

Plan Name 計劃名稱	BOC Life Standard VHIS 中銀人壽標準自願醫保															
Plan Type 計劃類別	Basic Plan / Rider 基本計劃 / 附加利益保障															
VHIS Certification No. 自願醫保認可編號	S00022-01-000-02															
Premium Payment Mode 保費繳付方式	Annual 年繳				Semi-annual 半年繳				Quarterly 季繳				Monthly 月繳			
Sex 性別	Male 男性		Female 女性		Male 男性		Female 女性		Male 男性		Female 女性		Male 男性		Female 女性	
Age \ Smoking status 年齡 \ 吸煙狀況	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙
0 (15 days after birth 出生後15日)	3,360.00		3,360.00		1,713.60		1,713.60		873.60		873.60		292.32		292.32	
1	3,227.00		3,217.00		1,645.77		1,640.67		839.02		836.42		280.75		279.88	
2	3,055.00		3,054.00		1,558.05		1,557.54		794.30		794.04		265.79		265.70	
3	2,885.00		2,897.00		1,471.35		1,477.47		750.10		753.22		251.00		252.04	
4	2,702.00		2,747.00		1,378.02		1,400.97		702.52		714.22		235.07		238.99	
5	2,518.00		2,598.00		1,284.18		1,324.98		654.68		675.48		219.07		226.03	
6	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
7	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
8	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
9	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
10	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
11	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
12	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
13	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
14	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
15	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
16	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
17	2,475.00		2,475.00		1,262.25		1,262.25		643.50		643.50		215.33		215.33	
18	2,475.00	2,723.00	2,475.00	2,723.00	1,262.25	1,388.73	1,262.25	1,388.73	643.50	707.98	643.50	707.98	215.33	236.90	215.33	236.90
19	2,475.00	2,723.00	2,475.00	2,723.00	1,262.25	1,388.73	1,262.25	1,388.73	643.50	707.98	643.50	707.98	215.33	236.90	215.33	236.90
20	2,475.00	2,723.00	2,475.00	2,723.00	1,262.25	1,388.73	1,262.25	1,388.73	643.50	707.98	643.50	707.98	215.33	236.90	215.33	236.90
21	2,504.00	2,754.00	2,504.00	2,754.00	1,277.04	1,404.54	1,277.04	1,404.54	651.04	716.04	651.04	716.04	217.85	239.60	217.85	239.60
22	2,539.00	2,793.00	2,539.00	2,793.00	1,294.89	1,424.43	1,294.89	1,424.43	660.14	726.18	660.14	726.18	220.89	242.99	220.89	242.99
23	2,535.00	2,789.00	2,620.00	2,882.00	1,292.85	1,422.39	1,336.20	1,469.82	659.10	725.14	681.20	749.32	220.55	242.64	227.94	250.73
24	2,529.00	2,782.00	2,705.00	2,976.00	1,289.79	1,418.82	1,379.55	1,517.76	657.54	723.32	703.30	773.76	220.02	242.03	235.34	258.91
25	2,518.00	2,770.00	2,803.00	3,083.00	1,284.18	1,412.70	1,429.53	1,572.33	654.68	720.20	728.78	801.58	219.07	240.99	243.86	268.22
26	2,560.00	2,816.00	2,863.00	3,149.00	1,305.60	1,436.16	1,460.13	1,605.99	665.60	732.16	744.38	818.74	222.72	244.99	249.08	273.96
27	2,602.00	2,862.00	2,929.00	3,222.00	1,327.02	1,459.62	1,493.79	1,643.22	676.52	744.12	761.54	837.72	226.37	248.99	254.82	280.31
28	2,637.00	2,901.00	3,013.00	3,314.00	1,344.87	1,479.51	1,536.63	1,690.14	685.62	754.26	783.38	861.64	229.42	252.39	262.13	288.32
29	2,675.00	2,943.00	3,119.00	3,431.00	1,364.25	1,500.93	1,590.69	1,749.81	695.50	765.18	810.94	892.06	232.73	256.04	271.35	298.50
30	2,707.00	2,978.00	3,260.00	3,586.00	1,380.57	1,518.78	1,662.60	1,828.86	703.82	774.28	847.60	932.36	235.51	259.09	283.62	311.98

