Liberty



mediTop

Top up your medical plan, embark on your healthy-living journey



Protect yourself against unexpected medical expenses

On top of your individual or employee benefits basic medical insurance, you can protect yourself against unexpected medical expenses with a top up medical insurance. mediTop is an individual top up medical insurance plan to supplement your existing medical plan at affordable cost. Our mediTop and Super mediTop plans offer wide range of Annual Deductible and Room Level options. You can budget according to your medical needs flexibly. By complementing your existing cover with mediTop, you and your family can enjoy the peace of mind from the ever-rising medical expenses especially chronic or critical illness.

Benefits at a glance

- Guaranteed renewal up to age 100 and subject to pool rating[1]
- Top up of Hospital Services Benefit up to HK$5,000,000 per year
- Post-accident Reconstructive Surgery up to HK$5,000,000 per lifetime
- Inpatient and outpatient Oncology Treatment
- Advanced Diagnostic Scanning and Surgical Appliances Coverage

[1] The benefits, terms and conditions and the premium rates may be revised at pool level upon policy renewal. Premium charged at renewal will also be based on your age. We guarantee to and will automatically renew your policy as long as you meet the requirements as stated in the renewal clauses on the Policy. For details, please refer to your Insurance Consultant and Policy.

Summary of Benefits

Plan Level	mediTop	mediTop	mediTop	Super mediTop
Room Level Options[2]	**Ward**	**Semi-Private**	**Private**	**Semi-Private/ Private**
Overall Annual Limit	HK$1,500,000	HK$1,500,000	HK$1,500,000	HK$5,000,000
Annual Deductible Options	HK$50,000/ HK$80,000/ HK$130,000	HK$50,000/ HK$80,000/ HK$130,000	HK$50,000/ HK$80,000/ HK$130,000	HK$50,000/ HK$80,000/ HK$130,000
Hospital Charges				
• Hospital Expenses	Fully covered	Fully covered	Fully covered	Fully covered
• Anaesthetist's Fee	Fully covered	Fully covered	Fully covered	Fully covered
• Operating Theatre	Fully covered	Fully covered	Fully covered	Fully covered
• Surgical Fee	Fully covered	Fully covered	Fully covered	Fully covered
• In-Hospital Doctor Consultation	Fully covered	Fully covered	Fully covered	Fully covered
Room & Board Charges	Fully covered	Fully covered	Fully covered	Fully covered
Intensive Care Unit (ICU)	Fully covered	Fully covered	Fully covered	Fully covered
Companion Bed Accompanied dependent child below age 20 Limit to one family member/ parent/guardian each night	Fully covered	Fully covered	Fully covered	Fully covered
Oncology Treatment Inpatient/Day-patient Treatment Maximum limit of item (1) - (2) per year 1) Chemotherapy 2) Radiotherapy	Fully covered	Fully covered	Fully covered	Fully covered
Maximum limit of item (3) - (8) per lifetime 3) Target therapy[4] 4) Gamma knife[4] 5) Cyberknife[4] 6) Immunotherapy[4] 7) Hormonal therapy[4] 8) Proton therapy[4]	HK$1,500,000	HK$1,500,000	HK$1,500,000	HK$5,000,000

Co-odination of Benefit - This plan will be paid after any other in-force insurance policy(ies) or indemnity source(s)

[2] If the Insured Member confined the room level which is higher than the chosen level, an adjustment factor will be applied
- one level higher than your chosen level, reimbursement percentage of all eligible expenses under Hospital Services will be reduced by 50%
- two levels higher than your chosen level, reimbursement percentage of all eligible expenses under Hospital Services will be reduced by 75%

[3] Written referral from the attending registered physician is required

[4] Subject to a one-year waiting period from the commencement date of the original policy inception

Summary of Benefits

Plan Level	mediTop	mediTop	mediTop	Super mediTop
Room Level Options[2]	**Ward**	**Semi-Private**	**Private**	**Semi-Private/ Private**
Day Surgery for Gastroscopy/Colonscopy Maximum limit per year	HK$12,500	HK$17,500	HK$22,500	HK$25,000
Local Ambulance Services	Fully covered	Fully covered	Fully covered	Fully covered
Organ Transplantation Excluding donor costs if chargeable to the Insured Member	Fully covered	Fully covered	Fully covered	Fully covered
Pre & Post Hospitalisation Treatment Maximum limit per year Include 1 consultation or treatment 30 days prior to hospitalisation and 1 follow-up medical treatment within 90 days after hospital discharge	HK$10,000	HK$10,000	HK$10,000	HK$10,000
Advanced Diagnostic Scanning	Fully covered	Fully covered	Fully covered	Fully covered
Surgical Appliances	Fully covered	Fully covered	Fully covered	Fully covered
Post-accident Reconstructive Surgery[3] Maximum limit per lifetime	HK$1,500,000	HK$1,500,000	HK$1,500,000	HK$5,000,000
Private Inpatient Nursing[3] Maximum limit per year	HK$10,000	HK$10,000	HK$10,000	HK$10,000
Medical Emergency Evacuation/Repatriation[5] Maximum limit per year	HK$1,000,000	HK$1,000,000	HK$1,000,000	HK$1,000,000

[5] Applicable to member under the age of 70

Annual Premium Rate with Levy – mediTop (Premium Rates in HK$)

