



## 承保表 Benefit Schedule

### 一、住院醫療保險 HOSPITALIZATION BENEFIT

計劃一Plan 1  
(港幣HKD)

(1) 每日住院膳宿費 Daily Room & Board Fees	675
每保障期每一傷病最高賠償天數 Maximum Days Per Disability Per Insurance Period	90天 Days
(2) 醫院服務費 Hospital Services Charges	
每保障期每一傷病最高賠償限額 Maximum Limit Per Disability Per Insurance Period	11,500
(3) 每日醫生巡房費 Daily Doctor's Visit Fees	675
每保障期每一傷病最高賠償天數 Maximum Days Per Disability Per Insurance Period	90天 Days
(4) 專科醫生診療費 Specialist Fees	
每保障期每一傷病最高賠償限額 Maximum Limit Per Disability Per Insurance Period	3,000
(5) 外科手術費 Surgeon's Fee	
每保障期每一傷病最高賠償限額 Maximum Limit Per Disability Per Insurance Period	
複雜手術 Complex	45,000
大型手術 Major	24,500
中型手術 Intermediate	12,000
小型手術 Minor	5,500
(6) 麻醉師費 Anaesthetist Fees	
每保障期每一傷病最高賠償限額 Maximum Limit Per Disability Per Insurance Period	
複雜手術 Complex	14,000
大型手術 Major	7,000
中型手術 Intermediate	3,500
小型手術 Minor	1,400
(7) 手術室費 Operation Theatre Fees	
每保障期每一傷病最高賠償限額 Maximum Limit Per Disability Per Insurance Period	
複雜手術 Complex	14,000
大型手術 Major	7,000
中型手術 Intermediate	3,500
小型手術 Minor	1,400



## 承保表 Benefit Schedule

	計劃一Plan 1 (港幣HKD)
(8) 入院前診治及出院後覆診費 Pre-Hospital & Post-hospital Follow-up Consultation 每保障期每一傷病最高賠償限額 Maximum Limit Per Disability Per Insurance Period	1,000
(9) 雙重保險住院現金 Hospital Income for Double Benefit 每保障期每一傷病最高賠償天數 Maximum Days Per Disability Per Insurance Period	338 30天 Days
(10) 三重保險現金保障 Cash Benefit for Triple Insurance 每保障期每一傷病最高賠償天數 Maximum Days Per Disability Per Insurance Period	473 30天 Days
(11) 指定門診手術現金津貼 Designated Clinical Surgery Cash Allowance 每保障期每一傷病最高賠償限額 Maximum Limit Per Disability Per Insurance Period	338

如受保人在海外(中國大陸及澳門除外)因意外受傷入住醫院，則基本住院保障獲自動提升百份之一百。

**For hospitalization overseas (except Mainland China and Macau) due to accidental cause, basic hospitalization benefit would be increased by 100% automatically.**



## 承保表 Benefit Schedule

### 二、門診醫療保險 OUT-PATIENT BENEFIT

計劃一Plan 1  
(港幣HKD)

(1)	註冊西醫診療費(每日一次) General Practitioner Consultation (One visit per day)	
	每次最高賠償金額 Maximum Limit Per Visit	250
	賠償百份率 Reimbursement Percentage	80%
	每年最高賠償次數 Maximum No. of Visits Per Year	20次 Times
	每次醫療網絡應診自付額 Co-Payment	0
(2)	中醫師 / 跌打醫師 / 針灸醫師診療費 (每日一次) Chinese Herbalist / Bonesetter / Acupuncturist Consultation (One visit per day)	
	每次最高賠償金額 Maximum Limit Per Visit	250
	賠償百份率 Reimbursement Percentage	80%
	每年最高賠償次數 Maximum No. of Visits Per Year	20次 Times
	每次醫療網絡應診自付額 Co-Payment	0

上述(1)至(2)項每年合共最高賠償 20次。 For benefit items (1) to (2), the maximum annual visits for these items is 20 visits.

#### 支付經紀佣金

請閣下立刻閱讀下文：受保人 / 保單持有人確知及同意，中銀集團保險有限公司會就受保人 / 保單持有人購買及接受保險公司簽發的保單，於保單有效期內（包括續保期），向負責安排有關保單的獲授權保險經紀支付佣金。  
受保人 / 保單持有人亦明白中銀集團保險有限公司必須取得受保人 / 保單持有人以上的同意，方可以維持保單的有效性。  
受保人 / 保單持有人繳付保費，即視作允許中銀集團保險有限公司就所簽發的保單支付佣金予有關的獲授權保險經紀。

#### Payment of Broker Commission

PLEASE READ THIS AT ONCE - The Insured/Assured/Policyholder acknowledges and agrees that, as a result of the Insured/Assured/Policyholder purchasing and taking up the policy issued by Bank of China Group Insurance Company Limited, commission will be paid, during the continuance of the policy including renewals, by Bank of China Group Insurance Company Limited and received by the authorized insurance broker arranging the said policy.

The Insured/Assured/Policyholder further understands that the above agreement is necessary for Bank of China Group Insurance Company Limited to continue the policy.

If the Insured/Assured/Policyholder pays the premium, the Insured/Assured/Policyholder is deemed to have given permission to Bank of China Group Insurance Company Limited to pay the commission to the authorized insurance broker in relation to the policy issued by Bank of China Group Insurance Company Limited.