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Age \ Smoking status 年齡 \ 吸煙狀況	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙
31	2,755.00	3,031.00	3,442.00	3,786.00	1,405.05	1,545.81	1,755.42	1,930.86	716.30	788.06	894.92	984.36	239.69	263.70	299.45	329.38
32	2,862.00	3,148.00	3,641.00	4,005.00	1,459.62	1,605.48	1,856.91	2,042.55	744.12	818.48	946.66	1,041.30	248.99	273.88	316.77	348.44
33	3,024.00	3,326.00	3,798.00	4,178.00	1,542.24	1,696.26	1,936.98	2,130.78	786.24	864.76	987.48	1,086.28	263.09	289.36	330.43	363.49
34	3,141.00	3,455.00	4,018.00	4,420.00	1,601.91	1,762.05	2,049.18	2,254.20	816.66	898.30	1,044.68	1,149.20	273.27	300.59	349.57	384.54
35	3,254.00	3,579.00	4,205.00	4,626.00	1,659.54	1,825.29	2,144.55	2,359.26	846.04	930.54	1,093.30	1,202.76	283.10	311.37	365.84	402.46
36	3,350.00	3,685.00	4,369.00	4,806.00	1,708.50	1,879.35	2,228.19	2,451.06	871.00	958.10	1,135.94	1,249.56	291.45	320.60	380.10	418.12
37	3,446.00	3,791.00	4,517.00	4,969.00	1,757.46	1,933.41	2,303.67	2,534.19	895.96	985.66	1,174.42	1,291.94	299.80	329.82	392.98	432.30
38	3,546.00	3,901.00	4,668.00	5,135.00	1,808.46	1,989.51	2,380.68	2,618.85	921.96	1,014.26	1,213.68	1,335.10	308.50	339.39	406.12	446.75
39	3,659.00	4,025.00	4,838.00	5,322.00	1,866.09	2,052.75	2,467.38	2,714.22	951.34	1,046.50	1,257.88	1,383.72	318.33	350.18	420.91	463.01
40	3,757.00	4,133.00	5,056.00	5,562.00	1,916.07	2,107.83	2,578.56	2,836.62	976.82	1,074.58	1,314.56	1,446.12	326.86	359.57	439.87	483.89
41	3,852.00	4,237.00	5,304.00	5,834.00	1,964.52	2,160.87	2,705.04	2,975.34	1,001.52	1,101.62	1,379.04	1,516.84	335.12	368.62	461.45	507.56
42	3,934.00	4,327.00	5,580.00	6,138.00	2,006.34	2,206.77	2,845.80	3,130.38	1,022.84	1,125.02	1,450.80	1,595.88	342.26	376.45	485.46	534.01
43	4,083.00	4,491.00	5,811.00	6,392.00	2,082.33	2,290.41	2,963.61	3,259.92	1,061.58	1,167.66	1,510.86	1,661.92	355.22	390.72	505.56	556.10
44	4,226.00	4,649.00	6,042.00	6,646.00	2,155.26	2,370.99	3,081.42	3,389.46	1,098.76	1,208.74	1,570.92	1,727.96	367.66	404.46	525.65	578.20
45	4,457.00	4,903.00	6,244.00	6,868.00	2,273.07	2,500.53	3,184.44	3,502.68	1,158.82	1,274.78	1,623.44	1,785.68	387.76	426.56	543.23	597.52
46	4,693.00	5,162.00	6,396.00	7,036.00	2,393.43	2,632.62	3,261.96	3,588.36	1,220.18	1,342.12	1,662.96	1,829.36	408.29	449.09	556.45	612.13
47	4,930.00	5,423.00	6,571.00	7,228.00	2,514.30	2,765.73	3,351.21	3,686.28	1,281.80	1,409.98	1,708.46	1,879.28	428.91	471.80	571.68	628.84
48	5,166.00	5,683.00	6,717.00	7,389.00	2,634.66	2,898.33	3,425.67	3,768.39	1,343.16	1,477.58	1,746.42	1,921.14	449.44	494.42	584.38	642.84
49	5,400.00	5,940.00	6,875.00	7,563.00	2,754.00	3,029.40	3,506.25	3,857.13	1,404.00	1,544.40	1,787.50	1,966.38	469.80	516.78	598.13	657.98
50	5,660.00	6,226.00	7,006.00	7,707.00	2,886.60	3,175.26	3,573.06	3,930.57	1,471.60	1,618.76	1,821.56	2,003.82	492.42	541.66	609.52	670.51
51	5,938.00	6,532.00	7,153.00	7,868.00	3,028.38	3,331.32	3,648.03	4,012.68	1,543.88	1,698.32	1,859.78	2,045.68	516.61	568.28	622.31	684.52
52	6,310.00	6,941.00	7,251.00	7,976.00	3,218.10	3,539.91	3,698.01	4,067.76	1,640.60	1,804.66	1,885.26	2,073.76	548.97	603.87	630.84	693.91
53	6,685.00	7,354.00	7,386.00	8,125.00	3,409.35	3,750.54	3,766.86	4,143.75	1,738.10	1,912.04	1,920.36	2,112.50	581.60	639.80	642.58	706.88
54	7,084.00	7,792.00	7,587.00	8,346.00	3,612.84	3,973.92	3,869.37	4,256.46	1,841.84	2,025.92	1,972.62	2,169.96	616.31	677.90	660.07	726.10
55	7,497.00	8,247.00	7,864.00	8,650.00	3,823.47	4,205.97	4,010.64	4,411.50	1,949.22	2,144.22	2,044.64	2,249.00	652.24	717.49	684.17	752.55
56	7,775.00	8,553.00	8,013.00	8,814.00	3,965.25	4,362.03	4,086.63	4,495.14	2,021.50	2,223.78	2,083.38	2,291.64	676.43	744.11	697.13	766.82
57	8,030.00	8,833.00	8,184.00	9,002.00	4,095.30	4,504.83	4,173.84	4,591.02	2,087.80	2,296.58	2,127.84	2,340.52	698.61	768.47	712.01	783.17
58	8,289.00	9,118.00	8,351.00	9,186.00	4,227.39	4,650.18	4,259.01	4,684.86	2,155.14	2,370.68	2,171.26	2,388.36	721.14	793.27	726.54	799.18
59	8,555.00	9,411.00	8,512.00	9,363.00	4,363.05	4,799.61	4,341.12	4,775.13	2,224.30	2,446.86	2,213.12	2,434.38	744.29	818.76	740.54	814.58
60	8,830.00	9,713.00	8,663.00	9,529.00	4,503.30	4,953.63	4,418.13	4,859.79	2,295.80	2,525.38	2,252.38	2,477.54	768.21	845.03	753.68	829.02

