

保單資料頁

Policy Schedule

保單資料 Policy Information

保單編號 Policy Number	保單日期 Policy Date
保單權益人 Policy Owner	保單簽發日期 Policy Issue Date
受保人 Insured	到期日 Expiry Date
受保人年齡 / 性別 Insured's Age / Sex	繳費方式 / 保單貨幣 Payment Mode / Policy Currency
吸煙狀況 Smoking Status	

保障及保費細則 Benefit and Premium Details

保單類別 Type of Benefits	編號 Form No	投保額 Sum Insured	保障年期 Benefit Term	保費繳費年期 Premium Payment Term	每期保費 Modal Premium
基本計劃 Basic Plan					
非凡守護靈活自願醫保(Y 港元自付費) ⁺ SmartViva Flexi VHIS (HKDY Deductible) ⁺ (自願醫保認可編號 VHIS Certification No: FXXXXXX-XX-XXX-XX)	不適用 N/A	不適用 N/A	終身 Whole life	終身 Whole life	@
加費 Loading				終身 Whole life	
				每期保費總額 Total Modal Premium	

@ 上述保費為標準保費及於保單日期或批註生效日開始生效，本公司保留權利隨時檢討及向同一類別保單調整標準保費。
The premium shown above is the Standard Premium and is valid on the Policy Date or the effective date of the endorsement. The Company reserves the right to review and adjust the Standard Premium on a Portfolio basis from time to time.

在受保人在生期間的保費繳費年期(已於本保單資料頁內註明)內，保費於保單日期及以後每一個月到期繳交。
Premiums are due and payable on the Policy Date and every 1 month thereafter during the premium payment term specified in this Policy Schedule during the lifetime of the Insured.

+閣下已繳交 YYYY/MM/DD 至 YYYY/MM/DD 保障期內之保費(包括加費(如有))，如閣下於之後的每個保費到期日繼續繳交當時適用之每期保費及加費(如有)，此保障期會於每個保費到期日開始延長至其下一個保費到期日的前一天 (註:此條款及保障設有三十一日繳交保費的寬限期，詳情請參閱本公司發出的保單條款)。此外，此條款及保障會於首個續保日，即 YYYY/MM/DD 進行續保，

續保保費請參閱最新之續保通知書。最新之標準保費表已上載於本公司的公司網站，閣下亦可致電客戶服務熱線 2860-0688 作出查詢。

You have paid the premium (including loading (if any)) for the covered period of YYYY/MM/DD to YYYY/MM/DD. If you continue to pay the prevailing Modal Premium and loading (if any) on each premium due date afterwards, such coverage period will be extended from each premium due date to the date before its next premium due date (Note: These Terms and Benefits offer a grace period of 31 days for payment of premium. For details, please refer to the policy provisions issued by the Company). Besides, these Terms and Benefits will be renewed on the first Renewal Date which falls on YYYY/MM/DD. For Renewal premium, please refer to the latest Renewal notice. The latest Standard Premium Schedule has been uploaded to the corporate website of the Company. For enquiries, please contact our Customer Services Hotline at 2860-0688.

有關上述基本計劃的保障範圍及詳情，請參閱本公司繕發的保單條款。

Please refer to the policy provisions issued by the Company for the insurance coverage and details of the above basic plan.

以上每期保費總額並未反映任何保費折扣及不包括由政府或監管機構(包括但不限於保險業監管局)按相關規定透過本公司代為收取的徵費及/或費用(如有)。由於徵費率及其上限並非固定及可能按相關監管機構之規定隨時更改，而貨幣轉換時(如適用)亦可能因匯率變動而產生差額，故此，本公司並不能夠保證預繳保費戶口的餘額(如有)可足夠繳付本保單未來所有保費及徵費(如有)。如閣下對本公司提供之保費折扣、前述之徵費及/或費用有任何疑問或希望了解已繳徵費及/或費用的詳情，可查閱保費收據或致電客戶服務熱線2860-0688查詢。

The Total Modal Premium above does not reflect any premium discount and does not include the levy and/ or charges (if any) collected by our Company on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to the relevant requirements. Since the levy rate and its cap are not fixed and subject to the change by the relevant regulatory authority from time to time, and there may be currency exchange difference due to exchange rate fluctuation (if applicable), the Company cannot guarantee that the balance of the Premium Deposit Account (if any) will be sufficient to cover all future premiums and levy (if any) for this Policy. Should you have any questions on the premium discount offered by the Company, the aforesaid levy and/ or charges arrangement or details of your levy and/ or charges payment, please check Premium Receipt or contact our Customer Services Hotline at 2860-0688.

詞彙對照表 Glossary

此對照表中左列及右列的字詞及表述具有相同意義-

The words and expressions on the left and right columns shall carry the same meanings.

保單資料頁 Policy Schedule	自願醫保的認可產品條款及細則 Policy Terms and Conditions for VHIS Certified Plans
受保人 Insured	受保人 Insured Person
受保人年齡 Insured's Age	年齡 Age
加費 Loading	附加保費 Premium Loading
保單日期 Policy Date	保單生效日 Policy Effective Date
保單簽發日期 Policy Issue Date	保單簽發日 Policy Issuance Date
保單權益人 Policy Owner	保單持有人 Policy Holder