

# American Express Medical Protector

## 美國運通醫療保

### Premium table 保費表

Territorial scope of cover 受保區域：Worldwide 全球

| Plan type 計劃類別        | Monthly premium (HKD) 每月保費 (港元) |        |                   |        |        |
|-----------------------|---------------------------------|--------|-------------------|--------|--------|
|                       | Standard Plan 標準計劃              |        | Premier Plan 優越計劃 |        |        |
| Deductible amount 自付額 | 0                               | 20,000 | 0                 | 20,000 | 50,000 |
| Insured age 投保年齡      |                                 |        |                   |        |        |
| 0-5                   | 956                             | 718    | 1,116             | 781    | 502    |
| 6-10                  | 844                             | 633    | 985               | 690    | 444    |
| 11-15                 | 780                             | 586    | 912               | 638    | 411    |
| 16-20                 | 762                             | 571    | 890               | 623    | 401    |
| 21-25                 | 802                             | 602    | 938               | 657    | 422    |
| 26-30                 | 930                             | 698    | 1,087             | 816    | 610    |
| 31-35                 | 1,194                           | 896    | 1,399             | 1,063  | 784    |
| 36-40                 | 1,654                           | 1,289  | 1,941             | 1,559  | 1,107  |
| 41-45                 | 2,319                           | 1,891  | 2,728             | 2,282  | 1,716  |
| 46-50                 | 3,144                           | 2,636  | 3,706             | 3,177  | 2,481  |
| 51-55                 | 4,100                           | 3,494  | 4,839             | 4,208  | 3,361  |
| 56-60                 | 5,189                           | 4,466  | 6,133             | 5,381  | 4,358  |
| 61-65                 | 6,428                           | 5,570  | 7,601             | 6,708  | 5,485  |
| *66-70                | 7,825                           | 6,813  | 9,259             | 8,205  | 6,756  |
| *71-75                | 9,391                           | 8,206  | 11,118            | 9,884  | 8,179  |
| *76-80                | 11,132                          | 9,755  | 13,185            | 11,752 | 9,763  |
| *81 or above 或以上      | 13,915                          | 12,194 | 16,482            | 14,689 | 12,204 |

\*For renewal only 只限於續保

**Territorial scope of cover 受保區域：Asia 亞洲**

| Plan type 計劃類別   | Monthly premium (HKD) 每月保費 ( 港元 ) |       |                   |       |        |
|------------------|-----------------------------------|-------|-------------------|-------|--------|
|                  | Standard Plan 標準計劃                |       | Premier Plan 優越計劃 |       |        |
|                  | Deductible amount 自付額             | 0     | 20,000            | 0     | 20,000 |
| Insured age 投保年齡 |                                   |       |                   |       |        |
| 0-5              | 611                               | 396   | 711               | 483   | 285    |
| 6-10             | 538                               | 350   | 629               | 427   | 251    |
| 11-15            | 499                               | 324   | 581               | 395   | 233    |
| 16-20            | 487                               | 316   | 567               | 385   | 245    |
| 21-25            | 513                               | 334   | 598               | 406   | 258    |
| 26-30            | 594                               | 387   | 693               | 472   | 299    |
| 31-35            | 764                               | 497   | 893               | 608   | 384    |
| 36-40            | 1,060                             | 715   | 1,239             | 876   | 535    |
| 41-45            | 1,489                             | 1,080 | 1,743             | 1,314 | 860    |
| 46-50            | 2,020                             | 1,531 | 2,370             | 1,856 | 1,275  |
| 51-55            | 2,636                             | 2,050 | 3,095             | 2,481 | 1,757  |
| 56-60            | 3,340                             | 2,638 | 3,923             | 3,190 | 2,304  |
| 61-65            | 4,139                             | 3,304 | 4,864             | 3,992 | 2,922  |
| *66-70           | 5,041                             | 4,054 | 5,926             | 4,897 | 3,619  |
| *71-75           | 6,052                             | 4,895 | 7,116             | 5,911 | 4,402  |
| *76-80           | 7,176                             | 5,832 | 8,441             | 7,038 | 5,273  |
| *81 or above 或以上 | 8,970                             | 7,289 | 10,551            | 8,798 | 6,591  |

