

| 嚴重疾病 Critical Illness |

首選健康保500+

PrimeHealth Saver 500+

PS500

YFLife
萬通保險



Bloomberg
Businessweek
Financial Institution
Awards 2019
Outstanding Performance
Insurance - Critical Illness

《彭博商業周刊》
金融機構大獎2019

危疾保障 - 傑出大獎

BENCHMARK
AWARDS
2017
Critical Illness Insurance
BEST-IN-CLASS

《指標》
2017年財富管理大獎

危疾產品 - 同級最佳獎

未來在我手
Own the future

多重保障 安心守護健康未來

Own the future with multiple protections

面對未來的不確定性，好好守護健康，未來自可在您手。
首選健康保500+提供終身保障至100歲，更特別為常見危疾，
如癌症、心臟病及中風提供多次賠償，並設有持續癌症現金
津貼，讓您安心守護健康未來。

Despite future uncertainties, knowing that your health is well
protected, you will have the confidence to take control of your future.
PrimeHealth Saver 500+ provides extensive critical illness protection
up to age 100. The plan offers multiple coverage for cancer, heart
attack and stroke, plus extra Cash Benefit for Continuous Cancer.
The future is within your reach.



首選健康保500+

PrimeHealth Saver 500+

1

138種嚴重疾病保障

Coverage of 138 Critical Illnesses



- 包括青光眼、黃斑部病變及早發性白內障
Including glaucoma, macular degeneration and early onset of cataract
- 100%基本保障額 + 非保證「終期紅利」
100% Basic Sum Insured + Non-guaranteed "Terminal Bonus"

4

雙重安心

Dual Reassurances



- 現金價值回奉
Cash Value
- 保費豁免
Waiver of Premiums

2

多次危疾保障

Multiple Critical Illness Benefit



- 為癌症、心臟病或中風提供額外4次賠償
4 additional claim payments for Cancer, Heart Attack or Stroke
- 嚴重疾病保障 + 多次危疾保障高達500%基本保障額
Critical Illness Benefit + Multiple Critical Illness Benefit up to 500% of Basic Sum Insured

5

延伸保障

Extended Protections



- 包括先天性情況所引致的危疾
Coverage includes Critical Illnesses due to congenital conditions
- 「愛共享」額外子女保障
Care2Share Extra Benefit
- 身故保障
Death Benefit
- 自選附加「繳款人保障」
Optional supplementary "Payor's Benefit"

3

持續癌症現金津貼

Cash Benefit for Continuous Cancer



- 每月1%基本保障額
1% of Basic Sum Insured monthly
- 最高180%，無等候期
Up to 180%, no waiting period

6

國際專業醫療網絡

MediNet Pro



- 美國專科醫生提供第二醫療意見
Second medical opinion provided by US medical specialists
- 轉介赴美就醫
Quality treatment referrals in the USA

1

138種嚴重疾病保障

Coverage of 138 Critical Illnesses



首選健康保500+ 提供全面保障，承保共138種主要嚴重疾病、早期疾病、原位癌 / 初期癌症，以及兒童嚴重疾病。而一些愈趨普遍的眼科疾病包括青光眼、黃斑部病變及早發性白內障亦在保障範圍內。

PrimeHealth Saver 500+ provides comprehensive protections covering up to 138 illnesses, from Major Critical Illnesses, Early Stage Diseases and Carcinoma-in-situ / Early Stage Cancers, to Severe Child Diseases. Since eye diseases are becoming more prevalent, those such as glaucoma, macular degeneration and early onset of cataract are also covered.

保障類別 Type of Protection	保障限額 ^{1, 2} Benefit ^{1, 2}
57 種主要嚴重疾病保障 Major Critical Illnesses	100% 基本保障額 + 非保證「終期紅利」 of Basic Sum Insured + Non-guaranteed "Terminal Bonus"
41 種早期疾病保障 Early Stage Diseases	10% / 30% / 50% 基本保障額 of Basic Sum Insured
30 種原位癌 / 初期癌症保障 Carcinoma-in-situ / Early Stage Cancers	30% 基本保障額 of Basic Sum Insured
10 種兒童嚴重疾病保障 Severe Child Diseases	30% 基本保障額 of Basic Sum Insured

