富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司) FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability)



暖懷醫療保障計劃 **Embrace Medical Plan**

醫療•非分紅壽險 Medical • Non-participating Life Insurance



全面終身醫療保障

暖懷 - 全面的關顧,有如一個關懷的擁抱;

富衛暖懷醫療保障計劃,為閣下提供完善的實報 實銷住院醫療保障。

在面對突如其來的疾病時,仍可無懼沉重的醫療 開支,安心享有理想的治療。

保證終身續保

無論身體狀況是否有變或過往索償紀錄如何,已投保計劃 可獲保證每年續保¹至100歲。

嚴重疾病治療 覆蓋更多

嚴重疾病之相關治療費用往往不菲。計劃特別覆蓋癌症放 射療法及化學療法²與腎臟透析²,舒緩經濟負擔及心理壓 力。

健康人生保費優惠

保持健康不只代表悠然享受美好人生,更帶來實際財政得益。如連續兩年或以上沒有索償紀錄,來年續保保費可享 折扣如下:

於保單續保日前無索償年期	無索償折扣(來年續保保費)
連續2年	10%
連續3年	10%
連續4年	10%
連續5年或以上	15%

彈性保障級別及額外保障選擇

設有經濟、標準、特等及優等四種保障計劃;除經濟計劃 適合加強現有醫療保障外,如欲有更充裕之額外保障,亦 可選擇保障期至100歲之自選醫療增值保障,最高覆蓋超出 基本計劃賠償後的金額之85%3,應付龐大醫療開支,亦可 遊刃有餘。

涵括門診手術 方便快捷

隨著醫學的進步以及麻醉藥物的普及,計劃亦涵蓋於診所內進行的簡單手術⁴,例如白內障手術、結腸鏡檢查等,讓您可以在接受治療的同時,繼續如常地生活。

免費環球支援服務

身處外地不幸遇上意外或疾病,可免費享有國際SOS⁵ 24小時環球支援計劃之全球保障服務,包括電話醫療諮詢、緊急醫療撤離及遺體運送等服務。

Comprehensive Life Medical Protection

Embrace - a heart-warming hug and a full-on expression of care.

FWD Embrace Medical Plan provides you with a thoughtful and direct reimbursement coverage on hospitalization.

Embrace life with tenderness, love and care even when facing unfortunate illnesses and unexpected expenses.

Embrace longevity

Whether there is any change in health conditions or any previous insurance claim, all successfully applied insurance plans are guaranteed renewable¹ until the age of 100.

Embrace with power

Serious illness and medical costs can be a setback to your wellness. This plan also covers Radiotherapy and Chemotherapy for Cancer Benefit² and Kidney Dialysis Benefit². Combat illness and embrace life using the strongest power with us.

Embrace wellness

Staying healthy is more than simply life enjoyment but is also a precious wealth. In the case that there are no claims for two or more consecutive years, you will be eligible for a discount in the following year's premium according to the table below:

No claim period immediately prior to the Policy's renewal date	No Claim Premium Discount on following year's premium
2 consecutive years	10%
3 consecutive years	10%
4 consecutive years	10%
5 or more consecutive years	15%

Embrace flexibility

A wide range of insurance choices for you: Economy, Standard, Superior and Premier protection plans. Economy plan is an ideal supplement to any existing medical plan. An additional medical booster benefit is also available with enhanced protection until the age of 100, which pays up to 85% of eligible expenses in excess of the benefits paid by Embrace. This offers you extra flexibility to ease any huge medical burden.

Embrace convenience

With recent advances in anaesthetic drugs and medical techniques, this plan also covers many simple surgeries, such as cataract operation and colonoscopy, carried out in clinics⁴. This added convenience will help you return to normal days of work and life in no time.

Embrace the world

When coming across unexpected illness or accidents overseas, the International SOS⁵ 24-hour Worldwide Assistance Program gives the most immediate support, including phone medical advice, emergency medical evacuation and repatriation of mortal remains.

Щ	援懷醫療保障計劃 En	nbrace Medical Pla	n						
計劃類型 Plan Type		基本計劃/附約	Basic Plan / Rider	-					
計劃級別 Plan Level	經濟 Economy	標準 Standard	特等 Superior	優等 Premier					
投保年齡(下次生日年齡) Issue Age (Age Next Birthday)	1(15日) — 65 1 (15 days) – 65								
保障年期 Benefit Term	保證每年續份	R ¹ 至100歲 Guarante	eed yearly renewab	le ¹ to age 100					
保費供款年期 Premium Payment Term		至99歲	To age 99						
保費 Premium Structure	· 按被保人年齡、性別及所選計劃級別而定 · 每年按被保人年齡遞增 · 非保 · Based on the Insured's age and gender, and the selected plan level · Adjust yearly as the Insured's age increases · Non-Guaranteed								
貨幣 Currency		美元 / 港幣 附約: KD Rider: USD / Hk		計劃相同) ne as the Basic Plan)					
繳付方式 Premium Payment Mode	每月/每	半年/每年 Monthl	y / Semi-Annually /	Annually					
保障範圍 Protection Coverage	詳情請參閱保	R障表 Please refer t	o the benefit sched	ule for details					
其他 Others	· Health	費優惠:無索償折扣 y Lifestyle Reward: ional SOS 24-hour V	No Claim Premium	Discount*					

自選醫	自選醫療增值保障 Optional Medical Booster Benefit							
計劃級別 Plan Level	標準 Standard	特等 Superior	優等 Premier					
投保年齡(下次生日年齡) Issue Age (Age Next Birthday)	1	(15日) — 65 1 (15 days) —	65					
保障年期 Benefit Term 保證每年續保 ¹ 至100歲 Guaranteed yearly renewable to								
保費供款年期 Premium Payment Term		至99歲 To age 99						
保費 Premium Structure	· Based on the Insur	「選計劃級別而定 · 每年按 ed's age and gender, and the he Insured's age increases	ne selected plan level					
貨幣 Currency	必須與暖懷醫療保障計畫	刘相同 Must be the same a	s Embrace Medical Plan					
繳付方式 Premium Payment Mode	必須與暖懷醫療保障計畫	刘相同 Must be the same a	s Embrace Medical Plan					
保障範圍 Protection Coverage	詳情請參閱保障表	Please refer to the benefit	schedule for details					

- * 無索償折扣亦適用於自選醫療增值保障(如已附加)。
- * No Claim Premium Discount is also applicable to Optional Medical Booster Benefit, if attached.

您可以基本計劃或附約的形式申請此計劃。

You can either apply the plan in the form of basic plan or rider.

暖懷醫療保障計劃 Embrace Medical Plan

每項傷病之賠償可達合資格醫療費用的百分之百,最高賠償限額如下: Pays 100% of eligible expenses, up to the following limits per Disability:

保障範圍(港幣) Coverage (HKD)	經濟 Economy	煙淮 Standard	性筆 Superior	信竿 Premier
住院保障 Hospitalization Benefits	FE/月 LCOHOHIY	TRIP Standard	14 - Superior	接行 Fieille
每天住房費(最多以150天為限)	370	825	1,450	3,000
Daily Room and Board (up to a max of 150 days)				
深切治療部每天費用(最多以30天為限)	0.000	0.600	4.000	5.000
Daily Charges for Intensive Care (up to a max of	2,000	2,600	4,000	5,000
30 days) 家屬陪伴附加床位費(每天)				
《被保人須在12歲以下》(最多以30天為限)				
Companion Bed (per day)	300	500	900	1,800
(for Insured age below 12) (up to a max of 30 days)				
每日住院現金保障(入住香港公立醫院之大房)				
(最多以60天為限)				
Daily Hospital Cash Benefit (for Confinement in	150	300	500	900
general ward of public hospital in Hong Kong)				
(up to a max of 60 days)				
主診醫生每天巡房費(最多以150天為限)				
Daily Attending Physician's Hospital Visit (up to a max	370	825	1,450	3,000
of 150 days)				
專科醫生會診費 Specialist Consultation	2,800	6,500	7,500	12,500
醫院雜費 Miscellaneous Hospital Charges	7,000	10,000	16,500	27,000
【手術保障 ⁶ Surgical Benefits ⁶				
手術費(依手術賠償表) Surgeon's Fees (Per Surgical S	Schedule)			
等級一 Class 1	3,000	4,400	6,500	8,500
等級二 Class 2	7,500	10,500	16,000	20,000
等級三 Class 3	16,000	22,000	30,500	40,000
等級四 Class 4	28,000	38,000	54,800	72,000
等級五 Class 5	28,000	68,000	96,000	130,000
麻醉師費 Anaesthetist's Fees	電	最高為手術費賠償	額百分之三十五	-
Wilth中间 Alldestiletist's rees	Up to	35% of the Surg	jeon's Fees paya	able
手術室費 Operating Theatre Charges	電	最高為手術費賠償	額百分之三十五	-
于侧至真 Operating Theatre Charges	Up to	35% of the Surg	jeon's Fees paya	able
其他醫療保障 Other Medical Benefits				
出院後門診(每次)(包括中醫醫療費)				
(以出院後或門診手術後45天內計算,每日一次,				
最多以10次為限)				
Post-Hospitalization (per visit) (including Chinese	250	300	350	400
Medicine Consultation)				
(1 visit/day for a max of 10 visits within 45 days				
after hospitalization or Clinical Surgery)				
私家看護(每天) (以出院後30天內計算,最多以30天為限)				
Home Nursing (per day) (up to a max of 30 days	500	700	1,100	2,000
within 30 days after hospitalization)				
救護車運送至醫院 Ambulance to Hospital	200	250	300	350
緊急意外門診醫療費				
系态总门 100 面源具 Emergency Out-Patient Accident Treatment Charges	1,800	5,000	6,500	14,000
癌症放射療法及化學療法 ²				
照症放射療法及心学療法 Radiotherapy and Chemotherapy for Cancer ²	不適用 Nil	80,000	130,000	200,000
腎臟透析 ² Kidney Dialysis ²	不適用 Nil	200,000	350,000	500,000
人壽保障 Life Protection	TOTAL IVII	200,000	330,000	300,000
身故權益 Death Benefit	5,000	10,000	15,000	20,000
意外身故權益 Accidental Death Benefit	5,000	10,000	15,000	20,000
态// 为以惟皿 Accidental Death Delient	3,000	10,000	13,000	20,000

