



## 102保費回贈 住院現金計劃 HOSPITALREFUND 102 PLAN

掃我了解更多  
Scan for more details



HR102-LF-202109.01

**BNU**  
Banco Nacional Ultramarino  
大西洋銀行

大西洋銀行為本產品之代理 BNU is the distributor of this insurance product

### 如何申請 How to Apply

您可透過以下途徑投保「102保費回贈住院現金計劃」：  
You can subscribe to HospitalRefund 102 Plan:

- 📍 忠誠保險辦事處  
At Fidelidade Macao Office
- 📍 大西洋銀行各分行  
At BNU Branches

本產品之承保公司為：  
This product is underwritten by:

**忠誠澳門人壽保險股份有限公司**  
**Fidelidade Macau Life – Insurance Company Limited**

澳門南灣大馬路567號大西洋銀行大廈14樓  
Av. Praia Grande, No. 567, BNU Building, 14/F, Macao (China)

- ☎ (853) 2833 8549
- ✉ info@fidelidade.com.mo
- ☎ (853) 2833 9472
- 🌐 fidelidade.com.mo

3) 特定地區包括下列國家／地區：  
Specific Area includes the following countries/regions:

- (i) 亞洲：香港、日本、澳門、馬來西亞、新加坡、南韓、台灣及泰國  
Asia: Hong Kong, Japan, Macao, Malaysia, Singapore, South Korea, Taiwan and Thailand
- (ii) 大洋洲：澳洲及新西蘭  
Oceania: Australia and New Zealand
- (iii) 北美洲：加拿大及美國  
North America: Canada and USA
- (iv) 歐洲：安道爾、奧地利、比利時、克羅地亞、塞浦路斯、捷克共和國、丹麥、愛沙尼亞、芬蘭、法國、德國、希臘、匈牙利、冰島、愛爾蘭、意大利、拉脫維亞、列支敦士登、立陶宛、盧森堡、馬耳他、摩納哥、荷蘭、挪威、波蘭、葡萄牙、聖馬力諾、斯洛伐克、斯洛文尼亞、西班牙、瑞典、瑞士、英國及梵蒂岡。  
Europe: Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

- 4) 只適用於受保人在18至64歲(包括首尾)時確診為完全傷殘。  
Only available if the insured suffers from total disability between the ages 18 and 64 (both inclusive).
- 5) 若完全傷殘持續至少12個月而不能進行五項日常生活活動中的三項，才被視為完全永久傷殘。日常生活活動是指清潔、穿衣、進食、如廁及轉移。  
The total disability is considered as permanent if it continues during a period of at least 12 months of inability to perform 3 out of 5 activities of daily living. Activities of daily living mean washing, dressing, feeding, toileting and transferring.
- 6) 投保年齡以上次生日之年齡計算。  
Issue Age is defined as age last birthday.
- 7) 月繳保費 = 年繳保費 / 12 x 1.06  
Monthly premium = Annual Premium / 12 x 1.06

本單張提供之產品資料只供參考。有關保障範圍、承保條款及不受保事項，請參閱保單一般條款。  
This leaflet contains general information of the Policy and is for reference only. For details of coverage, terms, conditions and exclusions, please refer to the Policy General Conditions.





保費繳付期Premium Paying Period: 3年years								
	男 Male				女 Female			
	每日現金津貼 Daily Cash Benefit				每日現金津貼 Daily Cash Benefit			
投保年齡 <sup>6)</sup> Issue Age <sup>6)</sup>	600	900	1,200	1,500	600	900	1,200	1,500
56	61,579	90,650	119,712	148,771	53,127	78,058	102,952	127,260
57	65,789	96,923	128,038	159,152	56,753	83,388	109,190	135,757
58	71,343	105,184	139,023	172,860	61,476	90,438	119,387	148,323
59	78,502	115,950	153,392	190,830	68,040	100,185	132,327	164,466
60	88,485	130,800	173,109	215,415	76,524	112,795	147,487	183,483



### 註 Notes:

- 1) 只適用於保單生效時年齡為56至60歲之受保人。  
Applicable to the Insured who are aged from 56 to 60 on the Policy Effective Date.
- 2) 保障期是根據受保人之投保年齡而有所不同，詳情請參閱本單張之「計劃摘要」。  
Benefit Term varies with the insured issue age. For details, please refer to the section of "Plan Summary" in this leaflet.