Age per Last Birthday	Annual Deductible Options								
	Ward Level			Semi-private Room Level			Private Room Level		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
0	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
1	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
2	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
3	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
4	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
5	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
6	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
7	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
8	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
9	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
10	2,896	2,426	1,459	3,713	3,113	1,870	8,357	7,000	4,212
11	2,912	2,441	1,469	3,735	3,129	1,881	8,406	7,040	4,232
12	2,929	2,453	1,476	3,756	3,148	1,892	8,455	7,082	4,259
13	2,945	2,469	1,484	3,777	3,165	1,902	8,498	7,124	4,282
14	2,963	2,482	1,491	3,797	3,182	1,913	8,545	7,162	4,307
15	2,977	2,496	1,501	3,819	3,201	1,923	8,594	7,204	4,328
16	2,995	2,510	1,511	3,839	3,219	1,935	8,641	7,243	4,354
17	3,011	2,524	1,516	3,861	3,235	1,944	8,690	7,279	4,378
18	2,328	1,949	1,174	2,985	2,501	1,503	6,717	5,623	3,383
19	2,341	1,962	1,177	3,001	2,515	1,511	6,752	5,658	3,398
20	2,360	1,975	1,185	3,025	2,535	1,517	6,808	5,704	3,415
21	2,664	2,232	1,342	3,414	2,862	1,721	7,685	6,438	3,871
22	2,767	2,320	1,394	3,547	2,975	1,788	7,981	6,692	4,025
23	2,789	2,339	1,405	3,578	2,999	1,802	8,050	6,747	4,056
24	2,813	2,360	1,417	3,605	3,024	1,817	8,114	6,803	4,090
25	2,837	2,376	1,428	3,636	3,047	1,832	8,184	6,857	4,122
26	2,859	2,394	1,441	3,663	3,071	1,844	8,247	6,910	4,151
27	2,884	2,418	1,449	3,696	3,098	1,858	8,318	6,971	4,180
28	2,904	2,435	1,462	3,724	3,122	1,875	8,380	7,025	4,219
29	2,918	2,449	1,470	3,740	3,140	1,885	8,421	7,064	4,241
30	2,932	2,460	1,479	3,759	3,154	1,896	8,461	7,098	4,267
31	3,782	3,173	1,907	4,849	4,068	2,442	10,914	9,154	5,499
32	3,810	3,197	1,921	4,886	4,099	2,461	10,994	9,225	5,540
33	3,841	3,220	1,935	4,925	4,130	2,482	11,083	9,295	5,583

Annual Premium Rate with Levy – mediTop (Premium Rates in HK$)

Age per Last Birthday	Annual Deductible Options								
	Ward Level			Semi-private Room Level			Private Room Level		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
34	3,872	3,248	1,950	4,964	4,165	2,501	11,172	9,372	5,628
35	3,904	3,273	1,969	5,007	4,195	2,526	11,268	9,445	5,682
36	3,938	3,300	1,984	5,048	4,233	2,544	11,362	9,522	5,726
37	4,051	3,362	2,021	5,143	4,311	2,592	11,574	9,701	5,832
38	4,200	3,509	2,109	5,367	4,499	2,704	12,077	10,124	6,085
39	4,350	3,655	2,197	5,591	4,686	2,816	12,580	10,545	6,339
40	4,499	3,802	2,285	5,815	4,873	2,929	13,084	10,967	6,592
41	4,649	3,947	2,372	6,037	5,060	3,041	13,588	11,389	6,846
42	4,800	4,094	2,461	6,262	5,249	3,155	14,090	11,811	7,099
43	4,949	4,240	2,548	6,485	5,436	3,357	14,593	12,234	7,556
44	5,099	4,386	2,639	6,719	5,634	3,385	15,121	12,676	7,617
45	5,249	4,433	2,665	6,779	5,682	3,415	15,254	12,786	7,687
46	5,334	4,471	2,686	6,837	5,732	3,443	15,387	12,901	7,750
47	5,385	4,512	2,712	6,904	5,786	3,478	15,534	13,019	7,824
48	5,548	4,651	2,793	7,113	5,963	3,582	16,003	13,417	8,060
49	5,925	4,966	2,983	7,596	6,369	3,825	17,094	14,330	8,609
50	6,410	5,374	3,228	8,219	6,890	4,140	18,494	15,503	9,314
51	7,003	5,871	3,527	8,979	7,528	4,523	20,204	16,939	10,177
52	7,704	6,460	3,881	9,876	8,281	4,975	22,225	18,636	11,195
53	8,513	7,137	4,288	10,914	9,152	5,497	24,558	20,593	12,371
54	9,429	7,907	4,749	12,088	10,136	6,090	27,200	22,809	13,704
55	10,453	8,766	5,266	13,401	11,238	6,751	30,155	25,288	15,194
56	11,081	9,292	5,582	14,206	11,913	7,157	31,964	26,805	16,104
57	11,745	9,849	5,917	15,057	12,627	7,586	33,882	28,413	17,070
58	12,449	10,439	6,272	15,960	13,386	8,040	35,915	30,118	18,094
59	13,197	11,067	6,649	16,918	14,189	8,523	38,069	31,925	19,180
60	13,988	11,731	7,046	17,934	15,039	9,036	40,354	33,841	20,332
61	15,916	13,347	8,018	20,405	17,111	10,280	45,914	38,504	23,132
62	16,870	14,147	8,499	21,629	18,138	10,897	48,669	40,813	24,521
63	17,883	14,997	9,008	22,927	19,227	11,550	51,589	43,262	25,991
64	18,956	15,896	9,550	24,303	20,381	12,243	54,684	45,858	27,551
65	20,093	16,851	10,123	25,760	21,604	12,977	57,965	48,609	29,205
66	21,299	17,862	10,729	27,306	22,899	13,757	61,443	51,526	30,957
67	23,428	19,647	11,802	30,036	25,190	15,132	67,580	56,676	34,047

Annual Premium Rate with Levy – mediTop (Premium Rates in HK$)

Age per Last Birthday	Annual Deductible Options								
	Ward Level			Semi-private Room Level			Private Room Level		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
68	25,771	21,611	12,982	33,040	27,707	16,646	74,340	62,340	37,452
69	28,349	23,773	14,281	36,344	30,479	18,310	81,774	68,576	41,197
70	31,183	26,150	15,710	39,979	33,527	20,140	89,952	75,436	45,315
71	34,301	28,765	17,279	43,977	36,879	22,156	98,949	82,977	49,849
72	37,732	31,641	19,007	48,374	40,567	24,371	108,841	91,274	54,834
73	41,505	34,805	20,908	53,211	44,623	26,809	119,723	100,401	60,319
74	45,655	38,286	22,998	58,531	49,086	29,488	131,696	110,443	66,348
75	50,221	42,115	25,298	64,386	53,995	32,438	144,867	121,487	72,985
76	55,242	46,326	27,828	70,825	59,394	35,681	159,356	133,635	80,282
77	60,767	50,959	30,612	77,906	65,333	39,248	175,288	147,000	88,308
78	66,843	56,054	33,673	85,698	71,866	43,174	192,821	161,699	97,141
79	73,528	61,661	37,040	94,267	79,053	47,491	212,100	177,870	106,853
80	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
81	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
82	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
83	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
84	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
85	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
86	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
87	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
88	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
89	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
90	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
91	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
92	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
93	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
94	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
95	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
96	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
97	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
98	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
99	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
100	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541

Annual Premium Rate with Levy – Super mediTop (Premium Rates in HK$)

