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保誠精選「醫療寶」  
醫療

PRUChoice Medical  
MEDICAL

## PRUChoice Medical Insurance 保誠精選「醫療寶」醫療保障計劃

Health is an invaluable asset. Yet, misfortunes do sometimes occur and if, unfortunately, you contract an illness or have an accident, you will have to pay expensive medical and hospitalisation costs. Choosing a medical plan that suits your needs should, therefore, be an immediate concern. To help you plan better for any unexpected financial burden, Prudential General Insurance Hong Kong Limited now offers **PRUChoice Medical Insurance** – the most comprehensive health protection for you and your family.

(Applicable on or after 4 May, 2020)

健康是您我擁有的無價寶，若不幸罹患疾病或遭遇意外而需要入院，您便要支付昂貴的醫療費用。因此，選擇一個適合您需要的醫療計劃實是當務之急。為幫助您及您的家人為突如其來的醫療負擔作好準備，保誠財險有限公司誠意為您獻上**保誠精選「醫療寶」**醫療保障計劃，全面保障您及您家人的健康。

(2020年5月4日起適用)

### Special Features 計劃特點

#### 1 Special Benefits of Cancer Treatment and Renal Dialysis Care 特別設有「癌症治療」及「腎透析護理」

The Basic Hospitalisation and Surgical Plan provides Cancer Treatment and Renal Dialysis Care Benefits. After Insured Person undergoes medical treatments, the related charges for cancer treatment, for example chemotherapy, radiotherapy or immunotherapy, or for renal dialysis, are covered.

基本住院及手術保障計劃中，特別設有「癌症治療」及「腎透析護理」保障，讓受保人於相關手術後的癌症治療，如化療、電療、標靶治療或洗腎費用均得到保障。

#### 2 Covers surgeries which take place in Clinics or Day Care Units in Hospitals 保障於診所或醫院日間護理中心進行的手術

Operations which involve, for example cataracts, colonoscopy or gastroscopy, can be performed in clinics or day care units in hospital as per doctor's recommendations, and these related expenses can be covered under **PRUChoice Medical Insurance**.

手術，例如白內障、大腸/胃內窺鏡等，一般經醫生建議都可在診所或醫院日間護理中心進行，有關費用同樣可以於**保誠精選「醫療寶」**醫療保障計劃得到保障。

#### 3 Worldwide Lifetime Coverage and Guaranteed Renewal for Basic Hospital and Surgical Plan 全球保障、終身受保及續保保證 (適用於基本住院及手術保障計劃)

Once you have taken out **PRUChoice Medical Insurance**, you can enjoy worldwide coverage without limitation for designated hospitals. In addition, the coverage offers a lifetime guarantee of annual renewals for the Basic Hospital and Surgical Plan regardless of your health condition.

一旦您成為我們的受保人，無論您的健康情況如何，我們都會在基本住院及手術保障計劃中，為您提供全球保障，不設指定醫院限制。此外，保單亦提供續保保證，基本住院及手術保障計劃可為您提供終身全球性的醫療保障，好讓您獲得終身保障。

#### 4 Optional Medical Plus Plan and Hospital Cash Plan 自選「醫療寶上寶」計劃及「住院現金」計劃

With ever-increasing hospital expenses, an extra top-up and hospital cash plan cover will bring you extra protection and relieve you from the worries of having to pay expensive medical bills in the event of major illnesses or serious accidents. The Optional Medical Plus Plan provides cover starting from the first day of hospitalisation. For Optional Medical Plus Plan, it is guaranteed annual renewal up to aged 100 whilst Optional Hospital Cash Plan is guaranteed renewal up to aged 74.

您更可選擇投保「醫療寶上寶」計劃及「住院現金」計劃，利用該計劃所提供的額外醫療及住院保障，支付高昂的醫療費用。自選「醫療寶上寶」計劃由住院第一天起提供保障。自選「醫療寶上寶」計劃及「住院現金」計劃則可保證續保至100歲及74歲。

#### 5 Family Discount 家人同保可享額外折扣優惠

If two or more of family members insure together, an extra 10% discount will be given for all Insured Persons to be covered under the same policy. Family member includes you, your spouse and unmarried children aged below 18. The discount will also be applicable to your unmarried children if they are full-time students, aged 18 or above but below 23 and are making separate **PRUChoice Medical Insurance** application(s) with family member at the same time.

現在只要兩位或以上家人同時投保，於同一保單所有投保人的保費，都可獲得額外9折優惠。家人包括您、您的配偶及未滿18歲之未婚子女。如您的未婚子女為年滿18歲而又未滿23歲的全日制學生，並以獨立保單同時與家人投保**保誠精選「醫療寶」**醫療保障計劃，亦可享有此折扣優惠。

#### 6 No Medical Examination is required 投保無需驗身

Simply fill in the attached Application Form and enjoy the peace of mind that is offered by our **PRUChoice Medical Insurance**. No medical examination is required.

投保手續簡易，只需填妥附頁之**保誠精選「醫療寶」**醫療保障計劃申請表，無需驗身即可投保為保誠財險有限公司的受保人。

### Major Exclusions 主要不受保障項目

- Treatment arising from war, invasion, civil war, hostilities and act of terrorism
- Illness or injury which originated before the effective date
- Pregnancy, miscarriage, abortion, childbirth, birth control and treatment of infertility
- Treatment arising from abuse of drugs, alcohol, self-inflicted injuries or sexually transmitted diseases or their sequel
- Treatment of AIDS or HIV-related conditions which originate during the first five years of insurance
- Treatment relating to congenital conditions or diseases which have manifested or been diagnosed before the Insured Person attained aged 8 or hereditary conditions or diseases
- Hospitalisation primarily for diagnostic scanning X-ray examinations unless provided under Section I (15) or for physical therapy only
- 因戰爭、入侵、內戰、敵對及恐怖主義等活動所引致之治療
- 任何在本保險生效前已知存在的情況
- 懷孕、流產、墮胎、分娩、節育及不育症治療
- 因濫用藥物、酗酒、經自殘或與性病或其後發病有關引致的治療
- 在投保的首5年內，因後天免疫力缺乏症(愛滋病)或與人類免疫力缺乏症之相關病毒[HIV]引致的治療
- 任何有關遺傳性或受保人年屆8歲前發病或確診的先天性情況或疾病的治療
- 所有純因診斷所需執行的斷層掃描，X光檢查[惟在第I項(15)部份另有提及則除外]或作物理治療程序而須的住院



**Q1: Does PRUChoice Medical Insurance cover expenses for day case surgeries, such as cataract operations, colonoscopy or gastroscopy?**

一些可於日間門診進行的手術，如白內障、大腸內窺鏡、胃內窺鏡等，是否可於**保誠精選「醫療寶」**醫療保障計劃中得到保障？

Yes, although these surgeries may just take few hours in hospital, or even if the stay is within a day care unit of a hospital or clinic, the medical expenses involved for room and board, the surgeon, anaesthetist and operating theatre fees can be reimbursed according to the benefits of the Basic Hospital and Surgical Plan. Any related excess will be covered under the Optional Medical Plus Plan for up to 80% of eligible expenses when these amounts have reached the maximum limits under the Basic Hospital and Surgical Plan.

可以，雖然這類手術只需留院幾小時，甚至在醫院日間診所或門診進行即可，當中的住院費、醫生費、麻醉師費用及手術室費等，便會按基本住院及手術保障的各個保障項目，逐一支付。當此類費用在基本住院及手術保障計劃中的有關部分的最高保障額不敷應用時，自選「醫療寶上寶」計劃將支付當中超出部分的8成費用。

**Q2: Does PRUChoice Medical Insurance cover expenses for cancer treatment, such as radiotherapy or chemotherapy?**

癌症的治療，如電療或化療，是否可於**保誠精選「醫療寶」**醫療保障計劃中得到保障？

Yes. Having been diagnosed as suffering from cancer, the Insured Person may undergo operations to eradicate the cancer. The medical expenses involved can be reimbursed according the benefits of the Basic Hospital and Surgical Plan. After surgery or other medical treatment, the Insured Person may need chemotherapy or radiotherapy in hospital, a day care unit or clinic, and such related charges can be covered as part of the cancer treatment.