## 您會怎樣選擇？ Which one will you choose?

飲品 A drink	人壽保障 Life Coverage	+	住院每日現金津貼 Daily Cash Benefit for confinement	+	保費回贈 Premium Refund
					
每日 \$15 per day	每日 \$15* per day				

\* 以一名26歲女性投保人，選擇10年保費繳付期及\$600每日現金津貼計算。

\* Calculated based on the premium of a female Insured aged 26 who selected 10-year Premium Paying Period and \$600 Daily Cash Benefit.

因突如其來的疾病或意外而導致住院，可能會影響您的正常收入並造成經濟負擔。「102保費回贈住院現金計劃」為您在住院期間提供每日現金津貼，對住院期間的收入損失及額外支出提供保障，讓您安心接受治療！

為切合不同的財務需要，您可選擇3<sup>1)</sup>、5或10年的保費繳付期，而計劃所提供的保障則長達15年<sup>2)</sup>。不論您在保障期內曾否提出索償，計劃期滿時將可獲回贈已繳保費總額的102%，讓您倍感安心！

When there is an unexpected hospitalization due to sickness or accident, it may affect your regular income and create financial burden. The HospitalRefund 102 Plan offers you a Daily Cash Benefit for each day of confinement. Protecting you against income loss during confinement and extra expenses, allowing you to receive medical treatment with a peace of mind!

To meet different financial needs, you may select Premium Paying Period of 3<sup>1)</sup>, 5 or 10 years, with protection up to 15 years<sup>2)</sup>. This plan also offers 102% of premium refund at maturity, regardless of any claims made during the Benefit Term, ensuring extra peace of mind!

## 現在，您會怎樣選擇？ Now, which one will you choose?

### 每日現金津貼高達\$1,500 Daily Cash Benefit up to \$1,500

本計劃設有4種每日現金津貼金額，每次住院最長賠償期為1,000日。

This plan gives you 4 options of Daily Cash Benefit, payable up to 1,000 days for each confinement.

住院地區 Location of Confinement	澳門、香港及其他特定地區 <sup>3)</sup> Macau, Hong Kong & Other Specific Areas <sup>3)</sup>				非特定地區* Non Specific Areas*			
每日現金津貼 Daily Cash Benefit	\$600	\$900	\$1,200	\$1,500	\$300	\$450	\$600	\$750
每次住院最長日數 Max. no. of days per confinement	1,000				45			

\* 非特定地區之每日現金津貼為特定地區之每日現金津貼的50%。

\* The Daily Cash Benefit of confinement in Non Specific Areas is 50% of the Daily Cash Benefit of confinement in Specific Areas.

### 雙倍每日現金津貼 Double Daily Cash Benefit

假若受保人入住深切治療部（賠償期最長90日）、進行特定主要器官移植手術（賠償期最長90日）或因為特定傳染病包括新型冠狀病毒而住院（賠償期最長30日），每日現金津貼將以雙倍計算。

The Daily Cash Benefit shall be doubled in case of hospitalization in the Intensive Care Unit (payable up to 90 days), specific major organ transplant operation (payable up to 90 days) or specific infectious disease inclusive of COVID-19 (payable up to 30 days).

### 完全永久傷殘保障<sup>4)5)</sup> Total Permanent Disability Benefit<sup>4)5)</sup>

若受保人確診為完全永久傷殘<sup>4)5)</sup>，將獲賠償因完全永久傷殘而直接引致的費用，並以100日的每日現金津貼為上限。

If the Insured suffers Total Permanent Disability<sup>4)5)</sup>, a reimbursement of any related expense will be payable up to the limit of 100 days of Daily Cash Benefit.

### 保單期滿可獲已繳保費的102% 102% Premium Refund at Maturity

無論您曾否對每日現金津貼作出索償，保單期滿時您可獲回贈已繳保費總額的102%作為期滿利益。

You will receive 102% of the Total Premiums Paid as Maturity Benefit, even if you have made claims on Daily Cash Benefit.

### 身故保障金額 Death Benefit

倘若受保人不幸身故，身故保障金額為已繳保費總額的102%。倘若受保人因意外身故，身故保障以雙倍計算。

In case of death of the Insured, the benefit shall be 102% of the total premiums paid. In case of Accidental Death, the benefit shall be doubled.