自選醫療增值保障(保障至100歲)

Optional Medical Booster Benefit (Coverage Up To Age 100)

每項傷病之賠償最高可達扣減暖懷合資格醫療費用賠償後餘額之百分之八十五,最高賠償限額如下:

This pays up to 85% of eligible expenses in excess of the benefits paid by Embrace, up to the following limits per Disability:

保障範圍(港幣) Coverage (HKD)	經濟 Economy	標準 Standard	特等 Superior	優等 Premier
住院保障 Hospitalization Benefits				
每天住房費(超過150天後之每天限額)				
Daily Room and Board (In excess of 150 days and up	不適用 Nil	825	1,450	3,000
to daily limit of)				
深切治療部每天費用	不治中 Nii	按	院方之慣常收費	
Daily Charges for Intensive Care	不適用 Nil	Normal a	and Customary	Charges
主診醫生每天巡房費(超過150天後之每天限額)				
Daily Attending Physician's Hospital Visit	不適用 Nil	825	1,450	3,000
(In excess of 150 days and up to daily limit of)				
專科醫生會診費 Specialist Consultation	不適用 Nil	按	院方之慣常收費	
醫院雜費 Miscellaneous Hospital Charges	不適用 Nil	Normal a	and Customary	Charges
手術保障 Surgical Benefits				
手術費(依手術賠償表)	T	最多可達自	選醫療增值保障	
Surgeon's Fees (Per Surgical Schedule)	不適用 Nil		······································	
麻醉師費 Anaesthetist's Fees	不適用 Nil	Up to 50% of tl	ne maximum lim	nit of Optional
手術室費 Operating Theatre Charges	不適用 Nil	Medical Boo	oster Benefit pe	r Disability
最高賠償限額 Maximum Limit				
每項傷病最高賠償限額				
Maximum Limit per Disability	不適用 Nil	100,000	150,000	250,000
每張保單終身賠償限額 ^				
(本公司就個別保單之自選醫療增值保障於緊接被保人				
74歲生日後之保單週年日起計累算支付之保障金額上				
R。)				
Overall Lifetime Limit per Policy ^	不適用 Nil	280,000	420,000	700,000
(the limit which applies to the aggregate amounts				
paid on or after the policy anniversary immediately				
following the 74th birthday of the Insured under				
Optional Medical Booster Benefit of individual policy.)				
個人終身賠償總額 ^				
(本公司就同一個被保人繕發,並根據最新之規章和規				
定被本公司指明或劃分為自選醫療增值保障權益(不論				
是否附加於暖懷醫療保障計劃或附約)之其他保單及附				
約(「其他相關保單及附約」)中,於上限生效日起計累				
算所有由本公司支付之保障總額的絕對上限。「上限				
生效日」為所有其他相關保單及附約中緊接被保人74 歲生日後之最早保單週年日。)				
威王口後之取平休毕処平口。) Overall Lifetime Limit per Life ^				
(the absolute cap which applies to all amounts paid				
in aggregate on or after the Limit Effective Date	不適用 Nil		1,200,000	
under all Optional Medical Booster Benefit and			1,200,000	
under any other benefits described or characterised				
by the Company based on its prevailing rules and				
regulations as optional medical booster benefits in				
any other policies and riders (whether or not under				
the Embrace Medical Plan / Rider) issued by the Company in respect of the same Insured ("Other				
Relevant Policies and Riders"). "Limit Effective				
Date" is the date of the earliest policy anniversary				
under all Other Relevant Policies and Riders which				
immediately follows the 74th birthday of the Insured.)				

[^] 於被保人100歲前,有關之自選醫療增值保障將於總賠償達至「每張保單終身賠償限額」或「個人終身賠償總額」時終止。

[^] The relevant optional medical booster benefits shall be immediately terminated once the aggregate amount paid has reached either Overall Lifetime Limit per Policy or Overall Lifetime Limit per life before Insured reaches age 100.

有關此保單之所有不保事項,請參閱保單條款。如以美元為保單貨幣,以上賠償限額之兌換率固定為1:8 (美元:港幣),並不受匯率變 動影響。

註:

- 1. 富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司)(「富衛」)保留於每保單週年檢討此保單之保費率及/或權益 之權利。
- 此權益並不會於保單生效日或保單復效日計起90日內支付,亦不適用於經濟級別。如總賠償額相等於此保單所註明之最高賠償上限,此保障將自動終止。
- 3. 每項傷病受有關傷病最高賠償額約束,且並不適用於經濟級別。詳情請參閱有關自選醫療增值保障之保障表。
- 4. 受保障的門診手術,已詳列於保單合約的手術賠償表內。
- 5. 此服務由國際SOS提供,並且非保證續保,富衛將不會就國際SOS的行為或疏忽負上任何責任。
- 6. 包括已註明在保單條款手術賠償表內的門診手術保障。

重要事項及聲明:

- i. 本產品由富衛承保,富衛全面負責一切計劃內容、保單批核、保障及賠償事宜。在投保前,您應考慮本產品是否適合您的需要及您是否完全明白本產品所涉及的風險。除非您完全明白及同意本產品適合您,否則您不應申請或購買本產品。在申請本計劃前,請細閱以下相關風險。
- ii. 本產品資料是由富衛發行。富衛對本產品資料所載資料的準確性承擔一切責任。本產品資料只在香港特別行政區派發,並不能詮釋 為在香港特別行政區境外出售,游說購買或提供富衛的保險產品。本產品的銷售及申請程序必須在香港特別行政區境內進行及完成 手續。
- iii. 本產品是一項保險產品。繳付之保費並非銀行存款或定期存款,本計劃不受香港特別行政區存款保障計劃所保障。
- iv. 本計劃乃個人償款住院保險產品,並沒有任何儲蓄成份。保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內,儘管本計劃的推銷文件/小冊子及/或銷售說明文件沒有費用與收費表/費用與收費部份或沒有保費以外之額外收費。
- v. 所有核保及理賠決定均取決於富衛,富衛根據投保人及被保人於投保時所提供的資料而決定接受投保申請還是拒絕有關申請,並退回全數已繳交之保費(不連帶利息)。富衛保留接納/拒絕任何投保申請的權利並可拒絕您的投保申請而毋須給予任何理由。
- vi. 以上全部權益及款項將於扣除保單負債(如有)(如未清繳之保費或保單貸款及其利息)後支付。
- vii. 如果您對保單不完全滿意,則有權改變主意。

我們相信此保單將滿足您的財務需要。但是,如果您不完全滿意,您有權以書面通知本公司要求取消保單及取回所有您已繳交的保費及保費徵費(但不附帶利息)。此書面通知必須由您親筆簽署,並確保富衛辦事處在交付保單當天或向您/您的代表交付冷靜期通知書當天(以較早者為準)緊隨的21個曆日內直接收到附有您的親筆簽署的書面通知。冷靜期通知書發予您/您的指定代表(與保單分開),通知您有權於規定的21個曆日內取消保單。若您在申請取消保單前曾經就有關保單提出索償並獲得賠償,則不會獲退還。如有任何疑問,您可以(1)致電我們的服務熱線3123 3123;(2)親臨富衛保險綜合服務中心;(3)電郵至cs.hk@fwd.com,我們很樂意為您進一步解釋取消保單之權利。

- viii. 本計劃之保障年期為1年及於每一保單週年日將自動續保一年。富衛保留調整、修訂、變更本保單保障、限制、不保事項條款,及任何額外保障之權利。富衛會於保單週年日前最少30天通知保單權益人有關的調整諸如新保費率及保費到期日。
- ix. 如要將保單退保,保單權益人需要向富衛提交填妥的退保申請表格或以富衛接受的任何其他方式通知富衛。

富衛必須遵從稅務條例的下列規定以便稅務局自動交換某些財務帳戶資料:

- (i) 識辨非豁除「財務帳戶」的帳戶 (「非豁除財務帳戶」);
- (ii) 識辨非豁除財務帳戶的個人持有人及非豁除財務帳戶的實體持有人作為稅務居民的司法管轄區;
- (iii) 斷定以實體持有的非豁除財務帳戶為「被動非財務實體」之身份及識辨控權人作為稅務居民的司法管轄區;
- (iv) 收集有關非豁除財務帳戶的資料 (「所需資料」);及
- (v) 向稅務局提供所需資料。

保單權益人必須遵從富衛所提出的要求用以符合上述規定。

For all the exclusions under the Policy, please refer to the Policy Provisions. For policies in US dollars, the exchange rate for the benefit schedule above is fixed at 1:8 (USD:HKD), irrespective of currency fluctuations.