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Age \ Smoking status 年齡 \ 吸煙狀況	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙
61	9,184.00	10,102.00	8,862.00	9,748.00	4,683.84	5,152.02	4,519.62	4,971.48	2,387.84	2,626.52	2,304.12	2,534.48	799.01	878.87	770.99	848.08
62	9,565.00	10,522.00	9,235.00	10,159.00	4,878.15	5,366.22	4,709.85	5,181.09	2,486.90	2,735.72	2,401.10	2,641.34	832.16	915.41	803.45	883.83
63	10,005.00	11,006.00	9,648.00	10,613.00	5,102.55	5,613.06	4,920.48	5,412.63	2,601.30	2,861.56	2,508.48	2,759.38	870.44	957.52	839.38	923.33
64	10,412.00	11,453.00	10,011.00	11,012.00	5,310.12	5,841.03	5,105.61	5,616.12	2,707.12	2,977.78	2,602.86	2,863.12	905.84	996.41	870.96	958.04
65	11,379.00	12,517.00	10,879.00	11,967.00	5,803.29	6,383.67	5,548.29	6,103.17	2,958.54	3,254.42	2,828.54	3,111.42	989.97	1,088.98	946.47	1,041.13
66	11,985.00	13,184.00	11,371.00	12,508.00	6,112.35	6,723.84	5,799.21	6,379.08	3,116.10	3,427.84	2,956.46	3,252.08	1,042.70	1,147.01	989.28	1,088.20
67	12,481.00	13,729.00	11,798.00	12,978.00	6,365.31	7,001.79	6,016.98	6,618.78	3,245.06	3,569.54	3,067.48	3,374.28	1,085.85	1,194.42	1,026.43	1,129.09
68	13,099.00	14,409.00	12,370.00	13,607.00	6,680.49	7,348.59	6,308.70	6,939.57	3,405.74	3,746.34	3,216.20	3,537.82	1,139.61	1,253.58	1,076.19	1,183.81
69	13,770.00	15,147.00	12,978.00	14,276.00	7,022.70	7,724.97	6,618.78	7,280.76	3,580.20	3,938.22	3,374.28	3,711.76	1,197.99	1,317.79	1,129.09	1,242.01
70	14,275.00	15,703.00	13,487.00	14,836.00	7,280.25	8,008.53	6,878.37	7,566.36	3,711.50	4,082.78	3,506.62	3,857.36	1,241.93	1,366.16	1,173.37	1,290.73
71	14,704.00	16,174.00	13,915.00	15,307.00	7,499.04	8,248.74	7,096.65	7,806.57	3,823.04	4,205.24	3,617.90	3,979.82	1,279.25	1,407.14	1,210.61	1,331.71
72	15,137.00	16,651.00	14,338.00	15,772.00	7,719.87	8,492.01	7,312.38	8,043.72	3,935.62	4,329.26	3,727.88	4,100.72	1,316.92	1,448.64	1,247.41	1,372.16
73	15,550.00	17,105.00	14,782.00	16,260.00	7,930.50	8,723.55	7,538.82	8,292.60	4,043.00	4,447.30	3,843.32	4,227.60	1,352.85	1,488.14	1,286.03	1,414.62
74	15,969.00	17,566.00	15,219.00	16,741.00	8,144.19	8,958.66	7,761.69	8,537.91	4,151.94	4,567.16	3,956.94	4,352.66	1,389.30	1,528.24	1,324.05	1,456.47
75	16,297.00	17,927.00	15,598.00	17,158.00	8,311.47	9,142.77	7,954.98	8,750.58	4,237.22	4,661.02	4,055.48	4,461.08	1,417.84	1,559.65	1,357.03	1,492.75
76	16,699.00	18,369.00	16,049.00	17,654.00	8,516.49	9,368.19	8,184.99	9,003.54	4,341.74	4,775.94	4,172.74	4,590.04	1,452.81	1,598.10	1,396.26	1,535.90
77	17,103.00	18,813.00	16,498.00	18,148.00	8,722.53	9,594.63	8,413.98	9,255.48	4,446.78	4,891.38	4,289.48	4,718.48	1,487.96	1,636.73	1,435.33	1,578.88
78	17,507.00	19,258.00	16,946.00	18,641.00	8,928.57	9,821.58	8,642.46	9,506.91	4,551.82	5,007.08	4,405.96	4,846.66	1,523.11	1,675.45	1,474.30	1,621.77
79	17,939.00	19,733.00	17,367.00	19,104.00	9,148.89	10,063.83	8,857.17	9,743.04	4,664.14	5,130.58	4,515.42	4,967.04	1,560.69	1,716.77	1,510.93	1,662.05
80	18,239.00	20,063.00	17,720.00	19,492.00	9,301.89	10,232.13	9,037.20	9,940.92	4,742.14	5,216.38	4,607.20	5,067.92	1,586.79	1,745.48	1,541.64	1,695.80
81 *	18,437.00	20,281.00	17,964.00	19,760.00	9,402.87	10,343.31	9,161.64	10,077.60	4,793.62	5,273.06	4,670.64	5,137.60	1,604.02	1,764.45	1,562.87	1,719.12
82 *	18,636.00	20,500.00	18,207.00	20,028.00	9,504.36	10,455.00	9,285.57	10,214.28	4,845.36	5,330.00	4,733.82	5,207.28	1,621.33	1,783.50	1,584.01	1,742.44
83 *	18,836.00	20,720.00	18,449.00	20,294.00	9,606.36	10,567.20	9,408.99	10,349.94	4,897.36	5,387.20	4,796.74	5,276.44	1,638.73	1,802.64	1,605.06	1,765.58
84 *	19,037.00	20,941.00	18,691.00	20,560.00	9,708.87	10,679.91	9,532.41	10,485.60	4,949.62	5,444.66	4,859.66	5,345.60	1,656.22	1,821.87	1,626.12	1,788.72
85 *	19,260.00	21,186.00	18,910.00	20,801.00	9,822.60	10,804.86	9,644.10	10,608.51	5,007.60	5,508.36	4,916.60	5,408.26	1,675.62	1,843.18	1,645.17	1,809.69
86 *	19,483.00	21,431.00	19,129.00	21,042.00	9,936.33	10,929.81	9,755.79	10,731.42	5,065.58	5,572.06	4,973.54	5,470.92	1,695.02	1,864.50	1,664.22	1,830.65
87 *	19,706.00	21,677.00	19,349.00	21,284.00	10,050.06	11,055.27	9,867.99	10,854.84	5,123.56	5,636.02	5,030.74	5,533.84	1,714.42	1,885.90	1,683.36	1,851.71
88 *	19,928.00	21,921.00	19,568.00	21,525.00	10,163.28	11,179.71	9,979.68	10,977.75	5,181.28	5,699.46	5,087.68	5,596.50	1,733.74	1,907.13	1,702.42	1,872.68
89 *	20,151.00	22,166.00	19,788.00	21,767.00	10,277.01	11,304.66	10,091.88	11,101.17	5,239.26	5,763.16	5,144.88	5,659.42	1,753.14	1,928.44	1,721.56	1,893.73
90 *	20,372.00	22,409.00	20,009.00	22,010.00	10,389.72	11,428.59	10,204.59	11,225.10	5,296.72	5,826.34	5,202.34	5,722.60	1,772.36	1,949.58	1,740.78	1,914.87