Age per Last Birthday	Annual Deductible Options					
	Semi-private Room Level			Private Room Level		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
0	5,555	4,657	2,800	12,503	10,478	6,299
1	5,555	4,657	2,800	12,503	10,478	6,299
2	5,555	4,657	2,800	12,503	10,478	6,299
3	5,555	4,657	2,800	12,503	10,478	6,299
4	5,555	4,657	2,800	12,503	10,478	6,299
5	5,555	4,657	2,800	12,503	10,478	6,299
6	5,555	4,657	2,800	12,503	10,478	6,299
7	5,555	4,657	2,800	12,503	10,478	6,299
8	5,555	4,657	2,800	12,503	10,478	6,299
9	5,555	4,657	2,800	12,503	10,478	6,299
10	5,305	4,446	2,672	11,939	10,001	6,015
11	5,335	4,469	2,688	12,007	10,058	6,047
12	5,366	4,496	2,703	12,077	10,117	6,085
13	5,395	4,521	2,719	12,139	10,175	6,115
14	5,423	4,546	2,734	12,208	10,230	6,153
15	5,454	4,573	2,747	12,275	10,293	6,184
16	5,485	4,598	2,764	12,344	10,348	6,221
17	5,516	4,620	2,778	12,414	10,398	6,254
18	4,263	3,571	2,148	9,596	8,035	4,833
19	4,287	3,592	2,158	9,646	8,083	4,855
20	4,322	3,621	2,169	9,726	8,149	4,880
21	4,878	4,089	2,458	10,980	9,199	5,530
22	5,067	4,250	2,554	11,402	9,562	5,749
23	5,111	4,284	2,576	11,500	9,639	5,795
24	5,150	4,319	2,595	11,591	9,720	5,843
25	5,194	4,353	2,617	11,692	9,797	5,888
26	5,234	4,387	2,635	11,783	9,870	5,929
27	5,280	4,426	2,655	11,880	9,958	5,971
28	5,320	4,460	2,678	11,973	10,035	6,026
29	5,343	4,485	2,692	12,029	10,090	6,058
30	5,370	4,504	2,708	12,086	10,139	6,096
31	5,879	4,931	2,961	11,757	9,859	5,922
32	6,056	5,077	3,050	12,111	10,155	6,099
33	6,237	5,231	3,141	12,474	10,460	6,281

Annual Premium Rate with Levy – Super mediTop (Premium Rates in HK$)

Age per Last Birthday	Annual Deductible Options					
	Semi-private Room Level			Private Room Level		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
34	6,424	5,386	3,236	12,848	10,773	6,470
35	6,617	5,548	3,332	13,233	11,097	6,665
36	6,815	5,715	3,431	13,631	11,429	6,864
37	7,020	5,887	3,536	14,040	11,772	7,071
38	7,231	6,063	3,641	14,460	12,125	7,284
39	7,446	6,245	3,750	14,894	12,489	7,500
40	7,671	6,433	3,863	15,340	12,863	7,727
41	8,170	6,850	4,114	16,338	13,700	8,227
42	8,700	7,296	4,382	17,400	14,591	8,763
43	9,266	7,770	4,667	18,531	15,539	9,332
44	9,869	8,276	4,969	19,736	16,549	9,939
45	10,510	8,813	5,293	21,018	17,624	10,586
46	11,193	9,386	5,637	22,384	18,770	11,273
47	11,920	9,995	6,003	23,840	19,989	12,006
48	12,694	10,646	6,394	25,390	21,289	12,786
49	13,519	11,337	6,809	27,040	22,672	13,617
50	14,398	12,073	7,252	28,796	24,146	14,502
51	15,334	12,858	7,722	30,668	25,715	15,446
52	16,331	13,700	8,225	32,663	27,401	16,451
53	17,391	14,573	8,766	34,785	29,145	17,538
54	18,523	15,547	9,336	37,045	31,096	18,672
55	19,728	16,569	9,936	39,453	33,138	19,873
56	21,009	17,630	10,587	42,017	35,263	21,175
57	22,374	18,777	11,273	44,750	37,555	22,547
58	23,830	19,959	12,000	47,657	39,920	24,004
59	25,379	21,255	12,785	50,756	42,510	25,571
60	27,029	22,632	13,614	54,054	45,268	27,234
61	30,897	25,923	15,574	61,793	51,840	31,146
62	32,905	27,606	16,585	65,809	55,207	33,171
63	35,044	29,399	17,662	70,087	58,796	35,324
64	37,321	31,304	18,813	74,643	62,604	37,622
65	39,748	33,345	20,034	79,494	66,691	40,066
66	42,331	35,514	21,335	84,661	71,030	42,669
67	45,083	37,807	22,723	90,164	75,616	45,444

Annual Premium Rate with Levy – Super mediTop (Premium Rates in HK$)

Age per Last Birthday	Annual Deductible Options					
	Semi-private Room Level			Private Room Level		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
68	48,012	40,278	24,203	96,025	80,554	48,405
69	51,134	42,893	25,775	102,267	85,788	51,549
70	54,457	45,680	27,452	108,915	91,362	54,905
71	57,997	48,649	29,243	115,994	97,302	58,484
72	61,768	51,814	31,141	123,533	103,628	62,287
73	65,783	55,182	33,153	131,563	110,371	66,311
74	70,057	58,770	35,305	140,114	117,541	70,611
75	74,610	62,588	37,605	149,222	125,177	75,212
76	79,461	66,626	40,056	158,922	133,251	80,112
77	84,626	70,961	42,656	169,251	141,919	85,315
78	90,126	75,613	45,429	180,253	151,224	90,856
79	95,985	80,590	48,382	191,969	161,177	96,756
80	115,181	96,708	58,057	230,362	193,411	116,109
81	115,181	96,708	58,057	230,362	193,411	116,109
82	115,181	96,708	58,057	230,362	193,411	116,109
83	115,181	96,708	58,057	230,362	193,411	116,109
84	115,181	96,708	58,057	230,362	193,411	116,109
85	115,181	96,708	58,057	230,362	193,411	116,109
86	115,181	96,708	58,057	230,362	193,411	116,109
87	115,181	96,708	58,057	230,362	193,411	116,109
88	115,181	96,708	58,057	230,362	193,411	116,109
89	115,181	96,708	58,057	230,362	193,411	116,109
90	115,181	96,708	58,057	230,362	193,411	116,109
91	115,181	96,708	58,057	230,362	193,411	116,109
92	115,181	96,708	58,057	230,362	193,411	116,109
93	115,181	96,708	58,057	230,362	193,411	116,109
94	115,181	96,708	58,057	230,362	193,411	116,109
95	115,181	96,708	58,057	230,362	193,411	116,109
96	115,181	96,708	58,057	230,362	193,411	116,109
97	115,181	96,708	58,057	230,362	193,411	116,109
98	115,181	96,708	58,057	230,362	193,411	116,109
99	115,181	96,708	58,057	230,362	193,411	116,109
100	115,181	96,708	58,057	230,362	193,411	116,109