2

多次危疾保障

Multiple Critical Illness Benefit



賠償總額達100%基本保障額後，保單仍會繼續生效，「多次危疾保障」隨即啟動：

- 受保人無須繳付任何保費，亦可繼續獲得**額外4次癌症、心臟病或中風的危疾保障**至85歲，**每次最高可達100%基本保障額**
- 等候期：
 - 相隔1年³（兩次主要嚴重疾病的確診日期）
 - 如就癌症⁴作出多次賠償，而前次主要嚴重疾病亦為癌症，則等候期為3年；您亦可選擇縮短等候期至1年以預先獲支付多次危疾保障⁵，而賠償額為50%基本保障額（不論是復發、轉移、原有的又或是新的癌症）

Even if the total benefit payments have reached 100% of the Basic Sum Insured, the policy will remain effective and the Multiple Critical Illness Benefit will be activated:

- The Insured will be entitled to **4 additional claim payments for Cancer, Heart Attack or Stroke, each up to 100% of the Basic Sum Insured**, without having to pay any further premiums and the coverage will last up to age 85
- Waiting Period:
 - 1 year³ (the diagnosis dates of two Major Critical Illnesses)
 - in the case of multiple claims for Cancer⁴, if the immediately preceding Major Critical Illness is also Cancer, the waiting period is 3 years; alternatively, you may choose to shorten the waiting period to 1 year in order to advance the Multiple Critical Illness Benefit⁵, with the benefit payable to be 50% of the Basic Sum Insured (regardless of the Cancer being a recurrence, metastasis, existing or new Cancer)

嚴重疾病保障 + 多次危疾保障高達
Critical Illness Benefit +
Multiple Critical Illness Benefit up to

500%

基本保障額⁶
of Basic Sum
Insured⁶

3

持續癌症現金津貼

Cash Benefit for Continuous Cancer



若受保人確診癌症，除可獲得一筆過的100%基本保障額外，於治療期間每月更可獲得1%基本保障額的持續癌症現金津貼⁷，供隨意運用，又或彌補收入損失，現金津貼總額最高可達180%基本保障額。

In the unfortunate event that the Insured is diagnosed with Cancer, on top of the lump-sum benefit payment of 100% of the Basic Sum Insured, a monthly cash benefit⁷ equivalent to 1% of the Basic Sum Insured will be paid as long as the Insured is in the process of receiving on-going Cancer Treatment. You can spend the cash at your total discretion to cover the loss of income as well as the extra expenses, the total cash benefit can be up to 180% of the Basic Sum Insured.

現金津貼總額最高可達
The total cash benefit
can be up to

180%

基本保障額，**無等候期**
of Basic Sum Insured
No waiting period

4

雙重安心

Dual Reassurances



安心1：現金價值回奉

於保單生效第3個周年日起及計劃的已賠償金額少於100%基本保障額，當您選擇退保時，可獲取保單內的保證現金價值，以及非保證「終期紅利」，而無須扣除任何曾支付的賠償金額⁸。

終期紅利 — 於保單生效第5個保單周年日起及計劃的已賠償金額少於100%基本保障額，計劃為您提供非保證「終期紅利」，並將於保障期滿、退保、受保人身故或總賠償額達100%基本保障額時派發。

Reassurance 1: Cash Value

Effective from the 3rd policy anniversary onwards, if the total benefit paid is less than 100% of the Basic Sum Insured, when you surrender the policy, the plan will offer you the Guaranteed Cash Value, plus a non-guaranteed "Terminal Bonus", without deduction of any claims paid⁸.

Terminal Bonus — Available from the 5th policy anniversary onwards, and when the total benefit paid is less than 100% of the Basic Sum Insured, non-guaranteed "Terminal Bonus" will be payable upon the maturity or surrender of the policy, or upon the death of the Insured, or when total benefit payments reach 100% of the Basic Sum Insured.