可以。若受保人患上癌症，需要入院進行切除癌細胞手術，當中的費用會按基本住院及手術保障的各個保障項目逐一支付。在接受手術或藥物治療後，受保人仍有可能需要在醫院、日間護理中心或診所進行化療或電療，「癌症治療」將可支付有關治療費用。

**Q3: If an Insured Person has been diagnosed with renal failure, does PRUChoice Medical Insurance provide any coverage?**

如受保人不幸患上腎衰竭，需要接受洗腎，**保誠精選「醫療寶」**醫療保障計劃是否提供醫療保障？

If an Insured Person has suffered from chronic and irreversible renal failure, he/ she probably requires on-going and regular renal dialysis. In this regard, **PRUChoice Medical Insurance** provides “Renal Dialysis Care” benefits under the Basic Hospital and Surgical Plan, to cover the charges of haemodialysis or peritoneal dialysis performed during hospital confinement or in the day care unit of a hospital or Renal Dialysis centre.

如果受保人不幸患上慢性及不可復原之腎衰竭而需要長期及定期接受洗腎時，**保誠精選「醫療寶」**醫療保障計劃特別在「腎透析護理」項目中，保障支付住院期間或醫院日間診所或洗腎中心進行血液或腹膜透析的洗腎費用。

**Q4: Does PRUChoice Medical Insurance cover implant appliances required during operations?**

若受保人接受手術時，需要植入儀器，**保誠精選「醫療寶」**醫療保障計劃是否能保障所需費用？

Yes, some common implants appliances, such as the intraocular lens in cataract operations, stents and pacemakers in heart operations, and prosthesis in operations for arthritic joint stiffness, are covered under the Miscellaneous Hospital Services section. When the maximum limits are reached under the Basic Hospital and Surgical Plan, the related excess will be covered under the Optional Medical Plus Plan for up to 80% of eligible expenses.

是的，一些手術中常見的植入儀器，例如白內障手術中需植入人工晶體、心臟病手術的血管支架及起搏器、及醫治關節炎引致關節硬化之人工關節等，均可在「住院雜項」中獲得保障。而有關費用超出基本住院及手術保障計劃中有關部份的最高保障額時，自選「醫療寶上寶」計劃將支付當中超出部分的8成費用。

**Comprehensive Products to Cater for Your Needs**

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- **PRUChoice Card Protection Plus**
- **PRUChoice China Accidental Emergency Medical**
- **PRUChoice China Protection**
- **PRUChoice Clinic**
- **PRUChoice Cruise Travel**
- **PRUChoice Golfers**
- **PRUChoice HealthCare**
- **PRUChoice HealthCheck**
- **PRUChoice HealthCheck Deluxe**
- **PRUChoice Home**
- **PRUChoice Home Deluxe**
- **PRUChoice Home Landlord**
- **PRUChoice Maid**
- **PRUChoice Medical**
- **PRUChoice MediExtra**
- **PRUChoice Motor**
- **PRUChoice Personal Accident**
- **PRUChoice Personal Accident Plus**
- **PRUChoice Travel**
- **PRUChoice Travel Overseas Study**
- **PRUChoice Travel Working Holiday**
- **PRUChoice BMX (Building Management Xtra)**
- **PRUChoice Shop**
- **PRUChoice Office**
- **PRUChoice Group Medical**
- **PRUChoice Group Life**
- Fire Insurance

and many other insurance products. To know more about our products, just call us or your financial consultant/ broker.

**產品服務 全面周到**

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- **保誠精選「失卡寶」**
- **保誠精選「中國意外急救醫療保險」**
- **保誠精選「中國安心寶」**
- **保誠精選「診療寶」**
- **保誠精選「郵輪旅遊樂」**
- **保誠精選「高球樂」**
- **保誠精選「康療寶」**
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及其他類別的保險服務。如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

For further information, please contact:  
**Prudential General Insurance Hong Kong Limited**  
 (A member of Prudential plc group)  
 3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong  
 Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

**保誠財險有限公司**  
 (英國保誠集團成員)  
 香港鰂魚涌華蘭路25號栢克大廈3樓  
 電話：(852) 3656 8362 傳真：(852) 2164 8445

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Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。所有中文簡譯，如與英文有異，概以英文為準。



## Table of Benefits 保障金額表

The following table and their notes must be read in conjunction with the Policy and the Certificate of Insurance issued to the Insured.  
參閱保障金額表及其附註時，必須連同保單及發給保單持有人之保單證書一併考慮。

Section Description 各項保障內容	Level of Cover 投保等級	Maximum Limit 最高限額 (Per Insured Person in HK\$/ 每位受保人以港幣\$計算)			
		Private Room 私家病房	Semi-Private Room 半私家病房	Ward Bed 大房病床	
<b>I. Basic Hospital &amp; Surgical Plan 基本住院及手術保障計劃 (See Note a 參閱附註 a)</b>					
1. <b>Room and Board 住院及膳食費用</b> (include room and board and meal charges 包括住宿及膳食費用) (maximum of 182 days each year, each day up to 每年最多182日，每日最高金額為)		4,000	1,900	850	
2. <b>Miscellaneous Hospital Services 住院雜項</b> (each year up to 每年最高金額為) (include medicines, X-rays, laboratory examinations, implant appliances including intraocular lens, stents and pacemakers, etc. 包括藥物、X光片、實驗室化驗及植入儀器例如植入眼內的晶體、血管支架及心臟起搏器等。)		35,000	23,000	18,500	
3. <b>Intensive Care* 深切治療*</b> (each year up to 每年最高金額為) *See Note a(1.) 參閱附註 a(1.)		25,000	22,500	19,400	
4. <b>Special Nursing Services 特別看護服務</b> Both at home and in hospital by a Qualified Nurse and recommended by the attending Physician (maximum of 91 days each year, each day up to) 有關住院期間或在家中之看護服務，須由主診醫生推薦的合資格護士負責 (每年最多91日，每日最高金額為)		800	500	300	
5. <b>Surgeon's Fee 外科醫生費</b> (for each operation up to 按每次手術之最高金額為)	<ul style="list-style-type: none"> <li>• Complex Major Operation</li> <li>• Major Operation</li> <li>• Intermediate Operation</li> <li>• Minor Operation</li> </ul>	<ul style="list-style-type: none"> <li>• 複雜大手術</li> <li>• 大手術</li> <li>• 中手術</li> <li>• 小手術</li> </ul>	<ul style="list-style-type: none"> <li>78,000</li> <li>52,000</li> <li>23,800</li> <li>7,900</li> </ul>	<ul style="list-style-type: none"> <li>55,000</li> <li>36,500</li> <li>17,000</li> <li>6,400</li> </ul>	<ul style="list-style-type: none"> <li>40,000</li> <li>28,000</li> <li>12,500</li> <li>5,200</li> </ul>
6. <b>Anaesthetist's Fee 麻醉科醫生費</b> (for each operation up to 按每次手術之最高金額為)	<ul style="list-style-type: none"> <li>• Complex Major Operation</li> <li>• Major Operation</li> <li>• Intermediate Operation</li> <li>• Minor Operation</li> </ul>	<ul style="list-style-type: none"> <li>• 複雜大手術</li> <li>• 大手術</li> <li>• 中手術</li> <li>• 小手術</li> </ul>	<ul style="list-style-type: none"> <li>24,500</li> <li>16,300</li> <li>7,500</li> <li>3,200</li> </ul>	<ul style="list-style-type: none"> <li>18,400</li> <li>12,200</li> <li>5,610</li> <li>2,250</li> </ul>	<ul style="list-style-type: none"> <li>13,400</li> <li>9,380</li> <li>4,130</li> <li>1,820</li> </ul>
7. <b>Operating Theater Fee 手術室租金</b> (for each operation up to 按每次手術之最高金額為)	<ul style="list-style-type: none"> <li>• Complex Major Operation</li> <li>• Major Operation</li> <li>• Intermediate Operation</li> <li>• Minor Operation</li> </ul>	<ul style="list-style-type: none"> <li>• 複雜大手術</li> <li>• 大手術</li> <li>• 中手術</li> <li>• 小手術</li> </ul>	<ul style="list-style-type: none"> <li>24,500</li> <li>16,300</li> <li>7,500</li> <li>3,200</li> </ul>	<ul style="list-style-type: none"> <li>18,400</li> <li>12,200</li> <li>5,610</li> <li>2,250</li> </ul>	<ul style="list-style-type: none"> <li>13,400</li> <li>9,380</li> <li>4,130</li> <li>1,820</li> </ul>
8. <b>In-Patient Physician's Fee 住院治療之醫生費用</b> (maximum of 182 days each year, each day up to 每年最多182日，每日最高金額為)		2,650	1,150	650	
9. <b>In-Patient Specialist's Fee for treatment including consultation, pathology, radiology, physiotherapy and chiropractic 住院專科醫生費用，包括診症、病理研究、放射性治療、物理治療及脊醫治療等費用</b> (each year up to 每年最高金額為)		11,800	4,500	2,800	
10. <b>Pre-admission* and Follow-up Outpatient Care 入院前*及出院後之門診護理</b> (each year up to 每年最高金額為) Includes two related pre-admission outpatient consultations and all related follow-up outpatient consultations including that of specialist consultation, physiotherapy and chiropractic treatment within 6 weeks after discharge from hospital. 包括兩次入院前與住院有關門診費用，和出院後六星期內所有與住院治療有關之門診費用、專科醫生、物理治療及脊醫治療費用。 *See Note a(2.) 參閱附註 a(2.)		4,600	2,600	1,750	
11. <b>Cancer Post-hospitalization Chinese Medication Care 癌症出院後之中醫治療</b> Covers the related consultation and medication fees of Chinese Medicine Practitioners within 6 weeks immediately after discharge from hospital as a result of cancer (maximum of 15 consultations each year, each consultation up to) 在出院後六星期內提供與因癌症住院治療有關的中醫師診症及治療費用 (每年最多15次，每次最高金額為)			200		
12. <b>Cancer Treatment 癌症治療</b> Covers related cancer treatment including chemotherapy (e.g. Targeted Therapy), immunotherapy and radiotherapy during hospital confinement, in day care unit of hospital or clinic (each year up to) 支付於住院期間或醫院日間診所或診所的癌症治療包括進行化療(如標靶治療)、免疫療法及電療的費用等 (每年最高金額為)		120,000	100,000	80,000	



