

Chubb VHIS – Prime Plan  
Standard Premium Schedule  
安達自願醫保(優裕)計劃 – 標準保費表

HKD 港元	Asia (Deductible HKD0) 亞洲 (自付費港元0)	
Age Nearest Birthday 最接近生日 之年齡	Non-Smoker 非吸煙	Smoker 吸煙
0	15,532	15,532
1	15,532	15,532
2	15,532	15,532
3	15,532	15,532
4	15,532	15,532
5	14,770	14,770
6	14,770	14,770
7	14,770	14,770
8	14,770	14,770
9	14,770	14,770
10	14,770	14,770
11	14,770	14,770
12	14,770	14,770
13	14,770	14,770
14	14,770	14,770
15	14,770	14,770
16	14,770	14,770
17	14,770	14,770
18	7,396	8,136
19	7,408	8,148
20	7,419	8,161
21	7,724	8,496
22	8,042	8,846
23	8,373	9,210
24	8,717	9,589
25	9,075	9,983
26	9,553	10,508
27	10,056	11,062
28	10,586	11,645
29	10,917	12,009
30	11,144	12,258
31	11,324	12,456
32	11,507	12,658
33	11,693	12,862
34	11,806	12,987
35	11,881	13,069
36	12,069	13,276
37	12,260	13,486
38	12,454	13,699
39	12,572	13,829
40	12,650	13,915
41	13,284	14,612
42	13,950	15,345
43	14,649	16,114
44	15,085	16,594
45	15,383	16,921
46	16,127	17,740
47	16,907	18,598
48	17,725	19,498
49	18,235	20,059
50	18,582	20,440
51	19,530	21,483
52	20,357	22,393
53	21,043	23,147
54	21,573	23,730

55	21,933	24,126
56	23,316	25,648
57	24,786	27,265
58	26,349	28,984
59	28,010	30,811
60	29,775	32,753
61	32,471	35,718
62	35,581	39,139
63	39,178	43,096
64	43,346	47,681
65	48,189	53,008
66	50,587	55,646
67	52,988	58,287
68	55,380	60,918
69	57,752	63,527
70	60,094	66,103
71	61,797	67,977
72	64,097	70,507
73	66,912	73,603
74	70,303	77,333
75	74,503	81,953
76	79,687	87,656
77	85,003	93,503
78	90,430	99,473
79	94,917	104,409
80	97,505	107,256
81	98,910	108,801
82*	101,092	111,201
83*	102,808	113,089
84*	104,834	115,317
85*	108,651	119,516
86*	110,406	121,447
87*	112,159	123,375
88*	114,072	125,479
89*	115,825	127,408
90*	117,741	129,515
91*	119,812	131,793
92*	121,726	133,899
93*	123,319	135,651
94*	125,392	137,931
95*	126,510	139,161
96*	128,900	141,790
97*	130,495	143,545
98*	132,409	145,650
99*	134,162	147,578
100*	135,978	149,576
101*	137,779	151,557
102*	139,602	153,562
103*	141,451	155,596
104*	143,323	157,655
105*	145,224	159,746
106*	147,145	161,860
107*	149,095	164,005
108*	151,069	166,176
109*	153,069	168,376
110*	155,097	170,607
111*	157,152	172,867
112*	159,231	175,154
113*	161,339	177,473
114*	163,479	179,827
115*	165,643	182,207
116*	167,838	184,622
117*	170,061	187,067
118*	172,313	189,544

119*	174,597	192,057
120*	176,910	194,601
121*	179,254	197,179
122*	181,628	199,791
123*	184,033	202,436
124*	186,473	205,120
125*	188,942	207,836
126*	191,447	210,592
127*	193,985	213,384

\*For renewal only 只供續保。

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.

備註：

1. 保費率並非保證及會每年隨著**受保人**年齡增長而調整。**本公司**保留權利不時檢討**標準保費**率並在事先以書面通知**保單持有人**的情況下向所有同一類別保單作出調整。
2. 此**標準保費**表並未包括保險業監管局徵收的保費徵費。
3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳=1.0000；半年繳=0.5125；季繳=0.2594；月繳=0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。