-000-01          |
|                                      | HK\$50,000                 | F00075-03-000-01          |
|                                      | HK\$100,000                | F00075-04-000-01          |
|                                      | HK\$150,000                | F00075-05-000-01          |
| Worldwide excluding USA              | HK\$0                      | F00075-06-000-01          |
|                                      | HK\$25,000                 | F00075-07-000-01          |
|                                      | HK\$50,000                 | F00075-08-000-01          |
|                                      | HK\$100,000                | F00075-09-000-01          |
|                                      | HK\$150,000                | F00075-10-000-01          |



## Extended benefit to protect the Insured Person's emotion and mental health<sup>4</sup>

We understand the importance of emotion and mental health, thus we are proud to be among the first in the market to offer extended coverage to outpatient psychiatric treatment after Confinement to support the Insured Person in maintaining a strong mind and healthy body.



## Cash benefit provided to a Designated Family Member during the Insured Person's Confinement<sup>5</sup>

Caring for a loved one takes a financial and emotional toll on your family members. If the Insured Person is Confined in a Hospital for 3 days or more, a daily cash benefit is payable to a Designated Family Member (who is also an insured person under another Chubb VHIS - Prime Plan) to help your family cope with the difficult time.



## No claims premium discount offered as a reward for staying healthy<sup>6</sup>

To celebrate the Insured Person's healthy status, a premium discount of up to 15% will be automatically applied to the premium due if there are no claims within the Claim-free Period.

| 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%                                   |

# Other Features

# 01

## Reduce Deductible at retirement with no re-underwriting<sup>7</sup>

To suit your retirement plan and protection needs, the Plan offers a one-time option for you to apply to reduce the Deductible at age 50, 55, 60, 65, 70, 75 or 80 without the need to provide any health information for re-underwriting.

# 02

## Full cover<sup>8</sup> for Eligible Expenses with guaranteed lifetime renewal<sup>9</sup>

Comprehensive medical protection available in your preferred coverage area, with no itemized benefit sublimit on most of the benefit items.

With guaranteed lifetime renewal up to Age 128 of the Insured Person, you can enjoy peace of mind despite of any change in the Insured Person's health condition.

# 03

## Covers unknown Pre-existing Conditions<sup>10</sup>

Pre-existing Conditions that were unknown at the time of Application will be covered after the 30<sup>th</sup> day of the 1<sup>st</sup> Policy Year.

| Days after the policy commences                                 | Coverage for Unknown Pre-existing conditions |
|-----------------------------------------------------------------|----------------------------------------------|
| First 30 days of the 1 <sup>st</sup> Policy Year                | 0% (no coverage)                             |
| 31 <sup>st</sup> day of the 1 <sup>st</sup> Policy Year onwards | 100% (full coverage)                         |

# 04

## Tax savings<sup>2,11</sup>

As a Certified Plan under VHIS, qualifying premiums you paid for the Plan are eligible for tax deduction. A Policy Holder can claim tax deduction on qualifying premiums up to HK\$8,000 per year of assessment for the coverage for himself/herself and his/her Specified Relative(s)<sup>12</sup>.

# 05

## Cash benefits for Day Case Procedures, lower room class and top-up subsidy<sup>13</sup>

In addition to the reimbursement of the Surgeon's fee, we will pay you a minimum of HK\$1,000 (amount depends on the selection of geographical limitation) for any Day Case Procedure (subject to a maximum of 10 Day Case Procedures per Policy Year and one Day Case Procedure per day).

Moreover, a minimum of HK\$800 per day (amount depends on selection of geographical limitation and subject to a maximum of 30 days per Policy Year) will be paid for Confinement in Hong Kong and/or Macau for a room class lower than the Insured Person's entitled room class.

For an Insured Person who is Confined and covered by any other Hospital reimbursement plans offered by a licensed insurance company other than the Company (regardless of whether it is an individual or group policy), if the Eligible Expenses incurred for any Confinement would have been payable under the Terms and Benefits of this Certified Plan, the Company will pay the top-up subsidy for each day of Confinement (subject to a maximum of 90 days per Policy Year).

# 06

## Extended benefits for serious illnesses

### Stroke Rehabilitation Treatment Benefit

In the event of a Stroke diagnosis, the Plan offers extra protection to address the Insured Person's daily needs and self-care capabilities after being discharged from Hospital. These include:

- home facility enhancements benefit
- stroke ancillary benefit
- disability subsidy benefit

### Full cover<sup>8</sup> for Prescribed Non-surgical Cancer Treatments

If the Insured Person is diagnosed with cancer, treatments including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy will be covered fully under the Plan. In addition to the above treatments, certain investigations (e.g. blood tests, genetic tests, etc.) that are considered Medically Necessary by the doctor for the purpose of treatment planning, and monitoring of prognosis and development during the course of non-surgical cancer treatment will also be covered.



# Value-added services

01

## **24/7 Hotline<sup>14</sup>**

Our hotline is at your service 24 hours a day, 7 days a week.

02

## **Alternative Medical Advice Service<sup>14</sup>**

Once diagnosed with designated critical illnesses, the Insured Person can use this service to access independent medical advice provided by a panel of world-class medical professionals recommended by some of the leading medical institutions.

03

## **Worldwide Emergency Assistance Services<sup>14</sup>**

The Insured Person can travel anywhere in the world, knowing that his or her health and welfare needs are all taken care of.

# 04

## **Cashless hospitalization arrangement<sup>14,15</sup>**

The Insured Person can enjoy cashless hospitalization at designated Hospitals in Hong Kong, Macau and mainland China. We will pay the Hospital and surgical expenses directly on behalf of the Insured Person, subject to the pre-approved limit, so that the Insured Person can save the hassle of paying deposits and settling Hospital bills.

# 05

## **Critical Illness Case Management<sup>16</sup>**

The Insured Person may contact our hotline or email us to initiate case management services when require assistance. Our Case Manager will provide comprehensive support, including:









- Providing assistance in evaluating the Insured Person's health conditions if he/she has been diagnosed with a designated critical illness by a Registered Medical Practitioner;
- Assisting to consider health management options based on the advice of medical professionals;
- Referring any ancillary services if needed and offering emotional support to you and/or the Insured Person; and
- Offering continuous support throughout the Insured Person's case, from pre-treatment to post-recovery.

For details of the Value-added services, please refer to the Chubb VHIS – Prime Plan Customer Guide.

# Case Studies

## Case 1

Linda, a health-conscious young professional lives in Hong Kong, decides to take up a Chubb VHIS - Prime Plan 1 for herself with annual Deductible of HK\$25,000. She undergoes body check every year to ensure she has a healthy body.

| Journey                                                                                                                                                                                                                                                                                | Details                                                                                                                                                                                                | Medical services received                                                 | Billed medical expenses (HK\$)     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|------------------------------------|
| <b>Pre-Confinement</b><br>                                                                                                                                                                            | In the 4 <sup>th</sup> Policy Year, during her annual body checkup, cysts are found in her ovary and confirmed it is ovarian cancer. The doctor suggests her to undergo a laparoscopy in the Hospital. | <b>Pre-Confinement outpatient visits</b>                                  | \$1,000                            |
| <b>Confinement</b><br>                                                                                               | Following the doctor's advice, she undergoes a laparoscopy to remove the affected tissue and is Confined in a Semi-private Room for 7 days.                                                            | <b>Room &amp; board</b>                                                   | \$24,500<br>(\$3,500 per day)      |
|                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                        | <b>Miscellaneous charges</b>                                              | \$51,500                           |
|                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                        | <b>Attending doctor's visit fee</b>                                       | \$21,000<br>(\$3,000 per day)      |
|                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                        | <b>Specialist's fee</b>                                                   | \$3,000                            |
|                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                        | <b>Surgeon's fee</b>                                                      | \$150,000                          |
|                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                        | <b>Anesthetist's fee</b>                                                  | \$30,000                           |
|                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                        | <b>Operating theatre charges</b>                                          | \$30,000                           |
| <b>Cancer Treatment</b><br>                                                                                      | Before starting of any cancer treatments, her doctor recommends a genomic profiling test so as to identify the most effective treatments for her condition.                                            | <b>Prescribed Non-surgical Cancer Treatments (Genomic Profiling Test)</b> | \$40,000                           |
|                                                                                                                                                                                                                                                                                        | Followed by 2 months of hormone therapy.                                                                                                                                                               | <b>Prescribed Non-surgical Cancer Treatments</b>                          | \$150,000                          |
| <b>Post-Confinement</b><br>   | Linda cannot accept the fact that her health gets deteriorated and feel depressed after the surgery. Her doctor suggests that she consults a psychiatrist after her Confinement.                       | <b>Post-Confinement outpatient visits</b>                                 | \$8,000<br>(8 follow up visits)    |
|                                                                                                                                                                                                                                                                                        | After being discharged, Linda hires a home nurse to take care of her for 3 days. She also has a total of 8 follow up visits with her doctor within 90 days after her Confinement.                      | <b>Home nursing expenses</b>                                              | \$3,000<br>(\$1,000 per day)       |
|                                                                                                                                                                                                                                                                                        | Moreover, she has 6 visits to a psychiatrist within 180 days after her Confinement.<br><br>Fortunately, Linda makes a recovery fully afterwards.                                                       | <b>Post-Confinement outpatient visits</b>                                 | \$6,000<br>(6 psychiatrist visits) |
| <b>Total amount:</b>                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                        |                                                                           | <b>HK\$ 518,000</b>                |



**With the Plan, Linda only needs to pay the annual Deductible of HK\$25,000 and does not have to worry about any additional out-of-pocket payments.**

**Medical expenses reimbursed by the Plan = HK\$493,000**

# Case Studies

## Case 2

Gordon is planning for his retirement and decides to take out a CHUBB VHIS - Prime Plan 2 with annual Deductible of HK\$50,000. One month later, he purchases another 3 CHUBB VHIS - Prime Plan for his family.

| Insured Person                                                                                    | Annual premiums paid (HK\$) | Premiums eligible for tax deduction (HK\$) | Potential tax savings (HK\$)<br>(assuming a tax rate of 17%) |
|---------------------------------------------------------------------------------------------------|-----------------------------|--------------------------------------------|--------------------------------------------------------------|
|  Gordon          | \$9,360                     | \$8,000                                    | \$1,360                                                      |
|  Gordon's wife   | \$8,690                     | \$8,000                                    | \$1,360                                                      |
|  Gordon's father | \$36,173                    | \$8,000                                    | \$1,360                                                      |
|  Gordon's mother | \$23,517                    | \$8,000                                    | \$1,360                                                      |
| <b>Total</b>                                                                                      | <b>\$77,740</b>             | <b>\$32,000</b>                            | <b>\$5,440</b>                                               |



**Gordon may be eligible for a tax savings of HK\$5,440 if he applies for tax deduction<sup>2,11</sup>.**

The above cases are provided as examples for illustrative purposes only and purely fictional. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of these examples herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, these examples should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant Policy. It is important to note that each actual case is unique.