Remarks:

- 1. FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD") reserves the right to revise, modify or adjust the benefits payable under the Policy and/or the premium rates at each Policy anniversary.
- 2. The benefit(s) are not payable during the first 90 days from the Effective Date or date of reinstatement of the Policy, and are not available under the Economy plan. The benefit(s) will automatically terminate once the aggregate claim amount is equal to the maximum benefit limit as stated under the Policy.
- 3. Subject to maximum limits per Disability and not available under the Economy plan. Please refer to the benefit schedule of Optional Medical Booster Benefit for more details.
- 4. The list of Clinical Surgeries is specified in the Surgical Schedule of the Policy Provisions.
- 5. The service is provided by International SOS and is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of International SOS.
- 6. Includes coverage for Clinical Surgery as specified in the Surgical Schedule of the Policy Provisions.

Important Notes and Declarations:

- i. This product is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the product. FWD recommends that you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the product.
- ii. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Hong Kong Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Hong Kong Special Administrative Region. All selling and application procedures of the product must be conducted and completed in the Hong Kong Special Administrative Region.
- iii. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region.
- iv. This Plan is an individual indemnity hospital insurance plan without any savings element. The costs of insurance and the related costs of the Policy are included in the premium paid under this Plan despite the product brochure/leaflet and/or the illustration documents of this product having no schedule/section of fees and charges or no additional charge noted other than the premium.
- v. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid without interest. FWD reserves the right to accept/reject any insurance application and can decline your insurance application without giving any reason.
- vi. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- vii. If you are not fully satisfied with this policy, you have the right to change your mind.
 - We trust that this policy will satisfy your financial needs. However, if you are not completely satisfied, you have the right to cancel and obtain a full refund of the insurance premium paid by you and levy paid by you without interest by giving us written notice. Such notice must be signed by you and received directly by the office of FWD within 21 calendar days immediately following either the day of delivery of the policy or a Cooling-off Notice to you or your nominated representative, whichever is the earlier. The notice is the one sent to you or your nominated representative (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period. No refund can be made if a claim payment under the policy has been made prior to your request for cancellation. Should you have any further queries, you may (1) call our Customer Service Hotline on 3123 3123; (2) visit our FWD Insurance Solutions Centres; (3) email to cs.hk@fwd.com and we will be happy to explain your cancellation rights further.
- viii. The period of cover is 1 year, and the policy will be automatically renewed at each Policy Anniversary. FWD reserves the right to revise, amend or modify the benefits payable, restrictions, limitations, exclusions under this Policy and any supplementary benefits, if attached hereto. FWD shall notify the Policy Owner in writing at least 30 days before the Policy Anniversary effecting such revision specifying, among others, the new premium rate and its due date.
- ix. To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.

FWD must comply with the following requirements of the Inland Revenue Ordinance to facilitate the Inland Revenue Department automatically exchanging certain financial account information:

- (i) to identify accounts as non-excluded "financial accounts" ("NEFAs");
- (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- (iii) to determine the status of NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- (iv) to collect information on NEFAs ("Required Information"); and
- (v) to furnish Required Information to the Inland Revenue Department.
- The Policy Owner must comply with requests made by FWD to comply with the above listed requirements.

重複保險

若被保人可從其他來源獲發還全部或部份住院或門診手術相關(包括住院、手術及醫療等)之費用,富衛將只負責賠償其餘數(如有)。倘富 衛已賠償可從其他來源獲發還的費用,有關費用應退還給富衛。而每項費用之最高賠償額不會超逾保單資料頁內或加簽批註所註明之保 障限額。

索償通知

任何索償應在被保人出院或完成門診手術或身故30天內,或在任何情況下從被保人出院或完成門診手術或身故計起不超過6個月,以書面通知富衛有關索償。除非富衛另作決定,任何於上述期限外之索償將不會受理。

等候期

除個別提及的等候期,若被保人直接或間接由下列任何原因引致支出住院、手術或醫療相關之任何費用,將不能獲得任何賠償: 保單/ 附約生效日或復效日起的首30天內所發生之疾病或病症。

本產品有哪些主要風險?

信貸風險

本產品是由本公司發出的保單。投保本保險產品或其任何保單利益須承受本公司的信貸風險。保單持有人將承擔本公司無法履行保單財 務責任的違約風險。

外幣匯率及貨幣風險

投保外幣為保單貨幣的保險產品須承受外幣匯率及貨幣風險。請注意外幣或會受相關監管機構控制及管理(例如,外匯限制)。若保險產品的貨幣單位與您的本國貨幣不同,任何保單貨幣對您的本國貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說,如果保單貨幣對您的本國貨幣大幅貶值,將對您於本產品可獲得的利益構成負面影響。如果保單貨幣對您的本國貨幣大幅增值,將增加您繳付保費的負擔。

通脹風險

請注意通脹會導致未來生活費用增加。即使本公司履行所有合約責任,實際保單權益可能不足以應付將來的保障需要。

不保事項

若被保人直接或間接由下列任何原因引致支出住院、手術或醫療相關之任何費用,將不能獲得任何賠償:1. 護理或治療有下列情形:(i) 已由任何公司或保險公司依照其保險計劃作出賠償。如護理或治療之任何部份並不包括在該賠償內,此不保事項條款將不適用;(ii)任 何住院、門診手術、治療、療程或其他醫療服務非醫療需要;或(iii)任何超出正常與慣例之收費的費用。 2. 先天性疾患。 3. 受保前 已存在之傷病。 4. 保單生效日或復效日起的首三十天內所發生之疾病或病症。 5. 感染人類免疫力缺乏病毒(HIV)所引致之任何疾病, 包括愛滋病(AIDS)和/或各種突變,衍生或變異(因輸血而感染除外)。 6. 蓄意自我毀傷或企圖自殺,不論當時神智是否清醒,或是 否受藥物或酒精影響。 7. 由於服用酒精或毒品或類似之藥物或藥製劑過量引起的傷病,除非是醫生處方開列用於治療傷病之藥物。 8. 非因治療或診斷傷病之例行身體檢查、健康檢查或測試,或非醫療需要之任何治療。 9. 因手術,物理或化學方法避孕,或避孕逆轉,或 治療不育所引致的症狀。 10. 美容或外科整形手術;與傷病無關的預防或疫苗接種治療;眼鏡、視力問題矯正輔助;助聽器、聽力治療 及其處方。但針對全然因保單生效日起發生之意外所遭受的身體受傷,而需進行前述手術或治療者,不受此限。 11.牙齒保健、手術及 治療,但若健全自然牙齒之損壞全然因保單生效日起受傷所致,且僅為恢復受傷前存在自然牙齒的基本功能者,則不在此限。 12. 精 神、心理、心智、神經或情緒之障礙,及任何因此引起的生理或身心症狀。 13. 保單生效日起一百二十天內,任何對扁桃腺、腺樣增生 或婦女生殖器官疾病的治療或手術。 14. 戰爭或軍事行為、恐怖主義或恐怖份子行動(包括已宣告或未宣告),敵對行動、暴動、革 命、反叛、政變或篡權;或在任何國家或國際權力機構之海、陸、空部隊中服役。 15. 以下原因引起之傷病:(i)除賽跑外的各種競速 比賽。(ii)在機動車輛道路外駕駛電單車。(iii)除以乘客身份購票乘搭合格持牌之商業飛機以外的飛行活動。(iv)高空跳傘或滑翔 運動。(v)需使用呼吸器的深水潛泳(三十米以上)。(vi)需使用繩索及/或岩釘的遊繩下降和登山運動。(vii)除於溜冰場滑冰以外 的冬季運動。(viii)參與任何形式有報酬及收入的專業運動。(ix)蓄意犯險(由本公司界定),但為救助人類生命除外。(x)核輻 射、核污染或使用任何核子武器的游離或燃燒所產生的污染。 16. 懷孕、分娩(包括手術接生)、流產、墮胎及產前檢查或產後護理。 17. 參與任何犯罪的活動。 18. 變性手術。 19. 包皮環切手術,但依本保單相關條款有醫療需要而進行包皮環切手術者不受此限。

若被保人直接或間接由下列任何原因引致死亡,將不獲發意外身故權益:1.疾病或任何感染,由意外受傷之傷口引發之感染則不在此限。 2.懷孕、分娩(包括手術接生、流產)或墮胎,因意外而提前或導致分娩或流產亦屬不保事項。 3.蓄意自我毀傷或企圖自殺,不論當時神智是否清醒,或是否受藥物或酒精影響。 4.服用任何未經合格註冊醫生合法處方之藥物。 5.被保人受酒精影響而遭受或導致意外。 6.自願或非自願服用或吸入毒藥、氣體或煙霧,但被保人因職業相關遭遇危險,導致意外服用或吸入上述物品則不在此限。 7.戰爭或軍事行為、恐怖主義或恐怖份子行動(包括已宣告或未宣告),敵對行動、暴動、革命、反叛、政變或篡權;或在任何國家或國際權力機構之海、陸、空部隊中服役。 8.除以乘客身份購票乘搭合格持牌之商業飛機以外的飛行活動。 9.參與任何犯罪的活動。 10.除賽跑外的各種競速比賽。 11.核輻射、核污染或使用任何核子武器的游離或燃燒所產生的污染。 12.參與任何形式有報酬及收入的專業運動。

若被保人在保單/ 附約簽發日或復效日(以較遲者為準)起13個月內因自殺身亡,無論其精神正常與否,富衛之賠償責任,僅限於退回所有不連利息之已繳付保費,而一切欠款及已賠償利益亦將扣除。

有關其他權益及國際SOS提供之服務的不保事項,請參閱保單條款。

Double Insurance

In the event of the Insured becoming entitled to a refund of all or part of expenses from Confinement or Clinical Surgery including from hospitalization, surgical and medical expenses from any other sources, FWD shall only be liable for the excess, if any, of such expenses over the amount recoverable from such other sources. If FWD shall have paid the amount recoverable from such other sources, the same shall be refunded to FWD. The maximum amount payable under each item of benefits shall not exceed the limit as stated in the Policy Schedule of this Policy/Rider or any Endorsement.

