

Annual Premium excluding Premium Levy

	Hospitalisation		Outpatient Benefits				Dental Benefit
	Category A	Category B	80% Reimbursement		100% Reimbursement		Category A & B
			Category A	Category B	Category A	Category B	
Option 1							
Employee/Spouse	HK\$5,369	HK\$5,964	HK\$4,476	HK\$5,113	HK\$5,714	HK\$6,531	HK\$1,050
Child	HK\$5,369	HK\$5,964	HK\$5,596	HK\$6,390	HK\$7,144	HK\$8,162	HK\$1,050
Option 2							
Employee/Spouse	HK\$4,009	HK\$4,450	HK\$3,389	HK\$3,834	HK\$4,392	HK\$4,971	HK\$1,050
Child	HK\$4,009	HK\$4,450	HK\$4,237	HK\$4,792	HK\$5,490	HK\$6,216	HK\$1,050
Option 3							
Employee/Spouse	HK\$2,719	HK\$3,017	HK\$2,627	HK\$2,976	HK\$3,359	HK\$3,806	HK\$1,050
Child	HK\$2,719	HK\$3,017	HK\$3,284	HK\$3,720	HK\$4,198	HK\$4,758	HK\$1,050
Option 4							
Employee/Spouse	HK\$1,703	HK\$1,847	HK\$2,060	HK\$2,346	HK\$2,490	HK\$2,814	HK\$1,050
Child	HK\$1,703	HK\$1,847	HK\$2,574	HK\$2,932	HK\$3,114	HK\$3,518	HK\$1,050

Category A: Composite Average Age at 18 to 40 (last birthday)³

Category B: Composite Average Age at 41 to 64 (last birthday)³

Annual Premium excluding Premium Levy effective from 1 April 2020

³ Composite average age is counted on all employees within the group only

Optional Cover - Business Travel Benefits Annual Premium excluding Premium Levy

Total No. of Business Travellers	Aggregate Limit Per Accident (HK\$)	Annual Flat Premium (HK\$)
3-6	HK\$4,000,000	HK\$5,000
7-10	HK\$8,000,000	HK\$7,000
11-15	HK\$11,000,000	HK\$9,000
16-20	HK\$16,000,000	HK\$11,000
21-30	HK\$18,000,000	HK\$15,000
31-40	HK\$20,000,000	HK\$18,500
41-50	HK\$24,000,000	HK\$21,000

An Illustration of premium for reference

	No. of Insureds	Total Premium (HK\$)
Un-named Basis	5	HK\$5,000
(Plan 1 – Business Easy Smart Travel)	40	HK\$18,500

Optional Cover - Term Life, Accidental Death & Disablement Benefits Annual Premium excluding Premium Levy

	Term Life Benefit + Accidental Death & Disability Benefit	
	Category A Composite Average Age at 18 to 40 (Last birthday)	Category B Composite Average Age at 41 to 64 (Last birthday)
Option 1	HK\$1,640	HK\$3,340
Option 2	HK\$1,230	HK\$2,505
Option 3	HK\$820	HK\$1,670
Option 4	HK\$410	HK\$835

Annual Premium excluding Premium Levy effective from 1 April 2020

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate

The above premium rates are valid for groups with all employees:

- Aged below 65 (last birthday) only and
- Who are “white collar” staff involved in office duties, and staff involved in light manual labour

Important Information

Requirement to make full disclosure

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Liberty. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact, this will raise questions about your entitlement to insurance benefits. Consequences may include, but not limited to, cancellation of your contract, premium adjustment based on correct information, rejection of claims application.

Pre-existing condition and switching between products

Pre-existing condition in general are excluded unless there is a specific clause in the policy which provides cover for pre-existing condition. Please refer to the policy provisions for the definition of pre-existing conditions. Please be reminded that switching from one policy to another may affect what constitutes pre-existing condition under the new policy, for example the date used to determine whether a medical condition is the pre-existing condition.

Renewal

Your policy is an annual contract. Liberty reserves the right to revise the benefits, terms and conditions from time to time upon renewal by giving a written notice.