Plan Name 計劃名稱	BOC Life Standard VHIS 中銀人壽標準自願醫保															
Plan Type 計劃類別	Basic Plan / Rider 基本計劃 / 附加利益保障															
VHIS Certification No. 自願醫保認可編號	S00022-01-000-02															
Premium Payment Mode 保費繳付方式	Annual 年繳				Semi-annual 半年繳				Quarterly 季繳				Monthly 月繳			
Sex 性別	Male 男性		Female 女性		Male 男性		Female 女性		Male 男性		Female 女性		Male 男性		Female 女性	
Age \ Smoking status 年齡 \ 吸煙狀況	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙	Non-smoker 非吸煙	Smoker 吸煙
91 *	20,593.00	22,652.00	20,230.00	22,253.00	10,502.43	11,552.52	10,317.30	11,349.03	5,354.18	5,889.52	5,259.80	5,785.78	1,791.59	1,970.72	1,760.01	1,936.01
92 *	20,814.00	22,895.00	20,451.00	22,496.00	10,615.14	11,676.45	10,430.01	11,472.96	5,411.64	5,952.70	5,317.26	5,848.96	1,810.82	1,991.87	1,779.24	1,957.15
93 *	21,034.00	23,137.00	20,673.00	22,740.00	10,727.34	11,799.87	10,543.23	11,597.40	5,468.84	6,015.62	5,374.98	5,912.40	1,829.96	2,012.92	1,798.55	1,978.38
94 *	21,256.00	23,382.00	20,894.00	22,983.00	10,840.56	11,924.82	10,655.94	11,721.33	5,526.56	6,079.32	5,432.44	5,975.58	1,849.27	2,034.23	1,817.78	1,999.52
95 *	21,477.00	23,625.00	21,115.00	23,227.00	10,953.27	12,048.75	10,768.65	11,845.77	5,584.02	6,142.50	5,489.90	6,039.02	1,868.50	2,055.38	1,837.01	2,020.75
96 *	21,697.00	23,867.00	21,337.00	23,471.00	11,065.47	12,172.17	10,881.87	11,970.21	5,641.22	6,205.42	5,547.62	6,102.46	1,887.64	2,076.43	1,856.32	2,041.98
97 *	21,918.00	24,110.00	21,558.00	23,714.00	11,178.18	12,296.10	10,994.58	12,094.14	5,698.68	6,268.60	5,605.08	6,165.64	1,906.87	2,097.57	1,875.55	2,063.12
98 *	22,138.00	24,352.00	21,780.00	23,958.00	11,290.38	12,419.52	11,107.80	12,218.58	5,755.88	6,331.52	5,662.80	6,229.08	1,926.01	2,118.62	1,894.86	2,084.35
99 *	22,359.00	24,595.00	22,002.00	24,202.00	11,403.09	12,543.45	11,221.02	12,343.02	5,813.34	6,394.70	5,720.52	6,292.52	1,945.23	2,139.77	1,914.17	2,105.57