Notice of Claim

Written notice of a claim must be given to FWD within 30 days from the date of discharge from Confinement or Clinical Surgery, or the date of death of the Insured, or in any case not beyond 6 months from the date of discharge from Confinement or Clinical Surgery, or the date of death of the Insured. Any claims received after the said period shall not be accepted, unless FWD in its sole discretion decides otherwise.

Waiting Period

Except the specific waiting periods stated, FWD shall not be liable to pay any benefits under this Policy/ Rider in respect of hospitalization, surgical and other medical fees and expenses incurred directly or indirectly caused by:

Sickness, Disease or Illness when occurring during the first 30 days from the Effective Date or the date of reinstatement of the Policy/ Rider.

What are the key product risks?

Credit risk

This product is an insurance policy issued by the Company. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of the Company. You will bear the default risk in the event that the Company is unable to satisfy its financial obligations under this insurance contract.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

Inflation rick

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if the Company fulfills all of its contractual obligations.

Exclusions

The Company shall not be liable to pay any benefits under this Policy in respect of hospitalization, surgical and other medical fees and expenses incurred directly or indirectly caused by: 1. Care or treatment for which (i) reimbursement has been paid by any company or other insurer under other insurance policy covering the Insured. However, if any part of the care or treatment is not covered by such reimbursement, such exclusion will not apply; (ii) any Confinement, Clinical Surgery, treatment, procedure or other medical services which are not Medically Necessary; or (iii) any charges exceeding the Normal and Customary Charges for the benefits. 2. Congenital Conditions. 3. Pre-existing Conditions. 4. Sickness, Disease or Illness when occurring during the first thirty (30) days from the Effective Date or the date of reinstatement of the Policy. 5. Human Immunodeficiency Virus (HIV) related illness, including Acquired Immunization Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof, which is derived from an HIV infection, except due to blood transfusion. 6. Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not. 7. Disability arising out of excessive consumption of alcohol or narcotics or similar drugs or agents unless prescribed by a Physician for treatment of a Disability. 8. Routine physical examinations, health check-ups or tests not incidental to treatment or diagnosis of a Disability or any treatments which are not Medically Necessary. 9. Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. 10. Cosmetic surgery or plastic surgery, preventive or vaccination treatment not related to a Disability, eye glasses, corrective aids and refractions or hearing aids and treatment for the same, and prescriptions thereof except as necessitated by bodily Injuries wholly caused by an Accident occurring on a fetr the Effective Date. 11. Dental care, surgery and

No Accidental Death Benefit is payable under this Policy when the death of the Insured is directly or indirectly caused by: 1. Disease or infection (except infections which occur through an accidental cut or wound). 2. Pregnancy, childbirth (including surgical delivery), miscarriage and abortion irrespective of whether such event is accelerated or induced by an Injury. 3. Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not. 4. Any drug unless taken in accordance with the lawful directions and prescription of a qualified and registered Physician. 5. Accident occurring while or because the Insured is under the influence of alcohol. 6. Poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an Accident arising from a hazardous incident in relation to the Insured's occupation. 7. War or any act of war, terrorism or terroristic activities, declared or undeclared, hostilities, rebellion, revolution, insurrection, coup or usurped power or active duty in the military, naval or air forces of any country or international authority. 8. Aviation or aeronautics other than as a fare paying passenger on a duly licensed commercial aircraft. 9. The participation in any criminal event. 10. Racing of any kind other than on foot. 11. Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons. 12. Participation in all forms of professional sports competition with reward and income.

If the Insured dies by suicide, whether sane or insane, within 13 calendar months from the later of the Policy Date or the date of reinstatement, FWD's liability shall be limited to the amount of the premiums paid without interest, less any indebtedness and any benefit which has been paid under this Policy/ Rider.

Please refer to the Policy Provision for the exclusions of other benefits and services provided by International SOS.

保費調整

保費為非保證並將每年按照被保人於續保時之下次生日年齡而訂定。保費會因各種因素而大幅增加,當中包括但不限於年齡、索償經驗 及保單續保率。

保費年期及欠繳保費

保單的保費供款年期的終結日為被保人100歲生日前之保單週年日。

任何到期繳付之保費均可獲本公司准予保費到期日起計30天的寬限期。若在寬限期屆滿後仍未繳付保費,由首次未繳保費的到期日起終止,而您可能會失去全部權益。

終止保單

保單將在下列其中一個日期終止,以較早為準:1. 被保人身故。 2. 被保人100歲生日前之保單週年日。 3. 依本公司相關規定所認定之保單終止日。 4. 若保單權益人不接受本公司按保單條款調整之保障,或不繳交新保費,本公司於新保費逾期未繳三十天後有權終止本保單。 5. 寬限期滿後仍未繳付保費。

重要字句

意外

- 指在保單/ 附約有效期間所發生非預見及突如其來的一宗或連串猛烈、外在及可見的意外事故,且為導致受傷之單一因素。

住院

- 指被保人因醫生書面建議入院接受醫療需要的服務與治療,且住院期間需連續不少於6小時,或醫院已收取住房費。因同一或相關之 傷病或其併發症而多次住院及/或進行門診手術,若每次住院或門診手術相距不超過90天,則視為同一次住院或門診手術。

先天性疾患

- 指:

- 1. 出生時即已存在或於出生後於6個月內所顯現之身體異常。
- 2. 以下任何一項或多項傷病(但並不排除其他症狀):
 - (i) 8歲或以下發生的各種疝症(保單/附約生效日後發生的創傷所引發者除外);
 - (ii) 癲癇(小發作或大發作)(保單/ 附約生效日後發生的創傷所引發者除外);
 - (iii) 斜視;或
 - (iv) 腦積水。
- 3. 其他雖非上述症狀,但普遍醫學意見視為先天的症狀。

傷病

- 指在保單/ 附約有效期間任何因同一原因(包括其併發症)而産生的疾病、病症或受傷。若一次住院或門診手術有多種傷病,就保單權益 支付而言,視為單一傷病。

受傷

- 指在保單/ 附約有效期間純粹直接因意外引致的身體損傷。

醫療需要

- 指有必要且與症狀之診斷及慣常治療方法相符的醫療護理,並須為醫生或外科醫生為傷病所建議之護理與治療,且為香港特別行政區的醫療專業普遍接受為有效、適當及必須並認同的醫療標準。以下事項將不被視為有醫療需要:
 - 1. 住院或門診手術主要是為被保人、醫生或任何其他人提供個人舒適或便利。
 - 2. 住院之傷病可在不住院的情況下得到安全及合理的治療。
 - 3. 門診手術之傷病可在沒有任何手術的情況下得到安全及合理的治療。

正常與慣例之收費

- 關於依本保單/ 附約可支付之費用,指不超過由同等經驗及同等專業領域人士在該地區相同條件下提供該服務所收取之合理平均費用; 關於物資或服務之費用,則指不超過在該地區以相等之經濟考慮而取得相等品質之類似物資或服務所需的合理平均費用。

在本保單/ 附約保單資料頁或其加簽批註內,為區分權益級別,保單權益人可依其是否符合資格選擇四種不同計劃:1. 優等計劃-適用於私家病房之保障;2. 特等計劃-適用於半私家病房之保障;3. 標準計劃-適用於標準病房之保障;及4. 經濟計劃-適用於任何病房之保障。若被保人選擇入住超出依保單資料頁或加簽批註內所列計劃之權益級別可合理涵蓋的病房,富衛將有權評估、調整該相關費用及支出,再作賠償。

受保前已存在之傷病

- 指被保人在保單/ 附約生效日前已存在的傷病,其徵狀已為被保人或保單權益人所知或按理應知。

疾病或病症

- 指保單/附約生效日後,發生由正常健康狀態產生病理變化的生理狀態。

Premium adjustment

The premium is non-guaranteed and will be determined annually based on the age of the Insured on his or her next birthday at the time of renewal. The premium may increase significantly due to factors including but not limited to age, claims experience and policy persistency.

Premium term and non-payment of premium

The premium payment term of the policy ends on the policy anniversary immediately preceding the Insured's 100th birthday.

The Company allows a Grace Period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the Grace Period, the policy will be terminated from the date the first unpaid premium was due. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

Termination conditions

The Policy shall terminate on the earliest of the following: 1. The death of the Insured. 2. The policy anniversary immediately preceding the 100th birthday of the Insured. 3. The date of Policy lapse. Such date is determined in accordance with the Company's applicable rules and regulations in relation to Policy lapse. 4. If the Policy Owner refuses to accept the benefits revised by the Company according to the benefit term or pay the revised premiums, the Company can terminate the Policy when the new premiums have been due for 30 days. 5. The end of the Grace Period of any premiums due and not received by the Company.

Important Words

Accident

- shall mean an unforeseen and unexpected event or contiguous series of events of violent, accidental, external and visible nature which shall be the sole cause of a bodily Injury while this Policy/ Rider is in force.

Confinement

- shall mean that the Insured is admitted into a Hospital as an in-patient for Medically Necessary services or treatments on the written recommendation of a Physician, which Confinement duration is not less than 6 consecutive hours or the Hospital makes a charge for room and board. If two or more Confinements and/or Clinical Surgeries are due to the same or related Disability, or to any complications arising therefrom, such Confinements or Clinical Surgeries shall be regarded as one Confinement or Clinical Surgery if each of them is not separated by more than 90 days.

