



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 rating¹



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-ordination 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/Colonoscopy 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 Surgery³ Maximum limit per lifetime	HK\$1,500,000	HK\$1,500,000	HK\$1,500,000	HK\$5,000,000
Private Inpatient Nursing³ Maximum limit per year	HK\$10,000	HK\$10,000	HK\$10,000	HK\$10,000
Medical Emergency Evacuation/Repatriation⁵ 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	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
1	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
2	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
3	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
4	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
5	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
6	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
7	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
8	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
9	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
10	2,632	2,137	1,326	3,375	2,742	1,700	7,597	6,167	3,829
11	2,647	2,150	1,335	3,395	2,756	1,710	7,641	6,202	3,847
12	2,662	2,161	1,341	3,414	2,773	1,720	7,686	6,239	3,871
13	2,677	2,175	1,349	3,433	2,788	1,729	7,725	6,276	3,892
14	2,693	2,186	1,355	3,451	2,803	1,739	7,768	6,310	3,915
15	2,706	2,199	1,364	3,471	2,820	1,748	7,812	6,347	3,934
16	2,722	2,211	1,373	3,490	2,836	1,759	7,855	6,381	3,958
17	2,737	2,223	1,378	3,510	2,850	1,767	7,900	6,413	3,980
18	2,116	1,717	1,067	2,713	2,203	1,366	6,106	4,954	3,075
19	2,128	1,728	1,070	2,728	2,215	1,373	6,138	4,985	3,089
20	2,145	1,740	1,077	2,750	2,233	1,379	6,189	5,025	3,104
21	2,421	1,966	1,220	3,103	2,521	1,564	6,986	5,672	3,519
22	2,515	2,044	1,267	3,224	2,621	1,625	7,255	5,896	3,659
23	2,535	2,060	1,277	3,252	2,642	1,638	7,318	5,944	3,687
24	2,557	2,079	1,288	3,277	2,664	1,651	7,376	5,993	3,718
25	2,579	2,093	1,298	3,305	2,684	1,665	7,440	6,041	3,747
26	2,599	2,109	1,310	3,330	2,705	1,676	7,497	6,088	3,773
27	2,621	2,130	1,317	3,360	2,729	1,689	7,561	6,141	3,800
28	2,640	2,145	1,329	3,385	2,750	1,704	7,618	6,189	3,835
29	2,652	2,157	1,336	3,400	2,766	1,713	7,655	6,223	3,855
30	2,665	2,167	1,344	3,417	2,778	1,723	7,691	6,253	3,879
31	3,438	2,795	1,733	4,408	3,584	2,220	9,921	8,065	4,999
32	3,463	2,816	1,746	4,441	3,611	2,237	9,994	8,127	5,036
33	3,491	2,837	1,759	4,477	3,638	2,256	10,075	8,189	5,075