* Premium for Renewal only.

* 保費只供續保之用。

Notes:

註:

Age shall mean the attained age of the Insured Person.

年齡是指受保人的實際年齡。

The premium amounts are calculated based on the Age, sex and smoking status of the Insured Person at the time of application and above premium rates. Renewal premium will be determined according to the Age of the Insured Person and the premium rates then in effect. The premium rates are not guaranteed. You may also consult your insurance intermediary for the then prevailing premium rates. For the avoidance of doubt, we shall adjust the premium on a Portfolio basis.

保費乃按照受保人投保時的年齡、性別、吸煙狀況及上述保費率計算。續保保費將根據受保人續保時的年齡及保費率計算。惟保費率並非保證。您亦可向您的保險中介人查詢當時之保費率。為免存疑，我們會向同一類別保單調整保費。

This Standard Premium schedule does not include levy which is collected by the Insurance Authority.

此標準保費表並未包括由保險業監管局徵收的保費徵費。

15% discount on the Renewal premium for these Terms and Benefits of the subsequent Policy Year if no benefit is paid under these Terms and Benefits for a period of three (3) consecutive Policy Years. Please refer to the policy provisions issued by the Company for details.

倘若本條款及保障在連續(3)個保單年度的時間，沒有已付的賠償，之後一個保單年度本條款及保障續保保費可獲15%折扣。有關詳情，請參閱本公司繕發的保單條款。