Congenital Conditions

- shall mean:
 - 1. Medical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities which have become apparent within 6 months of birth; or
 - 2. Any or more of the following Disabilities (but not to the exclusion of all others):
 - (i) Hernias of all types up to age 8 (excepting those caused by a trauma occurring after the Effective Date of this Policy/ Rider);
 - (ii) Epilepsy (Petit Mal or Grand Mal) (excepting those caused by a trauma occurring after the Effective Date of this Policy/ Rider);
 - (iii) Strabismus; or
 - (iv) Hydrocephalus.
 - 3. Other conditions not listed here which would be regarded as congenital by prevailing medical opinion.

Disability

shall mean any Sickness(es), Disease(s), Illness(es) or Injury(ies) and shall include all Disabilities arising from the same cause including any
complications arising from it. More than one Disability per Confinement or Clinical Surgery will be treated as a single Disability for the
purpose of benefit payments under this Plan/ Rider while this Policy/ Rider is in force.

Injury

- shall mean bodily damage caused directly by an Accident independently of any other causes while this Policy/ Rider is in force.

Medically Necessary

- shall mean medical or health care services which are necessary and consistent with the diagnosis and customary medical treatment for the condition and recommended by a Physician or Surgeon for the care or treatment of the Disability involved and must be widely accepted professionally in the Hong Kong Special Administrative Region as effective, appropriate and essential based upon recognized standards of the health care specialty involved. In no event will any of the following be considered to be necessary:
 - 1. Confinement or Clinical Surgery mainly for the personal comfort or convenience of the Insured or the Physician or any other person.
 - 2. Confinement which the Insured's Disability could safely and adequately be treated while not confined.
 - 3. Clinical Surgery which the Insured's Disability could safely and adequately be treated without any surgery.

Normal and Customary Charges

- In relation to the fees and expenses payable under this Plan/ Rider shall mean a sum not exceeding a reasonable average of the fees charged under similar conditions by persons of equivalent experience and professional status in the geographical area in which the service was provided; and when in relation to material or services shall mean a sum not exceeding a reasonable average of the charges for similar material or services in equivalent circumstances of quality and economic consideration in the same area as that in which any such material or services were obtained.

With reference to the Policy Schedule to this Plan or Endorsement to this Policy/ Rider, and for the purpose of differentiating the various benefit classes, depending on the eligibility, the Policy Owner can choose from 4 different plans, namely; 1. the "Premier Plan" covers private accommodations; 2. the "Superior Plan" covers semi-private accommodations; 3. the "Standard Plan" covers ward accommodations and 4. the "Economy Plan" covers all types of accommodations. If the Insured elects to use a type of hospital accommodation that exceeds the benefit class which is reasonably covered under the Plan as stated in the Policy Schedule or Endorsement, FWD reserves the right to assess the amounts of the relevant fees and expenses or to make any discretionary adjustment for claim settlement.

Pre-existing Conditions

- shall mean Disability which existed before the Effective Date in respect of the Insured and which presented signs or symptoms of which the Insured or the Policy Owner of this Policy/ Rider was aware or should reasonably have been aware.

Sickness, Disease or Illness

- shall mean a physical condition marked by a pathological deviation from the normal healthy state arising after the Effective Date of this Policy/ Rider.

以上資料只供參考及旨在描述產品主要特點,有關條款細則的詳細資料及所有不保事項,請參閱保單條款。如本單張及保單條款內容於描述上有任何歧義或不一致,應以保單條款為準。如欲在投保前參閱保險合約條款及細則,您可向富衛索取。本產品之保單條款受香港的法律所規管。

This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product material. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of Hong Kong.



PMH021AB2012



暖懷醫療保障計劃 一 年供保費表

Embrace Medical Plan - Annual Premium Table

(2018年3月1日起生效 Effective from 1 March, 2018)

年供保費(港元) — 女性 Annual Premium (HK\$) – Female

女性 Female		基本計劃	Basic Plan	自選醫療增值保障 Optional Medical Booster Benefit			
下次生日年齡 ige at next birthday	經濟 Economy	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-4	1,354	2,713	5,514	11,011	918	1,928	3,911
5–15	978	1,901	3,546	6,508	627	1,222	2,293 2,362
16 17	1,044 1,105	2,010 2,114	3,751 3,922	6,702 6,905	666 704	1,296 1,357	2,362 2,436
18	1,159	2,194	4,084	7,142	732	1,416	2,522
19	1,207	2,270	4,231	7,386	761	1,469	2,610
20	1,252	2,337	4,384	7,659	784	1,525	2,708
21 22	1,293	2,394 2,438	4,544	7,983	806	1,584	2,828 2,946
22	1,333	2,438	4,680	8,307	823	1,632	2,946
23 24	1,370 1,406	2,487 2,567	4,797 4,914	8,648 9,001	839 869	1,675 1,718	3,069 3,196
25	1,443	2,644	5,102	9,349	896	1,785	3,323
26	1,481	2,695	5,226	9,681	915	1,831	3,442
27 28	1,519	2,755	5,414	10,004	936	1,898	3,559
28 29	1,557 1,595	2,820 2,886	5,589 5,770	10,301 10,602	960 984	1,962 2,027	3,667 3,776
30	1,637	2,955	5,959	10,898	1,008	2,096	3,882
31	1,679	3,026	6,135	11,191	1,034	2,159	3,989
32	1,725	3,100	6,316	11,477	1,061	2,225	4,093
33 34	1,771	3,183	6,508	11,757	1,091	2,294	4,193
34 35	1,819 1,869	3,264 3,355	6,694 6,878	12,028 12,304	1,121 1,154	2,362 2,428	4,292 4,393
36	1,922	3,449	7,056	12,598	1,187	2,493	4,498
37	1,976	3,538	7,249	12,910	1,220	2,562	4,611
38	2,031	3,632	7,439	13,268	1,254	2,631	4,740
39	2,088	3,727	7,637	13,648	1,288	2,702	4,879
40 41	2,150 2,210	3,828 3,938	7,869 8,089	14,032 14,487	1,325 1,364	2,786 2,867	5,016 5,181
42	2,275	4,062	8,315	14,975	1,411	2,950	5,363
43	2,349	4,214	8,607	15,531	1,459	3,043	5,539
44	2,428	4,377	8,934	16,093	1,511	3,147	5,718
45 46	2,509	4,546	9,278	16,655 17,278	1,565 1,615	3,258	5,894
47	2,593 2,680	4,706 4,872	9,660 10,045	17,894	1,668	3,379 3,501	6,090 6,283
48	2,770	5,039	10,434	18,490	1,719	3,624	6,467
49	2,864	5,204	10.829	19,101	1,771	3,748	6,655
50	2,960	5,379	11,238	19,744	1,824	3,874	6,852
51 52	3,049 3,141	5,532 5,693	11,594 11,995	20,305 20,894	1,877 1,934	4,000 4,141	7,049 7,254
53	3,237	5,861	12,386	21,499	1,992	4,277	7,254
54	3,334	6,038	12,798	22,143	2,055	4,421	7,692
55	3,437	6,226	13,204	22,820	2,120	4,563	7.929
56	3,543	6,456	13,612	23,571	2,200	4,706	8,190
57 58	3,653 3,770	6,706 6,954	14,018 14,444	24,464 25,421	2,288 2,375	4,847 4,996	8,504 8,839
59	3,891	7,223	14,897	26,402	2,469	5,156	9,183
60	4,018	7,541	15,349	27,420	2,580	5,313	9.539
61	4,148	7,914	15,828	28,481	2,711	5,481	9,909
62	4,286	8,304	16,343	29,648	2,848	5,661	l 10,319
63 64	4,428 4,576	8,694 9,088	16,859 17,379	30,876 32,166	2,985 3,122	5,843 6,024	10,748 11,200
65	4,732	9,469	17,905	33,527	3,257	6,207	11,676
66^	4,895	9,856	18,458	34,944	3,391	6,402	12,173
67^	5,063	10,268	19,085	36,385	3,536	6,622	12,677
68^	5,237	10,707	19,748	37,830	3,689	6,853	13,182
69^ 70^	5,415 5,601	11,169 11,650	20,445 21,163	39,325 40,830	3,851 4,019	7,097 7,348	13,706 14,232
71^	5,792	12,136	21,968	42,363	4,189	7,631	14,769
72^	5,989	12,620	22,890	43,956	4,358	7,953	15,325
73^	6,190	13,095	23,897	45,679	4,525	8,305	15.929
74^ 75^	6,393 6,601	13,557 14,003	25,037 26,380	47,344 49,052	4,687 5,119	8,705 9,749	16,512
76^	6,822	14,003	27,388	49,052 50,838	5,733	10,919	18,310 20,507
77^	7,049	14,736	28,442	52,347	6,264	11,928	22,401
78^	7,298	15,096	29,405	53,862	6,625	12,617	23,693
79^	7,556	15,451	30,250	55,375	7,002	13,334	25,037
80^ 81^	7,838 8,130	15,811 16,168	31,110 31,980	56,909 58,452	7,273 7,740	13,849 14,738	26,434 29,918
82^	8,458	16,424	31,980 32,876	59,763	8,192	14,738 15,596	31,599
83^	8,798	16,671	33,781	61,083	8,637	16,445	33,256
84^	9,152	16,915	34,699	62,408	9,101	16,931	34,974
85^ 86^	9,429	17,203 17,513	35,607 36,491	63,550 64,688	9,583 10,098	17,162 17,412	36,764
87^	9,667 9,861	17,813	37,370	65,840	10,644	17,673	38,677 39,891
88^	9,961	18,085	38,222	67,002	11,211	17,754	41,131
89^	10,011	18,351	39,064	68,089	11,797	17,828	1 42.392
90^	10,063	18,624	39,920	69,132	12,409	17,904	42,805
91^ 92^	10,094	18,898	40,782 41,658	70,132	12,855	17,981	43,128
93^	10,126 10,157	19,181 19,466	42,549	71,112 71,924	13,054 13,347	18,064 18,140	43,438 43,738
94^	10,190	19,761	43,452	72,715	13,369	18,223	44,356
95^	10,220	20,064	44,371	73,469	13,478	18,300	44,641
96^	10,252	20,369	45,307	74,298	13,684	18,378	44,913
97^ 98^	10,283 10,315	20,685 21,008	46,260 47,233	75,030 75,760	13,791 13,894	18,454 18,532	45,167 45,407
99^	10,315	21,338	47,233 48,221	76,585	13,993	18,610	45,407

