

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 HKD100,000) 亞洲 (自付費港元100,000)	
Age Nearest Birthday 最接近生日 之年齡	Non-Smoker 非吸煙	Smoker 吸煙
0	6,428	6,428
1	6,428	6,428
2	6,428	6,428
3	6,428	6,428
4	6,428	6,428
5	6,176	6,176
6	6,176	6,176
7	6,176	6,176
8	6,176	6,176
9	6,176	6,176
10	6,176	6,176
11	6,176	6,176
12	6,176	6,176
13	6,176	6,176
14	6,176	6,176
15	6,176	6,176
16	6,176	6,176
17	6,176	6,176
18	3,102	3,412
19	3,117	3,428
20	3,131	3,444
21	3,202	3,522
22	3,275	3,603
23	3,350	3,685
24	3,426	3,769
25	3,505	3,856
26	3,638	4,002
27	3,776	4,154
28	3,920	4,312
29	4,009	4,410
30	4,070	4,477
31	4,144	4,558
32	4,219	4,641
33	4,295	4,725
34	4,342	4,776
35	4,373	4,810
36	4,422	4,864
37	4,459	4,905
38	4,471	4,918
39	4,483	4,931
40	4,496	4,946
41	4,719	5,191
42	4,953	5,448
43	5,199	5,719
44	5,352	5,887
45	5,456	6,002
46	5,879	6,467
47	6,217	6,839
48	6,334	6,967
49	6,453	7,098
50	6,575	7,233
51	6,803	7,483
52	6,999	7,699
53	7,160	7,876
54	7,283	8,011

55	7,366	8,103
56	7,780	8,558
57	8,217	9,039
58	8,679	9,547
59	9,167	10,084
60	9,682	10,650
61	10,522	11,574
62	11,541	12,695
63	12,776	14,054
64	14,078	15,486
65	15,372	16,909
66	16,315	17,947
67	16,875	18,563
68	17,316	19,048
69	17,875	19,663
70	18,746	20,621
71	19,721	21,693
72	20,579	22,637
73	21,387	23,526
74	22,182	24,400
75	22,961	25,257
76	24,007	26,408
77	25,225	27,748
78	26,835	29,519
79	28,197	31,017
80	29,409	32,350
81	29,829	32,812
82*	30,480	33,528
83*	30,993	34,092
84*	31,598	34,758
85*	32,017	35,219
86*	32,529	35,782
87*	33,041	36,345
88*	33,600	36,960
89*	34,112	37,523
90*	34,671	38,138
91*	35,276	38,804
92*	35,834	39,417
93*	36,300	39,930
94*	36,905	40,596
95*	37,231	40,954
96*	37,929	41,722
97*	38,395	42,235
98*	38,954	42,849
99*	39,466	43,413
100*	39,996	43,996
101*	40,522	44,574
102*	41,054	45,159
103*	41,594	45,753
104*	42,141	46,355
105*	42,696	46,966
106*	43,256	47,582
107*	43,826	48,209
108*	44,402	48,842
109*	44,986	49,485
110*	45,578	50,136
111*	46,178	50,796
112*	46,785	51,464
113*	47,401	52,141
114*	48,026	52,829
115*	48,658	53,524
116*	49,299	54,229
117*	49,948	54,943
118*	50,605	55,666

119*	51,272	56,399
120*	51,947	57,142
121*	52,632	57,895
122*	53,325	58,658
123*	54,027	59,430
124*	54,740	60,214
125*	55,461	61,007
126*	56,192	61,811
127*	56,933	62,626

*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。