

標準月供保費表

Standard Monthly Premium Schedule

(保泰多重危疾保 – 港元 \$500,000 保障額)

(Bowtie Term Critical Illness – 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	43	43	44
1	41	41	41	41
2	39	39	38	38
3	36	36	36	36
4	34	34	33	33
5	31	31	30	30
6	30	30	29	29
7	29	29	28	28
8	28	28	27	27
9	27	27	25	25
10	26	26	24	24
11	27	27	26	26
12	27	27	27	27
13	28	28	29	29
14	29	29	31	31
15	29	29	32	32
16	31	31	35	35
17	33	33	37	37
18	32	35	36	39
19	34	37	38	42
20	35	38	40	44
21	37	41	41	55
22	38	43	43	59
23	40	47	46	64
24	42	50	49	69
25	44	53	52	75
26	47	57	56	82
27	50	62	61	90
28	53	67	67	100
29	56	72	73	109
30	59	77	80	121

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.



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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
31	65	87	92	141
32	72	98	104	161
33	79	110	119	186
34	87	123	135	212
35	94	135	151	238
36	101	148	167	264
37	108	161	183	290
38	117	176	204	324
39	126	192	226	359
40	135	207	250	397
41	150	238	273	433
42	166	268	296	469
43	189	313	314	497
44	213	357	331	525
45	239	405	361	570
46	263	452	379	598
47	288	500	397	627
48	314	550	419	661
49	341	602	442	695
50	367	653	465	731
51	403	728	487	767
52	438	804	509	802
53	475	881	526	829
54	512	959	542	855
55	559	1,054	560	883
56	598	1,136	578	912
57	638	1,218	600	945
58	700	1,342	624	983
59	763	1,465	648	1,019
60	820	1,579	663	1,043

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61	899	1,717	700	1,103
62	979	1,856	744	1,175
63	1,064	2,004	803	1,268
64	1,150	2,152	862	1,361
65	1,237	2,301	921	1,453
66*#	1,325	2,449	982	1,548
67*#	1,413	2,598	1,044	1,642
68*#	1,516	2,770	1,119	1,756
69*#	1,620	2,942	1,194	1,869
70*#	1,768	3,144	1,202	1,811
71*#	1,916	3,345	1,211	1,752
72*#	2,039	3,534	1,287	1,853
73*#	2,189	3,760	1,368	1,961
74*#	2,356	4,010	1,453	2,072
75*#	2,541	4,282	1,542	2,188
76*#	2,744	4,576	1,635	2,307
77*#	2,965	4,890	1,733	2,431
78*#	3,204	5,220	1,835	2,560
79*#	3,459	5,564	1,942	2,693
80*#	3,729	5,917	2,055	2,831
81*#	4,010	6,273	2,172	2,974
82*#	4,299	6,626	2,295	3,120
83*#	4,593	6,969	2,420	3,268
84*#	4,886	7,294	2,544	3,412
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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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 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「保泰多重危疾保」轉單至「保泰危疾保」。計劃當中的多重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 - Multiple Cover" will be changed to "Bowtie Term Critical Illness". The Multiple Cover Benefit will end on the plan anniversary immediately following the insured person's 85th birthday.