

服務費用 Fees & Charges

簡介

Introduction

我們不時會聽到客戶對保險公司之收費或其他相關費用有疑問，想獲得更多有關資訊。有見及此，我們提供香港人壽常見的收費並分類以幫助客戶了解更多。From time to time, we hear from customers inquiring about insurance company's charges or other related fees and would like to get more relevant information. In view of this, we are now providing the most common charges of our company and explain them in different categories to help customers learn more.

承保

Underwriting

項目 Items	收費 Charges
因健康加費/不保事項而需體檢/化驗 ¹ Medical / Laboratory test for appealing medical loading / exclusion ¹	體檢/化驗的實際費用由保單權益人承擔 Actual cost from medical / laboratory tests to be borne by Policyowner
體檢或化驗報告之副本 ¹ Copies of medical / laboratory test reports ¹	港元200 (每次申請) HKD200 (per application)

保單行政

Policy Administration

項目 Items	收費 Charges
重發保單合約 Re-issue of policy contract	港元 200 (每份保單合約) HKD 200 (per policy contract)
轉換保單幣值 ^{1,2} Change of policy currency ^{1,2}	港元 200 (每次申請) HKD 200 (per application)
重發會員卡 ³ Re-issuance of membership card ³	港元100 (每張會員卡) HKD100 (per membership card)

理賠

Claims

項目 Items	收費 Charges
索償申請書 – 第二部份 (由主診醫生填寫) Claim form – Part II (to be completed by attending physician)	主診醫生填寫索償申請書所需費用將由索償人承擔 Expense incurred for completing claim form by attending physician form will be borne by claimant
提出索償上訴所需之醫生報告及醫療報告 Physician statement(s) and medical report(s) required for appealing claim	申請醫生報告及醫療報告所需費用將由索償人承擔 Expense incurred for applying physician statement(s) and medical report(s) will be borne by claimant

其他費用

Other Charges

項目 Items	收費 Charges
保費徵費 ⁴ Levy ⁴	保費徵費率為每保單年度保費的0.1%，每份人壽保險保單的徵費上限為每保單年度港幣100元或等值保單貨幣 The levy rate is 0.1% of the insurance premium per policy year, with the levy cap set at HKD100 or policy currency equivalent for each life insurance policies
重新簽發遺失/過期的支票 Re-issue lost/stale cheque	港元100 (每張支票) HKD100 (per cheque)
電匯 Telegraphic Transfer (TT)	電匯或當地銀行轉帳所產生的實際費用 Actual charges incurred by TT or local banks transfer

¹ 只適用於個別計劃
Only applicable to designated insurance plans

² 指定保險計劃豁免此項收費
This fee is waived for designated insurance plans

³ 只適用於指定門診醫療計劃
Only applicable to designated outpatient medical plan

⁴ 詳情可瀏覽本公司網頁：客戶資訊 – 徵收保費徵費詳情
For details, please visit our corporate's website: Customer Information – Details of Levy Collection

註:

Note:

*以上有關香港人壽的各項費用將不時由本公司釐定，其他有關機構之收費並非由本公司釐定。如有任何爭議，香港人壽保留最終決定權。

The above fees and charges of relevant items of Hong Kong Life will be determined by our company from time to time. The fees and charges of other relevant institutions are not determined by Hong Kong Life. In the case of any dispute, the decision of Hong Kong Life shall be final.