\*For renewal only 只限於續保

## Notes 注意事項

1. Insured person must be between 15 days and 65 years old (including 15 days and 65 years old) at the policy effective date and the maximum renewal age is up to aged 100 years.  
於本保單生效日，受保人的年齡必由15天至65歲（包括15天及65歲），最高可續保至100歲。
2. The insured and the insured person must be a Hong Kong citizen or resident holding a valid Hong Kong Identity Card, with a permanent address and live in Hong Kong as a usual country of residence and will not consecutively stay in other country for over 120 days a year.  
投保人及受保人必需為香港公民或居民及持有有效之香港身份證，並擁有永久香港居住地址並以香港為慣常居住國家，及每年不會於其他國家連續逗留超過120天。
3. The reimbursement of all eligible medical expenses will be up to 100% for hospital confinement under semi-private room or ward. If the insured person confines in a hospital for private room, the reimbursement of all eligible medical expenses will be reduced to 30% and 50% under Standard Plan and Premier Plan respectively. No benefit shall be payable for insured person confined in a suite, VIP or deluxe private room or equivalent.  
若受保人入住醫院並於半私家或普通病房留醫，其所有合資格之醫療費用可獲100%賠償；若受保人入住私家病房留醫，其所有合資格之醫療費用於標準計劃及優越計劃將分別減至30%及50%；若受保人入住套房、VIP房、豪華私家房或相同等級病房留醫，則不獲賠償。
4. The pre-admission assessment service for the direct settlement of hospitalization and surgical charges arrangement is available for private hospital admission in Hong Kong only while the insurance payment must be settled by American Express® Card. For any non-eligible medical expenses, insured person is required to authorize Zurich Insurance Company Ltd to collect shortfall of medical expenses (if any) from the designated American Express Card account.  
入院前評估服務及直接償付住院及手術費用之安排只限於在香港境內私家醫院之治療及有關保費必須以美國運通卡支付。若所招致之治療費用不在承保範圍之內，受保人須授權蘇黎世保險有限公司從指定之美國運通卡帳戶收取醫療費用的差額（如有）。
5. If the insured person sustains any accident or illness after leaving Hong Kong for over 90 days, this policy will not cover any claim incurred overseas.  
若受保人於離開香港90天後遇上意外或患病，本保單不會賠償任何於海外之索償。
6. The premium will be adjusted when the insured person enters a new age bracket upon renewal, according to the premium table or any subsequent adjustment.  
若受保人的年齡於續保時進入另一個年齡組別，有關保費將會根據保費表或任何其後的調整而作相應的調整。
7. If no claim has been made in the period of insurance, the insured person will be entitled to 2% no claim premium discount at the annual renewal and the no claim discount can be accumulated up to a maximum of 8% in the third no claim year and subsequent consecutive no-claim years.  
如在保險期內受保人沒有提出任何索償，則於續訂保單時，可享2%無索償折扣優惠；若受保人於連續三個續保年度均無任何索償紀錄，則可最高累積享有8%無索償折扣優惠（適用於隨後連續無索償年度）。
8. For insured person whose occupation involves jobs that engage principally in the use of light machinery or engines (e.g. electrician, cook, baker, private car driver, etc.), handle heavy machinery at a regular basis, requiring high degree of physical exertion or working in extra hazardous environments (e.g. delivery worker, interior decorator, transportation contractor, etc.), the premium is subject to the approval of Zurich Insurance Company Ltd.  
如受保人從事的職業須操作輕型機械之技術或半技術性職務（如電工、廚師、麵包師傅、私家車司機等）、經常操作重型機械、高度體力勞動或於危險環境工作之技術性職務（如搬運工人、室內裝修工人、修路工人等），保費必須由蘇黎世保險有限公司批核。
9. All amendments to the insurance benefits must be submitted to Zurich Insurance Company Ltd in writing. Such request shall be subject to our right to amend any terms and conditions, including but not limited to the premium rates or benefits or exclusions of this policy.  
所有保險保障的修訂必須以書面通知蘇黎世保險有限公司。蘇黎世有權就此要求更改本保單內任何條款及條件，包括但不限於保費、保障或不承保事項。
10. Zurich Insurance Company Ltd reserves the right to renew at our discretion and to revise the premium, add new conditions and apply exclusions to the policy at the time of annual renewal.  
於每年續訂保單時，蘇黎世保險有限公司保留權利酌情每年續保及調整保費、增加任何條款或附加不承保事項於保單上。
11. Please refer to separate factsheet for coverage information.  
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