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	3,520	2,861	1,772	4,512	3,669	2,273	10,156	8,257	5,116
35	3,549	2,883	1,790	4,551	3,696	2,296	10,243	8,321	5,165
36	3,580	2,907	1,803	4,589	3,729	2,312	10,329	8,389	5,205
37	3,682	2,962	1,837	4,675	3,798	2,356	10,521	8,547	5,301
38	3,818	3,091	1,917	4,879	3,963	2,458	10,979	8,919	5,531
39	3,954	3,220	1,997	5,082	4,128	2,560	11,436	9,290	5,762
40	4,090	3,349	2,077	5,286	4,293	2,662	11,894	9,662	5,992
41	4,226	3,477	2,156	5,488	4,458	2,764	12,352	10,034	6,223
42	4,363	3,607	2,237	5,692	4,624	2,868	12,809	10,406	6,453
43	4,499	3,735	2,316	5,895	4,789	3,051	13,266	10,778	6,869
44	4,635	3,864	2,399	6,108	4,963	3,077	13,746	11,168	6,924
45	4,771	3,905	2,422	6,162	5,006	3,104	13,867	11,265	6,988
46	4,849	3,939	2,441	6,215	5,050	3,130	13,988	11,366	7,045
47	4,895	3,975	2,465	6,276	5,097	3,161	14,121	11,470	7,112
48	5,043	4,097	2,539	6,466	5,253	3,256	14,548	11,821	7,327
49	5,386	4,375	2,711	6,905	5,611	3,477	15,540	12,625	7,826
50	5,827	4,734	2,934	7,471	6,070	3,763	16,812	13,659	8,467
51	6,366	5,172	3,206	8,162	6,632	4,111	18,367	14,924	9,251
52	7,003	5,691	3,528	8,978	7,296	4,522	20,204	16,419	10,177
53	7,739	6,288	3,898	9,921	8,063	4,997	22,325	18,143	11,246
54	8,571	6,966	4,317	10,989	8,930	5,536	24,727	20,096	12,458
55	9,502	7,723	4,787	12,182	9,901	6,137	27,413	22,280	13,812
56	10,073	8,186	5,074	12,914	10,496	6,506	29,058	23,616	14,640
57	10,677	8,677	5,379	13,688	11,125	6,896	30,801	25,033	15,518
58	11,317	9,197	5,701	14,509	11,793	7,309	32,650	26,535	16,449
59	11,997	9,750	6,044	15,380	12,501	7,748	34,608	28,127	17,436
60	12,716	10,335	6,405	16,303	13,250	8,214	36,685	29,815	18,483
61	14,469	11,759	7,289	18,550	15,075	9,345	41,740	33,924	21,029
62	15,336	12,464	7,726	19,662	15,980	9,906	44,244	35,958	22,291
63	16,257	13,213	8,189	20,842	16,940	10,500	46,899	38,116	23,628
64	17,232	14,005	8,681	22,093	17,956	11,130	49,712	40,403	25,046
65	18,266	14,846	9,202	23,418	19,034	11,797	52,695	42,827	26,550
66	19,362	15,737	9,753	24,823	20,175	12,506	55,857	45,397	28,142
67	21,298	17,310	10,729	27,305	22,193	13,756	61,436	49,934	30,951

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	23,428	19,040	11,801	30,036	24,411	15,132	67,581	54,925	34,047
69	25,771	20,945	12,982	33,040	26,853	16,645	74,340	60,419	37,451
70	28,348	23,039	14,281	36,344	29,539	18,309	81,774	66,463	41,195
71	31,182	25,343	15,708	39,979	32,492	20,141	89,953	73,107	45,317
72	34,301	27,877	17,279	43,976	35,741	22,155	98,946	80,417	49,849
73	37,731	30,665	19,007	48,373	39,315	24,371	108,839	88,459	54,835
74	41,504	33,732	20,907	53,210	43,247	26,807	119,723	97,306	60,316
75	45,655	37,105	22,998	58,532	47,572	29,489	131,697	107,037	66,350
76	50,220	40,815	25,298	64,386	52,329	32,437	144,869	117,740	72,983
77	55,242	44,897	27,829	70,823	57,562	35,680	159,352	129,515	80,280
78	60,766	49,386	30,611	77,907	63,318	39,249	175,291	142,466	88,310
79	66,843	54,326	33,672	85,697	69,650	43,173	192,818	156,713	97,139
80	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
81	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
82	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
83	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
84	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
85	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
86	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
87	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
88	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
89	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
90	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
91	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
92	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
93	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
94	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
95	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
96	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
97	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
98	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
99	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
100	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855

