

標準月供保費表

Standard Monthly Premium Schedule

(保泰危疾保 – 港元 \$500,000 保障額)

(Bowtie Term Critical Illness– HKD\$500,000 Sum Insured)

年齡 [^] Age [^]	男 Male		女 Female	
	非吸煙人士	吸煙人士	非吸煙人士	吸煙人士
	Non-Smoker	Smoker	Non-Smoker	Smoker
0	33	33	37	37
1	31	31	34	34
2	30	30	32	32
3	28	28	29	29
4	26	26	27	27
5	24	24	25	25
6	23	23	24	24
7	22	22	23	23
8	22	22	22	22
9	21	21	21	21
10	20	20	20	20
11	21	21	21	21
12	21	21	23	23
13	22	22	24	24
14	22	22	25	25
15	23	23	27	27
16	24	24	29	29
17	25	25	31	31
18	25	27	30	32
19	26	28	32	34
20	27	30	33	36
21	28	31	34	45
22	29	33	36	48
23	31	36	38	53
24	33	38	41	57
25	34	41	43	62
26	36	44	47	68
27	38	47	51	75
28	41	51	55	82
29	43	55	60	90
30	45	59	66	100

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.



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* 只適用於續保。

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	非吸煙人士	吸煙人士	非吸煙人士	吸煙人士
	Non-Smoker	Smoker	Non-Smoker	Smoker
31	50	67	76	116
32	55	75	86	133
33	61	85	99	154
34	67	95	112	175
35	72	104	125	197
36	78	114	138	218
37	83	124	151	240
38	90	136	169	268
39	97	148	187	297
40	104	160	206	328
41	116	183	225	358
42	127	207	244	387
43	146	241	259	411
44	164	275	274	434
45	183	312	298	471
46	202	348	313	494
47	221	384	328	518
48	242	423	347	546
49	262	463	365	575
50	282	503	384	604
51	310	560	402	634
52	337	618	421	663
53	366	678	435	685
54	394	738	448	707
55	430	811	463	730
56	460	874	478	754
57	491	937	496	781
58	539	1,032	516	812
59	587	1,127	535	842
60	631	1,214	548	862

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61	692	1,321	578	912
62	753	1,428	615	971
63	819	1,542	664	1,048
64	885	1,656	713	1,125
65	952	1,770	761	1,201
66*#	1,019	1,884	812	1,279
67*#	1,087	1,998	862	1,357
68*#	1,166	2,131	925	1,451
69*#	1,246	2,263	987	1,545
70*#	1,360	2,418	994	1,497
71*#	1,473	2,573	1,001	1,448
72*#	1,569	2,718	1,063	1,532
73*#	1,684	2,892	1,131	1,620
74*#	1,812	3,085	1,201	1,713
75*#	1,954	3,294	1,274	1,808
76*#	2,111	3,520	1,352	1,907
77*#	2,281	3,761	1,432	2,009
78*#	2,465	4,015	1,517	2,115
79*#	2,661	4,280	1,605	2,226
80*#	2,868	4,551	1,698	2,340
81*#	3,084	4,825	1,795	2,458
82*#	3,307	5,097	1,896	2,579
83*#	3,533	5,361	2,000	2,701
84*#	3,758	5,611	2,103	2,820
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險的保障額為高。

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.