

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	Worldwide excluding USA (Deductible HKD100,000) 全球不包括美國 (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	10,908	10,908
	1	10,908	10,908
	2	10,908	10,908
	3	10,908	10,908
	4	10,908	10,908
	5	10,276	10,276
	6	10,276	10,276
	7	10,276	10,276
	8	10,276	10,276
	9	10,276	10,276
	10	10,276	10,276
	11	10,276	10,276
	12	10,276	10,276
	13	10,276	10,276
	14	10,276	10,276
	15	10,276	10,276
	16	10,276	10,276
	17	10,276	10,276
	18	5,171	5,689
	19	5,205	5,726
	20	5,239	5,763
	21	5,404	5,944
	22	5,574	6,131
	23	5,750	6,325
	24	5,931	6,524
	25	6,118	6,730
	26	6,488	7,137
	27	6,880	7,568
	28	7,296	8,026
	29	7,557	8,313
	30	7,736	8,510
	31	7,859	8,645
	32	7,984	8,782
	33	8,111	8,922
	34	8,188	9,007
	35	8,239	9,063
	36	8,364	9,200
	37	8,459	9,305
	38	8,491	9,340
	39	8,523	9,375
	40	8,555	9,411
	41	9,000	9,900
	42	9,468	10,415
	43	9,961	10,957
	44	10,269	11,296
	45	10,479	11,527
	46	11,043	12,147
	47	11,536	12,690
	48	11,946	13,141
	49	12,263	13,489
	50	12,479	13,727
	51	12,985	14,284
	52	13,422	14,764
	53	13,782	15,160
	54	14,059	15,465

55	14,246	15,671
56	15,137	16,651
57	16,084	17,692
58	17,090	18,799
59	18,159	19,975
60	19,293	21,222
61	21,107	23,218
62	23,092	25,401
63	25,263	27,789
64	27,638	30,402
65	30,237	33,261
66	32,027	35,230
67	33,923	37,315
68	35,931	39,524
69	37,192	40,911
70	38,057	41,863
71	39,079	42,987
72	40,457	44,503
73	42,141	46,355
74	44,164	48,580
75	46,663	51,329
76	49,925	54,918
77	53,251	58,576
78	56,625	62,288
79	60,028	66,031
80	63,441	69,785
81	64,352	70,787
82*	65,768	72,345
83*	66,882	73,570
84*	68,197	75,017
85*	69,108	76,019
86*	70,222	77,244
87*	71,334	78,467
88*	72,549	79,804
89*	73,662	81,028
90*	74,876	82,364
91*	76,192	83,811
92*	77,407	85,148
93*	78,419	86,261
94*	79,735	87,709
95*	80,442	88,486
96*	81,961	90,157
97*	82,973	91,270
98*	84,187	92,606
99*	85,300	93,830
100*	86,453	95,098
101*	87,596	96,356
102*	88,754	97,629
103*	89,928	98,921
104*	91,116	100,228
105*	92,320	101,552
106*	93,541	102,895
107*	94,778	104,256
108*	96,031	105,634
109*	97,301	107,031
110*	98,588	108,447
111*	99,891	109,880
112*	101,213	111,334
113*	102,552	112,807
114*	103,908	114,299
115*	105,282	115,810
116*	106,675	117,343
117*	108,086	118,895
118*	109,516	120,468

119*	110,965	122,062
120*	112,433	123,676
121*	113,921	125,313
122*	115,428	126,971
123*	116,956	128,652
124*	118,503	130,353
125*	120,071	132,078
126*	121,661	133,827
127*	123,270	135,597

*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。