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	5,050	4,103	2,545	11,366	9,231	5,726
1	5,050	4,103	2,545	11,366	9,231	5,726
2	5,050	4,103	2,545	11,366	9,231	5,726
3	5,050	4,103	2,545	11,366	9,231	5,726
4	5,050	4,103	2,545	11,366	9,231	5,726
5	5,050	4,103	2,545	11,366	9,231	5,726
6	5,050	4,103	2,545	11,366	9,231	5,726
7	5,050	4,103	2,545	11,366	9,231	5,726
8	5,050	4,103	2,545	11,366	9,231	5,726
9	5,050	4,103	2,545	11,366	9,231	5,726
10	4,822	3,917	2,429	10,853	8,811	5,468
11	4,850	3,937	2,443	10,915	8,861	5,497
12	4,878	3,961	2,457	10,979	8,913	5,531
13	4,904	3,983	2,471	11,035	8,964	5,559
14	4,930	4,005	2,485	11,098	9,013	5,593
15	4,958	4,029	2,497	11,159	9,068	5,621
16	4,986	4,051	2,512	11,221	9,117	5,655
17	5,014	4,070	2,525	11,285	9,161	5,685
18	3,875	3,146	1,952	8,723	7,079	4,393
19	3,897	3,164	1,961	8,769	7,121	4,413
20	3,929	3,190	1,971	8,841	7,179	4,436
21	4,434	3,602	2,234	9,981	8,104	5,027
22	4,606	3,744	2,321	10,365	8,424	5,226
23	4,646	3,774	2,341	10,454	8,492	5,268
24	4,681	3,805	2,359	10,537	8,563	5,311
25	4,721	3,835	2,379	10,629	8,631	5,352
26	4,758	3,865	2,395	10,711	8,696	5,390
27	4,800	3,899	2,413	10,800	8,773	5,428
28	4,836	3,929	2,434	10,884	8,841	5,478
29	4,857	3,951	2,447	10,935	8,889	5,507
30	4,881	3,968	2,461	10,987	8,933	5,541
31	5,344	4,344	2,691	10,688	8,686	5,383
32	5,505	4,473	2,772	11,010	8,947	5,544
33	5,670	4,608	2,855	11,340	9,215	5,710

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	5,840	4,745	2,941	11,680	9,491	5,881
35	6,015	4,888	3,029	12,030	9,777	6,059
36	6,195	5,035	3,119	12,391	10,069	6,240
37	6,381	5,186	3,214	12,763	10,371	6,428
38	6,573	5,341	3,310	13,145	10,682	6,621
39	6,769	5,502	3,409	13,540	11,003	6,818
40	6,973	5,667	3,511	13,945	11,333	7,024
41	7,427	6,035	3,740	14,852	12,070	7,479
42	7,909	6,428	3,983	15,818	12,855	7,966
43	8,423	6,845	4,242	16,846	13,690	8,483
44	8,971	7,291	4,517	17,941	14,580	9,035
45	9,554	7,764	4,811	19,107	15,527	9,623
46	10,175	8,269	5,124	20,349	16,537	10,248
47	10,836	8,806	5,457	21,672	17,611	10,914
48	11,540	9,379	5,812	23,081	18,756	11,623
49	12,290	9,988	6,190	24,581	19,975	12,379
50	13,089	10,637	6,592	26,178	21,274	13,183
51	13,940	11,328	7,020	27,880	22,656	14,041
52	14,846	12,070	7,477	29,693	24,141	14,955
53	15,810	12,839	7,969	31,622	25,678	15,943
54	16,839	13,697	8,487	33,677	27,397	16,974
55	17,934	14,598	9,032	35,866	29,196	18,066
56	19,099	15,533	9,624	38,197	31,068	19,250
57	20,340	16,543	10,248	40,681	33,088	20,497
58	21,663	17,585	10,909	43,324	35,171	21,821
59	23,071	18,726	11,622	46,141	37,453	23,246
60	24,571	19,940	12,376	49,140	39,883	24,758
61	28,088	22,839	14,158	56,175	45,674	28,314
62	29,913	24,322	15,077	59,826	48,640	30,155
63	31,858	25,902	16,056	63,715	51,802	32,112
64	33,928	27,580	17,102	67,857	55,157	34,201
65	36,134	29,378	18,212	72,267	58,758	36,423
66	38,482	31,289	19,395	76,964	62,581	38,790
67	40,984	33,310	20,657	81,967	66,622	41,312