Section Description 各項保障內容	Level of Cover 投保等級	Maximum Limit 最高限額 (Per Insured Person in HK\$/ 每位受保人以港幣\$計算)		
		Private Room 私家病房	Semi-Private Room 半私家病房	Ward Bed 大房病床
13. <b>Companion Bed 住院陪床</b> (stay with the Insured Person "aged 17 or below" or "aged 65 or above" 只供陪伴「17歲或以下」或「65歲或以上」受保人) (maximum of 90 days each year, each day up to 每年最多90日·每日最高金額為)		900	600	300
14. <b>Emergency Transportation Subsidy 緊急醫療交通費用</b> (each hospital confinement up to 每次住院最高金額為) Covers the taxi fare for immediate hospitalisation as result of an accident 支付因意外而導致緊急送院治療所需之的士費用		400	300	200
15. <b>In-patient Diagnostic Examination* 住院診斷性檢查保障*</b> (each year up to 每年最高金額為) *See Note a(3.) 參閱附註a(3.)		7,300	6,700	6,000
16. <b>Renal Dialysis Care 腎透析護理</b> Covers the charges of haemodialysis or peritoneal dialysis arising out of chronic and irreversible renal failure whether the procedure is during hospital confinement, in a day care unit of a hospital or Renal Dialysis centre (each year up to) 支付因慢性及不可復原之腎衰竭而無論是於住院期間或在醫院日間診所或洗腎中心進行的血液透析或腹膜透析的費用 (每年最高金額為)		100,000	75,000	50,000
17. <b>Accident and Emergency Outpatient Care 意外及緊急門診護理</b> Covers consultations, non-surgical treatment, diagnostic examination and medication fees incurred at the outpatient department or accident and emergency department of hospital arising out of the accident (each year up to) 支付因意外引致須於醫院門診或急症部以門診形式接受治療的費用, 包括診症、非手術治療、診斷性檢查及藥物 (每年最高金額為)		11,000	8,500	6,500
<b>Annual Overall Limit 每年最高保障額</b> Applicable to <b>Insured Person(s) aged 75 or over</b> at commencement of Period of Insurance subject to annual hospital benefits per year up to: 於保障期生效時, 年齡達 <b>75歲</b> 或以上之受保人, 全年總計的醫療保險金額為:		700,000	315,000	150,000
<b>II. Optional Medical Plus Plan 自選「醫療寶上寶」計劃 (See Note b 參閱附註 b)</b>				
80% of the eligible expenses in excess of the maximum benefits payable under Section I, (1-3,5-9) of the Basic Hospital and Surgical Plan (each year up to) 根據基本住院及手術保障計劃中第1項1-3及5-9部分索償時, 如該部分最高保障金額不敷應用, 自選「醫療寶上寶」計劃將支付其超出部分80%醫療費用 (每年最高金額為)		550,000	280,000	125,000
<b>III. Optional Hospital Cash Plan 自選「住院現金」計劃 (See Note c 參閱附註 c)</b>				
Payable from the 3rd day of hospital confinement (maximum of 182 days each year, each day eligible for) 由住院第三天起支付 (每年最多182日, 每日可獲金額為)		500	400	300

**IV. 24 Hours Emergency Assistance Services Benefits include 24小時緊急支援服務保障包括**

- Access to 24-hour emergency telephone service
- Medical evacuation (Unlimited Cover)
- Repatriation to Hong Kong (Unlimited Cover)
- Repatriation of mortal remains/ ashes (Unlimited Cover)
- Arrangement of medical equipment/ medication
- Dispatch of physician
- Travel information, medical information, legal referral, interpreter referral, etc.
- Hospital deposit guarantee up to HK\$39,000
- An extra benefit up to HK\$120,000 in addition to the Basic Hospital and Surgical Plan in case of immediate hospitalisation right after emergency evacuation
- 提供24小時緊急電話服務
- 醫療救援 (無限額保障)
- 護送回港 (無限額保障)
- 遇車身故後, 將遺體或骨灰運返原居地 (無限額保障)
- 安排運送所需藥物/ 醫療器材
- 必要時派遣醫生到您身處的地方進行診治
- 旅遊及醫療資料諮詢服務、法律及傳譯轉介服務等
- 提供住院按金保障, 最高可達港幣\$39,000
- 進行緊急醫療護送後, 若入院治療該病症的費用超出基本住院及手術保障計劃內之住院保障額, 病者可獲得額外住院保障, 最高可達港幣\$120,000

**Note a: Basic Hospital and Surgical Plan**

1. As a Supplement to the normal benefits under Section I (1), Prudential General Insurance Hong Kong Limited will pay an additional benefit up to the amount shown for room and board charges necessitated by the intensive care phase of a critical illness.
2. Under the benefits of Section I (10), the pre-admission outpatient consultations cover visits to the attending doctor or the family doctor as stated in the application form by the applicant.
3. Under the benefits of Section I (15), if the Insured Person has the signs and symptoms of an illness and is recommended and referred by his/ her attending doctor to receive diagnostic examination in a hospital, we will pay the relevant and necessary expenses for room and board, miscellaneous hospital services (including diagnostic examination in hospital) and in-patient physician's fees, even though no follow up treatment in hospital is needed. If the diagnostic examination reveals treatment in hospital is further required, all the aforementioned relevant expenses for room and board, miscellaneous hospital services (including diagnostic examination charges) and in-patient physician's fees, shall be covered as per the respective Sub-Sections under Section I. In case any expenses are payable under Section I (15), all expenses incurred in the same Hospital Confinement shall not be eligible to be paid under the other respective Sub-Sections of Section I.

**Note b: Optional Medical Plus Plan**

1. The benefits of this Section will be pro-rated if the room and board is upgraded.
2. Except for overseas emergency treatment certified by a Physician, the Optional Medical Plus Plan is applicable to in-patient hospitalisation in Hong Kong only.

**Note c: Optional Hospital Cash Plan**

1. The Optional Hospital Cash Plan should be at the same level of cover as that of the Basic Hospital and Surgical Plan.
2. Days of hospital confinement are calculated based on the number of days room and board charges are incurred.
3. Except for overseas emergency treatment certified by a Physician, the Optional Hospital Cash Plan is applicable to in-patient hospitalisation in Hong Kong only.