*Age 70-100 for renewal only
The premium rates are valid from 1 October 2026
Premium Levy collected by the Insurance Authority will be imposed at the applicable rate
For further information, please visit https://www.libertyinsurance.com.hk/premium-levy or contact (852) 2892 3888

Eligibility

- Insured and Legal Spouse below 70 years old and dependent child between 15 days old and below 26 years old (dependent child betwen 19 to 26 years old must be unmarried and full time student)
- Proposal for children must include at least one parent and the choice of plan for child must be equal to that of the parent(s)
- Insured Member must not have USA as both Home Country and Country of Residence
- Insured Member must not have Sanctioned Countries as their Home Country or Country of Residence
- Insured Member must have satisfactory evidence of good health
- For Insured Member with home country/country of residency as “Mainland China”, must be a Hong Kong resident or hold a valid Hong Kong ID card with valid work permit in Hong Kong

Important Information

Requirement to make full disclosure

During the insurance application process, it’s important that you act with utmost good faith and disclose all material facts to Liberty. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact, this will raise questions about your entitlement to insurance benefits. Consequences may include, but not limited to, cancellation of your contract, premium adjustment based on correct information, rejection of claims application.

Pre-existing condition and switching between products

Pre-existing condition in general are excluded unless there is a specific clause in the policy which provides cover for pre-existing condition. Please refer to the policy provisions for the definition of pre-existing conditions. Please be reminded that switching from one policy to another may affect what constitutes pre-existing condition under the new policy, for example the date used to determine whether a medical condition is the pre-existing condition.

Renewal

Your policy is an annual contract. As long as the plan is available, your policy is guaranteed renewable till terminated, subject to the terms and conditions of your policy at the moment of renewal and payment of the premium. Liberty reserves the right to revise the benefits, terms and conditions from time to time upon renewal by giving a written notice.

Premium Adjustment

The premium of your policy is primarily determined based on factors such as age, health conditions and choice of coverage of each insured person.

Premiums rates on this brochure are not guaranteed and may be changed as determined by the Company based on the plan’s pool pricing and other considerations on the date of renewal. Factors causing premium adjustment on the date of renewal includes but not limited to the attained age of the insured person, medical trend and inflation, revision of benefits to cover increasing medical expenses and the overall claims and expenses incurred by and/or in relation to this plan.

Termination of your contract

Your policy will automatically terminate upon the earliest occurrence of any of the following:

1. when the policyholder/insured person passed away
2. on the first due date following the insured’s 100th birthday
3. when any premium remains unpaid within thirty-one (31) days of the premium due date
4. when the policy is cancelled by you by giving a thirty (30) days written notice to Liberty, provided no claims have been paid or outstanding; or
5. pursuant to any prohibition or restriction under any applicable law and/or regulations to provide any benefit

Important Information

Claims procedure

Any claim must be made following Liberty's claim procedures provided in your policy. A completed claim form with all required original supporting documents related to the claim must be submitted to the Insurer must be submitted within ninety (90) days after your clinical visit, clinical operation, day case or discharge from hospital. Otherwise, Liberty won't be able to process your claim and it may be rejected.

Deductible

A deductible is the portion of expenses for which you or insured person is liable for a benefit to be payable under the Policy. The amount payable by you or insured person as deductible for a benefit is stated on the schedule. The deductible is on annual basis and will be re-applied for every policy year. Please refer to the policy for details.

Usual, Reasonable and Customary

In relation to a charge, "usual, reasonable and customary" shall mean standard or most common charges for treatment, supplies or medical services medically necessary to treat the insured person's bodily injury or sickness, or serious medical condition which does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred and does not include charges that would not have been made if no insurance existed. No benefit shall be paid or payable for charges which are in excess of the general level of charges being made by other providers of similar standing in the locality where the charges are incurred, when providing like or comparable treatment, services or supplies for like or same bodily injury or sickness or serious medical condition.

Liberty may adjust any and all benefits payable in relation to any charges which is not a usual, reasonable and customary.

Medically Necessary

Medically necessary shall mean such procedures, treatments, supplies or medical services which in the opinion of a physician:

1. are required for the direct treatment or diagnosis of the insured person's bodily injury or sickness
2. are appropriate and consistent with the symptoms and findings or the direct treatment or diagnosis of the insured person's bodily injury or sickness
3. are in accordance with generally accepted medical practice
4. are not associated with treatment, procedure, supplies or other medical services of an experimental or investigative nature; and
5. cannot have been omitted without adversely affecting the Insured person's bodily injury or sickness

Major Exclusions

- Treatment for injury or sickness resulting directly or indirectly from terrorism, war, riot, civil commotion or any warlike operation or participation in illegal acts
- Treatment for bodily injury or sickness incurred while serving as a member of police or military forces
- Racing of any form other than on foot, and all professional sports
- Mental illness/psychiatric disorder (for e.g. depression, etc)
- Hospitalisation primarily for diagnosis or X-ray examination or physical therapy or routine medical examination unless recommended by a registered physician
- Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse
- Sexually transmitted or venereal diseases, AIDS, ARC and their sequelae
- Long term care facility, spa, hydro-clinic, rest curse and sanatorium
- Expenses incurred for funeral rites or any religious ceremonies
- Any expenses for health supplements and all specialised Chinese herbs and/or tonic medicine such as but not limited to bird's nest, Lingzhi, ginseng, cordyceps sinensis, agaricus blazei murill, sika deer antler, etc
- Treatment which is not medically necessary or treatment of an optional nature
- Pre-existing conditions
- Any medical services associated with pregnancy/fertility/contraceptive technique/sterilisation
- Birth defects or congenital illness(es)
- Treatment not undetaken by or on the recommendation of a physician
- Drug purchased without physician's prescription
- Experimental and yet to be scientifically proven medical treatment
- Alternative treatment, such as aroma therapy and naturopathy
- Cosmetic surgery
- Dental treatment or oral surgery
- Routine medical/eye/ear examination (including the cost of spectacles, contact lenses and hearing aids, correction of eye visions)
- Preventive treatment (including vaccinations or inoculations)
- Acquisition of the organ itself and all expenses incurred by the donor

For the full list of exclusions, please refer to the policy terms and conditions.

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.