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	43,647	35,487	22,002	87,295	70,972	44,004
69	46,485	37,791	23,431	92,970	75,584	46,862
70	49,506	40,246	24,956	99,013	80,495	49,913
71	52,724	42,862	26,584	105,449	85,728	53,167
72	56,152	45,651	28,310	112,302	91,302	56,624
73	59,802	48,618	30,139	119,602	97,243	60,282
74	63,688	51,779	32,095	127,376	103,560	64,191
75	67,827	55,143	34,186	135,656	110,288	68,374
76	72,237	58,701	36,414	144,474	117,401	72,829
77	76,932	62,520	38,778	153,864	125,038	77,559
78	81,932	66,619	41,299	163,866	133,237	82,596
79	87,259	71,004	43,983	174,517	142,006	87,960
80	104,710	85,205	52,779	209,420	170,406	105,553
81	104,710	85,205	52,779	209,420	170,406	105,553
82	104,710	85,205	52,779	209,420	170,406	105,553
83	104,710	85,205	52,779	209,420	170,406	105,553
84	104,710	85,205	52,779	209,420	170,406	105,553
85	104,710	85,205	52,779	209,420	170,406	105,553
86	104,710	85,205	52,779	209,420	170,406	105,553
87	104,710	85,205	52,779	209,420	170,406	105,553
88	104,710	85,205	52,779	209,420	170,406	105,553
89	104,710	85,205	52,779	209,420	170,406	105,553
90	104,710	85,205	52,779	209,420	170,406	105,553
91	104,710	85,205	52,779	209,420	170,406	105,553
92	104,710	85,205	52,779	209,420	170,406	105,553
93	104,710	85,205	52,779	209,420	170,406	105,553
94	104,710	85,205	52,779	209,420	170,406	105,553
95	104,710	85,205	52,779	209,420	170,406	105,553
96	104,710	85,205	52,779	209,420	170,406	105,553
97	104,710	85,205	52,779	209,420	170,406	105,553
98	104,710	85,205	52,779	209,420	170,406	105,553
99	104,710	85,205	52,779	209,420	170,406	105,553
100	104,710	85,205	52,779	209,420	170,406	105,553

Eligibility

- Insured and Legal Spouse below 70 years old and dependent child between 15 days old and below 26 years old (dependent child between 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

*Age 70-100 for renewal only

The premium rates are valid from 1 October 2025

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

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 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 undertaken 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

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 house 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

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 |  



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	全數賠償	全數賠償	全數賠償	全數賠償
1) 化療 2) 放射治療				
第(3) - (8)項目的終身保障額	1,500,000港元	1,500,000港元	1,500,000港元	5,000,000港元
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				

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	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
1	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
2	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
3	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
4	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
5	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
6	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
7	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
8	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
9	2,757	2,240	1,389	3,535	2,873	1,782	7,956	6,462	4,009
10	2,632	2,137	1,326	3,375	2,742	1,700	7,597	6,167	3,829
11	2,647	2,150	1,335	3,395	2,756	1,710	7,641	6,202	3,847
12	2,662	2,161	1,341	3,414	2,773	1,720	7,686	6,239	3,871
13	2,677	2,175	1,349	3,433	2,788	1,729	7,725	6,276	3,892
14	2,693	2,186	1,355	3,451	2,803	1,739	7,768	6,310	3,915
15	2,706	2,199	1,364	3,471	2,820	1,748	7,812	6,347	3,934
16	2,722	2,211	1,373	3,490	2,836	1,759	7,855	6,381	3,958
17	2,737	2,223	1,378	3,510	2,850	1,767	7,900	6,413	3,980
18	2,116	1,717	1,067	2,713	2,203	1,366	6,106	4,954	3,075
19	2,128	1,728	1,070	2,728	2,215	1,373	6,138	4,985	3,089
20	2,145	1,740	1,077	2,750	2,233	1,379	6,189	5,025	3,104
21	2,421	1,966	1,220	3,103	2,521	1,564	6,986	5,672	3,519
22	2,515	2,044	1,267	3,224	2,621	1,625	7,255	5,896	3,659
23	2,535	2,060	1,277	3,252	2,642	1,638	7,318	5,944	3,687
24	2,557	2,079	1,288	3,277	2,664	1,651	7,376	5,993	3,718
25	2,579	2,093	1,298	3,305	2,684	1,665	7,440	6,041	3,747
26	2,599	2,109	1,310	3,330	2,705	1,676	7,497	6,088	3,773
27	2,621	2,130	1,317	3,360	2,729	1,689	7,561	6,141	3,800
28	2,640	2,145	1,329	3,385	2,750	1,704	7,618	6,189	3,835
29	2,652	2,157	1,336	3,400	2,766	1,713	7,655	6,223	3,855
30	2,665	2,167	1,344	3,417	2,778	1,723	7,691	6,253	3,879
31	3,438	2,795	1,733	4,408	3,584	2,220	9,921	8,065	4,999
32	3,463	2,816	1,746	4,441	3,611	2,237	9,994	8,127	5,036
33	3,491	2,837	1,759	4,477	3,638	2,256	10,075	8,189	5,075

