



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	200
每一傷病最高賠償天數 Maximum Days Per Disability	182天 Days
(2) 醫院服務費 Hospital Services Charges	
每一傷病最高賠償限額 Maximum Limit Per Disability	3,000
(3) 每日醫生巡房費 Daily Doctor's Visit Fees	200
每一傷病最高賠償天數 Maximum Days per Disability	182天 Days
(4) 專科醫生診療費 Specialist Fees	
每一傷病最高賠償限額 Maximum Limit Per Disability	3,600
(5) 外科手術費 Surgeon's Fee	
每一傷病最高賠償限額 Maximum Limit Per Disability	
複雜手術 Complex	16,250
大型手術 Major	6,500
中型手術 Intermediate	3,250
小型手術 Minor	1,300
(6) 麻醉師費 Anaesthetist Fees	
每一傷病最高賠償限額 Maximum Limit Per Disability	
複雜手術 Complex	4,875
大型手術 Major	1,950
中型手術 Intermediate	975
小型手術 Minor	390
(7) 手術室費 Operation Theatre Fees	
每一傷病最高賠償限額 Maximum Limit Per Disability	
複雜手術 Complex	4,875
大型手術 Major	1,950
中型手術 Intermediate	975
小型手術 Minor	390
(8) 入院前診治及出院後覆診費 Pre-Hospital & Post-hospital Follow-up Consultation	
每一傷病最高賠償限額 Maximum Limit Per Disability	1,000



中銀集團保險有限公司

BANK OF CHINA GROUP INSURANCE COMPANY LIMITED

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(9) 家居復康護理費 Home Recover Nursing Benefit	
每一傷病最高賠償限額 Maximum Limit Per Disability	6,000

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.



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二、門診醫療保險 OUT-PATIENT BENEFIT

計劃一 Plan 1
(港幣HKD)

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| (1) 註冊西醫診療費 General Practitioner Consultation | | |
| 每次最高賠償金額 Maximum Limited Per Visit | | 200 |
| 賠償百分率 Reimbursement Percentage | | 100% |
| 每年最高賠償 Maximum No. of Visits Per Year | 10次 Times | |

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|---|-----------|---|
| (2) 醫療網絡轄下註冊西醫診療費 Network General Practitioner Consultation | | |
| 每次應診自付額 Co-Payment | | 0 |
| 每年最高賠償 Maximum No. of Visits Per Year | 10次 Times | |

上述(1)至(2)項每天只可賠付其中一項一次。 For benefit items (1) to (2), only visits for one item per day.

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|---|-----------|------|
| (3) 中醫師 / 跌打醫師 / 針灸醫師診療費
Chinese Herbalist / Bonesetter / Acupuncturist Consultation | | |
| 每次最高賠償金額 Maximum Limited Per Visit | | 200 |
| 賠償百分率 Reimbursement Percentage | | 100% |
| 每年最高賠償 Maximum No. of Visits Per Year | 10次 Times | |

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| (4) 醫療網絡轄下中醫師 / 跌打醫師 / 針灸醫師診療費
Network Chinese Herbalist / Bonesetter / Acupuncturist Consultation | | |
| 每次應診自付額 Co-Payment | | 10 |
| 每年最高賠償 Maximum No. of Visits Per Year | 10次 Times | |

上述(3)至(4)項每天只可賠付其中一項一次。 For benefit items (3) to (4), only visits for one item per day.

上述(1)至(4)項每年合共最高賠償10次。 For benefit items (1) to (4), the maximum annual visits for these items is 10 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.