# Product at a Glance



# Basic Information

|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                  |                         |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| <b>Product Type</b>                                      | Basic plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                  |                         |
| <b>Product Nature</b>                                    | Individual hospital indemnity insurance product                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                  |                         |
| <b>Geographical limitation &amp; entitled ward class</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Plan 1</b>                                                                                                                                                                                                                                                                                    | <b>Plan 2</b>           |
|                                                          | Geographical Limitation <sup>3</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Asia <sup>1</sup>                                                                                                                                                                                                                                                                                | Worldwide excluding USA |
|                                                          | Entitled ward class                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (a) Confinement in Hong Kong, Macau and mainland China:<br>Semi-private Room<br><br>(b) Confinement anywhere else in Asia (excluding Hong Kong, Macau and mainland China):<br>Standard Private Room<br><br>(c) Confinement outside Asia (for Emergency Treatment only):<br>Standard Private Room | Standard Private Room   |
| <b>Policy Term</b>                                       | To Age 128 of the Insured Person                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                  |                         |
| <b>Premium Payment Term</b>                              | To Age 128 of the Insured Person                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                  |                         |
| <b>Issue Age of the Insured Person</b>                   | 15 days to Age 80 (attained age)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                  |                         |
| <b>Premium Payment Mode</b>                              | Annually / Semi-Annually / Quarterly / Monthly                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                  |                         |
| <b>Premium Structure</b>                                 | <p>Premium will be adjusted every year based on the premium rate (which generally will increase as the age of the Insured Person increases) applicable to the Insured Person at that time.</p> <p>Premium rates are not guaranteed. You should refer to the benefit illustration for the premium calculated based on the current scale of premium rates. Please also refer to the "Key Product Risks – Premium Adjustment" under the "Important Information" section in this product brochure for premium rate adjustment factors. The Company reserves the right to review and adjust the premium rates upon each Renewal Date.</p> |                                                                                                                                                                                                                                                                                                  |                         |
| <b>Policy Currency</b>                                   | HK Dollar (HK\$)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                  |                         |

# Benefit Schedule (in HK\$)

|                                                                                                                                             | Plan 1                                                                                                                              | Plan 2                       |
|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| <b>Benefit Coverage</b>                                                                                                                     | <b>Benefit Limit</b>                                                                                                                |                              |
| <b>Geographical Limitation<sup>3</sup></b>                                                                                                  | Asia <sup>1</sup>                                                                                                                   | Worldwide excluding USA      |
| <b>Entitled ward class</b>                                                                                                                  | Standard Private Room, except Hong Kong, Macau and mainland China: Semi-private room                                                | Standard Private Room        |
| <b>Annual Benefit Limit for benefit items</b><br>I. Basic benefits (a) – (l)<br>II. Enhanced benefits 1 – 14<br>III. Other benefits 1 - 4   | \$10,000,000 per Policy Year                                                                                                        | \$15,000,000 per Policy Year |
| <b>Lifetime Benefit Limit for benefit items</b><br>I. Basic benefits (a) – (l)<br>II. Enhanced benefits 1 – 14<br>III. Other benefits 1 - 4 | \$40,000,000 per life                                                                                                               | \$60,000,000 per life        |
| <b>Deductible for benefit items</b><br>I. Basic benefits (a) – (l)<br>II. Enhanced benefits 1 – 14                                          | \$0/ \$25,000/ \$50,000/ \$100,000/ \$150,000 per Policy Year                                                                       |                              |
| <b>Benefit items<sup>17</sup></b>                                                                                                           | <b>Benefit Limit</b>                                                                                                                |                              |
| <b>Basic benefits</b>                                                                                                                       |                                                                                                                                     |                              |
| (a) Room and board                                                                                                                          | Full cover <sup>8</sup>                                                                                                             |                              |
| (b) Miscellaneous charges                                                                                                                   | Full cover <sup>8</sup><br>(subject to the benefit limit of benefit item (10) “medical appliances benefit” under enhanced benefits) |                              |
| (c) Attending doctor’s visit fee                                                                                                            | Full cover <sup>8</sup>                                                                                                             |                              |
| (d) Specialist’s fee <sup>18</sup>                                                                                                          | Full cover <sup>8</sup>                                                                                                             |                              |
| (e) Intensive care                                                                                                                          | Full cover <sup>8</sup>                                                                                                             |                              |
| (f) Surgeon’s fee                                                                                                                           | Full cover <sup>8</sup><br>regardless of surgical category                                                                          |                              |
| (g) Anaesthetist’s fee                                                                                                                      | Full cover <sup>8</sup>                                                                                                             |                              |
| (h) Operating theatre charges                                                                                                               | Full cover <sup>8</sup>                                                                                                             |                              |
| (i) Prescribed Diagnostic Imaging Tests <sup>18,19</sup>                                                                                    | Full cover <sup>8</sup>                                                                                                             |                              |

|                                                                                 | Plan 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Plan 2                                                                                                                             |
|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| (j) Prescribed Non-surgical Cancer Treatments <sup>20</sup>                     | Full cover <sup>8</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                    |
| (k) Pre- and post-Confinement/ Day Case Procedure outpatient care <sup>18</sup> | Full cover <sup>8</sup><br><b>Pre-Confinement/ Before Day Case Procedure:</b> <ul style="list-style-type: none"> <li>All outpatient visits (within 30 days prior to Confinement/ Day Case Procedure, maximum 1 outpatient visit per day)</li> <li>Maximum 1 outpatient visit (more than 30 days prior to Confinement/ Day Case Procedure)</li> </ul> <b>Post-Confinement/ after Day Case Procedure:</b> <ul style="list-style-type: none"> <li>Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day)</li> </ul> |                                                                                                                                    |
| (l) Psychiatric treatments <sup>4</sup>                                         | \$50,000 per Policy Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                    |
| <b>Enhanced benefits</b>                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                    |
| 1. Companion's bed benefit                                                      | Full cover <sup>8</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                    |
| 2. Private nurses' fee benefit <sup>18</sup>                                    | Full cover <sup>8</sup><br>(Maximum 30 days per Policy Year, subject to service provided by 1 Registered Nurse per day)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                    |
| 3. Home nursing expense benefit <sup>18</sup>                                   | Full cover <sup>8</sup><br>(within 90 days after discharge from Hospital following a surgical procedure or admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 days per Policy Year)                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                    |
| 4. Outpatient kidney's dialysis treatment benefit <sup>18</sup>                 | Full cover <sup>8</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                    |
| 5. Emergency outpatient treatment benefit                                       | Full cover <sup>8</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                    |
| 6. Emergency dental treatment benefit                                           | Full cover <sup>8</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                    |
| 7. Pregnancy complications                                                      | Full cover <sup>8</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                    |
| 8. Stroke rehabilitation treatment benefit                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                    |
| (a) Home facility enhancement benefit <sup>18</sup>                             | \$30,000 per Incident                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | \$50,000 per Incident                                                                                                              |
| (b) Stroke ancillary benefit <sup>18</sup>                                      | \$800 per visit<br>(within 90 days after discharge from Hospital; maximum 30 visits per Policy Year, subject to 1 visit per day)                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | \$1,000 per visit<br>(within 90 days after discharge from Hospital; maximum 30 visits per Policy Year, subject to 1 visit per day) |
| (c) Disability subsidy benefit                                                  | \$3,000 per month<br>Maximum 24 months per Incident                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | \$5,000 per month<br>Maximum 24 months per Incident                                                                                |



|                                                                                                        | Plan 1                                                                                                                                                                                                                                                     | Plan 2                                                                                                                                                              |
|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>9 Reconstructive surgery benefit<sup>18</sup></b>                                                   | \$160,000 per Accident / per mastectomy                                                                                                                                                                                                                    | \$180,000 per Accident / per mastectomy                                                                                                                             |
| <b>10 Medical appliances benefit</b>                                                                   | Specified items <sup>21</sup> : Full cover <sup>8</sup><br>Non-specified items <sup>21</sup> : \$100,000 per Policy Year                                                                                                                                   |                                                                                                                                                                     |
| <b>11. Donor's benefit</b>                                                                             | \$500,000 per major organ transplant<br>(for transplantation of heart, kidney, liver, lung or bone marrow)                                                                                                                                                 |                                                                                                                                                                     |
| <b>12. Post-Confinement/Day Case Procedure outpatient ancillary benefit<sup>18</sup></b>               | \$800 per visit<br>(within 90 days after discharge from Hospital/completion of Day Case Procedure; maximum 30 visits per Policy Year, subject to 1 visit per day)                                                                                          | \$1,000 per visit<br>(within 90 days after discharge from Hospital/completion of Day Case Procedure; maximum 30 visits per Policy Year, subject to 1 visit per day) |
| <b>13. Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)<sup>4, 18</sup></b> | \$800 per visit<br>(within 180 days after discharge from Hospital; maximum 10 visits per Policy Year, subject to 1 visit per day)                                                                                                                          | \$1,000 per visit<br>(within 180 days after discharge from Hospital; maximum 10 visits per Policy Year, subject to 1 visit per day)                                 |
| <b>14. Hospice care benefit<sup>18</sup></b>                                                           | \$80,000 per Policy Year                                                                                                                                                                                                                                   | \$100,000 per Policy Year                                                                                                                                           |
| <b>Other benefits</b>                                                                                  |                                                                                                                                                                                                                                                            |                                                                                                                                                                     |
| <b>1. Lower room class cash benefit (applicable to Confinement in Hong Kong and Macau only)</b>        | \$800 per day of Confinement<br>Maximum 30 days per Policy Year                                                                                                                                                                                            | \$1,200 per day of Confinement<br>Maximum 30 days per Policy Year                                                                                                   |
| <b>2. Day Case Procedure cash benefit</b>                                                              | \$1,000 per Day Case Procedure<br>Maximum 10 Day Case Procedures per Policy Year, subject to 1 Day Case Procedure per day                                                                                                                                  | \$1,200 per Day Case Procedure<br>Maximum 10 Day Case Procedures per Policy Year, subject to 1 Day Case Procedure per day                                           |
| <b>3. Designated Family Member daily cash benefit</b>                                                  | \$800 per day<br>Maximum 30 days per Policy Year<br>(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) |                                                                                                                                                                     |
| <b>4. Top up subsidy cash benefit</b>                                                                  | \$600 per day of Confinement<br>Maximum 90 days per Policy Year                                                                                                                                                                                            | \$800 per day of Confinement<br>Maximum 90 days per Policy Year                                                                                                     |
| <b>5. Compassionate death benefit</b>                                                                  | \$10,000                                                                                                                                                                                                                                                   |                                                                                                                                                                     |
| <b>6. Accidental death benefit</b>                                                                     | \$10,000                                                                                                                                                                                                                                                   |                                                                                                                                                                     |
| <b>7. Medical negligence benefit</b>                                                                   | \$10,000                                                                                                                                                                                                                                                   |                                                                                                                                                                     |