安心2：保費豁免

保證一經確診患上計劃承保的疾病，即可獲豁免繳付保費：

非主要嚴重疾病：豁免下一個保費到期日起計**12個月**的保費

賠償總額達100%基本保障額：豁免餘下年期保費，並繼續享有「多次危疾保障」及「持續癌症現金津貼」

Reassurance 2: Waiver of Premiums

Premiums will be waived upon diagnosis of any covered illnesses:

Non-major Critical Illnesses: premium payments will be waived for **12 months** starting from next premium due date

Total Benefits Payable Reaching 100% of Basic Sum Insured: all subsequent premium payments will be waived while the "Multiple Critical Illness Benefit" and "Cash Benefit for Continuous Cancer" are still in effect



先天性疾病保障

我們深明父母關注子女的健康，所以計劃特別為子女未發現的先天性情況而引致的承保危疾提供保障。

Congenital Illness Protection

Nothing concerns parents more than the health of their children, that's why the plan has specially extended its protection to cover Critical Illnesses due to undetected congenital conditions.

「愛共享」額外子女保障

守護自己和摯愛家人同樣重要。計劃特別為受保人的子女提供額外保障，若子女首次確診患上主要嚴重疾病，計劃會支付相等於基本保障額20%的額外賠償⁹。

Care2Share Extra Benefit

Protecting your loved ones is as important as protecting yourself. That's why the plan will offer an extra coverage equivalent to 20% of the Basic Sum Insured⁹ if the Insured's child is first diagnosed with a Major Critical Illness.

身故保障

於賠償總額未達100%基本保障額，若受保人不幸身故，受益人可獲發身故保障賠償¹⁰。

Death Benefit

In the unfortunate event of the death of the Insured, the death benefit¹⁰ will be paid to the beneficiary, provided the total benefit paid has not reached 100% of the Basic Sum Insured.

100%

基本保障額 + 非保證「終期紅利」或 現金價值
of Basic Sum Insured + non-guaranteed
"Terminal Bonus" OR Cash Value

(以較高者為準 whichever is higher)

自選附加額外「繳款人保障」

您亦可選擇以小額保費享有額外的「繳款人保障」。若保單持有人於65歲前不幸身故或完全傷殘並持續6個月以上，計劃會代為支付全數保費，直至保單持有人65歲或受保兒童年滿25歲為止（以較早者為準）。

Optional Supplementary "Payor's Benefit"

You can choose to attach a supplementary "Payor's Benefit" to the Plan at an additional premium. In the unfortunate event of the policyowner's death or total disability for over 6 consecutive months before age 65, the plan will pay all premiums until the policyowner reaches age 65 or the insured child turns age 25 (whichever is earlier).



本計劃透過專業醫療網絡，聯繫了4,000多間美國醫院，讓患上任何承保疾病的受保人獲享：

- 1) 由美國專科醫生提供第二醫療意見¹¹；
- 2) 轉介赴美就醫，並協助獲取更相宜價格¹¹

Currently, more than 4,000 US hospitals are members of the MediNet Pro Network. If the Insured has been diagnosed with any of the covered illnesses, the following services will be available:

- 1) **Second medical opinion provided by US medical specialists¹¹**, and
- 2) **Quality treatment referrals in the USA**, and assistance in obtaining the competitive pricing¹¹

30歲的核數師Fiona投保了一份首選健康保500+，基本保障額為100,000美元。

Fiona, a 30-year-old auditor, has taken out a PrimeHealth Saver 500+ with a Basic Sum Insured of US\$100,000.

情況 1 於保單生效期間患上危疾 Scenario 1 Suffered from illnesses while the policy is in force

保單年 Policy Year	保障類別 Type of Protection	% 基本保障額 of Basic Sum Insured	賠償額 Benefit Payable
平均每月保費 Average Monthly Premium \$171	「通波仔」手術 Angioplasty	30%	\$30,000 +豁免保費12個月 Waiver of Premiums - 12 months
多次危疾保障 全數豁免餘下 年期保費 Multiple Critical Illness Benefit ALL subsequent premium payments are waived	心臟病 Heart Attack	100%	\$100,000 +非保證終期紅利 Non-guaranteed Terminal Bonus
9	超過1年 Over 1 year 子宮頸癌 Cervical Cancer	100%	\$100,000 +持續癌症現金津貼 ⁷ Cash Benefit for Continuous Cancer ⁷
11	不足3年 Less than 3 years 子宮頸癌復發 Recurrence of Cervical Cancer	50% 預先支付權益 Advance Payout Option	\$50,000 +持續癌症現金津貼 ⁷ Cash Benefit for Continuous Cancer ⁷
15	超過3年 Over 3 years 乳癌 Breast Cancer	100%	\$100,000 +持續癌症現金津貼 ⁷ Cash Benefit for Continuous Cancer ⁷
「多次危疾保障」及「持續癌症現金津貼」 仍然生效，最長至受保人85歲 "Multiple Critical Illness Benefit" and "Cash Benefit for Continuous Cancer" remain in force up to age 85 of the Insured.			賠償總額 Total benefit payable \$380,000 +非保證終期紅利 +持續癌症現金津貼 ⁷ +Non-guaranteed Terminal Bonus +Cash Benefit for Continuous Cancer ⁷