Underwritten by **Liberty International Insurance Limited**
Suites 2601-04 & 2607-16, 26/F, 1111 King's Road, Taikoo Shing, Hong Kong

(852)2892 3882 | libertyinternational.com/hk |

SEP 2026



利加保

完善您的醫療保障 邁向健康人生



防禦應對突如其來的的醫療開支

在您原有的個人或團體醫療保險上，您可以完善自己的醫療保障以應付突如其來的的醫療開支。利加保個人醫療保險計劃以相宜的保費為您在原有的醫療保險上提供額外的保障。利加保及超級利加保計劃提供多元化的墊底費及住房級別選項，以配合您的預算及醫療需要。善用利加保填補現時的醫療保障缺口，令您和家人可以從容面對不斷攀升的醫療開支，尤其治療慢性病或重症疾病。

保障特點

保證續保至100歲，保費調整以整體風險計算[1]

每年住院保障高達500萬港元

意外後重建手術終身保障額高達500萬港元

住院或門診腫瘤治療

先進診斷掃描及手術植入儀器保障

[1]往後續保此計劃，計劃內之保障項目、保障額、條款及細則和保費或會跟據整體風險計算而修訂。續保保費將按當時的歲數計算。只要您符合保單中續保條款的要求，我們保證及自動為您續保。詳情請向您的保險顧問查詢或參閱保單。

保障表

計劃級別	利加保	利加保	利加保	超級利加保
住房級別選擇[2]	**大房**	**半私家房**	**私家房**	**半私家房/私家房**
每年總限額	1,500,000港元	1,500,000港元	1,500,000港元	5,000,000港元
每年墊底費選擇	50,000港元/ 80,000港元/ 130,000港元	50,000港元/ 80,000港元/ 130,000港元	50,000港元/ 80,000港元/ 130,000港元	50,000港元/ 80,000港元/ 130,000港元
醫院費用				
• 住院費用	全數賠償	全數賠償	全數賠償	全數賠償
• 麻醉師費	全數賠償	全數賠償	全數賠償	全數賠償
• 手術室租金	全數賠償	全數賠償	全數賠償	全數賠償
• 醫生手術費	全數賠償	全數賠償	全數賠償	全數賠償
• 住院醫生診療費	全數賠償	全數賠償	全數賠償	全數賠償
病房及膳食	全數賠償	全數賠償	全數賠償	全數賠償
深切治療病房費	全數賠償	全數賠償	全數賠償	全數賠償
陪床費 照顧20歲以下子女之陪床費 每晚僅限一名家庭成員/ 父母/監護人	全數賠償	全數賠償	全數賠償	全數賠償
腫瘤治療 住院/門診治療 第(1) - (2)項目的每保單年度保障額 1) 化療 2) 放射治療	全數賠償	全數賠償	全數賠償	全數賠償
第(3) - (8)項目的終身保障額 3) 標靶治療[4] 4) 伽瑪刀[4] 5) 導航刀[4] 6) 免疫治療[4] 7) 激素治療[4] 8) 質子治療[4]	1,500,000港元	1,500,000港元	1,500,000港元	5,000,000港元

共付賠償 - 當受保人擁有其他生效中的保單或可在其他途徑獲得賠償，本計劃將會成為最後賠償的保單。

[2] 如受保人入住之住房級別比原先選擇的為高，有關賠償額將會有所調整
- 比所選住房級別高一個級別，住院保障下的所有合資格索償費用將減少50%
- 比所選住房級別高兩個級別，住院保障下的所有合資格索償費用將減少75%

[3] 必須經由主診註冊醫生以書面轉介

[4] 由原始保單生效日起計設一年等候期

保障表

計劃級別	利加保	利加保	利加保	超級利加保
住房級別選擇[2]	**大房**	**半私家房**	**私家房**	**半私家房/私家房**
日間治療:胃鏡檢查和結腸鏡檢查 每保單年度計	12,500港元	17,500港元	22,500港元	25,000港元
本地救護車服務	全數賠償	全數賠償	全數賠償	全數賠償
器官移植 不包括捐助方的費用	全數賠償	全數賠償	全數賠償	全數賠償
入院前及出院後之門診開支 每保單年度計 包括入院前30天內的1次到診或治療費用，以及出院後90天內的1次跟進治療費用	10,000港元	10,000港元	10,000港元	10,000港元
先進診斷掃描	全數賠償	全數賠償	全數賠償	全數賠償
手術植入儀器	全數賠償	全數賠償	全數賠償	全數賠償
意外後重建手術[3] 終身保障額	1,500,000港元	1,500,000港元	1,500,000港元	5,000,000港元
私人住院看護[3] 每保單年度計	10,000港元	10,000港元	10,000港元	10,000港元
緊急醫療護送/撤離服務[5] 每保單年度計	1,000,000港元	1,000,000港元	1,000,000港元	1,000,000港元

[5] 70歲以下之受保人適用

每年保費及保費徵費表 – 利加保

(保費以港元顯示)

年齡(足歲)	每年墊底費選擇								
	大房級別			半私家房級別			私家房級別		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
0	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
1	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
2	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
3	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
4	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
5	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
6	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
7	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
8	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
9	3,033	2,543	1,528	3,889	3,261	1,961	8,752	7,335	4,410
10	2,896	2,426	1,459	3,713	3,113	1,870	8,357	7,000	4,212
11	2,912	2,441	1,469	3,735	3,129	1,881	8,406	7,040	4,232
12	2,929	2,453	1,476	3,756	3,148	1,892	8,455	7,082	4,259
13	2,945	2,469	1,484	3,777	3,165	1,902	8,498	7,124	4,282
14	2,963	2,482	1,491	3,797	3,182	1,913	8,545	7,162	4,307
15	2,977	2,496	1,501	3,819	3,201	1,923	8,594	7,204	4,328
16	2,995	2,510	1,511	3,839	3,219	1,935	8,641	7,243	4,354
17	3,011	2,524	1,516	3,861	3,235	1,944	8,690	7,279	4,378
18	2,328	1,949	1,174	2,985	2,501	1,503	6,717	5,623	3,383
19	2,341	1,962	1,177	3,001	2,515	1,511	6,752	5,658	3,398
20	2,360	1,975	1,185	3,025	2,535	1,517	6,808	5,704	3,415
21	2,664	2,232	1,342	3,414	2,862	1,721	7,685	6,438	3,871
22	2,767	2,320	1,394	3,547	2,975	1,788	7,981	6,692	4,025
23	2,789	2,339	1,405	3,578	2,999	1,802	8,050	6,747	4,056
24	2,813	2,360	1,417	3,605	3,024	1,817	8,114	6,803	4,090
25	2,837	2,376	1,428	3,636	3,047	1,832	8,184	6,857	4,122
26	2,859	2,394	1,441	3,663	3,071	1,844	8,247	6,910	4,151
27	2,884	2,418	1,449	3,696	3,098	1,858	8,318	6,971	4,180
28	2,904	2,435	1,462	3,724	3,122	1,875	8,380	7,025	4,219
29	2,918	2,449	1,470	3,740	3,140	1,885	8,421	7,064	4,241
30	2,932	2,460	1,479	3,759	3,154	1,896	8,461	7,098	4,267
31	3,782	3,173	1,907	4,849	4,068	2,442	10,914	9,154	5,499
32	3,810	3,197	1,921	4,886	4,099	2,461	10,994	9,225	5,540
33	3,841	3,220	1,935	4,925	4,130	2,482	11,083	9,295	5,583