# Remarks

- 1) 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.
- 2) Whether tax deduction is allowable for the qualified premiums paid under this Certified Plan are subject to the prevailing tax laws of Hong Kong, as well as the individual circumstances of the Policy Holder (as taxpayer) and the Insured Person(s). Please refer to the website of the Inland Revenue Department (<https://www.ird.gov.hk/eng/>) and the Inland Revenue Ordinance (Cap. 112) for details. Chubb Life Insurance Hong Kong Limited (the "Company" or "Chubb Life") does not provide tax advice and you should consult an independent tax advisor for tax advice.
- 3) Eligible Expenses incurred for any non-Emergency Treatments performed outside the geographical limitation shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. Psychiatric treatments shall only be payable for Confinement in Hong Kong. Post-Confinement psychiatric outpatient care payable under enhanced benefits shall only be payable for outpatient visits in Hong Kong, and the lower room class cash benefit payable under other benefits shall only be payable for Confinement in Hong Kong and/or Macau. Please refer to the Terms and Benefits of this Certified Plan for details.
- 4) Psychiatric treatments under basic benefits and Post-Confinement psychiatric outpatient care under enhanced benefits shall only be payable for Confinement in Hong Kong and outpatient visits in Hong Kong respectively.
- 5) This benefit shall be payable starting from the third (3<sup>rd</sup>) day of Confinement on a daily basis for each day of Confinement if the Insured Person is Confined in a Hospital for receiving Medical Services for a Disability for three (3) or more consecutive days as recommended by a Registered Medical Practitioner, provided that:
  - (a) any Designated Family Member of the Insured Person is covered under another policy of this Certified Plan individually during the Insured Person's Confinement; and
  - (b) the Eligible Expenses incurred for such Confinement are payable under the Terms and Conditions of this Certified Plan.
- 6) In the event that any benefit under the Terms and Benefits of this Certified Plan for a Policy Year that falls in the Claim-free Period becomes payable after the no claims premium discount has been applied to the premium, the no claims premium discount shall be recalculated by taking into account the relevant claim paid. The Policy Holder shall repay to the Company the difference between the actual eligible no claims premium discount amount and the no claims premium discount already received immediately upon the Company's reasonable request. The aforesaid description and the no claims premium discount table are for general information only. You should read the Terms and Benefits of this Certified Plan for exactly how the no claims premium discount is calculated and given.
- 7) Deductible is the amount of Eligible Expenses that is paid by you each Policy Year before we will reimburse the Insured Person's Eligible Expenses. To offer you more flexibility as you prepare for your retirement, when the Insured Person's age nearest birthday to the relevant Renewal Date is 50, 55, 60, 65, 70, 75, 80 you may apply to lower the Deductible of your Chubb VHIS - Prime Plan within 31 days before or after such relevant Renewal Date. This option can be exercised once during the lifetime of the Insured Person, and no re-underwriting is required.
- 8) Full cover shall mean no itemised benefit sublimit, the actual amount of Eligible Expenses and/or other expenses payable after deducting the remaining Deductible (if any) and is subject to the Annual Benefit Limit and Lifetime Benefit Limit.
- 9) The Renewal of your Policy is guaranteed up to Age 128 of the Insured Person, provided this Plan is continually offered by the Company. The Plan will remain Renewable as long as the Company maintains its registered status as a VHIS provider. For details, please refer to the Terms and Benefits of this Certified Plan.
- 10) If the Policy Holder or the Insured Person is requested but fails to disclose to the Company upon submission of Application (including any updates of and changes to the required information), that the Insured Person is suffering from a Pre-existing Condition, and such Pre-existing Condition has been treated or diagnosed or has manifested signs or symptoms of which the Policy Holder or the Insured Person is aware or should have reasonably been aware of at the time of submission of Application, the Company has the right to declare the Terms and Benefits of this Certified Plan void, demand repayment of any benefits paid and/or refuse to provide coverage under the Terms and Benefits of the Certified Plan.
- 11) Tax deduction for the qualifying premiums paid under your Policy (not including levy) will be based on the premiums paid after deduction of the premium discount (if any).
- 12) Please consult Inland Revenue Department or visit the website of Inland Revenue Department (<https://www.ird.gov.hk/eng/>) for details.
- 13) Deductible is not applicable to these benefits.

- 14) Currently, these services are arranged through third-party service provider(s) which are independent contractors and are not our agents. These services are not part of the Policy or benefit item under the Terms and Benefits of Chubb VHIS – Prime Plan. Both the Company and the third party service provider(s) reserve the right to terminate or vary part or all of the services in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider(s). We make no representation, warranty or undertaking as to any service offered, provided or procured by the third-party service provider(s). For details, please refer to the respective terms and conditions applicable to the services. Your Policy must be in force when using the services. Unless otherwise specified, we only cover the costs for the administrative support of the above services for the Insured Person. All the actual costs of the services (if any) referred to or arranged for the Insured Person shall be borne by you. In other words, you may be asked to provide payments when you use the services.
- 15) Under this cashless hospitalization arrangement, we will directly pay the Insured Person's Eligible Expenses to the designated Hospitals subject to the pre-approved limit. The cashless hospitalization is an administrative arrangement and is not part of the product features or benefits nor part of the Policy or benefit item under the Terms and Benefits of the Plan. We may in our absolute discretion vary or terminate part or all of the cashless hospitalization arrangement anytime without giving you prior notice. You will need to apply for this arrangement by submitting a form prescribed by us each time and before the Insured Person is admitted to Hospital. Any such application must be approved by us. If the medical expenses are more than the eligible claim limit, the Policy Holder will have to pay the shortfall to us within 21 days from the date of the shortfall notice, failing which the shortfall amount will be automatically charged to the designated credit card provided during the application of cashless hospitalization arrangement or will be recovered by us through any other means as we deem fit and appropriate. For details of this arrangement, please refer to the terms and conditions and the "Chubb VHIS – Prime Plan Customer Guide". The approval of pre-authorization from the Company shall not be deemed as admission of the Company's liability to pay and/or reimburse the Policy Holder and/or the Insured Person under the Policy or a waiver of any breach of the terms and conditions of the Policy, if any.
- 16) This service is not part of the product features or benefits nor part of the Policy or benefit item under the Terms and Benefits of the Plan. We may in our absolute discretion vary or terminate this service anytime without giving you prior notice. Please refer to the Chubb VHIS – Prime Plan Customer Guide for details. Your Policy must be in force when using the services. We are not a medical institution and shall not make any medical advice to you and the Insured Person. Please seek independent professional advice if necessary. Unless otherwise specified, we only cover the costs for the administrative support of the above services for the Insured Person. All the actual costs of the services (if any) referred to or arranged for the Insured Person shall be borne by you. In other words, you may be asked to provide payments when you use the services.
- 17) Unless otherwise specified, the Eligible Expenses and/or expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in this table. Eligible Expenses and/or expenses payable shall be subject to the limitation as specified in the Supplement – Limitation of Benefits under the Terms and Benefits of the Certified Plan.
- 18) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- 19) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- 20) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- 21) For details, please refer to the Supplement – Enhanced Benefits under the Terms and Conditions of this Certified Plan.

# Important Information



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

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

## Key Product Risks

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

### ■ Premium Payment Term

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

### ■ Premium Adjustment

The Company reserves the right to review and adjust the premium rates of this product upon each Renewal Date based on our expectation and experience of a series of factors including but not limited to medical trend, medical cost inflation, investment returns, claims, policy surrenders and expenses.

### ■ Credit Risk

This product is issued and underwritten by the Company. Your Policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the Policy, you may lose your insurance coverage and the premiums paid.

### ■ Inflation Risk

Please note that the medical costs in the future are likely to be higher than they are today due to inflation. Hence, the benefit amounts and the premium rates of this product may be adjusted in the future to reflect the inflation.

### ■ Termination

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

where the Policy is terminated due to non-payment of premiums after the grace period of thirty one (31) days after the premium due date;  
the day immediately following the death of the Insured Person; or  
the Company has ceased to have the requisite authorization under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to write or continue to write the Plan.

Termination shall be effective at 00:00 hours of the effective date of termination.

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

## Limitations of Benefits:

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### 1. Geographical limitation

- a. All benefits described in the Terms and Benefits are subject to the geographical limitation (i.e. “Asia” or “Worldwide excluding USA”) as specified in the Benefit Schedule, except for the psychiatric treatment as stated in Section 3(l) of Part 6 of the Terms and Benefits, Post-Confinement psychiatric outpatient care as stated in Section 13 of Part 1 of Supplement – Enhanced Benefits and lower room class cash benefit as stated in Section 1 of Part 1 of Supplement – Other Benefits.
- b. The benefits payable under Section 3(l) of Part 6 of the Terms and Benefits shall only be payable for the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong, and the lower room class cash benefit as stated in Section 1 of Part 1 of Supplement – Other Benefits shall only be payable for Confinement in Hong Kong and/or Macau.
- c. The benefits payable for Post-Confinement psychiatric outpatient care as stated in Section 13 of Part 1 of Supplement – Enhanced benefits shall only be payable for follow-up outpatient visits in Hong Kong.