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	3,520	2,861	1,772	4,512	3,669	2,273	10,156	8,257	5,116
35	3,549	2,883	1,790	4,551	3,696	2,296	10,243	8,321	5,165
36	3,580	2,907	1,803	4,589	3,729	2,312	10,329	8,389	5,205
37	3,682	2,962	1,837	4,675	3,798	2,356	10,521	8,547	5,301
38	3,818	3,091	1,917	4,879	3,963	2,458	10,979	8,919	5,531
39	3,954	3,220	1,997	5,082	4,128	2,560	11,436	9,290	5,762
40	4,090	3,349	2,077	5,286	4,293	2,662	11,894	9,662	5,992
41	4,226	3,477	2,156	5,488	4,458	2,764	12,352	10,034	6,223
42	4,363	3,607	2,237	5,692	4,624	2,868	12,809	10,406	6,453
43	4,499	3,735	2,316	5,895	4,789	3,051	13,266	10,778	6,669
44	4,635	3,864	2,399	6,108	4,963	3,077	13,746	11,168	6,924
45	4,771	3,905	2,422	6,162	5,006	3,104	13,867	11,265	6,988
46	4,849	3,939	2,441	6,215	5,050	3,130	13,988	11,366	7,045
47	4,895	3,975	2,465	6,276	5,097	3,161	14,121	11,470	7,112
48	5,043	4,097	2,539	6,466	5,253	3,256	14,548	11,821	7,327
49	5,386	4,375	2,711	6,905	5,611	3,477	15,540	12,625	7,826
50	5,827	4,734	2,934	7,471	6,070	3,763	16,812	13,659	8,467
51	6,366	5,172	3,206	8,162	6,632	4,111	18,367	14,924	9,251
52	7,003	5,691	3,528	8,978	7,296	4,522	20,204	16,419	10,177
53	7,739	6,288	3,898	9,921	8,063	4,997	22,325	18,143	11,246
54	8,571	6,966	4,317	10,989	8,930	5,536	24,727	20,096	12,458
55	9,502	7,723	4,787	12,182	9,901	6,137	27,413	22,280	13,812
56	10,073	8,186	5,074	12,914	10,496	6,506	29,058	23,616	14,640
57	10,677	8,677	5,379	13,688	11,125	6,896	30,801	25,033	15,518
58	11,317	9,197	5,701	14,509	11,793	7,309	32,650	26,535	16,449
59	11,997	9,750	6,044	15,380	12,501	7,748	34,608	28,127	17,436
60	12,716	10,335	6,405	16,303	13,250	8,214	36,685	29,815	18,483
61	14,469	11,759	7,289	18,550	15,075	9,345	41,740	33,924	21,029
62	15,336	12,464	7,726	19,662	15,980	9,906	44,244	35,958	22,291
63	16,257	13,213	8,189	20,842	16,940	10,500	46,899	38,116	23,628
64	17,232	14,005	8,681	22,093	17,956	11,130	49,712	40,403	25,046
65	18,266	14,846	9,202	23,418	19,034	11,797	52,695	42,827	26,550
66	19,362	15,737	9,753	24,823	20,175	12,506	55,857	45,397	28,142
67	21,298	17,310	10,729	27,305	22,193	13,756	61,436	49,934	30,951