情況 2 身體健康 – 於不同保單年退保的預期現金價值 (保單賠償總額不多於100%基本保障額) Scenario 2 In good health – the projected Cash Value upon policy surrender at different policy years (total benefit paid has not reached 100% of the Basic Sum Insured)

保單年 Policy Year	繳付保費總額 Total Premiums Paid	預期現金價值 Projected Cash Value
45 (age 75歲)		\$300,440 (586%)
55 (age 85歲)	\$51,250	\$592,834 (1157%)
70 (age 100歲)		\$1,641,842 (3204%)

註： 以上例子乃按非吸煙女性，繳付保費年期為25年，以年繳方式繳付保費的首選健康保500+ 計算，僅供舉例說明之用。數字經調整捨入至整數。有關保障範圍、詳情及條款，請參考保單條文。

Remark: The above example is based on a non-smoking female insured with PrimeHealth Saver 500+, with a 25-year premium payment term and premiums paid annually. This is for illustration purposes only. Figures are rounded to the nearest integer. Please refer to the policy document for benefit coverage and exact terms and conditions.

57種主要嚴重疾病保障¹

Coverage of 57 Major Critical Illnesses¹

癌症 Cancer	1 癌症 Cancer			
心臟血管疾病 Cardiovascular Diseases	2 心臟病 Heart Attack		6 心肌病 Cardiomyopathy	
	3 冠狀動脈(迴接)手術 Coronary Artery Bypass Surgery		7 肺動脈高血壓 Pulmonary Arterial Hypertension	
	4 心瓣置換 Heart Valve Replacement		8 其它嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease	
	5 主要動脈手術 Surgery to Aorta			
器官嚴重疾病及衰竭 Organ Critical Illness and Failure	9 腎衰竭 Kidney Failure		15 克隆病 Crohn's Disease	
	10 慢性肝衰竭 Chronic Liver Failure		16 慢性肺病 Chronic Lung Disease	
	11 主要器官移植 Major Organ Transplant		17 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis	
	12 暴發性病毒性肝炎 Fulminant Viral Hepatitis		18 復發性慢性胰臟炎 Chronic Relapsing Pancreatitis	
	13 腎髓質囊腫病 Medullary Cystic Disease		19 系統性硬皮病 Systemic Scleroderma	
	14 潰瘍性結腸炎 Ulcerative Colitis			
腦科疾病 / 異常情況 Brain Diseases / Disorders	20 中風 Stroke		26 植物人 Apallic Syndrome	
	21 良性腦部腫瘤 Benign Brain Tumour		27 腦部手術 Brain Surgery	
	22 昏迷 Coma		28 腦部受損 / 失去獨立生存的能力 Brain Damage / Loss of Independent Existence	
	23 腦膜炎 Bacterial Meningitis		29 肌肉萎縮 Muscular Dystrophy	
	24 腦炎 Encephalitis		30 癱瘓 Paralysis	
	25 嚴重頭部創傷 Major Head Trauma			
神經系統疾病 Nervous System Diseases	31 多發性硬化症 Multiple Sclerosis		36 漸進性核上神經麻痺症 Progressive Supranuclear Palsy	
	32 運動神經原疾病 Motor Neurone Disease		37 嚴重重症肌無力 Severe Myasthenia Gravis	
	33 帕金森病 Parkinson's Disease		38 進行性延髓麻痺症 Progressive Bulbar Palsy	
	34 脊髓灰質炎 Poliomyelitis			
	35 亞爾茲默氏病 / 不能復原的器官性退化腦毛病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders			
嚴重傷殘 Serious Disability	39 失明 Blindness		43 失去肢體 / 視力 Loss of Limbs / Sight of Eyes	
	40 身體機能阻障 Dysfunction		44 失聰 Deafness	
	41 完全及永久傷殘 ¹² Total and Permanent Disability ¹²		45 失去語言能力 Loss of Speech	
	42 類風濕性關節炎 Rheumatoid Arthritis		46 嚴重燒傷 Major Burns	
其他 Others	47 末期病症 Terminal Illness		53 因職業感染人類免疫力缺乏病毒 Occupationally Acquired HIV	
	48 象皮病 Elephantiasis		54 紅斑狼瘡 Systemic Lupus Erythematosus	
	49 壞死性筋膜炎 Necrotising Fasciitis		55 慢性腎上腺功能不全 Chronic Adrenal Insufficiency	
	50 成形不全貧血病 Aplastic Anaemia		56 伊波拉出血性熱病 Ebola Hemorrhagic Fever	
	51 克雅氏症 (瘋牛症) Creutzfeld-Jacob Disease (Mad Cow Disease)		57 嗜鉻細胞瘤 Pheochromocytoma	
	52 經輸血感染人類免疫力缺乏病毒 HIV through Blood Transfusion			

