

標準月供保費表



Standard Monthly Premium Schedule

(保泰早期及多重危疾保 – 港元 \$500,000 保障額)

(Bowtie Term Critical Illness – Early Stage and Multiple Cover – HKD\$500,000 Sum Insured)

年齡 [^] Age [^]	男 Male		女 Female	
	非吸煙人士 Non-Smoker	吸煙人士 Smoker	非吸煙人士 Non-Smoker	吸煙人士 Smoker
0	48	48	49	49
1	46	46	46	46
2	44	44	43	43
3	40	40	40	40
4	38	38	37	37
5	35	35	34	34
6	34	34	33	33
7	33	33	31	31
8	31	31	30	30
9	30	30	28	28
10	29	29	27	27
11	30	30	29	29
12	30	30	30	30
13	31	31	33	33
14	33	33	35	35
15	33	33	36	36
16	35	35	39	39
17	37	37	42	42
18	36	39	40	44
19	38	42	43	47
20	39	43	45	49
21	42	46	46	62
22	43	48	48	66
23	45	53	52	72
24	47	56	55	77
25	49	59	58	84
26	53	64	63	92
27	56	70	68	101
28	59	75	75	112
29	63	81	82	122
30	66	86	90	136

此標準保費表並未包括由保險業監管局徵收的保費徵費。

This Standard Premium schedule does not include the premium levy which is collected by Insurance Authority.

[^] 年齡指受保人上次生日時的已屆年齡。

[^] Age refers to the attained age of the Insured Person as of his or her last birthday.

只適用於續保。

Applicable to Renewal only.



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31	73	98	103	158
32	81	110	117	180
33	89	123	133	208
34	98	138	151	238
35	105	151	169	267
36	113	166	187	296
37	121	180	205	325
38	131	197	229	363
39	141	215	253	402
40	151	232	280	445
41	168	267	306	485
42	186	300	332	525
43	212	351	352	557
44	239	400	371	588
45	268	454	404	638
46	295	506	425	670
47	323	560	445	702
48	352	616	469	740
49	382	674	495	778
50	411	731	521	819
51	451	815	546	859
52	491	901	570	898
53	532	987	589	929
54	574	1,074	607	958
55	626	1,181	627	989
56	670	1,272	647	1,022
57	715	1,364	672	1,058
58	784	1,503	699	1,101
59	855	1,641	726	1,141
60	918	1,769	743	1,168

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61	1,007	1,923	784	1,235
62	1,097	2,079	833	1,316
63	1,192	2,245	899	1,420
64	1,288	2,410	966	1,524
65	1,386	2,577	1,032	1,627
66*#	1,484	2,743	1,100	1,734
67*#	1,583	2,910	1,169	1,839
68*#	1,698	3,102	1,253	1,967
69*#	1,814	3,295	1,337	2,093
70*#	1,980	3,521	1,346	2,028
71*#	2,146	3,746	1,356	1,962
72*#	2,284	3,958	1,442	2,075
73*#	2,452	4,211	1,532	2,196
74*#	2,639	4,491	1,627	2,321
75*#	2,846	4,796	1,727	2,451
76*#	3,073	5,125	1,831	2,584
77*#	3,321	5,477	1,941	2,723
78*#	3,589	5,846	2,055	2,867
79*#	3,874	6,232	2,175	3,016
80*#	4,177	6,627	2,302	3,171
81*#	4,491	7,026	2,433	3,331
82*#	4,815	7,421	2,570	3,494
83*#	5,144	7,805	2,710	3,660
84*#	5,472	8,169	2,849	3,822
85*#@	4,224	6,157	2,459	3,264
86*#@	4,748	6,755	2,876	3,778
87*#@	5,336	7,412	3,363	4,373
88*#@	5,998	8,133	3,933	5,061
89*#@	6,741	8,924	4,599	5,858



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90*#@	7,577	9,792	5,379	6,780
91*#@	8,516	10,744	6,290	7,847
92*#@	9,572	11,789	7,356	9,082
93*#@	10,759	12,936	8,602	10,512
94*#@	12,092	14,194	10,059	12,167
95*#@	13,591	15,574	11,764	14,083
96*#@	15,276	17,088	13,757	16,299
97*#@	17,170	18,750	16,087	18,865
98*#@	19,299	20,574	18,813	21,835
99*#@	21,691	22,574	22,001	25,273

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只適用於續保。

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危疾保險主要支援受保人因患上危疾而失去收入時的生活開支。由於大部份人在退休後再無收入，生活開支亦相應減少，因此我們建議你在 65 歲後，可就實際情況考慮減少危疾保險的保障額，而醫療費用則應繼續由醫療保險，如自願醫保系列支援。請注意：如受保人在年老時罹患危疾，其所支付的總保費可能會較危疾保的保障額為高。

Critical illness insurance primarily supports living expenses when the insured person loses income due to a critical illness. Most people will have no income after retirement, and their living expenses will decrease accordingly. Therefore, we recommend a reduction in the sum insured after the age of 65 based on your situation, while medical expenses will continue to be supported by medical insurance, such as the Bowtie VHIS series. Please note that if the insured person suffers a critical illness at an old age, the total premium paid may be higher than the sum insured of the critical illness insurance.

@ 當受保人在 85 歲續保時，在保單持有人的確認下，Bowtie 會將你的「保泰早期及多重危疾保」轉單至「保泰危疾保」。計劃當中的多重危疾保障及早期危疾保障亦隨之於緊接 85 歲後的計劃週年日結束。

@ When the insured person reaches age 85 upon renewal, and with the confirmation of the policyholder, your "Bowtie Term Critical Illness – Early Stage and Multiple Cover" will be changed to "Bowtie Term Critical Illness". The Multiple Cover Benefit and Early-Stage Critical Illness Benefit will end on the plan anniversary immediately following the insured person's 85th birthday.