### 固定保費 Fixed premium throughout the period

您可按個人需要選擇3<sup>1)</sup>、5或10年的保費繳付期，保費繳付期內保費保證不變，讓您理財更有預算！

You may select Premium Paying Period of 3<sup>1)</sup>, 5 or 10 years and with a fixed premium throughout the Premium Paying Period to fit your financial planning the best!

### 簡易申請 Easy Application

申請手續簡易，無需驗身。  
Easy application process and no medical examinations required.

### 計劃摘要 Plan summary

投保年齡 (歲) <sup>6)</sup> Insured Age (years old) <sup>6)</sup>	6個月至55歲 6 months - 55 years old	56	57	58	59	60
保障期 (年) Benefit Term (years)	15	14	13	12	11	10
保費繳付期 (年) Premium Paying Period (years)	5 / 10	3				
每日現金津貼 Daily Cash Benefit	\$600 / \$900 / \$1,200 / \$1,500					
付款方式 Payment Mode	年繳Annual / 月繳 <sup>7)</sup> Monthly <sup>7)</sup>					
計劃幣別 Plan Currency	澳門元MOP / 港元HKD					

### 年繳保費<sup>7)</sup>表 (澳門元/港元) Annual Premium<sup>7)</sup> Table (MOP/HKD)

保費繳付期Premium Paying Period: 10years								
	男 Male				女 Female			
	每日現金津貼 Daily Cash Benefit				每日現金津貼 Daily Cash Benefit			
投保年齡 <sup>6)</sup> Issue Age <sup>6)</sup>	600	900	1,200	1,500	600	900	1,200	1,500
6個月至5歲 6 months - 5 years old	10,534	15,096	19,654	24,289	8,675	12,355	16,040	19,757
6 - 10	5,541	7,678	9,720	11,852	4,860	6,580	8,297	10,039
11 - 15	4,616	6,213	7,834	9,429	4,007	5,400	6,783	8,119
16 - 20	4,364	5,840	7,348	8,925	4,054	5,465	6,875	8,215
21 - 25	4,770	6,473	8,135	9,879	4,814	6,546	8,246	10,071
26 - 30	5,191	7,141	9,110	10,991	5,327	7,390	9,442	11,465
31 - 35	6,050	8,397	10,640	13,026	6,399	8,889	11,452	13,935
36 - 40	7,017	9,812	12,608	15,406	7,667	10,829	13,960	17,092
41 - 45	9,012	12,726	16,604	20,415	9,486	13,574	17,518	21,495
46 - 50	11,678	16,808	21,970	27,152	11,157	16,117	20,899	25,788
51 - 55	19,135	27,979	36,552	45,378	16,857	24,464	32,097	39,744

保費繳付期Premium Paying Period: 5years								
	男 Male				女 Female			
	每日現金津貼 Daily Cash Benefit				每日現金津貼 Daily Cash Benefit			
投保年齡 <sup>6)</sup> Issue Age <sup>6)</sup>	600	900	1,200	1,500	600	900	1,200	1,500
6個月至5歲 6 months - 5 years old	16,687	24,002	31,320	38,495	13,827	19,591	25,296	31,300
6 - 10	8,887	12,203	15,574	18,939	7,726	10,550	13,295	16,043
11 - 15	7,377	9,945	12,496	15,057	6,411	8,493	10,564	12,728
16 - 20	6,978	9,317	11,674	13,923	6,488	8,605	10,700	12,947
21 - 25	7,613	10,361	13,043	15,730	7,692	10,493	13,218	15,948
26 - 30	8,320	11,402	14,454	17,625	8,656	11,748	15,061	18,359
31 - 35	9,719	13,545	17,193	20,939	10,281	14,330	18,295	22,345
36 - 40	11,238	15,734	20,313	24,718	12,251	17,335	22,252	27,263
41 - 45	14,403	20,399	26,427	32,435	15,123	21,571	27,884	34,292
46 - 50	18,390	26,557	34,713	42,863	17,602	25,355	33,094	41,066
51 - 55	30,446	44,198	58,137	72,067	26,571	38,798	50,984	63,169