41種早期疾病保障¹

Coverage of 41 Early Stage Diseases¹

心臟血管疾病 Cardiovascular Diseases	1 腔靜脈過濾器植入	Insertion of a Vena-cava Filter	5 冠狀動脈的血管成形術及其它冠狀動脈的血管手術 ^{13,14} (俗稱通波仔)	Angioplasty and Other Surgeries for Coronary Arteries ^{13, 14}
	2 心瓣膜疾病的次級創傷性治療	Less Invasive Treatments of Heart Valve Disease		2次 Twice
	3 次級嚴重心臟疾病	Less Severe Heart Disease	6 心包切除術	Pericardectomy
	4 微創性直接冠狀動脈搭橋術 ¹³	Minimally Invasive Direct Coronary Artery Bypass ¹³	7 主動脈疾病或主動脈瘤的血管介入治療	Endovascular Treatments of Aortic Disease or Aortic Aneurysm
器官嚴重疾病及衰竭 Organ Critical Illness and Failure	8 膽道再造術	Biliary Tract Reconstruction Surgery	12 肝臟手術	Liver Surgery
	9 早期慢性肺病	Early Chronic Lung Disease	13 主要器官移植 (屬於器官移植輪候名單上的輪候者)	Major Organ Transplantation (on Waiting List)
	10 肝炎伴肝硬化	Hepatitis with Cirrhosis		
	11 次級嚴重腎病	Less Severe Kidney Disease	14 移除單肺手術	Surgical Removal of One Lung
腦科疾病 / 異常情況 Brain Diseases / Disorders	15 需進行手術之腦血管瘤	Cerebral Aneurysm Requiring Surgery	21 次級嚴重昏迷	Less Severe Coma
	16 腦分流器植入術	Cerebral Shunt Insertion	22 次級嚴重腦炎	Less Severe Encephalitis
	17 頸動脈成形術及其它頸動脈手術	Angioplasty and Other Surgeries for Carotid Arteries	23 中度嚴重腦部損傷	Moderately Severe Brain Damage
	18 腦動脈瘤的血管介入治療和腦病變的其它治療	Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease	24 腦硬膜下血腫手術	Surgery for Subdural Haematoma
	19 次級嚴重細菌性腦膜炎	Less Severe Bacterial Meningitis	25 移除腦下垂體腫瘤手術	Surgical Removal of Pituitary Tumour
	20 中度嚴重帕金森病	Moderately Severe Parkinson's Disease	26 中度嚴重癱瘓	Moderately Severe Paralysis
嚴重傷殘 Serious Disability	27 意外所致的臉部燒傷	Facial Burns due to Accident	30 失去單肢	Loss of One Limb
	28 中度嚴重燒傷	Moderately Severe Burns	31 單目失明	Loss of Sight in One Eye
	29 單耳失聰	Loss of Hearing in One Ear		
其他 Others	32 耳蝸植入術	Cochlear Implant Surgery	38 周圍動脈疾病的血管介入治療 ¹³	Endovascular Treatment of Peripheral Arterial Disease ¹³
	33 糖尿病性視網膜病變 ¹³	Diabetic Retinopathy ¹³	39 黃斑部病變 / 早發性白內障 ¹⁷	Macular Degeneration / Early Onset of Cataract ¹⁷
	34 次級嚴重紅斑狼瘡	Less Severe Systemic Lupus Erythematosus	40 青光眼手術 ¹⁸	Glaucoma Surgical Treatment ¹⁸
	35 骨質疏鬆症併骨折 ^{13, 15}	Osteoporosis with Fractures ^{13, 15}	41 早期克雅氏症 (早期瘋牛症)	Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease)
	36 腎上腺腺瘤的腎上腺切除術	Adrenalectomy for Adrenal Adenoma		
	37 意外矯形手術 ^{13, 16}	Reconstructive Surgery due to Accident ^{13, 16}		