**附註a：基本住院及手術保障計劃**

1. 除應得之第 I 項 (1) 部分的住院保障外, 保誠財險有限公司將另賠償因病危殆而需入住深切治療之住院及膳食費用, 最高金額如表所示。
2. 在第 I 項 (10) 部分中有關入院前之門診費用, 我們會保障由主診醫生, 或申請人在投保時已在本申請表中填寫之家庭醫生所診治的門診費用。
3. 在第 I 項 (15) 部分中有關住院診斷性檢查保障, 若受保人因身體出現病徵及病狀, 於主診醫生建議轉介入住醫院接受診斷性檢查後, 在無需要繼續住院接受跟進診治的情況下, 我們會賠償在檢查期間的相關費用, 例如住院及膳食費用、住院雜項 (包括住院診斷性檢查費用) 及住院醫生費用。若經診斷性檢查後被確定需要繼續住院接受跟進診治時, 所有以上提及的相關住院及膳食費用、住院雜項 (包括住院診斷性檢查費用) 及住院醫生費用將在第I項其他有關部分中獲得保障。若任何費用應在第I項 (15) 予以支付, 就該次相同住院涉及之住院費用將不會符合第I項其他有關部份的賠償資格。

**附註b：自選「醫療寶上寶」計劃**

1. 如住院及膳食等級獲得提升時, 自選「醫療寶上寶」計劃之賠償按比例計算。
2. 除經由註冊醫生所證明之海外緊急治療外, 自選「醫療寶上寶」計劃只適用於在香港住院之情況下而作出的賠償。

**附註c：自選「住院現金」計劃**

1. 自選「住院現金」計劃之投保等級須與基本住院及手術保障計劃之投保等級相同。
2. 住院日數須以醫院收取的住院及膳食費用之日數為準。
3. 除經由註冊醫生所證明之海外緊急治療外, 自選「住院現金」計劃只適用於在香港住院之情況下而作出的賠償。



## Table of Premium 保費表

Level of Cover 投保等級	(All figures in HK\$/ 以港幣\$計算)											
	Basic Hospital & Surgical Plan 基本住院及手術保障計劃						Basic Hospital & Surgical Plan 基本住院及手術保障計劃 Optional Medical Plus Plan 自選「醫療實上實」計劃					
	Private Room 私家病房		Semi-Private Room 半私家病房		Ward Bed 大房病床		Private Room 私家病房		Semi-Private Room 半私家病房		Ward Bed 大房病床	
Age Groups (Inclusive) 年齡組別 (首尾歲數計算在內)	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳
15 days/ 天 - 5 ages/ 歲	6,721	600	3,830	342	2,418	216	8,997	804	5,130	458	3,239	290
6 - 12	5,622	502	3,204	286	2,022	181	7,548	674	4,304	385	2,716	243
13 - 17	5,622	502	3,204	286	2,022	181	7,571	676	4,316	386	2,725	244
18 - 24	6,129	547	3,352	299	1,916	171	8,068	720	4,413	394	2,522	226
25 - 29	6,187	552	3,385	302	1,936	173	8,088	722	4,426	395	2,530	226
30 - 34	9,532	851	5,325	475	3,006	269	13,123	1,172	7,333	655	4,138	370
35 - 39	10,758	960	6,010	537	3,393	303	14,470	1,292	8,085	723	4,563	408
40 - 44	12,271	1,095	6,855	612	3,870	346	16,087	1,436	8,989	803	5,073	454
45 - 49	12,896	1,151	7,205	643	4,066	363	17,626	1,573	9,850	879	5,557	496
50 - 54	19,980	1,783	10,890	972	6,436	575	28,495	2,543	15,531	1,386	9,180	820
55 - 59	21,578	1,925	11,759	1,049	6,951	621	31,539	2,814	17,189	1,534	10,160	908
60	23,224	2,072	12,608	1,125	7,349	656	33,457	2,985	18,186	1,623	10,645	951
61	23,889	2,131	12,971	1,158	7,564	675	34,798	3,105	18,917	1,689	11,078	989
62	24,573	2,192	13,344	1,191	7,784	695	36,157	3,226	19,658	1,755	11,516	1,028
63	25,278	2,255	13,728	1,225	8,011	715	37,538	3,349	20,411	1,822	11,961	1,068
64	26,004	2,320	14,124	1,260	8,244	736	38,939	3,474	21,175	1,889	12,411	1,108
65	28,911	2,579	15,611	1,393	9,349	834	42,522	3,794	23,030	2,055	13,734	1,226
66	30,141	2,689	16,870	1,505	10,093	901	45,713	4,079	25,359	2,263	15,110	1,349
67	33,740	3,010	18,243	1,628	10,580	944	50,713	4,524	27,496	2,454	16,049	1,432
68	36,485	3,255	19,739	1,761	11,465	1,023	55,969	4,993	30,423	2,715	17,170	1,532
69	38,397	3,426	21,369	1,907	12,428	1,109	62,356	5,564	34,429	3,072	20,146	1,798
70	41,657	3,716	22,606	2,017	12,723	1,135	70,122	6,256	38,123	3,402	21,135	1,886
71	44,673	3,985	23,463	2,093	12,996	1,160	75,700	6,753	40,376	3,602	22,165	1,978
72	45,611	4,069	23,880	2,131	13,783	1,230	78,201	6,977	41,828	3,732	23,229	2,073
73	45,781	4,084	23,969	2,139	13,835	1,235	79,266	7,071	42,387	3,782	23,572	2,104
74	45,950	4,099	24,057	2,146	13,886	1,239	80,330	7,166	42,945	3,831	23,914	2,134

Scan QR code for complete table of premium 掃碼二維碼查閱完整保費表

Not renewable at 101 and over for Optional Medical Plus Plan 自選「醫療實上實」計劃 101歲及以上人士，恕不續保

Premiums are per person covered 保費按每位受保人計算

Level of Cover 投保等級	(All figures in HK\$/ 以港幣\$計算)					
	Optional Hospital Cash Plan 自選「住院現金」計劃					
	Private Room 私家病房		Semi-Private Room 半私家病房		Ward Bed 大房病床	
Age Groups (Inclusive) 年齡組別 (首尾歲數計算在內)	500		400		300	
Hospital Cash per day 每日住院現金	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳
15 days/ 天 - 5 ages/ 歲	521	47	417	38	313	28
6 - 12	521	47	417	38	313	28
13 - 17	521	47	417	38	313	28
18 - 24	361	33	289	26	216	20
25 - 29	361	33	289	26	216	20
30 - 34	511	46	409	37	307	28
35 - 39	511	46	409	37	307	28
40 - 44	511	46	409	37	307	28
45 - 49	511	46	409	37	307	28
50 - 54	987	89	789	71	592	53
55 - 59	987	89	789	71	592	53
60	987	89	789	71	592	53
61	987	89	789	71	592	53
62	987	89	789	71	592	53
63	987	89	789	71	592	53
64	987	89	789	71	592	53

Scan QR code for complete table of premium 掃碼二維碼查閱完整保費表

Not renewable at 75 and over 75歲及以上人士，恕不續保

Premiums are per person covered 保費按每位受保人計算

\* For renewal only, 只供續保之用。



Scan QR code for complete table of premium  
掃碼二維碼查閱完整保費表

For more details, please refer to the Policy 欲知詳情，請參閱保單



Application Form for  
**PRUChoice Medical Insurance**  
**保誠精選「醫療寶」**  
**醫療保障計劃**

**申請表**

Applicable on or after 4 May, 2020  
2020年5月4日或之後適用

For further information, please contact:

**Prudential General Insurance Hong Kong Limited**

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

**保誠財險有限公司**

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

[www.prudential.com.hk](http://www.prudential.com.hk)

GI3/APP0004B/P01 (05/20)