每年保費及保費徵費表 – 利加保

(保費以港元顯示)

年齡(足歲)	每年墊底費選擇								
	大房級別			半私家房級別			私家房級別		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
34	3,872	3,248	1,950	4,964	4,165	2,501	11,172	9,372	5,628
35	3,904	3,273	1,969	5,007	4,195	2,526	11,268	9,445	5,682
36	3,938	3,300	1,984	5,048	4,233	2,544	11,362	9,522	5,726
37	4,051	3,362	2,021	5,143	4,311	2,592	11,574	9,701	5,832
38	4,200	3,509	2,109	5,367	4,499	2,704	12,077	10,124	6,085
39	4,350	3,655	2,197	5,591	4,686	2,816	12,580	10,545	6,339
40	4,499	3,802	2,285	5,815	4,873	2,929	13,084	10,967	6,592
41	4,649	3,947	2,372	6,037	5,060	3,041	13,588	11,389	6,846
42	4,800	4,094	2,461	6,262	5,249	3,155	14,090	11,811	7,099
43	4,949	4,240	2,548	6,485	5,436	3,357	14,593	12,234	7,556
44	5,099	4,386	2,639	6,719	5,634	3,385	15,121	12,676	7,617
45	5,249	4,433	2,665	6,779	5,682	3,415	15,254	12,786	7,687
46	5,334	4,471	2,686	6,837	5,732	3,443	15,387	12,901	7,750
47	5,385	4,512	2,712	6,904	5,786	3,478	15,534	13,019	7,824
48	5,548	4,651	2,793	7,113	5,963	3,582	16,003	13,417	8,060
49	5,925	4,966	2,983	7,596	6,369	3,825	17,094	14,330	8,609
50	6,410	5,374	3,228	8,219	6,890	4,140	18,494	15,503	9,314
51	7,003	5,871	3,527	8,979	7,528	4,523	20,204	16,939	10,177
52	7,704	6,460	3,881	9,876	8,281	4,975	22,225	18,636	11,195
53	8,513	7,137	4,288	10,914	9,152	5,497	24,558	20,593	12,371
54	9,429	7,907	4,749	12,088	10,136	6,090	27,200	22,809	13,704
55	10,453	8,766	5,266	13,401	11,238	6,751	30,155	25,288	15,194
56	11,081	9,292	5,582	14,206	11,913	7,157	31,964	26,805	16,104
57	11,745	9,849	5,917	15,057	12,627	7,586	33,882	28,413	17,070
58	12,449	10,439	6,272	15,960	13,386	8,040	35,915	30,118	18,094
59	13,197	11,067	6,649	16,918	14,189	8,523	38,069	31,925	19,180
60	13,988	11,731	7,046	17,934	15,039	9,036	40,354	33,841	20,332
61	15,916	13,347	8,018	20,405	17,111	10,280	45,914	38,504	23,132
62	16,870	14,147	8,499	21,629	18,138	10,897	48,669	40,813	24,521
63	17,883	14,997	9,008	22,927	19,227	11,550	51,589	43,262	25,991
64	18,956	15,896	9,550	24,303	20,381	12,243	54,684	45,858	27,551
65	20,093	16,851	10,123	25,760	21,604	12,977	57,965	48,609	29,205
66	21,299	17,862	10,729	27,306	22,899	13,757	61,443	51,526	30,957
67	23,428	19,647	11,802	30,036	25,190	15,132	67,580	56,676	34,047

每年保費及保費徵費表 – 利加保

(保費以港元顯示)

年齡(足歲)	每年墊底費選擇								
	大房級別			半私家房級別			私家房級別		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
68	25,771	21,611	12,982	33,040	27,707	16,646	74,340	62,340	37,452
69	28,349	23,773	14,281	36,344	30,479	18,310	81,774	68,576	41,197
70	31,183	26,150	15,710	39,979	33,527	20,140	89,952	75,436	45,315
71	34,301	28,765	17,279	43,977	36,879	22,156	98,949	82,977	49,849
72	37,732	31,641	19,007	48,374	40,567	24,371	108,841	91,274	54,834
73	41,505	34,805	20,908	53,211	44,623	26,809	119,723	100,401	60,319
74	45,655	38,286	22,998	58,531	49,086	29,488	131,696	110,443	66,348
75	50,221	42,115	25,298	64,386	53,995	32,438	144,867	121,487	72,985
76	55,242	46,326	27,828	70,825	59,394	35,681	159,356	133,635	80,282
77	60,767	50,959	30,612	77,906	65,333	39,248	175,288	147,000	88,308
78	66,843	56,054	33,673	85,698	71,866	43,174	192,821	161,699	97,141
79	73,528	61,661	37,040	94,267	79,053	47,491	212,100	177,870	106,853
80	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
81	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
82	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
83	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
84	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
85	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
86	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
87	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
88	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
89	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
90	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
91	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
92	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
93	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
94	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
95	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
96	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
97	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
98	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
99	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541
100	80,880	67,825	40,744	103,693	86,957	52,241	233,309	195,654	117,541

每年保費及保費徵費表 – 超級利加保

(保費以港元顯示)