暖懷醫療保障計劃 — 年供保費表 Embrace Medical Plan – Annual Premium Table

(2018年3月1日起生效 Effective from 1 March, 2018)

年供保費(港元) — 男性 Annual Premium (HK\$) - Male

年供保質(港元)— 男性 Annual Premium (HK\$) – Male									
男性 Male		基本計劃 Basic Plan				自選醫療增值保障 Optional Medical Booster Benefit			
下次生日年齡 Age at next birthday	經濟 Economy	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier		
1-4	1,776	3,497	7,602	15,139 5,529	1,201	2,681	5,399 1,938		
5–15 16	869 872	1,591 1,634	3,018 3,059	5,529	515 531	1,031 1,045	1,956		
17 18	878	1,717	3,106	5,627 5,700	560	1,063	1,974 2,001		
18 19	888 900	1,732 1,741	3,143 3,187	5,700 5,795	566 569	1,076 1,091	2,001 2,034		
20	914	1,752	3,252	5,911	573	1,116	2,034		
21	932 951	1,778	3,336 3,418	6,051 6,205	583 585	1,147	2,129		
21 22 23 24 25	972	1,787 1,823	3,418	6,393	599	1,176 1,207	2,186 2,253		
24	994	1,860	l 3.594	6,606	613	1,239	2,330 2,410		
25 26	1,019 1,044	1,922 1,973	3,693 3,795	6,831 7,054	635 655	1,275 1,313	2,410 2,492		
27 28	1,074	2,023	3,899	7,280	671	1,351 1,351 1,389	2,573		
28 29	1,104 1,134	2,091	4,005 4,123	7,280 7,501 7,720	696	1,389 1,431	2,654 2,733		
30	1,167	2,141 2,213	4,123	7,935	714 740	1,473	2,733		
31 32 33 34	1,202 1,237	2,263 2,317	4,355 4,481	8,144 8,357	759	1,515 1,561	2,887 2,963		
32	1,237 1,276	2,317 2,369	4,481 4,601	8,357 8,572	779 797	1,561 1,604	2,963 3,040		
34	1,315	2,441	4.727	8,774	823	1.650	l 3115		
35	1,356	2,532	4,864	8,976	856	1,699	3,187		
36 37	1,397 1,442	2,599 2,640	5,005 5,152	9,191 9,428	879 895	1,751 1,804	3,265 3,351		
37 38	1,442 1,489	2,724	5,152 5,305	9,428 9,701 10,017	895 924	1,859	3,449		
39 40	1,539 1,590	2,805 2,883	5,458 5,623	10,017	955 982	1,915 1,974	3,564 3,691		
41	1,643	2,959	5.805	10,366 10,758 11,153 11,626	1,011	2,040	3,832		
42	1.700	3,031	5.997	11,153	1.037	2.112	3,979		
43 44	1,767 1,836	3,168 3,321	6,220 6,489	11,626 12,093	1,082 1,132	2,182	4,131 4,282		
45	1.910	3,493	6.772	12,572 13,138	1.189	2,270 2,361	4.435		
46 47	1,988 2,071	3,666	7,058 7,353	13,138	1,246 1,300	2,452 2,547	4,616 4,809		
48	2.159	3,838 4,006	7.667	13,736 14,363	1.355	2,648	5,010		
49	2,251	4,204	7,995	14,363 15,024	1,418	2,751	5,222		
50 51	2,350 2,444	4,366 4,595	8,369 8,726	15,712 16,364	1,469 1,550	2,870 2,995	5,441 5,668		
52	2,545	4,595 4,837	9,099	16,364 17,030	1,634	3,126	5,903		
53	2,651	5,088	9,475	17,719	1,721	3,258	6,144		
54 55	2,764 2,882	5,353 5,630	9,862 10,299	18,445 19,219	1,816 1,913	3,393 3,546	6,397 6,668		
56	3,006	5,958	10,792	20,071	2.027	3,719	6,966		
57 58	3,139 3,276	6,222 6,548	11,363 11,986	20,977 21,973	2,119 2,234	3,918 4,136	7,283 7,632		
59	3,425	6,877	12.635	23,036	2,348	4,363	8,004		
60	3,579	7,210	13,302	24,145	2,465	4,597	8,393		
61 62	3,740 3,910	7,542 7,959	14,026 14,769	25,289 26,414	2,580 2,727	4,851 5,111	8,793 9,186		
63	4,087	8,387	15,594	27,506	2,876	5,399	9,569		
64 65	4,276 4,470	8,826 9,376	16,365 17,225	28,614	3,031 3,223	5,669 5,971	9,957		
66^	4,674	9,890	18,162	29,739 30,845	3,404	6,299	10,349 10,737		
67^	4,885	10,437	19,156	31,996	3,595	6,646	11,140		
68^ 69^	5,108 5,334	11,018 11,628	20,204 21,306	33,186 34,440	3,798 4,011	7,012 7,399	11,557 11,996		
70^	5,572	12,264	22,458	35,855	4,234	7,802	12,491		
71^ 72^	5,812	12,912	23,636	37,319 39,051	4,461	8,215	13,003		
73^	6,062 6,319	13,565 14,222	24,831 26,039	40,922	4,690 4,919	8,633 9,056	13,610 14,264		
74^	6,581	14,744	27,257	42,801 44,831	5,101	9,481	14,922		
75^ 76^	6,851 7,127	15,191 15,556	28,488 29,869	44,831 46,755	5,326 5,935	10,031 11,179	16,712 18,624		
77^	7,413	15,970	31,258	48,634	6,473	12,190	20,309		
78^	7,713	16,303	32,397	48,634 50,456 52,208	6,828	12,860 13,545	21,423		
79^ 80^	8,022 8,348	16,588 16,996	33,486 34,363	52,208	7,192 7,439	14,010	22,561 23,715		
81 ^	8,682	17,401	35,253	53,986 55,794 57,579 59,298 61,062 62,866	7,929	14,374	27,897		
82^ 83^	8,944 9,215	17,776 18,149	36,118 36,996	57,579	8,457 8,964	15,269 16,122	32,837 37,910		
84^	9,492	18,527	37,902	61,062	9,507	17,036	39,965		
85^	9,779	18,905	38,808	62,866	10,048	17.379	41.283		
86^ 87^	9,978 10,077	19,257 19,586	39,693 40,550	66.428	10,643 11,204	17,719 18,002	43,015 43,798		
88^	10,129 10,180	19,911 20,240	41,403	68,127	11,793 12,375	18.506	44.090		
89^	10,180	20,240	42,263	64,685 66,428 68,127 69,939 71,756	12,375	19,021	44,763		
90^ 91^	10,232 10,263	20,577 20,918	43,137 44,013	73,456	12,841 13,217	19,523 19,927	45,569 46,460		
92^	10,263 10,296	20,918 21,266	44,013 44,903	73,456 75,176	13,217 13,607	20,135	46,460 47,087		
93^ 94^	10,327 10,359	21,621 21,984	45,805 46,717	76,914 78,659	13,781 13,808	20,331 20,506	47,589 48,090		
95^	10,390	22,358	47,643	78,659 80,399	13,831	20,682	48,605		
96^	10,422	22,737	48,582	82,097	13,848	20,861	49,128		
97^ 98^	10,454 10,485	23,127 23,523	49,535 50,504	83,844 85,601	13,854 13,865	21,051 21,218	49,243 49,350		
99^	10,516	23,930	51,487	85,601 87,328	13,880	21,423	49,376		

重要事項:1)本保費表只供參考,並不能作為富衛人壽保險(百嘉達)有限公司(「富衛」)與任何人士或團體所訂立之任何合約或該合約的任何部分。有關本計劃之詳情, 請參閱產品冊子及保單條款。 2)保費並非保證及每次續保之保費將根據被保人續保時的下次生日年齡及保費表歷定。保費表根據各因素,包括但不受限於相關醫療費用的通脹及富衛不時的素賂經驗及保單續保情况而釐定。富衛保留隨時作出修改保單利益、條款及細則及保費的權利。 3)保費表內的保費乃按標準費率收費並僅供參考,實際保費必需經富衛審批申請後方可作實。 4)保費付款形式倍數:半年繳保費 = 年繳保費 × 0.52,月繳保費 = 日,持不保管的。 3)保費有數 2)保費付款形式倍數。

Important Notes: 1) This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of the Plan. 2) The premiums for each renewal are determined based on the insured's age at next birthday and the premium table applicable at that time when the policy is renewed. Premium table is determined based on the insured's age at next birthday and the premium table applicable at that time when the policy is renewed. Premium table is determined based on factors including but not limited to the inflation of related medical expense, medical claim experience and persistency of policies of FWD from time to time. FWD reserves the right to revise the benefits, terms and conditions and premium at any time. 3) The premium in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon approval of application. 4) Premium = Annual Premium x 0.09. 5) Embrace Medical Rider annual premium = subtracting HK\$168 (for Hong Kong Dollar policy) or US\$21 (for United States Dollar policy) from Embrace Medical Plan annual premium and then multiplying by the above premium payment modal factor.