# PRUChoice Medical Insurance 保誠精選「醫療寶」醫療保障計劃

## Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

As Insured Person as well 同時申請成為受保人

Surname 姓	Given Name 名	I.D.No./ Passport No. 身份證號碼/ 護照號碼	
Gender 性別 <input type="checkbox"/> Female 女 <input type="checkbox"/> Male 男	Date of Birth (dd/ mm/ yy) 出生日期(日/ 月/ 年)	Height* (cm) 身高*(厘米)	Weight* (kg) 體重*(公斤)
Occupation 職業	Email Address 電子郵箱	Nationality 國籍	Marital Status 婚姻狀況
Home Tel No. 住宅電話號碼	Mobile No. 手提電話號碼	Country/ State Where You Reside for Most of the Year 申請人全年主要居住國家/ 城市	
<b>Correspondence Address 通訊地址</b>			
Flat/ Room 室	Floor 樓	Block 座	
Building/ Estate 大廈/ 屋苑			
Street/ Road & District Area 街道及地區 <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界			
<b>Bank Account for Claim Reimbursement 作為賠償入賬之銀行戶口號碼</b> (The holder of the bank account must be the Applicant as declared above 戶口持有人必須為申請人本人)*			
Name of bank 銀行名稱			
Bank No. 銀行編號	Branch No. 分行編號	Account No. 戶口編號	

# If a bank account is not provided, the claims payment will be settled by cheque. In case of a lost cheque, the Insured may need to pay the related administrative charges.  
如未能提供銀行戶口，賠償將以支票支付。惟若支票遺失，保單持有人需支付有關行政費用。

\* Optional if the applicant is not one of the persons to be covered.  
如申請人並非其中一位受保人，非必須填寫。

## Details of Persons to be Covered 受保人詳情

Spouse under the age of 75 and unmarried children age below the age of 18 can be included in this application. If you have more than 2 children, please provide details on a separate sheet. For an application by children aged under 18, a photocopy of their Birth Certificate must be submitted together with this application form.  
此申請表可包括閣下在75歲以下的配偶及所有年齡未滿18歲未婚子女。如閣下有超過兩名子女，請另紙填寫。若為年齡未滿18歲子女申請投保，有關子女的出生證明書副本亦需隨申請表一併遞交。

Relationship with Applicant 與申請人關係	Spouse 配偶	Child (1) 子女(1)	Child (2) 子女(2)
Surname 姓			
Given Name 名			
Gender 性別			
Date of Birth (dd/ mm/ yy) 出生日期(日/ 月/ 年)			
I.D. No./ Passport No./ Birth Cert. No. 身份證號碼/ 護照號碼/ 出生證明書號碼			
Height (cm) 身高(厘米)			
Weight (kg) 體重(公斤)			
Occupation 職業			

	Basic Hospital & Surgical Plan <sup>+</sup> 基本住院及手術保障計劃 <sup>+</sup>			Optional Plan 自選計劃		Premium 保費 (HK\$港幣\$) (Please refer to Table of Premium 請查閱保費表)
	Private Room 私家病房	Semi-Private Room 半私家病房	Ward Bed 大房病床	Medical Plus <sup>+</sup> 醫療寶上寶 <sup>+</sup>	Hospital Cash <sup>^</sup> 住院現金 <sup>^</sup>	
Applicant 申請人						
Spouse 配偶						
Child (1) 子女(1)						
Child (2) 子女(2)						
(Please "✓" the appropriate boxes 請於適當方格內填上「✓」號)						<b>Total Annual Premium (HK\$) 每年總保費(港幣\$)</b>

<sup>+</sup> For below aged 75\* 適用於75歲以下人士

<sup>^</sup> For below aged 65 適用於65歲以下人士

## Details of Usual/ Family Doctor 私人/ 家庭醫生詳情

Relationship with Applicant 與申請人關係	Name of Clinic and Doctor 診所名稱及醫生姓名	Address 地址	Telephone No. 電話號碼
Applicant 申請人			
Spouse 配偶			
Child (1) 子女(1)			
Child (2) 子女(2)			

## Period of Insurance 保險期

Policy commences on  
本保單由

(dd/ mm/ yy) for one year.  
(日/ 月/ 年) 起生效，為期一年。



## Declaration 聲明

(Please ensure you have completed all details of all persons to be covered before signing this declaration. 請先填妥所有受保人資料後，才簽署此聲明。)

Please read the following questions carefully and tick as appropriate, and sign next to the box wherever any correction is made.

請詳閱以下問題，並在適當空格內填上“✓”號。如有塗改，請於方格旁簽署作實。

No 否 Yes 是

- 1 Has any person to be covered had any of the following symptoms, illnesses or disorders:  
本申請表內所有相關受保人曾否有下列病徵、疾病或問題：
    - a The musculoskeletal system or skin, e.g. arthritis, rheumatism, gout, sciatica or any disorder of the bones or spine?  
與肌肉及骨骼系統或皮膚有關的疾病，如：關節炎、風濕病、痛風、坐骨神經痛、或其他骨骼或脊椎問題？
    - b The nervous system, psychiatric or brain function disorder, or impairment of the eyes or ears, e.g. paralysis, anxiety, blindness, deafness, giddiness or epilepsy?  
與神經系統、精神或與腦有關的疾病，眼或耳有問題，如：癱瘓、精神緊張、失明、失聰、暈眩或癲癇？
    - c The circulatory system, heart or blood, e.g. palpitations, murmur, chest discomfort, abnormal blood pressure, stroke or anaemia?  
與循環系統、心臟或血液有關的疾病，如：心跳不正常、心雜音、胸部不適、血壓不正常、中風或貧血？
    - d The respiratory system or endocrine system, e.g. asthma, bronchitis, emphysema, diabetes or goitre?  
與呼吸系統或內分泌系統有關的疾病，如：哮喘、支氣管炎、肺氣腫、糖尿病或甲狀腺腫脹？
    - e The digestive system or urinary system, breast or reproductive system, e.g. ulcer, hepatitis (including hepatitis B carrier), mastitis, cervicitis, endometriosis, other disorders of the stomach, liver, bowels, kidneys or bladder?  
與消化系統或泌尿系統、乳房或生殖器官有關的疾病，如：潰瘍、肝炎（包括乙型肝炎帶菌者）、乳房炎、子宮頸炎、子宮內膜移位或其他胃、肝、腸、腎或膀胱有問題？
    - f Enlarged glands, tumours, cysts, cancer, growths or other malignancy?  
腺脹大、腫瘤、水囊、癌或其他惡性病變？
  - 2 Apart from the symptoms, illness or disorders mentioned in question 1, has any person to be covered had any other illness, injury, physical impairment/ deformity or condition requiring in-patient treatment, operations, or consultation with a doctor?  
除問題1所提及之病徵、疾病或問題外，本申請表內所有相關受保人曾否因任何疾病、受傷、身體受損/ 畸形或其他情況，而需入院接受治療、手術，或向醫生求診？
  - 3 Has any person to be covered taken or been advised to have X-rays, ECG or blood tests, biopsies, ultrasound, mammogram or PAP smears, etc?  
本申請表內所有相關受保人曾否接受或被建議接受X光、心電圖或抽血檢查、活體檢視、超聲波、乳房X光或子宮頸細胞抹片檢查等？
  - 4 Has any person to be covered had or been recommended for tests or counselling in connection with HIV, sexually transmitted diseases, AIDS, AIDS related complexes or any other AIDS related conditions?  
本申請表內所有相關受保人曾否被建議接受與人體免疫力缺乏病毒、性病、愛滋病、愛滋衍生疾病及其他因愛滋病而引致之疾病的有關測試或忠告？
  - 5 Has any person to be covered taken or been advised to abstain from donating blood or received blood transfusion or blood products on account of haemophilia or any other reason?  
本申請表內所有相關受保人曾否因血友病或其他原因被禁止捐血、接受輸血或其它血類產品？
  - 6 Does any person to be covered have any foreseeable need for treatment or for consulting any doctor?  
本申請表內所有相關受保人是否有可預見之治療或診視需要？
  - 7 Is any person to be covered currently under medical attention or receiving medical treatment or medication?  
本申請表內所有相關受保人是否現正接受治療、或有就診需要、或服用藥物？
  - 8 Has any person to be covered ever been insured with Medical Insurance?  
本申請表內所有相關受保人曾否曾經購買過醫療保險？
- Please specify the name of the Insurance Company:  
請列明保險公司名稱： \_\_\_\_\_
- 9 Has any person to be covered ever been declined Medical Insurance or had any special conditions or exclusions imposed?  
本申請表內所有相關受保人曾否因醫療保險被保險公司拒絕受保、或附加特別條款？