- d. For any non-Emergency Treatment performed outside the territorial scope of cover, the final amount of Eligible Expenses payable shall be calculated in accordance with the formula as set out in Section 4(b) of Part 1 of the Supplement – Limitation of Benefits, and in so doing,
- (i) the amount of Eligible Expenses under Section 3(a) to (k) of Part 6 of the Terms and Benefits shall be payable in accordance with the Standard Plan Terms and Benefits and subject to the benefit limit as stated in the benefit schedule of the Standard Plan Terms and Benefits;
  - (ii) no benefit shall be payable under Section 3(l) of Part 6 of the Terms and Condition, Section 1 to 4, 7 to 14 of Part 1 of Supplement – Enhanced benefits, and Section 1 to 4 of Part 1 of Supplement – Other benefits;
  - (iii) the limitation as stated in Section 3 of Part 1 of the Supplement - Limitation of Benefits shall not apply;
  - (iv) for any Eligible Expenses or other expenses incurred, if there is any remaining balance of Deductible (if applicable), the benefits payable shall further be reduced from the remaining balance of Deductible (if applicable) in the relevant Policy Year; and
  - (v) any actual benefits paid (i.e. after deduction of any remaining balance of Deductible (if applicable) as stated in Section 1(d)(iv) of Part 1 above) in accordance with the benefit schedule of the Standard Plan Terms and Benefits shall be counted towards the limits of the applicable benefit items and applicable Annual Benefit Limit and Lifetime Benefit Limit as stated in the Benefit Schedule of the Terms and Benefits.
- e. For any Emergency Treatment performed outside the territorial scope of cover, any Eligible Expense and/or other expenses incurred shall be payable in accordance with the Terms and Benefits and shall be calculated in accordance with the formula as set out in Section 4(a) of Part 1 of the Supplement – Limitation of Benefits, subject to the applicable restrictions as stated in Section 2 and 3 of Part 1 of the Supplement.

## 2. Limitation on choice of Hospital

- a. The benefit payable under Section 1 of Part 1 of Supplement – Other Benefits shall only be applicable for Confinement in a room of private Hospital in Hong Kong and/or Macau, where the ward class is below the Insured Person’s entitled ward class as stated in the Benefit Schedule.
- b. For any Eligible Expenses and/or other expenses charged by any Hospitals in mainland China, if such Hospitals
  - (i) are not rated Class 3A or above in accordance with the Management Measures on the Classification of Hospitals as adopted by the Ministry of Health of the People’s Republic of China; and
  - (ii) are not on the list of the designated hospitals in mainland China published on the Company website ([life.chubb.com/hk](http://life.chubb.com/hk));

such Eligible Expenses and/or other expenses shall be calculated in accordance with the formula as set out in Section 4(b) of Part 1 of the Supplement – Limitation of Benefits, and in so doing,

  - (iii) the amount of Eligible Expenses under Sections 3(a) to (k) of Part 6 of the Terms and Benefits shall be payable in accordance with the Standard Plan Terms and Benefits and subject to the benefit limit as stated in the benefit schedule of the Standard Plan Terms and Benefits;
  - (iv) no benefit shall be payable under Section 3(l) of Part 6 of the Terms and Condition, Sections 1 to 4, and 7 to 14 of Part 1 of Supplement – Enhanced Benefits, and Sections 1 to 4 of Part 1 of Supplement – Other Benefits;
  - (v) the limitation as stated in Section 3 of Part 1 of the Supplement - Limitation of Benefits shall not apply;
  - (vi) for any Eligible Expenses or other expenses incurred, if there is any remaining balance of Deductible (if applicable), the benefits payable shall further be reduced from the remaining balance of Deductible (if applicable) in the relevant Policy Year; and

- (vii) any actual benefits paid (i.e. after deduction of remaining balance of Deductible (if applicable) as stated in Section 2(b)(vi) of Part 1 of the Supplement - Limitation of Benefits) in accordance with the benefit schedule of the Standard Plan Terms and Benefits shall be counted towards the limits of the applicable benefit items and applicable Annual Benefit Limit and Lifetime Benefit Limit as stated in the Benefit Schedule of the Terms and Benefits.

For the avoidance of doubt, in respect of any Eligible Expenses and/or other expenses charged by a Hospital which is rated Class 3A or above in accordance with the Management Measures on the Classification of Hospital as adopted by the Ministry of Health of the People's Republic of China or on the list of the designated hospitals in mainland China published on the Company website mentioned above, such Eligible Expenses and/or other expenses shall be payable in accordance with the Terms and Benefits and shall be calculated in accordance with the formula as set out in Section 4(a) of Part 1 of the Supplement – Limitation of Benefits.

- c. In the event that,
  - (i) the rating of the Hospital
    - has been changed from Class 3A or above to Class 3A below;
    - has been changed from Class 3A below to Class 3A or above; or
  - (ii) the Hospital has been removed or added to the list of the designated hospitals in mainland China

during Confinement, the Eligible Expenses and/or other expenses for such Confinement in entirety shall be payable in accordance with the Terms and Benefits and shall be calculated in accordance with the formula as set out in Section 4(a) of Part 1 of the Supplement – Limitation of Benefits.

- d. The list of the designated hospitals in mainland China may be varied, updated and amended from time to time at the Company's discretion. Policy Holder and/or Insured Person is recommended to refer to the product page "Chubb VHIS – Prime Plan" of the Company's website ([life.chubb.com/hk](http://life.chubb.com/hk)) for the latest list before admission to the Hospital.

### 3. Limitation on choice of ward class

- a. If the Insured Person is voluntarily Confined in a ward class of a Hospital higher than the entitled ward class as stated in the Benefit Schedule, any benefits payable under Sections 3(a) to (j) and (l) of Part 6 of the Terms and Benefits and Sections, 1, 2, 7, 9, 10 and 11 of Part 1 of Supplement – Enhanced Benefits are subject to the following ward class adjustment factor:

| Entitled ward class as specified in the Benefit Schedule | Actual ward class occupied by the Insured Person during Confinement | Ward class adjustment factor |
|----------------------------------------------------------|---------------------------------------------------------------------|------------------------------|
| Semi-private Room                                        | Standard Private Room                                               | 50%                          |
|                                                          | Above Standard Private Room                                         | 25%                          |
| Standard Private Room                                    | Above Standard Private Room                                         | 25%                          |

- b. The ward class adjustment factor as specified in Section 3(a) of the Supplement - Limitation of Benefits shall not apply when such Confinement in a room of class higher than the entitled ward class is due to:
  - (i) unavailability of entitled ward class for Emergency Treatment as a result of ward or room shortage for Confinement;
  - (ii) isolation reasons that require a specific class of accommodation; or
  - (iii) other reasons not involving personal preference of the Policy Holder and/or the Insured Person.

## Key Exclusions

The Company shall not pay any benefits in relation to or arising from the following expenses -

- Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.
- Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient.

- Expenses arising from Human Immunodeficiency Virus (“HIV”) and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1 of the Terms and Conditions) such Disability shall be generally excluded from any coverage of these Terms and Benefits if it exists before the Policy Effective date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first five (5) years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the Policy Effective Date.

However, the exclusion in this section shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of these Terms and Benefits shall apply.

- Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability).
- Any charges in respect of services for –
  - (a) beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within ninety (90) days of the Accident; or except to the extent covered by the reconstructive surgery benefit payable under the Enhanced Benefits; or
  - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
- Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this exclusion does not apply to –

- (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other Medical Services provided;
- (b) removal of pre-malignant conditions; and
- (c) treatment for prevention of recurrence or complication of a previous Disability.

- Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident or to the extent covered by the emergency dental treatment benefit payable under the Enhanced Benefits. Follow-up dental treatment or oral surgery after discharge from Hospital shall not be covered.
- Expenses incurred for Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause; except to the extent covered by the pregnancy complications payable under Pregnancy Complications of Enhanced Benefit.
- Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use; except to the extent covered by home facility enhancement benefit under Stroke rehabilitation treatment benefit of Enhanced Benefits. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement or on the day of the Day Case Procedure.
- Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments; except to the extent covered by Stroke ancillary benefit under the Enhanced Benefits and post-Confinement/ Day Case Procedure outpatient ancillary benefit under the Enhanced Benefits.



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

## Medically Necessary and Reasonable and Customary

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The Company shall only reimburse the Eligible Expenses or expenses which are Medically Necessary and Reasonable and Customary.

“Medically Necessary” shall mean the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must –

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

“Reasonable and Customary” shall mean, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by the Company in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred. In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable) –

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

## Claims

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All claims incurred in respect of the Terms and Benefits shall be submitted to the Company within 90 days after the date on which the Insured Person is discharged from the Hospital, or the date on which the relevant Medical Service is performed and completed if there is no Confinement. For this purpose, the following should be submitted to the Company:

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

The Policy Holder shall notify us if claims cannot be submitted within the above timeframe, otherwise we shall have the right to reject claims submitted after the above timeframe. The Policy Holder shall at his/her own expenses provide all certificates, information and evidence that are reasonably required by the Company and which can be reasonably provided by the Policy Holder. The Company shall bear all expenses incurred in obtaining further certificates, information and evidence for the purposes of verification of the claim after the Policy Holder has submitted all required information pursuant to (a) and (b) above.

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

### Disclosure

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If the Policy Holder or the Insured Person fails to make the relevant disclosures in relation to the application of the Plan and such failure has materially affected the underwriting decision of the Company, the Company shall have the right to adjust the premiums of the Policy or void the Policy and demand a refund of the benefits previously paid. In the event that the Company void the Policy as a result of fraud, the Company shall have the right not to refund the premium received.

### Cooling-off Period

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If you are not satisfied with your policy, you have the right to cancel it by submitting a signed notice and return the policy document (if any) to Chubb Life Insurance Hong Kong Limited, at 35/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the policy or a notice informing you or your nominated representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day.

### Collection of Premium Levy by Insurance Authority

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The Insurance Authority started collecting levy on insurance premiums from policy holder for policies issued in Hong Kong since January 1, 2018.