暖懷醫療保障計劃 — 年供保費表

Embrace Medical Plan - Annual Premium Table

(2018年3月1日起生效 Effective from 1 March, 2018)

年供保費 (美元) — 女性 Annual Premium (US\$) – Female

女性 Female		基本計劃	Basic Plan	自選醫療增值保障 Optional Medical Booster Benefi			
下次生日年齡 Age at next birthday	經濟 Economy	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-4 5-15	170 122	339 238	689 444	1,376 813	115 78	241 153	489 286
16	131	251	469	837	83	162	296
17	138	264	490	864	88	170	305
18	144	275	511	893	92	177	315
19	151	284 292	529	923 957	95 98	183	326 339
20 21	157 161	300	548 567	998	100	191 198	353
22	166	305	585	1,038	102	204	368
23	172	311	600	1,081	104	209	384
24	176	321	615	1,125	109	215	399
25	180	330	638	1,168	112	223	415
26	185 189	336 344	654 677	1,210 1,250	114 117	228 237	430 445
27 28	195	352	699	1,288	120	245	445
28 29	199	361	721	1,326	123	254	472
30	204	369	745	1,362	126	262	486
31 32	209	378	767	1,399	130	270	498
32	216	388	789	1,435	133	278	512
33 34	221 227	397 408	813 836	1,469 1,503	136 140	287 296	524 536
35	234	419	859	1,538	144	304	549
36	240	431	882	1,574	149	311	562
37	247	443	906	1,613	153	321	576
38	254	454	930	1,658	157	329	593
39	261	466	955	1,706	161	338	609
40 41	268 277	478 492	983 1,011	1,754 1,811	165 171	348 359	627 647
42	284	508	1,039	1,872	176	369	670
43	293	527	1,076	1,941	182	381	692
44	304	548	1,117	2,011	188	393	714
45	313	569	1,160	2,082	196	407	737
46	324	588	1,208	2,159	202	423	762
47 48	335 346	609 629	1,255 1,305	2,237 2,312	208 215	437 453	785 808
49	357	650	1,354	2,312	221	469	832
50	370	672	1,404	2,468	228	485	856
51	381	691	1,449	2,538	235	500	881
52	392	711	1,499	2,612	242	517	907
53	405	732	1,548	2,687	249	535	933
54 55	416	754	1,600	2,768	257	553 571	961
55 56	430 443	779 807	1,650 1,701	2,852 2,947	265 275	571 588	991 1,024
57	456	838	1,752	3,058	286	606	1,063
58	471	869	1,805	3,178	297	624	1,105
59	487	902	1,862	3,301	308	644	1,148
60	502	942	1,919	3,428	323	664	1,192
61 62	518 536	990 1,038	1,979 2,043	3,560 3,706	339 356	685 707	1,238 1,290
63	536 554	1,038	2,043	3,859	373	707	1,343
64	572	1,136	2,172	4,021	390	753	1,400
65	592	1,184	2,238	4,191	407	775	1,460
66^	612	1,232	2,307	4,368	424	801	1,522
67^	633	1,284	2,386	4,548	441	828	1,585
68^ 69^	655 677	1,338 1,396	2,468 2,555	4,729 4,916	461 481	856 887	1,648 1,713
70^	700	1,456	2,645	5,103	502	918	1,713
71^	724	1,517	2,746	5,296	523	954	1,846
72^	748	1,578	2,862	5,494	544	994	1,916
73^	773	1,636	2,987	5,709	565	1,038	1,991
74^	800	1,694	3,129	5,918	585	1,088	2,064
75^ 76^	825 853	1,751 1797	3,297 3,423	6,131 6,355	640 717	1,218 1,364	2,288 2,564
77^	881	1,842	3,555	6,543	783	1,491	2,800
78^	912	1,887	3,675	6,733	828	1,578	2,961
79^	944	1,931	3,782	6,922	875	1,667	3,129
80^	980	1,977	3,889	7,113	909	1,731	3,304
81^	1,016 1,057	2,021 2,053	3,998	7,306	968	1,842	3,740
82^ 83^		L Z U53	4,109	7,470	1,024 1,080	1,949 2,055	3,950 4,157
84^			4 223				
85^	1,100	2,084	4,223	7,635 7.801			
00			4,223 4,337 4,450	7,835 7,801 7,944	1,138 1,197	2,116 2,146	4,372 4,595
86^	1,100 1,144 1,179 1,208	2,084 2,114 2,150 2,189	4,223 4,337 4,450 4,562	7,801 7,944 8,085	1,138 1,197 1,263	2,116 2,146 2,176	4,372 4,595 4,835
86^ 87^	1,100 1,144 1,179 1,208 1,232	2,084 2,114 2,150 2,189 2,226	4,223 4,337 4,450 4,562 4,671	7,801 7,944 8,085 8,230	1,138 1,197 1,263 1,331	2,116 2,146 2,176 2,209	4,372 4,595 4,835 4,986
86^ 87^ 88^	1,100 1,144 1,179 1,208 1,232 1,245	2,084 2,114 2,150 2,189 2,226 2,260	4,223 4,337 4,450 4,562 4,671 4,778	7,801 7,944 8,085 8,230 8,375	1,138 1,197 1,263 1,331 1,401	2,116 2,146 2,176 2,209 2,219	4,372 4,595 4,835 4,986 5,141
86^ 87^ 88^ 89^	1,100 1,144 1,179 1,208 1,232 1,245 1,251	2,084 2,114 2,150 2,189 2,226 2,260 2,294	4,223 4,337 4,450 4,562 4,671 4,778 4,883	7,801 7,944 8,085 8,230 8,375 8,511	1,138 1,197 1,263 1,331 1,401 1,475	2,116 2,146 2,176 2,209 2,219 2,229	4,372 4,595 4,835 4,986 5,141 5,299
86^ 87^ 88^ 89^ 90^	1,100 1,144 1,179 1,208 1,232 1,245 1,251 1,257	2,084 2,114 2,150 2,189 2,226 2,260 2,294 2,328	4,223 4,337 4,450 4,562 4,671 4,778 4,883 4,990	7,801 7,944 8,085 8,230 8,375 8,511 8,642	1,138 1,197 1,263 1,331 1,401 1,475 1,551	2,116 2,146 2,176 2,209 2,219 2,229 2,238	4,372 4,595 4,835 4,986 5,141 5,299 5,350
86^ 87^ 88^ 89^ 90^ 91^	1,100 1,144 1,179 1,208 1,232 1,245 1,251 1,257 1,262	2,084 2,114 2,150 2,189 2,226 2,260 2,294 2,328 2,362	4,223 4,337 4,450 4,562 4,671 4,778 4,883 4,990 5,098	7,801 7,944 8,085 8,230 8,375 8,511 8,642 8,767	1,138 1,197 1,263 1,331 1,401 1,475 1,551	2.116 2.146 2.176 2.209 2.219 2.229 2.238 2.247	4,372 4,595 4,835 4,986 5,141 5,299 5,350 5,391
86^ 87^ 88^ 89^ 90^ 91^ 92^ 93^	1,100 1,144 1,179 1,208 1,232 1,245 1,251 1,257 1,262 1,266 1,270	2,084 2,114 2,150 2,189 2,226 2,260 2,294 2,328 2,362 2,398 2,433	4,223 4,337 4,450 4,562 4,671 4,778 4,883 4,990 5,098 5,207 5,319	7,801 7,944 8,085 8,230 8,375 8,511 8,642 8,767 8,889 8,991	1,138 1,197 1,263 1,331 1,401 1,475 1,551 1,607 1,632 1,668	2.116 2.146 2.176 2.209 2.219 2.229 2.238 2.247 2.258 2.267	4,372 4,595 4,835 4,986 5,141 5,299 5,350 5,391 5,430 5,467
86^ 87^ 88^ 89^ 90^ 91^ 92^ 93^ 94^	1,100 1,144 1,179 1,208 1,232 1,245 1,251 1,257 1,262 1,266 1,270 1,274	2,084 2,114 2,150 2,189 2,226 2,260 2,294 2,328 2,362 2,398 2,433 2,470	4,223 4,337 4,450 4,562 4,671 4,778 4,883 4,990 5,098 5,207 5,319 5,431	7,801 7,944 8,085 8,230 8,375 8,511 8,642 8,767 8,889 8,991 9,089	1,138 1,197 1,263 1,331 1,401 1,475 1,551 1,607 1,632 1,668 1,671	2.116 2.146 2.176 2.209 2.219 2.229 2.238 2.247 2.258 2.267 2.278	4,372 4,595 4,835 4,986 5,141 5,299 5,350 5,391 5,430 5,430 5,447 5,544
86^ 87^ 88^ 89^ 90^ 91^ 92^ 93^ 94^ 95^	1,100 1,144 1,179 1,208 1,232 1,245 1,251 1,257 1,262 1,266 1,270 1,274 1,277	2,084 2,114 2,150 2,189 2,226 2,260 2,294 2,328 2,382 2,398 2,433 2,470 2,508	4,223 4,337 4,450 4,562 4,671 4,778 4,883 4,990 5,098 5,207 5,319 5,431 5,547	7,801 7,944 8,085 8,230 8,375 8,511 8,642 8,767 8,889 8,991 9,089 9,184	1,138 1,197 1,263 1,331 1,401 1,475 1,551 1,607 1,632 1,668 1,671 1,685	2.116 2.146 2.176 2.209 2.219 2.229 2.238 2.247 2.258 2.267 2.278 2.278	4,372 4,595 4,835 4,986 5,141 5,299 5,350 5,391 5,430 5,467 5,544 5,580
86^ 87^ 88^ 89^ 90^ 91^ 92^ 93^ 94^ 95^	1,100 1,144 1,179 1,208 1,232 1,245 1,251 1,267 1,262 1,266 1,270 1,274 1,274 1,277	2,084 2,114 2,150 2,189 2,226 2,260 2,294 2,328 2,362 2,398 2,433 2,470 2,508	4,223 4,337 4,450 4,562 4,671 4,778 4,883 4,990 5,098 5,207 5,319 5,431 5,547 5,663	7,801 7,944 8,085 8,230 8,375 8,511 8,642 8,767 8,889 8,991 9,089 9,184 9,288	1,138 1,197 1,263 1,331 1,401 1,475 1,551 1,607 1,632 1,668 1,671 1,685	2,116 2,146 2,176 2,209 2,219 2,229 2,238 2,247 2,258 2,267 2,278 2,278 2,287	4,372 4,595 4,835 4,986 5,141 5,299 5,350 5,391 5,430 5,467 5,544 5,580 5,614
86^ 87^ 88^ 89^ 90^ 91^ 92^ 93^ 94^ 95^	1,100 1,144 1,179 1,208 1,232 1,245 1,251 1,257 1,262 1,266 1,270 1,274 1,277	2,084 2,114 2,150 2,189 2,226 2,260 2,294 2,328 2,382 2,398 2,433 2,470 2,508	4,223 4,337 4,450 4,562 4,671 4,778 4,883 4,990 5,098 5,207 5,319 5,431 5,547	7,801 7,944 8,085 8,230 8,375 8,511 8,642 8,767 8,889 8,991 9,089 9,184	1,138 1,197 1,263 1,331 1,401 1,475 1,551 1,607 1,632 1,668 1,671 1,685	2.116 2.146 2.176 2.209 2.219 2.229 2.238 2.247 2.258 2.267 2.278 2.278	4,372 4,595 4,895 4,986 5,141 5,299 5,350 5,391 5,430 5,467 5,544 6,580