If you reply "YES" to any of the questions, please give name(s), date(s) and full details in the spaces provided below. Please also provide the relevant medical report, if any. 如有任何問題的回答為「是」，請列出姓名、日期及詳細情況，如有醫療報告，請連同此申請表一併遞交。

If you need more than one sheet, please tick this box. 如需另加紙填寫，請在此格填上“✓”號。

Question No. 問題號碼	Name/ Relationship with the Applicant 姓名/ 與申請人之關係	Nature of Condition, Diagnosis and Related Treatment/ Name of Medication 情況、診斷及相關治療/ 藥物名稱	Date of Onset 病發日期	Date of Recovery 痊癒日期	Degree of Recovery 痊癒程度	Name & Address of Doctor 醫生姓名及地址	Name of Insurance Company/ Policy No./ Special Conditions 保險公司名稱/ 保單號碼/ 附加條款

- I hereby apply to be the insured with myself and/or spouse and/ or children as the person(s) to be Insured under the PRUChoice Medical Insurance.  
本人申請成為保單持有人並為本人及/ 或配偶及/ 或子女申請為保誠精選「醫療寶」醫療保障計劃之受保人。
- I acknowledge that benefits are not payable under the PRUChoice Medical Insurance for any costs of treatment arising from any existing illnesses, injuries or other conditions unless complete details are fully disclosed by me in this Application Form and accepted by Prudential General Insurance Hong Kong Limited ("Prudential").  
本人知道，根據保誠精選「醫療寶」醫療保障計劃規定，凡因已存在之疾病、損傷或其他情況而引致之治療，除非本人在申請表內已詳細列出及獲得保誠財險有限公司（「保誠」）接納，否則一律不予賠償。
- The statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this application shall form the basis of the contract with Prudential.  
就本人/ 吾等知悉範圍內，此申請表上填報的一切資料均屬確實完整，本人/ 吾等並同意以此申請表作為本人與保誠之間所簽訂合同的根據。
- Prudential reserves the right to ask for submission of more details of health status or medical reports for me and other person(s) to be covered as listed above at my own cost.  
保誠有權要求本人提供更多有關本人及上述其他受保人之健康狀況或醫療報告，一切費用將由本人支付。
- I declare and agree that the insurance will not be in force until the application has been accepted by Prudential and the premium has been paid.  
本人聲明及同意，保障需於保誠審核、接納申請表及收妥保費後才能生效。
- I authorise that any doctor, hospital, clinic, insurance company, organisation or any person that has any medical history or record or knowledge of me/ the person(s) to be covered by PRUChoice Medical Insurance has attended or may hereafter attend, may disclose such information to Prudential for the purpose of assessing and processing this application or claims or subsequent services. A photocopy of this authorisation shall be valid as the original.  
本人授權任何醫生、醫院、診所、保險公司、機構或任何人士將已經或準備存錄的本人/ 其他受保人之病歷、記錄或其他資料給予保誠，作為評估及辦理此保誠精選「醫療寶」醫療保障計劃之申請、索償和售後服務之用。此授權書之影印本與正本均具同等效力。
- I/ We hereby declare that I have read and understood the content of the brochure, and have the right to request for a policy specimen for the details of the coverage.  
本人/ 吾等聲明已細閱及清楚明白有關小冊子內容，及有權要求索取保單樣本以了解有關保障詳細範圍。

## Important Notes to Applicant 申請人須知

- 1 Disclosure - The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide with the cover the applicant requires, or perhaps may invalidate the Policy altogether.  
披露 - 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/ 經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
- 2 A 30-day Policy Review Period counting from the effective date of the Policy is available for the applicant to review the coverage. If the applicant would like to cancel the Policy for any reason, simply return the Policy, the Certificate of Insurance together with a written notice to us; premium and levy paid will be fully refunded provided that the said documents are received by us within the Policy Review Period and the applicant has not filed any claims under the Policy.  
申請人可享有由保單生效日起計算為期三十日的保單審候期以細閱保單。如需取消保單，申請人只須在保單審候期內將保單、保單證書及書面通知交回，本公司將取消保單及退回所繳保費及徵費，惟該保單必須無任何索償申請紀錄。
- 3 A specimen copy of the Policy and a copy of the applicant's completed Application Form will be supplied on request.  
如有需要，本公司可提供保單樣本及投保書副本予申請人作參考。
- 4 All benefits and exclusions are only briefly outlined here. For more details, please refer to the Policy.  
上述保障及不保項目並未包括所有細節，欲知詳情請參閱保單。
- 5 The application form must be signed by a person who has attained the age of 18 or above.  
申請表必須由年滿 18 歲或以上的申請人簽署。
- 6 The application covers any applicant's spouse or unmarried child who has not yet attained age 18, and a new application will be needed which is signed and submitted by such applicant's spouse or unmarried child when he/ she has attained the age of 18.  
本申請表可包括申請人的配偶及所有未滿 18 歲之未婚子女。當此申請表的受保子女年滿 18 歲後，該子女屆時必須簽署及遞交另一張申請表。
- 7 Any bodily injury or sickness which exists prior to the effective date of the Policy will not be covered under the Policy.  
任何在有關保障生效前已經存在的身體損傷或疾病，一概不受保障。
- 8 This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.  
此產品由保誠財險有限公司（「保誠」）承保。此文件內容之版權是由保誠所擁有。
- 9 This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.  
此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。
- 10 Collection of Levy by the Insurance Authority ("IA") - From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable to IA by policy holders. IA will collect the levy from policy holders through insurance companies. The amount of the levy may be subject to change depending on the applicable levy rate, which shall be determined by when the first premium is due which is the date when the policy becomes effective. Policy holder shall commit an offence and be liable to a pecuniary penalty not exceeding HK\$5,000 for failure to timely pay the levy. Levy must be paid when the premium is paid. To avoid any doubt, you must pay us the premium and levy once policy is effective.

In this connection, notwithstanding anything contained in this form, policy provision or any other agreements between us, you agree us with the following assistance as may be necessary to enable us to collect any outstanding levy payable to IA in respect of the policy applied under this application form to the extent applicable and relevant, subject to the terms hereof:

- you agree the prepayment of levy on prepaid premiums if you pre-pay any premium.

The corresponding levy rate (based on premium payable) and cap per policy per policy year for insurance policies with effective date falling in the period from 1 January 2018 till 31 March 2019 (both dates inclusive) are 0.04% and HK\$2,000; from 1 April 2019 till 31 March 2020 (both dates inclusive) are 0.06% and HK\$3,000; from 1 April 2020 till 31 March 2021 (both dates inclusive) are 0.085% and HK\$4,250; and from 1 April 2021 onwards (date inclusive) are 0.1% and HK\$5,000. For details of levy information, please visit [www.prudential.com.hk/levy](http://www.prudential.com.hk/levy).