年齡(足歲)	每年墊底費選擇					
	半私家房級別			私家房級別		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
0	5,555	4,657	2,800	12,503	10,478	6,299
1	5,555	4,657	2,800	12,503	10,478	6,299
2	5,555	4,657	2,800	12,503	10,478	6,299
3	5,555	4,657	2,800	12,503	10,478	6,299
4	5,555	4,657	2,800	12,503	10,478	6,299
5	5,555	4,657	2,800	12,503	10,478	6,299
6	5,555	4,657	2,800	12,503	10,478	6,299
7	5,555	4,657	2,800	12,503	10,478	6,299
8	5,555	4,657	2,800	12,503	10,478	6,299
9	5,555	4,657	2,800	12,503	10,478	6,299
10	5,305	4,446	2,672	11,939	10,001	6,015
11	5,335	4,469	2,688	12,007	10,058	6,047
12	5,366	4,496	2,703	12,077	10,117	6,085
13	5,395	4,521	2,719	12,139	10,175	6,115
14	5,423	4,546	2,734	12,208	10,230	6,153
15	5,454	4,573	2,747	12,275	10,293	6,184
16	5,485	4,598	2,764	12,344	10,348	6,221
17	5,516	4,620	2,778	12,414	10,398	6,254
18	4,263	3,571	2,148	9,596	8,035	4,833
19	4,287	3,592	2,158	9,646	8,083	4,855
20	4,322	3,621	2,169	9,726	8,149	4,880
21	4,878	4,089	2,458	10,980	9,199	5,530
22	5,067	4,250	2,554	11,402	9,562	5,749
23	5,111	4,284	2,576	11,500	9,639	5,795
24	5,150	4,319	2,595	11,591	9,720	5,843
25	5,194	4,353	2,617	11,692	9,797	5,888
26	5,234	4,387	2,635	11,783	9,870	5,929
27	5,280	4,426	2,655	11,880	9,958	5,971
28	5,320	4,460	2,678	11,973	10,035	6,026
29	5,343	4,485	2,692	12,029	10,090	6,058
30	5,370	4,504	2,708	12,086	10,139	6,096
31	5,879	4,931	2,961	11,757	9,859	5,922
32	6,056	5,077	3,050	12,111	10,155	6,099
33	6,237	5,231	3,141	12,474	10,460	6,281

每年保費及保費徵費表 – 超級利加保

(保費以港元顯示)

年齡(足歲)	每年墊底費選擇					
	半私家房級別			私家房級別		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
34	6,424	5,386	3,236	12,848	10,773	6,470
35	6,617	5,548	3,332	13,233	11,097	6,665
36	6,815	5,715	3,431	13,631	11,429	6,864
37	7,020	5,887	3,536	14,040	11,772	7,071
38	7,231	6,063	3,641	14,460	12,125	7,284
39	7,446	6,245	3,750	14,894	12,489	7,500
40	7,671	6,433	3,863	15,340	12,863	7,727
41	8,170	6,850	4,114	16,338	13,700	8,227
42	8,700	7,296	4,382	17,400	14,591	8,763
43	9,266	7,770	4,667	18,531	15,539	9,332
44	9,869	8,276	4,969	19,736	16,549	9,939
45	10,510	8,813	5,293	21,018	17,624	10,586
46	11,193	9,386	5,637	22,384	18,770	11,273
47	11,920	9,995	6,003	23,840	19,989	12,006
48	12,694	10,646	6,394	25,390	21,289	12,786
49	13,519	11,337	6,809	27,040	22,672	13,617
50	14,398	12,073	7,252	28,796	24,146	14,502
51	15,334	12,858	7,722	30,668	25,715	15,446
52	16,331	13,700	8,225	32,663	27,401	16,451
53	17,391	14,573	8,766	34,785	29,145	17,538
54	18,523	15,547	9,336	37,045	31,096	18,672
55	19,728	16,569	9,936	39,453	33,138	19,873
56	21,009	17,630	10,587	42,017	35,263	21,175
57	22,374	18,777	11,273	44,750	37,555	22,547
58	23,830	19,959	12,000	47,657	39,920	24,004
59	25,379	21,255	12,785	50,756	42,510	25,571
60	27,029	22,632	13,614	54,054	45,268	27,234
61	30,897	25,923	15,574	61,793	51,840	31,146
62	32,905	27,606	16,585	65,809	55,207	33,171
63	35,044	29,399	17,662	70,087	58,796	35,324
64	37,321	31,304	18,813	74,643	62,604	37,622
65	39,748	33,345	20,034	79,494	66,691	40,066
66	42,331	35,514	21,335	84,661	71,030	42,669
67	45,083	37,807	22,723	90,164	75,616	45,444

每年保費及保費徵費表 – 超級利加保

(保費以港元顯示)

年齡(足歲)	每年墊底費選擇					
	半私家房級別			私家房級別		
	$50,000	$80,000	$130,000	$50,000	$80,000	$130,000
68	48,012	40,278	24,203	96,025	80,554	48,405
69	51,134	42,893	25,775	102,267	85,788	51,549
70	54,457	45,680	27,452	108,915	91,362	54,905
71	57,997	48,649	29,243	115,994	97,302	58,484
72	61,768	51,814	31,141	123,533	103,628	62,287
73	65,783	55,182	33,153	131,563	110,371	66,311
74	70,057	58,770	35,305	140,114	117,541	70,611
75	74,610	62,588	37,605	149,222	125,177	75,212
76	79,461	66,626	40,056	158,922	133,251	80,112
77	84,626	70,961	42,656	169,251	141,919	85,315
78	90,126	75,613	45,429	180,253	151,224	90,856
79	95,985	80,590	48,382	191,969	161,177	96,756
80	115,181	96,708	58,057	230,362	193,411	116,109
81	115,181	96,708	58,057	230,362	193,411	116,109
82	115,181	96,708	58,057	230,362	193,411	116,109
83	115,181	96,708	58,057	230,362	193,411	116,109
84	115,181	96,708	58,057	230,362	193,411	116,109
85	115,181	96,708	58,057	230,362	193,411	116,109
86	115,181	96,708	58,057	230,362	193,411	116,109
87	115,181	96,708	58,057	230,362	193,411	116,109
88	115,181	96,708	58,057	230,362	193,411	116,109
89	115,181	96,708	58,057	230,362	193,411	116,109
90	115,181	96,708	58,057	230,362	193,411	116,109
91	115,181	96,708	58,057	230,362	193,411	116,109
92	115,181	96,708	58,057	230,362	193,411	116,109
93	115,181	96,708	58,057	230,362	193,411	116,109
94	115,181	96,708	58,057	230,362	193,411	116,109
95	115,181	96,708	58,057	230,362	193,411	116,109
96	115,181	96,708	58,057	230,362	193,411	116,109
97	115,181	96,708	58,057	230,362	193,411	116,109
98	115,181	96,708	58,057	230,362	193,411	116,109
99	115,181	96,708	58,057	230,362	193,411	116,109
100	115,181	96,708	58,057	230,362	193,411	116,109