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	23,428	19,040	11,801	30,036	24,411	15,132	67,581	54,925	34,047
69	25,771	20,945	12,982	33,040	26,853	16,645	74,340	60,419	37,451
70	28,348	23,039	14,281	36,344	29,539	18,309	81,774	66,463	41,195
71	31,182	25,343	15,708	39,979	32,492	20,141	89,953	73,107	45,317
72	34,301	27,877	17,279	43,976	35,741	22,155	98,946	80,417	49,849
73	37,731	30,665	19,007	48,373	39,315	24,371	108,839	88,459	54,835
74	41,504	33,732	20,907	53,210	43,247	26,807	119,723	97,306	60,316
75	45,655	37,105	22,998	58,532	47,572	29,489	131,697	107,037	66,350
76	50,220	40,815	25,298	64,386	52,329	32,437	144,869	117,740	72,983
77	55,242	44,897	27,829	70,823	57,562	35,680	159,352	129,515	80,280
78	60,766	49,386	30,611	77,907	63,318	39,249	175,291	142,466	88,310
79	66,843	54,326	33,672	85,697	69,650	43,173	192,818	156,713	97,139
80	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
81	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
82	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
83	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
84	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
85	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
86	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
87	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
88	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
89	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
90	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
91	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
92	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
93	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
94	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
95	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
96	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
97	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
98	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
99	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855
100	73,527	59,757	37,040	94,266	76,614	47,491	212,099	172,382	106,855

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	5,050	4,103	2,545	11,366	9,231	5,726
1	5,050	4,103	2,545	11,366	9,231	5,726
2	5,050	4,103	2,545	11,366	9,231	5,726
3	5,050	4,103	2,545	11,366	9,231	5,726
4	5,050	4,103	2,545	11,366	9,231	5,726
5	5,050	4,103	2,545	11,366	9,231	5,726
6	5,050	4,103	2,545	11,366	9,231	5,726
7	5,050	4,103	2,545	11,366	9,231	5,726
8	5,050	4,103	2,545	11,366	9,231	5,726
9	5,050	4,103	2,545	11,366	9,231	5,726
10	4,822	3,917	2,429	10,853	8,811	5,468
11	4,850	3,937	2,443	10,915	8,861	5,497
12	4,878	3,961	2,457	10,979	8,913	5,531
13	4,904	3,983	2,471	11,035	8,964	5,559
14	4,930	4,005	2,485	11,098	9,013	5,593
15	4,958	4,029	2,497	11,159	9,068	5,621
16	4,986	4,051	2,512	11,221	9,117	5,655
17	5,014	4,070	2,525	11,285	9,161	5,685
18	3,875	3,146	1,952	8,723	7,079	4,393
19	3,897	3,164	1,961	8,769	7,121	4,413
20	3,929	3,190	1,971	8,841	7,179	4,436
21	4,434	3,602	2,234	9,981	8,104	5,027
22	4,606	3,744	2,321	10,365	8,424	5,226
23	4,646	3,774	2,341	10,454	8,492	5,268
24	4,681	3,805	2,359	10,537	8,563	5,311
25	4,721	3,835	2,379	10,629	8,631	5,352
26	4,758	3,865	2,395	10,711	8,696	5,390
27	4,800	3,899	2,413	10,800	8,773	5,428
28	4,836	3,929	2,434	10,884	8,841	5,478
29	4,857	3,951	2,447	10,935	8,889	5,507
30	4,881	3,968	2,461	10,987	8,933	5,541
31	5,344	4,344	2,691	10,688	8,686	5,383
32	5,505	4,473	2,772	11,010	8,947	5,544
33	5,670	4,608	2,855	11,340	9,215	5,710