### All premiums listed in this application form exclude levy.

保險業監管局（「保監局」）收取的徵費 - 由 2018 年 1 月 1 日起，保單持有人必須向保監局繳付保單之保費徵費。保監局將透過保險公司向保單持有人收取徵費，徵費金額會因應適用徵費比率而有所變更，而該比率則以首期保費須繳付當日，即是保單生效日而定。如保單持有人未能依時繳交徵費，即屬違法，可被罰款不超過港幣五千元。徵費需於繳交保費時同時繳交。為免任何疑問，閣下必須於保單生效之日向本公司繳交保費及徵費總額。

有見及此，儘管載於本表格、保單條款或我們之間其他任何協議所包含的任何內容，閣下同意我們在需要時提供以下協助，使我們能夠就閣下透過此申請書申請之保單適當地及相關地根據以下條款，收取任何應向保監局繳付之未繳徵費：

- 閣下同意如繳付預繳保費，將同時被收取預繳徵費。

於 2018 年 1 月 1 日至 2019 年 3 月 31 日（包括首尾兩日）期間生效的保單的徵費比率（以保費為基準）及每份保單每保單周年徵費上限為 0.04% 及港幣二千元；於 2019 年 4 月 1 日至 2020 年 3 月 31 日（包括首尾兩日）期間生效為 0.06% 及港幣三千元；於 2020 年 4 月 1 日至 2021 年 3 月 31 日（包括首尾兩日）期間生效為 0.085% 及港幣四千二百五十元；而於 2021 年 4 月 1 日起（包括該日）生效為 0.1% 及港幣五千元。有關徵費詳情請瀏覽 [www.prudential.com.hk/levy](http://www.prudential.com.hk/levy)。

本表格內列出的所有保費並不包括徵費。



## Personal Information Collection Statement ("PICS") 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as "Company", "our", "we", or "us") take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, financial and medical information ("Personal Information") to provide you with the insurance or financial products or services. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司 (簡稱「本公司」或「我們」) 認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務, 或為遵守法定及合約要求, 我們會向閣下收集必要的個人資料。為向閣下提供保險或金融產品或服務, 我們可能會向閣下收集個人資料, 包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、國籍、家庭成員、受益人、身份證副本及資料、旅遊證件資料、健康/ 醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、財務及醫療資料 (「個人資料」)。我們亦可能會從第三方, 如其他保險公司、代理、信貸資料服務/ 報告機構、供應商、金融機構、防欺詐機構、政府機構、醫療人員、法院或公開紀錄, 收集關於閣下的個人資料。

### 1. Purpose of Collection 收集資料的目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related products and services; (f) to communicate with you; (g) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in section 2 below); (h) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application); (i) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (j) to provide customer services; (k) to perform automated decision-making or profiling; (l) to perform a policy review or needs analysis; (m) to conduct research and statistical analysis (including use of new technologies); and (n) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的: (a) 處理閣下的申請; (b) 管理和處理保單、保險索償、醫療、抵押和承保檢查; (c) 處理付款指示; (d) 核實閣下申請保險、金融或財富管理產品及服務的資格; (e) 設計及為閣下提供保險、金融及相關的產品和服務; (f) 與閣下進行通訊; (g) 遵守任何監管或其他法律規定或其他內部業務規定 (不論是向我們或下述第2部分所列的任何第三方實施); (h) 就索償進行調查及和解, 以及偵查及防止欺詐 (不論是否有關就本申請簽發的保單); (i) 使用代理機構 (包括信貸資料服務機構)、追蹤公司或公開可得資料以執行核查; (j) 提供客戶服務; (k) 執行自動決策或資料剖析; (l) 進行保單審查或需求分析; (m) 進行研究和統計分析 (包括使用新科技); 及 (n) 與上述任何目的直接相關的任何其他目的。經閣下同意, 我們亦可能會按照以下說明使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規, 上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下 (或閣下的聯名保單持有人) 仍為我們的客戶, 我們將一直保存閣下的個人資料, 或如法律有所規定或因其他原因而為必要, 我們將其保存更長時間。

### 2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc ("companies within the Prudential Group") and to our financial/ health business partners. We may also disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including but without limitation, to the following third parties: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) regulators and government agencies, law enforcement agencies and the courts. We may also disclose your Personal Information in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團, 包括本公司以及其他母公司為英國保誠集團的實體 (「保誠集團內的公司」), 及我們的金融/ 健康業務夥伴, 透露閣下的個人資料。為達到上述第一部分所列明之目的, 我們亦可能還會向第三方 (在香港境內或境外) 透露閣下的個人資料, 包括但不限於以下第三方: (a) 保險代理; (b) 保險經紀; (c) 再保險公司; (d) 索償調查公司; (e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司 (不論直接或透過防欺詐組織或本段指名的其他人士), 及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊 (及其營運商); (f) 提供行政、電訊、電腦、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商 (包括但不限於保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人); (g) 行業協會及聯會; (h) 醫療賬單審查公司; (i) 閣下的聯名保單或投資持有人; (j) 研究人員; (k) 信貸資料服務機構; (l) 收賬代理; (m) 夥伴金融機構及合作夥伴; 及 (n) 監管機構及政府機構、執法機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/ 或管理的與另一公司的交易時, 或在必須符合適用的法律或監管要求下, 我們亦可能會透露閣下的個人資料。經閣下同意, 我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊 (如下文所述)。

### 3. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested. 除非我們另有規定, 否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料, 我們可能無法為閣下提供所要求的產品或服務。

### 4. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to us. If you want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at [service@prudential.com.hk](mailto:service@prudential.com.hk) or using the details on "Contact Us" section of the Company website or our Privacy Notice.

If you move/ moved to a European Union ("EU") jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. By completing and progressing with this form, you confirm that you have read and understood this PICS. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>.

根據《個人資料 (私隱) 條例》 (「條例」), 閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利, 或如閣下需要任何其他資料, 請發送電郵至 [service@prudential.com.hk](mailto:service@prudential.com.hk) 或使用本公司網站或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/ 已搬遷至歐洲聯盟 (「歐盟」) 司法管轄區, 我們可能需要向閣下提供進一步資料, 且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知, 並建議閣下瀏覽本公司網站以了解該私隱通知。閣下填妥並繼續提交本表格, 即表示閣下確認已閱讀並理解本收集個人資料聲明。該私隱通知可在本公司網站 <https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html> 上查閱。

### Opting-out of Marketing Communications or Materials 拒絕接收促銷信息或資料

We intend to send you marketing communications but we can only do so with your consent. If you consent, we may use your contact details and information about the products you have purchased (including the sales channel from which such products were purchased).

我們有意向閣下發送促銷信息或資料, 但僅經閣下同意我們才可以這樣做。如閣下同意, 我們將可能使用閣下的聯絡資料及有關閣下已購買的產品的資料 (包括購買有關產品的銷售渠道)。

If we do not wish to receive any marketing communications from Prudential General Insurance Hong Kong Limited.

本人/ 我們不希望收到保誠財險有限公司發出的任何促銷信息。

Signature of Applicant* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱 (請用正楷填寫)	
<b>X</b>	Financial Consultant's Division and Code 理財顧問組別及編號	
Application Date 投保日期	Mobile Number 流動電話號碼	Office Location 辦公地點

\* The signature of this application form is only valid for 30 days from the date of your signature. 此申請表上的簽署只於簽署日期起30日內有效。

For Office Use Only 本公司專用		
Approved by	Date	Effective Date
Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes		