暖懷醫療保障計劃 — 年供保費表

Embrace Medical Plan - Annual Premium Table

(2018年3月1日起生效 Effective from 1 March, 2018)

年供保費 (美元) — 男性 Annual Premium (US\$) - Male

年供保質(美元)── 男性 Annual Premium (US\$) - Male									
男性 Male		基本計劃 	Basic Plan	自選醫療增值保障 Optional Medical Booster Benefit					
下次生日年齡 Age at next birthday	經濟 Economy	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier		
1-4 5-15	222 109	437 199	951 377	1,893 691	150 65	335 129	675 242		
16	109	204	383	697	67	131	244		
17 18	110 111	215 217	388 393	703 712	70 71	133 135	247 250		
19	113	218	398	724	71	136	255		
20	114	219	407	739	72	139	260		
21 22	116 119	222 223	417 427	756 775	73 73	143 147	266 273		
23	121	228	438	800	75	151	282		
24 25	124 128	233 240	449 461	826 854	76 79	155 159	291 301		
26	131	246	474	881	81	164	311		
27	134	252	488	910	83	168	322		
28 29	138 142	261 267	500 515	937 965	87 90	174 179	331 342		
30	145	277	530	992	93	184	351		
31 32	151	283 289	544	1,018	95 97	189	361 370		
32	155 159	289	560 575	1,044 1,071	99	195 200	380		
34	164	305	591	1,097	102	206	389		
35 36	170 175	317 325	608 625	1,122 1,149	107 110	213 219	398 408		
37	180	330	644	1,149	110	225	408		
37 38	186	341	663	1,212	116	233	431		
39 40	193 199	350 361	682 703	1,252 1,296	119 122	239 247	446 461		
40	205	370	703	1,344	126	255	479		
42	213	378	749	1,394	130	264	497		
43 44	221 229	396 415	777 811	1,454 1,511	135 141	272 284	516 535		
45	239	436	847	1,571	149	296	554		
46	248	458 479	882 919	1,643	156	306	577 601		
47 48	259 270	500	958	1,717 1,795	162 170	319 331	626		
49	281	525	999	1,878	177	344	653		
50 51	293 305	545 575	1,046 1,090	1,964 2,046	183 194	359 374	680 708		
52	318	604	1,138	2,129	204	391	738		
53	331	636	1,184	2,215	215	407	768		
54 55	346 361	669 704	1,233 1,288	2,305 2,402	227 239	424 444	800 833		
56	375	745	1,349	2,509	254	465	871		
57	392 410	777 818	1,420 1,498	2,622 2,746	265 279	490 517	911 954		
58 59	428	859	1,580	2,740	293	545	1,000		
60	448	901	1,663	3,018	308	575	1,049		
61 62	468 489	942 995	1,753 1,846	3,161 3,302	323 341	606 639	1,099 1,148		
63	511	1,048	1,949	3,438	360	675	1,196		
64	535	1,103	2,046	3,577	378	708	1,245		
65 66^	559 584	1,172 1,236	2,153 2,271	3,717 3,856	403 426	746 787	1,294 1,342		
67^	611	1,305	2,394	4,000	449	831	1,393		
68^ 69^	639 667	1,377	2,526	4,148 4,305	475 501	876 924	1,444 1,500		
70^	697	1,454 1,533	2,663 2,807	4,305 4,482	530	975	1,562		
71^	726	1,614	2,954	4,665	558	1,026	1,625		
72^ 73^	758 790	1,695 1,778	3,104 3,254	4,881 5,115	586 615	1,079 1,132	1,701 1,783		
74^	823	1,843	3,407	5,350	638	1,185	1,865		
75^	856	1,899	3,561	5,604	666	1,254	2,089		
76^ 77^	891 927	1,944 1,997	3,733 3,908	5,845 6,079	742 809	1,397 1,524	2,328 2,538		
78^	964	2,037	4,049	6,307	853	1,607	2,678		
79^ 80^	1,003 1,043	2,073 2,125	4,186 4,295	6,526 6,748	899 930	1,693 1,751	2,820 2,965		
81^	1,045	2,175	4,406	6,975	991	1,797	3,488		
82^	1,118	2,222	4,514	7,197	1,057	1,908	4,105		
83^ 84^	1,152 1,187	2,268 2,316	4,625 4,738	7,412 7,633	1,121 1,188	2,015 2,130	4,739 4,995		
85^	1,223	2,363	4,851	7,859	1,256	2,172	5,160		
86^	1,247	2,407	4,962	8,085	1,331	2,215	5,376		
87^ 88^	1,259 1,266	2,448 2,489	5,069 5,175	8,304 8,516	1,400 1,474	2,251 2,314	5,475 5,511		
89^	1,272	2,530	5,283	8,743	1,547	2,378	5,595		
90^	1,279	2,572	5,392	8,970	1,605	2,441	5,696		
91 ^ 92 ^	1,283 1,287	2,615 2,658	5,501 5,613	9,182 9,397	1,652 1,700	2,491 2,517	5,807 5,886		
93^	1,291	2,702	5,725	9,614	1,722	2,541	5,949		
94^	1,295	2,748	5,840	9,833	1,726	2,564	6,012		
95^ 96^	1,298 1,302	2,795 2,842	5,955 6,073	10,050 10,262	1,729 1,731	2,586 2,608	6,076 6,141		
97^	1,307	2,891	6,192	10,481	1,732	2,632	6,156		
98^ 99^	1,311 1,314	2,940 2,991	6,313 6,436	10,700 10,916	1,733 1,735	2,652 2,678	6,169 6,172		

重要事項:1) 本保費表只供参考,並不能作為富衛人壽保險(百嘉達)有限公司(「富衛」)與任何人士或團體所訂立之任何合約或該合約的任何部分。有關本計劃之詳情, 請參閱產品冊子及保單條款。 2) 保費並非保證及每次續保之保費將根據被保人續保時的下次生日年齡及保費表釐定。保費表根據各因素,包括但不受限於相關醫療費用的通脹及富衛不時的素賠經驗及保單續保情況而釐定。富衛保留隨時作出修改保單利益 條款及細則及保費的權利。 3)保費表內的保費乃按標準費率收費並僅供參考,實際保費必需經富衛審批申請後方可作實。 4)保費付款形式倍數:半年繳保費 × 0.52,月繳保費 = 年繳保費 × 0.52,月繳保費 = 日惠保費 × 0.52,月৯保費 = 日惠保費 × 0.52,日惠保費 單)後,再乘以上並保費付款形式倍數。

Important Notes: 1) This premium table is for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of the Plan. 2) The premiums for each renewal are determined based on the insured's age at next birthday and the premium table applicable at that time when the policy is renewed. Premium table is determined based on the insured's age at next birthday and the premium table applicable at that time when the policy is renewed. Premium table is determined based on factors including but not limited to the inflation of related medical expense, medical claim experience and persistency of policies of FWD from time to time. FWD reserves the right to revise the benefits, terms and conditions and premium at any time. 3) The premium in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon approval of application. 4) Premium = Annual Premium x 0.09. 5) Embrace Medical Rider annual premium = subtracting HK\$168 (for Hong Kong Dollar policy) or US\$21 (for United States Dollar policy) from Embrace Medical Plan annual premium and then multiplying by the above premium payment modal factor.