

- The area of cover chosen will apply to *all* modules selected.
- All premiums shown below are annual, in US\$.
- Premiums effective 1 July 2024 for new and renewing policies inception from 1 January 2014 onwards.

CORE MODULE	OPTIONAL MODULE		
<b>Module I</b> Hospital & Surgery Benefits	<b>Module II</b> Outpatient Benefits	<b>Module III*</b> Maternity Benefits	<b>Module IV**</b> Dental & Optical Benefits

\* The Maternity Benefit is available to females between 19 and 45 years of age.

\*\* Module IV (Dental & Optical Benefits) is available to individuals, regardless of their age.

Deductible	Nil		US\$500		US\$1,500		US\$5,000		US\$10,000	
	I	I + II	I	I + II	I	I + II	I	I + II	I	I + II
<b>Age</b>										
<b>0 - 18</b>	\$4,490	\$8,901	\$3,050	\$6,160	\$2,229	\$3,701	\$1,765	\$2,936	\$1,500	\$2,495
<b>19 - 25</b>	\$5,347	\$10,452	\$3,630	\$7,233	\$2,653	\$4,361	\$2,100	\$3,455	\$1,785	\$2,937
<b>26 - 30</b>	\$6,990	\$13,644	\$5,470	\$10,609	\$4,008	\$6,605	\$3,181	\$5,237	\$2,704	\$4,452
<b>31 - 35</b>	\$8,166	\$15,938	\$6,389	\$12,392	\$4,686	\$7,717	\$3,711	\$6,114	\$3,155	\$5,197
<b>36 - 40</b>	\$8,765	\$16,772	\$6,853	\$13,040	\$5,026	\$8,148	\$3,983	\$6,453	\$3,386	\$5,485
<b>41 - 45</b>	\$9,764	\$18,683	\$7,635	\$14,523	\$5,597	\$9,074	\$4,439	\$7,193	\$3,773	\$6,113
<b>46 - 50</b>	\$11,622	\$22,653	\$9,419	\$18,532	\$7,065	\$11,568	\$5,617	\$9,133	\$4,775	\$7,763
<b>51 - 55</b>	\$15,838	\$30,816	\$12,837	\$25,200	\$9,626	\$15,739	\$7,655	\$12,422	\$6,507	\$10,558
<b>56 - 60</b>	\$15,838	\$30,816	\$12,837	\$25,200	\$9,626	\$15,739	\$7,655	\$12,422	\$6,507	\$10,558
<b>61 - 65 *</b>	\$21,062	\$44,161	\$17,545	\$37,007	\$14,092	\$23,736	\$10,960	\$17,801	\$9,317	\$15,132

\* Pallas provides lifetime renewals. Renewal premiums are published up to age 65. For renewal premiums after age 65, please contact APRIL International.

Optional Modules - Deductible does not apply										
Age	0 - 18	19 - 25	26 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55	56 - 60	61 +
<b>Module III *</b>	N/A	\$7,639	\$7,436	\$7,436	\$11,441	\$11,961	N/A	N/A	N/A	N/A
<b>Module IV **</b>	\$996	\$996	\$970	\$970	\$970	\$1,014	\$1,014	\$1,209	\$1,209	\$1,209

HK P 2024/06

Underwritten by:

**Liberty International Insurance Limited (Hong Kong)**  
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25 Westlands Road  
Quarry Bay  
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## PREMIUMS WORLDWIDE EXCLUDING NORTH AMERICA & THE CARIBBEAN

- Enjoy a premium saving by selecting worldwide cover with an exclusion for *North America and the Caribbean*
- The area of cover chosen will apply to *all* modules selected.
- All premiums shown below are annual, in US\$.
- Premiums effective 1 July 2024 for new and renewing policies inception from 1 January 2014 onwards.

CORE MODULE		OPTIONAL MODULE		
<b>Module I</b> Hospital & Surgery Benefits		<b>Module II</b> Outpatient Benefits	<b>Module III*</b> Maternity Benefits	<b>Module IV**</b> Dental & Optical Benefits

\* The Maternity Benefit is available to females between 19 and 45 years of age.

\*\* Module IV (Dental & Optical Benefits) is available to individuals, regardless of their age.

Deductible	Nil		US\$500		US\$1,500		US\$5,000		US\$10,000	
	I	I + II	I	I + II	I	I + II	I	I + II	I	I + II
<b>Age</b>										
<b>0 - 18</b>	\$3,817	\$7,561	\$2,591	\$5,237	\$1,893	\$3,142	\$1,503	\$2,495	\$1,277	\$2,119
<b>19 - 25</b>	\$4,544	\$8,885	\$3,087	\$6,150	\$2,256	\$3,706	\$1,785	\$2,938	\$1,517	\$2,496
<b>26 - 30</b>	\$5,940	\$11,598	\$4,649	\$9,017	\$3,409	\$5,614	\$2,700	\$4,448	\$2,295	\$3,782
<b>31 - 35</b>	\$6,942	\$13,547	\$5,433	\$10,532	\$3,979	\$6,557	\$3,151	\$5,190	\$2,679	\$4,413
<b>36 - 40</b>	\$7,448	\$14,256	\$5,825	\$11,081	\$4,272	\$6,929	\$3,386	\$5,487	\$2,878	\$4,665
<b>41 - 45</b>	\$8,294	\$15,874	\$6,492	\$12,345	\$4,761	\$7,717	\$3,776	\$6,118	\$3,209	\$5,200
<b>46 - 50</b>	\$9,879	\$19,255	\$8,006	\$15,753	\$6,002	\$9,826	\$4,776	\$7,762	\$4,060	\$6,597
<b>51 - 55</b>	\$13,459	\$26,188	\$10,914	\$21,422	\$8,182	\$13,381	\$6,510	\$10,563	\$5,532	\$8,978
<b>56 - 60</b>	\$13,459	\$26,188	\$10,914	\$21,422	\$8,182	\$13,381	\$6,510	\$10,563	\$5,532	\$8,978
<b>61 - 65 *</b>	\$16,538	\$34,481	\$13,775	\$28,897	\$11,027	\$18,516	\$8,567	\$14,306	\$7,282	\$12,161

\* Pallas provides lifetime renewals. Renewal premiums are published up to age 65. For renewal premiums after age 65, please contact APRIL International.

Optional Modules - Deductible does not apply										
Age	0 - 18	19 - 25	26 - 30	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55	56 - 60	61 +
<b>Module III *</b>	N/A	\$7,072	\$6,885	\$6,885	\$10,591	\$11,072	N/A	N/A	N/A	N/A
<b>Module IV **</b>	\$996	\$996	\$970	\$970	\$970	\$1,014	\$1,014	\$1,209	\$1,209	\$1,209

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