# PRUChoice Medical Insurance Plan

## 保誠精選「醫療寶」醫療保障計劃



### Table of Premium 保費表 (Applicable on or after 4 May 2020 / 2020年5月4日或之後適用)

#### Basic Hospital & Surgical Plan 基本住院及手術保障計劃

Level of Cover 投保等級	(All figures in HK\$ / 以港幣\$計算)					
	Private Room 私家病房		Semi-Private Room 半私家病房		Ward Bed 大房病床	
	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳
<b>Age Groups (Inclusive)</b> 年齡組別首尾歲數計算在內						
15 days/ 天 - 5 ages/ 歲	6,721	600	3,830	342	2,418	216
6 - 12	5,622	502	3,204	286	2,022	181
13 - 17	5,622	502	3,204	286	2,022	181
18 - 24	6,129	547	3,352	299	1,916	171
25 - 29	6,187	552	3,385	302	1,936	173
30 - 34	9,532	851	5,325	475	3,006	269
35 - 39	10,758	960	6,010	537	3,393	303
40 - 44	12,271	1,095	6,855	612	3,870	346
45 - 49	12,896	1,151	7,205	643	4,066	363
50 - 54	19,980	1,783	10,890	972	6,436	575
55 - 59	21,578	1,925	11,759	1,049	6,951	621
60	23,224	2,072	12,608	1,125	7,349	656
61	23,889	2,131	12,971	1,158	7,564	675
62	24,573	2,192	13,344	1,191	7,784	695
63	25,278	2,255	13,728	1,225	8,011	715
64	26,004	2,320	14,124	1,260	8,244	736
65	28,911	2,579	15,611	1,393	9,349	834
66	30,141	2,689	16,870	1,505	10,093	901
67	33,740	3,010	18,243	1,628	10,580	944
68	36,485	3,255	19,739	1,761	11,465	1,023
69	38,397	3,426	21,369	1,907	12,428	1,109
70	41,657	3,716	22,606	2,017	12,723	1,135
71	44,673	3,985	23,463	2,093	12,996	1,160
72	45,611	4,069	23,880	2,131	13,783	1,230
73	45,781	4,084	23,969	2,139	13,835	1,235
74	45,950	4,099	24,057	2,146	13,886	1,239
75*	46,119	4,114	24,145	2,154	13,937	1,244
76*	46,288	4,129	24,234	2,162	13,989	1,248
77*	46,458	4,145	24,322	2,170	14,039	1,253
78*	47,177	4,209	24,699	2,204	14,256	1,272
79*	47,896	4,273	25,076	2,237	14,475	1,292
80*	48,616	4,337	25,453	2,271	14,692	1,311
81*	48,724	4,347	25,539	2,279	14,746	1,316
82*	48,832	4,356	25,626	2,286	14,800	1,321
83*	48,940	4,366	25,712	2,294	14,854	1,325
84*	49,048	4,376	25,798	2,302	14,908	1,330
85*	49,156	4,385	25,885	2,309	14,962	1,335
86*	49,264	4,395	25,971	2,317	15,016	1,340
87*	49,372	4,404	26,058	2,325	15,070	1,345
88*	49,480	4,414	26,144	2,333	15,124	1,350
89*	49,588	4,424	26,230	2,340	15,178	1,354
90*	49,696	4,433	26,317	2,348	15,232	1,359
91*	49,804	4,443	26,403	2,356	15,286	1,364
92*	49,912	4,453	26,490	2,363	15,340	1,369
93*	50,020	4,462	26,576	2,371	15,394	1,374
94*	50,128	4,472	26,662	2,379	15,448	1,378
95*	50,236	4,482	26,749	2,387	15,502	1,383
96*	50,344	4,491	26,835	2,394	15,556	1,388
97*	50,452	4,501	26,922	2,402	15,610	1,393
98*	50,560	4,510	27,008	2,410	15,664	1,398
99*	50,668	4,520	27,094	2,417	15,718	1,403
100 and over. 100歲或以上*	50,776	4,530	27,181	2,425	15,772	1,407

\* For renewal only. 只供續保之用。



# PRUChoice Medical Insurance Plan 保誠精選「醫療寶」醫療保障計劃



## Table of Premium 保費表 (Applicable on or after 4 May 2020 / 2020年5月4日或之後適用)

### Basic Hospital & Surgical Plan 基本住院及手術保障計劃 + Optional Medical Plus Plan 自選「醫療寶上寶」計劃

Level of Cover 投保等級	(All figures in HK\$ / 以港幣\$計算)					
	Private Room 私家病房		Semi-Private Room 半私家病房		Ward Bed 大房病床	
Age Groups (Inclusive) 年齡組別首尾歲數計算在內	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳
15 days/天 - 5 ages/歲	8,997	804	5,130	458	3,239	290
6 - 12	7,548	674	4,304	385	2,716	243
13 - 17	7,571	676	4,316	386	2,725	244
18 - 24	8,068	720	4,413	394	2,522	226
25 - 29	8,088	722	4,426	395	2,530	226
30 - 34	13,123	1,172	7,333	655	4,138	370
35 - 39	14,470	1,292	8,085	723	4,563	408
40 - 44	16,087	1,436	8,989	803	5,073	454
45 - 49	17,626	1,573	9,850	879	5,557	496
50 - 54	28,495	2,543	15,531	1,386	9,180	820
55 - 59	31,539	2,814	17,189	1,534	10,160	908
60	33,457	2,985	18,186	1,623	10,645	951
61	34,798	3,105	18,917	1,689	11,078	989
62	36,157	3,226	19,658	1,755	11,516	1,028
63	37,538	3,349	20,411	1,822	11,961	1,068
64	38,939	3,474	21,175	1,889	12,411	1,108
65	42,522	3,794	23,030	2,055	13,734	1,226
66	45,713	4,079	25,359	2,263	15,110	1,349
67	50,713	4,524	27,496	2,454	16,049	1,432
68	55,969	4,993	30,423	2,715	17,170	1,532
69	62,356	5,564	34,429	3,072	20,146	1,798
70	70,122	6,256	38,123	3,402	21,135	1,886
71	75,700	6,753	40,376	3,602	22,165	1,978
72	78,201	6,977	41,828	3,732	23,229	2,073
73	79,266	7,071	42,387	3,782	23,572	2,104
74	80,330	7,166	42,945	3,831	23,914	2,134
75*	81,395	7,261	43,504	3,881	24,257	2,165
76*	82,459	7,356	44,064	3,931	24,600	2,195
77*	83,524	7,452	44,622	3,981	24,941	2,226
78*	84,552	7,543	45,168	4,030	25,249	2,253
79*	85,580	7,635	45,715	4,078	25,559	2,281
80*	87,738	7,827	46,261	4,128	25,866	2,308
81*	88,721	7,915	46,517	4,151	26,010	2,321
82*	89,723	8,004	46,773	4,173	26,843	2,396
83*	92,421	8,245	47,029	4,196	27,674	2,469
84*	95,119	8,486	48,892	4,362	28,507	2,544
85*	97,817	8,726	50,756	4,528	29,338	2,618
86*	100,513	8,967	52,619	4,695	30,170	2,692
87*	103,211	9,207	54,483	4,861	31,002	2,767
88*	104,779	9,347	56,346	5,028	31,834	2,841
89*	106,130	9,468	58,209	5,193	31,944	2,850
90*	106,351	9,487	60,074	5,360	32,055	2,860
91*	106,572	9,507	60,250	5,376	32,165	2,870
92*	106,793	9,527	60,427	5,391	32,276	2,880
93*	107,014	9,546	60,604	5,407	32,386	2,890
94*	107,235	9,566	60,780	5,423	32,497	2,899
95*	107,456	9,587	60,958	5,439	32,607	2,909
96*	107,677	9,606	61,134	5,454	32,718	2,919
97*	107,898	9,626	61,311	5,470	32,828	2,929
98*	108,119	9,645	61,488	5,486	32,939	2,939
99*	108,340	9,665	61,664	5,501	33,049	2,949
100*	108,561	9,685	61,842	5,517	33,160	2,959

Not renewable at 101 and over for Optional Medical Plus Plan 自選「醫療寶上寶」計劃 101歲及以上人士，恕不續保

\* For renewal only. 只供續保之用。

# PRUChoice Medical Insurance Plan 保誠精選「醫療寶」醫療保障計劃



## Table of Premium 保費表 (Applicable on or after 4 May 2020 / 2020年5月4日或之後適用)

### Optional Hospital Cash Plan 自選「住院現金」計劃

Age Groups (Inclusive) 年齡組別首尾歲數計算在內	Level of Cover 投保等級	(All figures in HK\$ / 以港幣\$計算)					
		Private Room 私家病房		Semi-Private Room 半私家病房		Ward Bed 大房病床	
Hospital Cash per day 每日住院現金		500		400		300	
		Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳	Annually 年繳	Monthly 月繳
15 days/ 天 - 5 ages/ 歲		521	47	417	38	313	28
6 - 12		521	47	417	38	313	28
13 - 17		521	47	417	38	313	28
18 - 24		361	33	289	26	216	20
25 - 29		361	33	289	26	216	20
30 - 34		511	46	409	37	307	28
35 - 39		511	46	409	37	307	28
40 - 44		511	46	409	37	307	28
45 - 49		511	46	409	37	307	28
50 - 54		987	89	789	71	592	53
55 - 59		987	89	789	71	592	53
60		987	89	789	71	592	53
61		987	89	789	71	592	53
62		987	89	789	71	592	53
63		987	89	789	71	592	53
64		987	89	789	71	592	53
65		1,746	156	1,391	125	1,045	94
66		1,746	156	1,391	125	1,045	94
67		1,746	156	1,391	125	1,045	94
68		1,746	156	1,391	125	1,045	94
69		1,746	156	1,391	125	1,045	94
70		2,740	245	2,182	195	1,640	147
71		2,740	245	2,182	195	1,640	147
72		2,740	245	2,182	195	1,640	147
73		2,740	245	2,182	195	1,640	147
74		2,740	245	2,182	195	1,640	147

Not renewable at 75 and over 75歲及以上人士，恕不續保

\* For renewal only. 只供續保之用。