年齡70至100只適用於續保
保費由2026年10月1日起生效
保險業監管局已按適用之徵費率於相關的保單徵收保費徵費
詳情請瀏覽https://www.libertyinsurance.com.hk/zh/premium-levy或致電 (852) 2892 3888

投保資格

- 70歲以下的受保人及法定配偶，以及15天至26歲之間的子女（19歲至26歲之間的子女必須為未婚及全日制學生）
- 子女投保必須至少包括一名父母，子女的投保計劃亦必須與父母的選擇的投保計劃相同
- 受保成員的原居地及駐留國家非美國
- 受保成員並非以被制裁國家作為原居地或駐留國家
- 受保成員擁有健康狀況良好的證明
- 原居地及駐留國家為"中國大陸"的受保成員必須為香港永久居民；或持有有效的香港工作許可證及有效香港身份證

重要資料

有關核保之資料披露

在投保申請期間，您應以最高誠信向利寶披露所有重要事實。如果您不確定某個事實是否重要，則應將其披露。若您未有披露或披露失實資料，將會影響您的保障權益，後果包括但不限於合約被取消、根據正確的資料調整保費、或索賠申請被拒絕。

投保前已存在的病症與產品之間的切換

一般而言，除非在保單中有特定條款為投保前已有病症提供保障，否則投保前已有病症條件不會受到保障。有關投保前已存在的病症之釋義請參閱保單條款。請注意，從一項保單轉換為另一項保單可能會影響新保單中原有疾病的構成，例如，確定醫療條件是否為先前疾病的日期。

續保

您的保單是一份年度合約。只要此計劃仍然存在，您的保單保證每年可續保，直到您的保單終止為止，須受合約條款及細則約束和支付保費。利寶保留不時於續保以書面通知更改保障、合約條款及細則。

保費調整

您的保單的首期保費會根據每名受保人的年齡、健康狀況、保障選擇等因素而定。

本產品說明書上的保費並非保證不變，利寶可根據計劃整體定價及其他考慮在任何一個續保日更改保費。引致續保日保費調整的因素包括但不限於受保人的已屆年齡，醫療趨勢及通脹，因應醫療開支增加而作出的保障改動，以及因此計劃引起和/或與此計劃相關的整體索償和開支。

終止保單

當發生下列任何一項情況（以最早者為準），您的保單將自動終止：

1. 當保單持有人或受保人身故
2. 在緊接受保人100歲生日的保單到期日
3. 於保費到期日31日內仍未繳交保費
4. 當您給予利寶30天書面通知以終止保單，若未曾於有關保單獲得賠償或有未清帳款；或
5. 根據任何適用法律及/或法規而禁止或限制提供任何保障

索償程序

任何索償須按照利寶所訂的索償程序進行。填妥的索償申請表連同所有有關該索償的所須文件正本須於求診、診所手術、日症或出院後九十(90)天內遞交，否則利寶將不能處理您的賠償，或會導致索償被拒。

墊底費

墊底費是您或受保人作為根據保單支付保障而要負責的部分費用。您或受保人就每保障要負責的墊底費會在保障表中列出。墊底費是按年度計算的，並將在每個保單年度重新計算。有關詳細信息，請參閱該政策。

通常，合理和慣常

就收費而言，「通常，合理和慣常」是指治療受保人的身體傷害、疾病或嚴重醫療狀況醫療所需的治療、用品或醫療服務的標准或最常見的費用，惟不超過在發生費用當地就類似治療的正常水平、物料或醫療服務收取的費用，當中不包括假如沒有保險就不會招致的費用。當收費超過在發生費用當地的其他類似等級的提供者就類似或相同的身體傷害、疾病或嚴重醫療狀況，提供類似或相近的治療，服務或物料而收取的一般費用水平，將不會獲支付保障。

若任何收費並非「通常，合理和慣常」，利寶有權調整任何或所有就該等收費應支付的保障。

重要資料

醫療必需

醫療必需指註冊醫生認為治療、物料或醫療服務：

1. 需要直接治療或診斷受保人的身體傷害或疾病
2. 與受保人的身體傷害或疾病的症狀和發現、直接治療或診斷相符並且恰當
3. 符合公認的醫學慣例
4. 與實驗，研究性質的治療，程序，物料或其他醫療服務無關；和
5. 在不影響受保人身體傷害或疾病的情況下不能缺少

主要不保事項

- 非醫學上必要治療或非強制性治療
- 受保前已存在之疾病
- 所有與懷孕/生育/節育/絕育有關之治療或醫療服務
- 先天性缺陷或疾病
- 未經醫生允諾或建議的治療
- 未經醫生處方購買的藥物
- 實驗性質但尚未獲得醫學證明的治療
- 另類療法，例如香薰療法及自然醫學
- 整容手術
- 牙科治療/口腔手術
- 例行身體/眼部/耳朵檢查（包括：裝配眼鏡/隱形眼鏡/助聽裝置/視力矯正）
- 預防性治療（包括預防接種或接種疫苗）
- 獲取器官本身以及捐助方產生的所有費用
- 所有因恐怖襲擊活動/戰爭/暴亂/騷動/與戰爭類似的行動/參與非法行為而導致之損傷或疾病
- 擔任警察或軍隊成員時發生的人身傷害或疾病治療
- 步行以外的任何競賽以及所有專業運動
- 精神/心理問題（例如：抑鬱等等）
- 非經由註冊西醫推薦及證實之入院治療/X 光檢查/物理治療
- 一切因自己蓄意引起之損傷/自殺/酗酒/吸毒/濫用藥物
- 性病/愛滋病/後天免疫力缺乏症及其併發症
- 長期康護用品/溫泉/水療/休養/療養之費用
- 喪禮或任何宗教儀式的費用
- 任何健康補充劑或食品/特別的中草藥/滋補藥材等費用，例如但不限於下列之中草藥：燕窩/靈芝/人參/冬蟲夏草/姬松茸/梅花鹿茸等等

請參閱保單條款及細則以了解所有不保事項。

此計劃受相關保單合約的條款、細則及不保事項所約束。利寶保險保留接受任何申請的最終權利。本產品說明書僅提供一般資料，僅供參考。有關詳細條款、細則及不保事項，請參閱有關產品保單內容。
如英文版本與翻譯版本之間存在任何歧義或不相符之處，則以英文版本為準。

由**利寶國際保險有限公司**承保
香港太古城英皇道1111號26樓2601-04及07-16室

(852) 2892 3882 | libertyinternational.com/hk |

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