For details of the levy and its collection arrangement, please visit our Company website at [life.chubb.com/hk](http://life.chubb.com/hk) or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your Policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

## Chubb VHIS - Prime Plan Standard Premium Schedule (HKD)

### Non-Smoker

| Coverage area | Asia (Plan 1) |        |        |         |         | Worldwide excluding USA (Plan 2) |        |        |         |         |
|---------------|---------------|--------|--------|---------|---------|----------------------------------|--------|--------|---------|---------|
| Deductible    | 0             | 25,000 | 50,000 | 100,000 | 150,000 | 0                                | 25,000 | 50,000 | 100,000 | 150,000 |
| Age*          | HK\$          | HK\$   | HK\$   | HK\$    | HK\$    | HK\$                             | HK\$   | HK\$   | HK\$    | HK\$    |
| 0             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 1             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 2             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 3             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 4             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 5             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 6             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 7             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 8             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 9             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 10            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 11            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 12            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 13            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 14            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 15            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 16            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 17            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 18            | 7,396         | 4,236  | 3,623  | 3,102   | 2,677   | 12,096                           | 7,680  | 5,944  | 5,171   | 4,672   |
| 19            | 7,408         | 4,243  | 3,643  | 3,117   | 2,687   | 12,195                           | 7,734  | 5,961  | 5,205   | 4,720   |
| 20            | 7,419         | 4,251  | 3,662  | 3,131   | 2,696   | 12,295                           | 7,789  | 5,979  | 5,239   | 4,768   |
| 21            | 7,724         | 4,389  | 3,764  | 3,202   | 2,748   | 12,545                           | 8,084  | 6,187  | 5,404   | 4,925   |
| 22            | 8,042         | 4,531  | 3,869  | 3,275   | 2,801   | 12,801                           | 8,390  | 6,402  | 5,574   | 5,088   |
| 23            | 8,373         | 4,678  | 3,977  | 3,350   | 2,855   | 13,328                           | 8,708  | 6,625  | 5,750   | 5,256   |
| 24            | 8,717         | 4,830  | 4,088  | 3,426   | 2,910   | 14,017                           | 9,038  | 6,855  | 5,931   | 5,430   |
| 25            | 9,075         | 4,987  | 4,200  | 3,505   | 2,964   | 15,042                           | 9,380  | 7,093  | 6,118   | 5,609   |
| 26            | 9,553         | 5,195  | 4,408  | 3,638   | 3,057   | 15,886                           | 9,901  | 7,462  | 6,488   | 5,862   |
| 27            | 10,056        | 5,411  | 4,626  | 3,776   | 3,153   | 16,778                           | 10,450 | 7,851  | 6,880   | 6,127   |
| 28            | 10,586        | 5,636  | 4,855  | 3,920   | 3,252   | 17,720                           | 11,030 | 8,260  | 7,296   | 6,404   |
| 29            | 10,917        | 5,776  | 4,998  | 4,009   | 3,313   | 18,310                           | 11,393 | 8,515  | 7,557   | 6,576   |
| 30            | 11,144        | 5,871  | 5,096  | 4,070   | 3,355   | 18,715                           | 11,642 | 8,690  | 7,736   | 6,693   |
| 31            | 11,324        | 5,997  | 5,126  | 4,144   | 3,415   | 18,998                           | 11,862 | 8,853  | 7,859   | 6,857   |
| 32            | 11,507        | 6,125  | 5,157  | 4,219   | 3,476   | 19,286                           | 12,086 | 9,019  | 7,984   | 7,025   |

\*Age nearest birthday    ^For renewal only

Note:

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

## Chubb VHIS - Prime Plan Standard Premium Schedule (HKD)

### Non-Smoker

| Coverage area | Asia (Plan 1) |        |        |         |         | Worldwide excluding USA (Plan 2) |        |        |         |         |
|---------------|---------------|--------|--------|---------|---------|----------------------------------|--------|--------|---------|---------|
| Deductible    | 0             | 25,000 | 50,000 | 100,000 | 150,000 | 0                                | 25,000 | 50,000 | 100,000 | 150,000 |
| Age*          | HK\$          | HK\$   | HK\$   | HK\$    | HK\$    | HK\$                             | HK\$   | HK\$   | HK\$    | HK\$    |
| 33            | 11,693        | 6,256  | 5,188  | 4,295   | 3,538   | 19,578                           | 12,315 | 9,188  | 8,111   | 7,197   |
| 34            | 11,806        | 6,336  | 5,207  | 4,342   | 3,576   | 19,755                           | 12,454 | 9,291  | 8,188   | 7,302   |
| 35            | 11,881        | 6,390  | 5,219  | 4,373   | 3,602   | 19,875                           | 12,548 | 9,360  | 8,239   | 7,374   |
| 36            | 12,069        | 6,446  | 5,316  | 4,422   | 3,642   | 20,325                           | 12,680 | 9,556  | 8,364   | 7,448   |
| 37            | 12,260        | 6,503  | 5,415  | 4,459   | 3,672   | 20,785                           | 12,813 | 9,756  | 8,459   | 7,504   |
| 38            | 12,454        | 6,560  | 5,515  | 4,471   | 3,682   | 21,255                           | 12,948 | 9,960  | 8,491   | 7,523   |
| 39            | 12,572        | 6,594  | 5,576  | 4,483   | 3,692   | 21,542                           | 13,029 | 10,084 | 8,523   | 7,542   |
| 40            | 12,650        | 6,617  | 5,617  | 4,496   | 3,702   | 21,736                           | 13,084 | 10,167 | 8,555   | 7,560   |
| 41            | 13,284        | 7,201  | 5,925  | 4,719   | 3,959   | 22,784                           | 13,776 | 10,671 | 9,000   | 8,195   |
| 42            | 13,950        | 7,672  | 6,167  | 4,953   | 4,164   | 23,883                           | 14,504 | 11,200 | 9,468   | 8,706   |
| 43            | 14,649        | 7,836  | 6,250  | 5,199   | 4,235   | 25,035                           | 15,271 | 11,755 | 9,961   | 8,883   |
| 44            | 15,085        | 8,003  | 6,334  | 5,352   | 4,307   | 25,753                           | 15,751 | 12,101 | 10,269  | 9,064   |
| 45            | 15,383        | 8,174  | 6,419  | 5,456   | 4,379   | 26,243                           | 16,079 | 12,338 | 10,479  | 9,250   |
| 46            | 16,127        | 8,605  | 6,919  | 5,879   | 4,708   | 27,531                           | 16,858 | 12,929 | 11,043  | 9,807   |
| 47            | 16,907        | 9,059  | 7,319  | 6,217   | 4,971   | 28,883                           | 17,675 | 13,443 | 11,536  | 10,296  |
| 48            | 17,725        | 9,537  | 7,457  | 6,334   | 5,062   | 30,301                           | 18,531 | 13,869 | 11,946  | 10,705  |
| 49            | 18,235        | 9,836  | 7,598  | 6,453   | 5,154   | 31,185                           | 19,064 | 14,198 | 12,263  | 11,022  |
| 50            | 18,582        | 10,041 | 7,742  | 6,575   | 5,248   | 31,789                           | 19,428 | 14,422 | 12,479  | 11,239  |
| 51            | 19,530        | 10,434 | 8,074  | 6,803   | 5,427   | 33,128                           | 20,163 | 14,964 | 12,985  | 11,650  |
| 52            | 20,357        | 10,773 | 8,362  | 6,999   | 5,581   | 34,524                           | 20,926 | 15,527 | 13,422  | 12,004  |
| 53            | 21,043        | 11,053 | 8,600  | 7,160   | 5,707   | 35,979                           | 21,718 | 16,111 | 13,782  | 12,295  |
| 54            | 21,573        | 11,267 | 8,783  | 7,283   | 5,804   | 37,495                           | 22,540 | 16,717 | 14,059  | 12,518  |
| 55            | 21,933        | 11,413 | 8,906  | 7,366   | 5,870   | 39,075                           | 23,393 | 17,346 | 14,246  | 12,670  |
| 56            | 23,316        | 12,097 | 9,395  | 7,780   | 6,163   | 41,718                           | 24,868 | 18,435 | 15,137  | 13,460  |
| 57            | 24,786        | 12,822 | 9,911  | 8,217   | 6,471   | 44,539                           | 26,436 | 19,592 | 16,084  | 14,299  |
| 58            | 26,349        | 13,590 | 10,456 | 8,679   | 6,794   | 47,551                           | 28,103 | 20,822 | 17,090  | 15,190  |
| 59            | 28,010        | 14,404 | 11,031 | 9,167   | 7,134   | 50,767                           | 29,875 | 22,129 | 18,159  | 16,137  |
| 60            | 29,775        | 15,266 | 11,637 | 9,682   | 7,491   | 54,200                           | 31,760 | 23,517 | 19,293  | 17,142  |
| 61            | 32,471        | 16,401 | 12,537 | 10,522  | 8,171   | 59,230                           | 34,730 | 25,632 | 21,107  | 18,712  |
| 62            | 35,581        | 18,047 | 13,846 | 11,541  | 8,913   | 64,727                           | 37,978 | 27,937 | 23,092  | 20,426  |
| 63            | 39,178        | 20,338 | 15,676 | 12,776  | 9,722   | 70,734                           | 41,530 | 30,450 | 25,263  | 22,296  |
| 64            | 43,346        | 22,379 | 17,313 | 14,078  | 10,605  | 77,299                           | 45,414 | 33,189 | 27,638  | 24,338  |
| 65            | 48,189        | 24,625 | 19,120 | 15,372  | 11,569  | 84,474                           | 49,660 | 36,173 | 30,237  | 26,566  |

\*Age nearest birthday    ^For renewal only

Note:

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

## Chubb VHIS - Prime Plan Standard Premium Schedule (HKD)

### Non-Smoker

| Coverage area | Asia (Plan 1) |        |        |         |         | Worldwide excluding USA (Plan 2) |         |         |         |         |
|---------------|---------------|--------|--------|---------|---------|----------------------------------|---------|---------|---------|---------|
| Deductible    | 0             | 25,000 | 50,000 | 100,000 | 150,000 | 0                                | 25,000  | 50,000  | 100,000 | 150,000 |
| Age*          | HK\$          | HK\$   | HK\$   | HK\$    | HK\$    | HK\$                             | HK\$    | HK\$    | HK\$    | HK\$    |
| 66            | 50,587        | 26,316 | 20,297 | 16,315  | 12,188  | 88,603                           | 52,406  | 38,313  | 32,027  | 27,902  |
| 67            | 52,988        | 27,691 | 21,248 | 16,875  | 12,841  | 92,933                           | 55,304  | 40,580  | 33,923  | 29,306  |
| 68            | 55,380        | 28,945 | 22,111 | 17,316  | 13,529  | 97,475                           | 58,363  | 42,981  | 35,931  | 30,780  |
| 69            | 57,752        | 30,055 | 22,872 | 17,875  | 13,959  | 100,306                          | 60,279  | 44,489  | 37,192  | 31,700  |
| 70            | 60,094        | 30,729 | 23,331 | 18,746  | 14,253  | 102,239                          | 61,591  | 45,525  | 38,057  | 32,329  |
| 71            | 61,797        | 31,555 | 23,956 | 19,721  | 14,991  | 106,506                          | 64,160  | 47,421  | 39,079  | 33,346  |
| 72            | 64,097        | 32,669 | 24,798 | 20,579  | 15,767  | 110,951                          | 66,836  | 49,396  | 40,457  | 34,537  |
| 73            | 66,912        | 34,029 | 25,827 | 21,387  | 16,583  | 115,581                          | 69,624  | 51,454  | 42,141  | 36,067  |
| 74            | 70,303        | 35,664 | 27,063 | 22,182  | 17,093  | 120,405                          | 72,528  | 53,597  | 44,164  | 37,977  |
| 75            | 74,503        | 37,683 | 28,588 | 22,961  | 17,441  | 125,429                          | 75,553  | 55,830  | 46,663  | 39,742  |
| 76            | 79,687        | 39,978 | 30,495 | 24,007  | 18,259  | 134,006                          | 80,353  | 59,426  | 49,925  | 42,766  |
| 77            | 85,003        | 42,312 | 32,446 | 25,225  | 19,116  | 143,170                          | 85,458  | 63,253  | 53,251  | 45,866  |
| 78            | 90,430        | 44,677 | 34,432 | 26,835  | 20,013  | 152,960                          | 90,888  | 67,327  | 56,625  | 49,028  |
| 79            | 94,917        | 46,620 | 36,071 | 28,197  | 20,952  | 163,420                          | 96,663  | 71,663  | 60,028  | 52,233  |
| 80            | 97,505        | 47,735 | 37,015 | 29,409  | 21,935  | 174,595                          | 102,805 | 76,278  | 63,441  | 55,462  |
| 81            | 98,910        | 48,419 | 37,545 | 29,829  | 22,246  | 177,112                          | 104,285 | 77,375  | 64,352  | 56,258  |
| 82*           | 101,092       | 49,483 | 38,368 | 30,480  | 22,730  | 181,025                          | 106,586 | 79,079  | 65,768  | 57,494  |
| 83*           | 102,808       | 50,320 | 39,015 | 30,993  | 23,110  | 184,102                          | 108,395 | 80,420  | 66,882  | 58,467  |
| 84*           | 104,834       | 51,307 | 39,779 | 31,598  | 23,559  | 187,737                          | 110,532 | 82,003  | 68,197  | 59,616  |
| 85*           | 108,651       | 53,200 | 41,256 | 32,017  | 24,159  | 190,254                          | 112,012 | 83,100  | 69,108  | 60,412  |
| 86*           | 110,406       | 54,056 | 41,918 | 32,529  | 24,544  | 193,331                          | 113,821 | 84,440  | 70,222  | 61,384  |
| 87*           | 112,159       | 54,911 | 42,580 | 33,041  | 24,928  | 196,404                          | 115,627 | 85,779  | 71,334  | 62,356  |
| 88*           | 114,072       | 55,844 | 43,302 | 33,600  | 25,348  | 199,761                          | 117,601 | 87,241  | 72,549  | 63,417  |
| 89*           | 115,825       | 56,699 | 43,963 | 34,112  | 25,732  | 202,838                          | 119,410 | 88,581  | 73,662  | 64,389  |
| 90*           | 117,741       | 58,311 | 44,686 | 34,671  | 26,153  | 206,193                          | 121,382 | 90,043  | 74,876  | 65,450  |
| 91*           | 119,812       | 59,334 | 45,468 | 35,276  | 26,607  | 209,828                          | 123,519 | 91,626  | 76,192  | 66,599  |
| 92*           | 121,726       | 60,278 | 46,190 | 35,834  | 27,027  | 213,185                          | 125,493 | 93,088  | 77,407  | 67,660  |
| 93*           | 123,319       | 61,064 | 46,791 | 36,300  | 27,376  | 215,982                          | 127,137 | 94,307  | 78,419  | 68,544  |
| 94*           | 125,392       | 62,087 | 47,573 | 36,905  | 27,831  | 219,617                          | 129,274 | 95,890  | 79,735  | 69,693  |
| 95*           | 126,510       | 62,639 | 47,995 | 37,231  | 28,076  | 221,573                          | 130,424 | 96,742  | 80,442  | 70,311  |
| 96*           | 128,900       | 63,818 | 48,897 | 37,929  | 28,600  | 225,769                          | 132,891 | 98,570  | 81,961  | 71,638  |
| 97*           | 130,495       | 64,605 | 49,499 | 38,395  | 28,950  | 228,564                          | 134,534 | 99,788  | 82,973  | 72,521  |
| 98*           | 132,409       | 65,549 | 50,221 | 38,954  | 29,369  | 231,919                          | 136,507 | 101,249 | 84,187  | 73,582  |

\*Age nearest birthday    ^For renewal only

Note:

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- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual=1.0000; Semi-annual=0.5125; Quarterly=0.2594; Monthly=0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

## Chubb VHIS - Prime Plan Standard Premium Schedule (HKD)

### Non-Smoker

| Coverage area | Asia (Plan 1) |        |        |         |         | Worldwide excluding USA (Plan 2) |         |         |         |         |
|---------------|---------------|--------|--------|---------|---------|----------------------------------|---------|---------|---------|---------|
| Deductible    | 0             | 25,000 | 50,000 | 100,000 | 150,000 | 0                                | 25,000  | 50,000  | 100,000 | 150,000 |
| Age*          | HK\$          | HK\$   | HK\$   | HK\$    | HK\$    | HK\$                             | HK\$    | HK\$    | HK\$    | HK\$    |
| 99^           | 134,162       | 66,414 | 50,882 | 39,466  | 29,754  | 234,996                          | 138,316 | 102,590 | 85,300  | 74,554  |
| 100^          | 135,978       | 67,310 | 51,568 | 39,996  | 30,152  | 238,182                          | 140,189 | 103,977 | 86,453  | 75,561  |
| 101^          | 137,779       | 68,199 | 52,247 | 40,522  | 30,547  | 241,339                          | 142,045 | 105,353 | 87,596  | 76,559  |
| 102^          | 139,602       | 69,099 | 52,935 | 41,054  | 30,947  | 244,538                          | 143,925 | 106,746 | 88,754  | 77,570  |
| 103^          | 141,451       | 70,011 | 53,633 | 41,594  | 31,352  | 247,782                          | 145,833 | 108,159 | 89,928  | 78,596  |
| 104^          | 143,323       | 70,935 | 54,340 | 42,141  | 31,763  | 251,066                          | 147,763 | 109,590 | 91,116  | 79,634  |
| 105^          | 145,224       | 71,873 | 55,057 | 42,696  | 32,180  | 254,394                          | 149,720 | 111,039 | 92,320  | 80,686  |
| 106^          | 147,145       | 72,821 | 55,782 | 43,256  | 32,601  | 257,767                          | 151,703 | 112,509 | 93,541  | 81,752  |
| 107^          | 149,095       | 73,783 | 56,517 | 43,826  | 33,029  | 261,186                          | 153,713 | 113,998 | 94,778  | 82,833  |
| 108^          | 151,069       | 74,757 | 57,262 | 44,402  | 33,462  | 264,648                          | 155,748 | 115,506 | 96,031  | 83,927  |
| 109^          | 153,069       | 75,744 | 58,017 | 44,986  | 33,901  | 268,156                          | 157,810 | 117,034 | 97,301  | 85,036  |
| 110^          | 155,097       | 76,745 | 58,782 | 45,578  | 34,345  | 271,713                          | 159,901 | 118,583 | 98,588  | 86,160  |
| 111^          | 157,152       | 77,759 | 59,558 | 46,178  | 34,796  | 275,313                          | 162,018 | 120,152 | 99,891  | 87,298  |
| 112^          | 159,231       | 78,785 | 60,342 | 46,785  | 35,252  | 278,964                          | 164,165 | 121,742 | 101,213 | 88,452  |
| 113^          | 161,339       | 79,825 | 61,138 | 47,401  | 35,714  | 282,665                          | 166,340 | 123,354 | 102,552 | 89,622  |
| 114^          | 163,479       | 80,881 | 61,945 | 48,026  | 36,184  | 286,412                          | 168,543 | 124,987 | 103,908 | 90,806  |
| 115^          | 165,643       | 81,949 | 62,762 | 48,658  | 36,658  | 290,209                          | 170,775 | 126,640 | 105,282 | 92,006  |
| 116^          | 167,838       | 83,032 | 63,590 | 49,299  | 37,140  | 294,058                          | 173,039 | 128,317 | 106,675 | 93,223  |
| 117^          | 170,061       | 84,129 | 64,429 | 49,948  | 37,627  | 297,957                          | 175,330 | 130,015 | 108,086 | 94,455  |
| 118^          | 172,313       | 85,240 | 65,279 | 50,605  | 38,121  | 301,908                          | 177,653 | 131,737 | 109,516 | 95,704  |
| 119^          | 174,597       | 86,367 | 66,141 | 51,272  | 38,622  | 305,912                          | 180,007 | 133,481 | 110,965 | 96,970  |
| 120^          | 176,910       | 87,509 | 67,013 | 51,947  | 39,129  | 309,968                          | 182,392 | 135,248 | 112,433 | 98,252  |
| 121^          | 179,254       | 88,665 | 67,898 | 52,632  | 39,643  | 314,079                          | 184,809 | 137,039 | 113,921 | 99,552  |
| 122^          | 181,628       | 89,837 | 68,794 | 53,325  | 40,164  | 318,243                          | 187,257 | 138,852 | 115,428 | 100,868 |
| 123^          | 184,033       | 91,024 | 69,701 | 54,027  | 40,691  | 322,465                          | 189,739 | 140,691 | 116,956 | 102,202 |
| 124^          | 186,473       | 92,228 | 70,622 | 54,740  | 41,226  | 326,740                          | 192,252 | 142,554 | 118,503 | 103,554 |
| 125^          | 188,942       | 93,446 | 71,554 | 55,461  | 41,768  | 331,072                          | 194,799 | 144,441 | 120,071 | 104,923 |
| 126^          | 191,447       | 94,682 | 72,499 | 56,192  | 42,317  | 335,465                          | 197,382 | 146,354 | 121,661 | 106,312 |
| 127^          | 193,985       | 95,934 | 73,457 | 56,933  | 42,874  | 339,913                          | 199,997 | 148,292 | 123,270 | 107,717 |

\*Age nearest birthday    ^For renewal only

Note:

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

## Chubb VHIS - Prime Plan Standard Premium Schedule (HKD)

### Smoker

| Coverage area | Asia (Plan 1) |        |        |         |         | Worldwide excluding USA (Plan 2) |        |        |         |         |
|---------------|---------------|--------|--------|---------|---------|----------------------------------|--------|--------|---------|---------|
| Deductible    | 0             | 25,000 | 50,000 | 100,000 | 150,000 | 0                                | 25,000 | 50,000 | 100,000 | 150,000 |
| Age*          | HK\$          | HK\$   | HK\$   | HK\$    | HK\$    | HK\$                             | HK\$   | HK\$   | HK\$    | HK\$    |
| 0             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 1             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 2             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 3             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 4             | 15,532        | 8,962  | 7,426  | 6,428   | 5,528   | 25,600                           | 16,218 | 12,590 | 10,908  | 9,810   |
| 5             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 6             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 7             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 8             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 9             | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 10            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 11            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 12            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 13            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 14            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 15            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 16            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 17            | 14,770        | 8,456  | 7,208  | 6,176   | 5,336   | 23,994                           | 15,252 | 11,852 | 10,276  | 9,248   |
| 18            | 8,136         | 4,659  | 3,986  | 3,412   | 2,945   | 13,305                           | 8,448  | 6,538  | 5,689   | 5,139   |
| 19            | 8,148         | 4,668  | 4,007  | 3,428   | 2,955   | 13,414                           | 8,508  | 6,557  | 5,726   | 5,191   |
| 20            | 8,161         | 4,676  | 4,028  | 3,444   | 2,966   | 13,525                           | 8,568  | 6,577  | 5,763   | 5,245   |
| 21            | 8,496         | 4,828  | 4,140  | 3,522   | 3,023   | 13,800                           | 8,892  | 6,806  | 5,944   | 5,418   |
| 22            | 8,846         | 4,984  | 4,256  | 3,603   | 3,081   | 14,081                           | 9,229  | 7,042  | 6,131   | 5,597   |
| 23            | 9,210         | 5,146  | 4,375  | 3,685   | 3,141   | 14,661                           | 9,579  | 7,288  | 6,325   | 5,782   |
| 24            | 9,589         | 5,313  | 4,497  | 3,769   | 3,201   | 15,419                           | 9,942  | 7,541  | 6,524   | 5,973   |
| 25            | 9,983         | 5,486  | 4,620  | 3,856   | 3,260   | 16,546                           | 10,318 | 7,802  | 6,730   | 6,170   |
| 26            | 10,508        | 5,715  | 4,849  | 4,002   | 3,363   | 17,475                           | 10,891 | 8,208  | 7,137   | 6,448   |
| 27            | 11,062        | 5,952  | 5,089  | 4,154   | 3,468   | 18,456                           | 11,495 | 8,636  | 7,568   | 6,740   |
| 28            | 11,645        | 6,200  | 5,341  | 4,312   | 3,577   | 19,492                           | 12,133 | 9,086  | 8,026   | 7,044   |
| 29            | 12,009        | 6,354  | 5,498  | 4,410   | 3,644   | 20,141                           | 12,532 | 9,367  | 8,313   | 7,234   |
| 30            | 12,258        | 6,458  | 5,606  | 4,477   | 3,691   | 20,587                           | 12,806 | 9,559  | 8,510   | 7,362   |
| 31            | 12,456        | 6,597  | 5,639  | 4,558   | 3,757   | 20,898                           | 13,048 | 9,738  | 8,645   | 7,543   |
| 32            | 12,658        | 6,738  | 5,673  | 4,641   | 3,824   | 21,215                           | 13,295 | 9,921  | 8,782   | 7,728   |

\*Age nearest birthday    ^For renewal only

Note:

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

## Chubb VHIS - Prime Plan Standard Premium Schedule (HKD)

### Smoker

| Coverage area | Asia (Plan 1) |        |        |         |         | Worldwide excluding USA (Plan 2) |        |        |         |         |
|---------------|---------------|--------|--------|---------|---------|----------------------------------|--------|--------|---------|---------|
| Deductible    | 0             | 25,000 | 50,000 | 100,000 | 150,000 | 0                                | 25,000 | 50,000 | 100,000 | 150,000 |
| Age*          | HK\$          | HK\$   | HK\$   | HK\$    | HK\$    | HK\$                             | HK\$   | HK\$   | HK\$    | HK\$    |
| 33            | 12,862        | 6,882  | 5,707  | 4,725   | 3,892   | 21,536                           | 13,547 | 10,107 | 8,922   | 7,917   |
| 34            | 12,987        | 6,970  | 5,728  | 4,776   | 3,934   | 21,731                           | 13,699 | 10,220 | 9,007   | 8,032   |
| 35            | 13,069        | 7,029  | 5,741  | 4,810   | 3,962   | 21,863                           | 13,803 | 10,296 | 9,063   | 8,111   |
| 36            | 13,276        | 7,091  | 5,848  | 4,864   | 4,006   | 22,358                           | 13,948 | 10,512 | 9,200   | 8,193   |
| 37            | 13,486        | 7,153  | 5,957  | 4,905   | 4,039   | 22,864                           | 14,094 | 10,732 | 9,305   | 8,254   |
| 38            | 13,699        | 7,216  | 6,067  | 4,918   | 4,050   | 23,381                           | 14,243 | 10,956 | 9,340   | 8,275   |
| 39            | 13,829        | 7,253  | 6,134  | 4,931   | 4,061   | 23,696                           | 14,332 | 11,092 | 9,375   | 8,296   |
| 40            | 13,915        | 7,279  | 6,179  | 4,946   | 4,072   | 23,910                           | 14,392 | 11,184 | 9,411   | 8,316   |
| 41            | 14,612        | 7,921  | 6,518  | 5,191   | 4,355   | 25,062                           | 15,154 | 11,738 | 9,900   | 9,015   |
| 42            | 15,345        | 8,439  | 6,784  | 5,448   | 4,580   | 26,271                           | 15,954 | 12,320 | 10,415  | 9,577   |
| 43            | 16,114        | 8,620  | 6,875  | 5,719   | 4,659   | 27,539                           | 16,798 | 12,931 | 10,957  | 9,771   |
| 44            | 16,594        | 8,803  | 6,967  | 5,887   | 4,738   | 28,328                           | 17,326 | 13,311 | 11,296  | 9,970   |
| 45            | 16,921        | 8,991  | 7,061  | 6,002   | 4,817   | 28,867                           | 17,687 | 13,572 | 11,527  | 10,175  |
| 46            | 17,740        | 9,466  | 7,611  | 6,467   | 5,179   | 30,284                           | 18,544 | 14,222 | 12,147  | 10,788  |
| 47            | 18,598        | 9,965  | 8,051  | 6,839   | 5,468   | 31,771                           | 19,443 | 14,787 | 12,690  | 11,326  |
| 48            | 19,498        | 10,491 | 8,203  | 6,967   | 5,568   | 33,331                           | 20,384 | 15,256 | 13,141  | 11,776  |
| 49            | 20,059        | 10,820 | 8,358  | 7,098   | 5,669   | 34,304                           | 20,970 | 15,618 | 13,489  | 12,124  |
| 50            | 20,440        | 11,045 | 8,516  | 7,233   | 5,773   | 34,968                           | 21,371 | 15,864 | 13,727  | 12,363  |
| 51            | 21,483        | 11,477 | 8,881  | 7,483   | 5,970   | 36,441                           | 22,179 | 16,460 | 14,284  | 12,815  |
| 52            | 22,393        | 11,850 | 9,198  | 7,699   | 6,139   | 37,976                           | 23,019 | 17,080 | 14,764  | 13,204  |
| 53            | 23,147        | 12,158 | 9,460  | 7,876   | 6,278   | 39,577                           | 23,890 | 17,722 | 15,160  | 13,525  |
| 54            | 23,730        | 12,394 | 9,661  | 8,011   | 6,384   | 41,245                           | 24,794 | 18,389 | 15,465  | 13,770  |
| 55            | 24,126        | 12,554 | 9,797  | 8,103   | 6,457   | 42,983                           | 25,732 | 19,081 | 15,671  | 13,937  |
| 56            | 25,648        | 13,307 | 10,335 | 8,558   | 6,779   | 45,890                           | 27,355 | 20,279 | 16,651  | 14,806  |
| 57            | 27,265        | 14,104 | 10,902 | 9,039   | 7,118   | 48,993                           | 29,080 | 21,551 | 17,692  | 15,729  |
| 58            | 28,984        | 14,949 | 11,502 | 9,547   | 7,473   | 52,306                           | 30,913 | 22,904 | 18,799  | 16,709  |
| 59            | 30,811        | 15,844 | 12,134 | 10,084  | 7,847   | 55,844                           | 32,863 | 24,342 | 19,975  | 17,751  |
| 60            | 32,753        | 16,793 | 12,801 | 10,650  | 8,240   | 59,620                           | 34,936 | 25,869 | 21,222  | 18,856  |
| 61            | 35,718        | 18,041 | 13,791 | 11,574  | 8,988   | 65,153                           | 38,203 | 28,195 | 23,218  | 20,583  |
| 62            | 39,139        | 19,852 | 15,231 | 12,695  | 9,804   | 71,200                           | 41,776 | 30,731 | 25,401  | 22,469  |
| 63            | 43,096        | 22,372 | 17,244 | 14,054  | 10,694  | 77,807                           | 45,683 | 33,495 | 27,789  | 24,526  |
| 64            | 47,681        | 24,617 | 19,044 | 15,486  | 11,666  | 85,029                           | 49,955 | 36,508 | 30,402  | 26,772  |
| 65            | 53,008        | 27,088 | 21,032 | 16,909  | 12,726  | 92,921                           | 54,626 | 39,790 | 33,261  | 29,223  |

\*Age nearest birthday    ^For renewal only

Note:

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



## Chubb VHIS - Prime Plan Standard Premium Schedule (HKD)

### Smoker

| Coverage area | Asia (Plan 1) |        |        |         |         | Worldwide excluding USA (Plan 2) |         |         |         |         |
|---------------|---------------|--------|--------|---------|---------|----------------------------------|---------|---------|---------|---------|
| Deductible    | 0             | 25,000 | 50,000 | 100,000 | 150,000 | 0                                | 25,000  | 50,000  | 100,000 | 150,000 |
| Age*          | HK\$          | HK\$   | HK\$   | HK\$    | HK\$    | HK\$                             | HK\$    | HK\$    | HK\$    | HK\$    |
| 66            | 55,646        | 28,948 | 22,327 | 17,947  | 13,407  | 97,463                           | 57,647  | 42,144  | 35,230  | 30,692  |
| 67            | 58,287        | 30,460 | 23,373 | 18,563  | 14,125  | 102,226                          | 60,834  | 44,638  | 37,315  | 32,237  |
| 68            | 60,918        | 31,840 | 24,322 | 19,048  | 14,882  | 107,223                          | 64,199  | 47,279  | 39,524  | 33,858  |
| 69            | 63,527        | 33,061 | 25,159 | 19,663  | 15,355  | 110,337                          | 66,307  | 48,938  | 40,911  | 34,870  |
| 70            | 66,103        | 33,802 | 25,664 | 20,621  | 15,678  | 112,463                          | 67,750  | 50,078  | 41,863  | 35,562  |
| 71            | 67,977        | 34,711 | 26,352 | 21,693  | 16,490  | 117,157                          | 70,576  | 52,163  | 42,987  | 36,681  |
| 72            | 70,507        | 35,936 | 27,278 | 22,637  | 17,344  | 122,046                          | 73,520  | 54,336  | 44,503  | 37,991  |
| 73            | 73,603        | 37,432 | 28,410 | 23,526  | 18,241  | 127,139                          | 76,586  | 56,599  | 46,355  | 39,674  |
| 74            | 77,333        | 39,230 | 29,769 | 24,400  | 18,802  | 132,446                          | 79,781  | 58,957  | 48,580  | 41,775  |
| 75            | 81,953        | 41,451 | 31,447 | 25,257  | 19,185  | 137,972                          | 83,108  | 61,413  | 51,329  | 43,716  |
| 76            | 87,656        | 43,976 | 33,545 | 26,408  | 20,085  | 147,407                          | 88,388  | 65,369  | 54,918  | 47,043  |
| 77            | 93,503        | 46,543 | 35,691 | 27,748  | 21,028  | 157,487                          | 94,004  | 69,578  | 58,576  | 50,453  |
| 78            | 99,473        | 49,145 | 37,875 | 29,519  | 22,014  | 168,256                          | 99,977  | 74,060  | 62,288  | 53,931  |
| 79            | 104,409       | 51,282 | 39,678 | 31,017  | 23,047  | 179,762                          | 106,329 | 78,829  | 66,031  | 57,456  |
| 80            | 107,256       | 52,509 | 40,717 | 32,350  | 24,129  | 192,055                          | 113,086 | 83,906  | 69,785  | 61,008  |
| 81            | 108,801       | 53,261 | 41,300 | 32,812  | 24,471  | 194,823                          | 114,714 | 85,113  | 70,787  | 61,884  |
| 82*           | 111,201       | 54,431 | 42,205 | 33,528  | 25,003  | 199,128                          | 117,245 | 86,987  | 72,345  | 63,243  |
| 83*           | 113,089       | 55,352 | 42,917 | 34,092  | 25,421  | 202,512                          | 119,235 | 88,462  | 73,570  | 64,314  |
| 84*           | 115,317       | 56,438 | 43,757 | 34,758  | 25,915  | 206,511                          | 121,585 | 90,203  | 75,017  | 65,578  |
| 85*           | 119,516       | 58,520 | 45,382 | 35,219  | 26,575  | 209,279                          | 123,213 | 91,410  | 76,019  | 66,453  |
| 86*           | 121,447       | 59,462 | 46,110 | 35,782  | 26,998  | 212,664                          | 125,203 | 92,884  | 77,244  | 67,522  |
| 87*           | 123,375       | 60,402 | 46,838 | 36,345  | 27,421  | 216,044                          | 127,190 | 94,357  | 78,467  | 68,592  |
| 88*           | 125,479       | 61,428 | 47,632 | 36,960  | 27,883  | 219,737                          | 129,361 | 95,965  | 79,804  | 69,759  |
| 89*           | 127,408       | 62,369 | 48,359 | 37,523  | 28,305  | 223,122                          | 131,351 | 97,439  | 81,028  | 70,828  |
| 90*           | 129,515       | 64,142 | 49,155 | 38,138  | 28,768  | 226,812                          | 133,520 | 99,047  | 82,364  | 71,995  |
| 91*           | 131,793       | 65,267 | 50,015 | 38,804  | 29,268  | 230,811                          | 135,871 | 100,789 | 83,811  | 73,259  |
| 92*           | 133,899       | 66,306 | 50,809 | 39,417  | 29,730  | 234,504                          | 138,042 | 102,397 | 85,148  | 74,426  |
| 93*           | 135,651       | 67,170 | 51,470 | 39,930  | 30,114  | 237,580                          | 139,851 | 103,738 | 86,261  | 75,398  |
| 94*           | 137,931       | 68,296 | 52,330 | 40,596  | 30,614  | 241,579                          | 142,201 | 105,479 | 87,709  | 76,662  |
| 95*           | 139,161       | 68,903 | 52,795 | 40,954  | 30,884  | 243,730                          | 143,466 | 106,416 | 88,486  | 77,342  |
| 96*           | 141,790       | 70,200 | 53,787 | 41,722  | 31,460  | 248,346                          | 146,180 | 108,427 | 90,157  | 78,802  |
| 97*           | 143,545       | 71,066 | 54,449 | 42,235  | 31,845  | 251,420                          | 147,987 | 109,767 | 91,270  | 79,773  |
| 98*           | 145,650       | 72,104 | 55,243 | 42,849  | 32,306  | 255,111                          | 150,158 | 111,374 | 92,606  | 80,940  |

\*Age nearest birthday    ^For renewal only

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2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual=1.0000; Semi-annual=0.5125; Quarterly=0.2594; Monthly=0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

## Chubb VHIS - Prime Plan Standard Premium Schedule (HKD)

### Smoker

| Coverage area | Asia (Plan 1) |         |        |        |         | Worldwide excluding USA (Plan 2) |         |         |         |         |         |
|---------------|---------------|---------|--------|--------|---------|----------------------------------|---------|---------|---------|---------|---------|
|               | Deductible    | 0       | 25,000 | 50,000 | 100,000 | 150,000                          | 0       | 25,000  | 50,000  | 100,000 | 150,000 |
| Age*          | HK\$          | HK\$    | HK\$   | HK\$   | HK\$    | HK\$                             | HK\$    | HK\$    | HK\$    | HK\$    | HK\$    |
| 99^           | 147,578       | 73,055  | 55,970 | 43,413 | 32,729  | 258,496                          | 152,148 | 112,849 | 93,830  | 82,009  |         |
| 100^          | 149,576       | 74,041  | 56,725 | 43,996 | 33,167  | 262,000                          | 154,208 | 114,375 | 95,098  | 83,117  |         |
| 101^          | 151,557       | 75,019  | 57,472 | 44,574 | 33,602  | 265,473                          | 156,250 | 115,888 | 96,356  | 84,215  |         |
| 102^          | 153,562       | 76,009  | 58,229 | 45,159 | 34,042  | 268,992                          | 158,318 | 117,421 | 97,629  | 85,327  |         |
| 103^          | 155,596       | 77,012  | 58,996 | 45,753 | 34,487  | 272,560                          | 160,416 | 118,975 | 98,921  | 86,456  |         |
| 104^          | 157,655       | 78,029  | 59,774 | 46,355 | 34,939  | 276,173                          | 162,539 | 120,549 | 100,228 | 87,597  |         |
| 105^          | 159,746       | 79,060  | 60,563 | 46,966 | 35,398  | 279,833                          | 164,692 | 122,143 | 101,552 | 88,755  |         |
| 106^          | 161,860       | 80,103  | 61,360 | 47,582 | 35,861  | 283,544                          | 166,873 | 123,760 | 102,895 | 89,927  |         |
| 107^          | 164,005       | 81,161  | 62,169 | 48,209 | 36,332  | 287,305                          | 169,084 | 125,398 | 104,256 | 91,116  |         |
| 108^          | 166,176       | 82,233  | 62,988 | 48,842 | 36,808  | 291,113                          | 171,323 | 127,057 | 105,634 | 92,320  |         |
| 109^          | 168,376       | 83,318  | 63,819 | 49,485 | 37,291  | 294,972                          | 173,591 | 128,737 | 107,031 | 93,540  |         |
| 110^          | 170,607       | 84,420  | 64,660 | 50,136 | 37,780  | 298,884                          | 175,891 | 130,441 | 108,447 | 94,776  |         |
| 111^          | 172,867       | 85,535  | 65,514 | 50,796 | 38,276  | 302,844                          | 178,220 | 132,167 | 109,880 | 96,028  |         |
| 112^          | 175,154       | 86,664  | 66,376 | 51,464 | 38,777  | 306,860                          | 180,582 | 133,916 | 111,334 | 97,297  |         |
| 113^          | 177,473       | 87,808  | 67,252 | 52,141 | 39,285  | 310,932                          | 182,974 | 135,689 | 112,807 | 98,584  |         |
| 114^          | 179,827       | 88,969  | 68,140 | 52,829 | 39,802  | 315,053                          | 185,397 | 137,486 | 114,299 | 99,887  |         |
| 115^          | 182,207       | 90,144  | 69,038 | 53,524 | 40,324  | 319,230                          | 187,853 | 139,304 | 115,810 | 101,207 |         |
| 116^          | 184,622       | 91,335  | 69,949 | 54,229 | 40,854  | 323,464                          | 190,343 | 141,149 | 117,343 | 102,545 |         |
| 117^          | 187,067       | 92,542  | 70,872 | 54,943 | 41,390  | 327,753                          | 192,863 | 143,017 | 118,895 | 103,901 |         |
| 118^          | 189,544       | 93,764  | 71,807 | 55,666 | 41,933  | 332,099                          | 195,418 | 144,911 | 120,468 | 105,274 |         |
| 119^          | 192,057       | 95,004  | 72,755 | 56,399 | 42,484  | 336,503                          | 198,008 | 146,829 | 122,062 | 106,667 |         |
| 120^          | 194,601       | 96,260  | 73,714 | 57,142 | 43,042  | 340,965                          | 200,631 | 148,773 | 123,676 | 108,077 |         |
| 121^          | 197,179       | 97,532  | 74,688 | 57,895 | 43,607  | 345,487                          | 203,290 | 150,743 | 125,313 | 109,507 |         |
| 122^          | 199,791       | 98,821  | 75,673 | 58,658 | 44,180  | 350,067                          | 205,983 | 152,737 | 126,971 | 110,955 |         |
| 123^          | 202,436       | 100,126 | 76,671 | 59,430 | 44,760  | 354,712                          | 208,713 | 154,760 | 128,652 | 112,422 |         |
| 124^          | 205,120       | 101,451 | 77,684 | 60,214 | 45,349  | 359,414                          | 211,477 | 156,809 | 130,353 | 113,909 |         |
| 125^          | 207,836       | 102,791 | 78,709 | 61,007 | 45,945  | 364,179                          | 214,279 | 158,885 | 132,078 | 115,415 |         |
| 126^          | 210,592       | 104,150 | 79,749 | 61,811 | 46,549  | 369,012                          | 217,120 | 160,989 | 133,827 | 116,943 |         |
| 127^          | 213,384       | 105,527 | 80,803 | 62,626 | 47,161  | 373,904                          | 219,997 | 163,121 | 135,597 | 118,489 |         |

\*Age nearest birthday    ^For renewal only

Note:

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

# Every Way of Life —— Chubb Insured.

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## Contact Us

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