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	5,840	4,745	2,941	11,680	9,491	5,881
35	6,015	4,888	3,029	12,030	9,777	6,059
36	6,195	5,035	3,119	12,391	10,069	6,240
37	6,381	5,186	3,214	12,763	10,371	6,428
38	6,573	5,341	3,310	13,145	10,682	6,621
39	6,769	5,502	3,409	13,540	11,003	6,818
40	6,973	5,667	3,511	13,945	11,333	7,024
41	7,427	6,035	3,740	14,852	12,070	7,479
42	7,909	6,428	3,983	15,818	12,855	7,966
43	8,423	6,845	4,242	16,846	13,690	8,483
44	8,971	7,291	4,517	17,941	14,580	9,035
45	9,554	7,764	4,811	19,107	15,527	9,623
46	10,175	8,269	5,124	20,349	16,537	10,248
47	10,836	8,806	5,457	21,672	17,611	10,914
48	11,540	9,379	5,812	23,081	18,756	11,623
49	12,290	9,988	6,190	24,581	19,975	12,379
50	13,089	10,637	6,592	26,178	21,274	13,183
51	13,940	11,328	7,020	27,880	22,656	14,041
52	14,846	12,070	7,477	29,693	24,141	14,955
53	15,810	12,839	7,969	31,622	25,678	15,943
54	16,839	13,697	8,487	33,677	27,397	16,974
55	17,934	14,598	9,032	35,866	29,196	18,066
56	19,099	15,533	9,624	38,197	31,068	19,250
57	20,340	16,543	10,248	40,681	33,088	20,497
58	21,663	17,585	10,909	43,324	35,171	21,821
59	23,071	18,726	11,622	46,141	37,453	23,246
60	24,571	19,940	12,376	49,140	39,883	24,758
61	28,088	22,839	14,158	56,175	45,674	28,314
62	29,913	24,322	15,077	59,826	48,640	30,155
63	31,858	25,902	16,056	63,715	51,802	32,112
64	33,928	27,580	17,102	67,857	55,157	34,201
65	36,134	29,378	18,212	72,267	58,758	36,423
66	38,482	31,289	19,395	76,964	62,581	38,790
67	40,984	33,310	20,657	81,967	66,622	41,312

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	43,647	35,487	22,002	87,295	70,972	44,004
69	46,485	37,791	23,431	92,970	75,584	46,862
70	49,506	40,246	24,956	99,013	80,495	49,913
71	52,724	42,862	26,584	105,449	85,728	53,167
72	56,152	45,651	28,310	112,302	91,302	56,624
73	59,802	48,618	30,139	119,602	97,243	60,282
74	63,688	51,779	32,095	127,376	103,560	64,191
75	67,827	55,143	34,186	135,656	110,288	68,374
76	72,237	58,701	36,414	144,474	117,401	72,829
77	76,932	62,520	38,778	153,864	125,038	77,559
78	81,932	66,619	41,299	163,866	133,237	82,596
79	87,259	71,004	43,983	174,517	142,006	87,960
80	104,710	85,205	52,779	209,420	170,406	105,553
81	104,710	85,205	52,779	209,420	170,406	105,553
82	104,710	85,205	52,779	209,420	170,406	105,553
83	104,710	85,205	52,779	209,420	170,406	105,553
84	104,710	85,205	52,779	209,420	170,406	105,553
85	104,710	85,205	52,779	209,420	170,406	105,553
86	104,710	85,205	52,779	209,420	170,406	105,553
87	104,710	85,205	52,779	209,420	170,406	105,553
88	104,710	85,205	52,779	209,420	170,406	105,553
89	104,710	85,205	52,779	209,420	170,406	105,553
90	104,710	85,205	52,779	209,420	170,406	105,553
91	104,710	85,205	52,779	209,420	170,406	105,553
92	104,710	85,205	52,779	209,420	170,406	105,553
93	104,710	85,205	52,779	209,420	170,406	105,553
94	104,710	85,205	52,779	209,420	170,406	105,553
95	104,710	85,205	52,779	209,420	170,406	105,553
96	104,710	85,205	52,779	209,420	170,406	105,553
97	104,710	85,205	52,779	209,420	170,406	105,553
98	104,710	85,205	52,779	209,420	170,406	105,553
99	104,710	85,205	52,779	209,420	170,406	105,553
100	104,710	85,205	52,779	209,420	170,406	105,553

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个續保日更改保費。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準或最常見的費用，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

年齡70至100只適用於續保

保費由2025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

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

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