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BALANCE

衡健保費回贈住院保障計劃 Balance Refundable Hospital Income Plan

(PMH022AB1308)

INSURANCE

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10年保障期 期滿100%保費回贈

均衡發展，是健康的必然選擇；富衛衡健保費回贈住院保障計劃，為閣下需要住院治療時，提供周全的每日住院現金保障。期滿時，總已繳年保費¹更會全數回贈，收支平衡，令您安心無憂。

保證100%保費回贈 供款100%收支平衡

無論是否曾得到賠償，保單期滿時均保證回贈 100% 之總已繳年保費¹，保持內外平衡。若選擇提早退保，亦可獲按比例之總已繳年保費¹作為退保權益。

四種每日住院現金權益 更低供款

設有四種每日住院現金權益金額選擇²，包括 300 港元 / 600 港元 / 1,000 港元 / 1,500 港元，不同支援，配合不同人士需要。入住深切治療病房可額外獲雙倍每日住院現金³。保費相宜，平均每日付出 6 港元⁴，便可享全面住院現金保障。

10 Years of Coverage for 100% Refund

Having a balanced lifestyle is the key to wellness and health.

FWD Balance Refundable Hospital Income Plan provides you with daily hospital cash support when you are in need of hospitalization. Total Annual Premium Paid¹ will be returned to you at the end of the policy term, granting you balance and comfort.

Balance of Income

Whether you have made any policy claim or not, you are guaranteed to get back 100% of your Total Annual Premium Paid¹ at the end of the policy term. You can also enjoy a designated proportion of Total Annual Premium Paid¹ as a Surrender Benefit even when you decide to shorten your policy period, providing you with a healthy balance sheet at all times.

Balance of Benefits

Choose among four options of Daily Hospital Cash Benefit²: HK\$300 / HK\$600 / HK\$1,000 / HK\$1,500, offering flexible support for different needs. This is complemented by Intensive Care Benefit³ for which you will receive double the amount of Daily Hospital Cash Benefit for Confinement in Intensive Care Unit. Contributing only HK\$6 per day⁴ to get the most comfortable protection you deserve.

特設人壽保障權益

如被保人不幸身故，其受益人將可獲 150% 之總已繳年保費¹作為身故權益。如因意外而身故，更可獲額外 50% 之總已繳年保費¹作為意外身故權益。

即使已投保醫療或住院計劃 也可兼享此額外保障

即使您是次住院賠償已由其他醫療或住院計劃支付，衡健亦會為您提供每日住院現金。如此貼心自由之獨立賠償額外現金保障，讓身心得到最圓滿的修護提升。

Balance of Life

In the event of death, the beneficiary will receive 150% of Total Annual Premium Paid¹. If it is due to accidental death, an extra 50% of Total Annual Premium Paid¹ will be granted as a comforting benefit.

Perfect Balance

If your expenses have been covered by other medical or hospitalization policies, you can still enjoy this daily hospital cash support offered by the plan. This soothing and flexible compensation allows you to actualize, rejuvenate and balance your mind, body and soul.

衡健保費回贈住院保障計劃 Balance Refundable Hospital Income Plan

計劃類型 Plan Type	基本計劃 Basic Plan			
計劃級別 Plan Level	計劃A Plan A	計劃B Plan B	計劃C Plan C	計劃D Plan D
每日住院現金權益 ² (港幣) Daily Hospital Cash Benefit ² (HKD)	300	600	1,000	1,500
投保年齡 (下次生日年齡) Issue Age (Age Next Birthday)	19 – 60歲 Age 19-60			
保單年期 Policy Term	10年 10 years			
供款年期 Premium Payment Period	10年 10 years			
基本計劃保費 Premium Structure	平衡但保費率並非保證 ⁵ Level but the premium rates are not guaranteed ⁵			
貨幣 Currency	港幣 HKD			
繳費方式 Premium Payment Mode	每月 / 每半年 / 每年 Monthly / Semi-annually / Annually			
深切治療住院權益 ³ Intensive Care Benefit ³	雙倍每日住院現金權益 (連同每日住院現金權益額外支付) Double Daily Hospital Cash Benefit (Payable in addition to Daily Hospital Cash Benefit)			
身故權益 Death Benefit	150% 總已繳年保費 ¹ 150% of Total Annual Premium Paid ¹			
意外身故權益 Accidental Death Benefit	額外50% 總已繳年保費 ¹ Extra 50% of Total Annual Premium Paid ¹			
退保權益 Surrender Benefit	已完結保單週年 Completed Policy Year		退保保單價值率 Premium Refund Ratio	
	1		0%	
	2		0%	
	3		10%	
	4		15%	
	5		20%	
	6		25%	
	7		30%	
	8		50%	
	9		75%	
退保權益 = 總已繳年保費 ¹ × 退保保單價值率 – 已支付賠償 Surrender Benefit = Total Annual Premium Paid ¹ × Premium Refund Ratio – Total Claims Paid				
期滿權益 Maturity Benefit	100% 總已繳年保費 ¹ 100% of Total Annual Premium Paid ¹			
等候期 Waiting Period	30日 30 days			

有關此保單之所有不保事項，請參閱保單條款。

For all the exclusions under the Policy, please refer to the Policy Provision.

註：

1. 總已繳年保費以年供保費計算（計算方法為年供保費除十二再乘總已繳付之月份數目），並不包括任何附加保費。
2. 每次傷病住院賠償日數最高達365日，而保單期內之總住院賠償日數最高達1,000日。如於指定地區以外住院（詳情請參閱保單條款），每日住院現金將減少50%，而每次傷病的最長賠償日數則為90日。
3. 每次因傷病而入住深切治療病房之住院賠償日數最高達90日。如於指定地區以外住院（詳情請參閱保單條款），深切治療住院權益將減少50%。
4. 計算假設一位25歲女性投保300港元每日住院現金權益（不包括因任何原因的附加保費）。
5. 保費並非保證不變，本公司保留不時對保費作出檢討及調整之權利。

免責聲明：

以上資料只供參考及旨在描述計劃主要特點，有關條款細則的詳細資料，請參閱保單條款。本單張及保單條款內容於描述上有任何歧異，應以保單條款英文原義為準。本單張中英對照，如有任何歧異，概以英文原義為準。

Remarks:

1. Total Annual Premium Paid will be calculated in terms of yearly premium (i.e. the calculation will be the premium with yearly payment frequency divided by 12, multiplied by the corresponding number of months that the premium has been paid) and excludes any loadings.
2. Daily Hospital Cash Benefit will be payable for a maximum of 365 days for each Disability and a maximum cumulative of 1,000 days for the duration of the Policy. If Confinement occurs outside of selected areas (Please refer to Policy Provision for details), the said benefit shall be reduced by 50% and a maximum of 90 days of the said benefit will be payable for each Disability.
3. Intensive Care Benefit will be payable for a maximum of 90 days for each Disability. If Confinement occurs outside of selected areas (Please refer to Policy Provision for details), the said benefit shall be reduced by 50%.
4. Calculation based on a standard case for a 25-year-old female with HK\$300 Daily Hospital Cash Benefit excluding any loadings for any reasons.
5. Premium rates are not guaranteed and the Company reserves the right to review the premium rates from time to time.

Disclaimer:

The above information is for reference only and is indicative of the key features of the Plan. For a complete explanation of the terms and conditions, please refer to the Policy Provisions. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.