賠償次數不限，而每項最多可獲賠償一次 (特別註明除外)。

Unlimited claims, but subject to one claim per illness (unless otherwise specified).

30種原位癌 / 初期癌症保障^{1, 13}

Coverage of 30 Carcinoma-in-situ / Early Stage Cancers^{1, 13}

1 乳房	Breast	13 肺	Lung	24 膽囊	Gallbladder
2 子宮頸	Cervix	14 胃或食道	Stomach or Oesophagus	25 腎臟	Kidney
3 子宮	Uterus	15 喉	Larynx	26 胰臟	Pancreas
4 卵巢	Ovary	16 咽 (包括舌頭，軟齶及小舌)	Pharynx (including tongue, soft palate and uvula)	27 腎盂	Renal Pelvis
5 輸卵管	Fallopian Tube	17 鼻咽	Nasopharynx	28 AJCC第二期或以上的非黑色瘤皮膚癌	Non-Melanoma Skin Cancer of AJCC Stage II or above
6 陰道	Vagina	18 肝	Liver	29 前列腺	Prostate
7 外陰	Vulva	19 尿道	Urinary Tract	30 早期甲狀腺乳頭狀癌	Early Stage Papillary Carcinoma of the Thyroid
8 淚管	Tear Duct	20 輸尿管	Ureter		
9 睪丸	Testis	21 壺腹	Ampulla of Vater		
10 陰莖	Penis	22 肛管	Anal Cannel		
11 小腸 (包括十二指腸，空腸及迴腸)	Small Intestine (including Duodenum, Jejunum and Ileum)	23 肝外膽管	Extra-hepatic Bile Duct		
12 結腸或直腸	Colon or Rectum				

可獲賠償兩次，並必須為兩種不同的原位癌 / 初期癌症。

Carcinoma-in-situ / Early Stage Cancers can be claimed for twice but only once for each type.

10種兒童嚴重疾病保障^{1, 13}

Coverage of 10 Severe Child Diseases^{1, 13}

1 嚴重哮喘	Severe Asthma	7 成骨不全症	Osteogenesis Imperfecta
2 自閉症	Autism	8 幼兒慢性關節炎－斯帝爾病	Juvenile Chronic Arthritis – Still's Disease
3 血友病	Haemophilia	9 風濕性心瓣疾病	Rheumatic Fever with Valvular Impairment
4 幼兒期病發胰島素依賴性糖尿病	Insulin Dependent Diabetes Mellitus, Juvenile Onset	10 出血性登革熱	Dengue Haemorrhagic Fever
5 川崎病	Kawasaki Disease		
6 因疾病及 / 或意外受傷導致智力受損	Intellectual Impairment due to Sickness and / or Accidental Bodily Injury		

可獲賠償一次。

Can be claimed for once only.

註：有關各「主要嚴重疾病」、「早期疾病」、「原位癌 / 初期癌症」及「兒童嚴重疾病」的定義，請參閱保單條文。

Remark: For the definition of each "Major Critical Illness", "Early Stage Disease", "Carcinoma-in-situ / Early Stage Cancer", and "Severe Child Disease", please refer to the policy document.

附註

1. 「主要嚴重疾病」(癌症、心臟病及中風除外)、「早期疾病」、「原位癌/初期癌症」及「兒童嚴重疾病」合共的賠償額最高為「100%基本保障額及非保證終期紅利」(須扣除任何保單債項),或現金價值,以較高者為準。
2. 若因同一宗疾病/意外被同日確診多於一種嚴重疾病,我們只會賠償當中最高賠償額的一種疾病。
3. 若要符合心臟病或中風的新一次索償資格,新診斷證明必須符合另一次心臟病或中風的定義。
4. 適用於復發、轉移、原有的及新的癌症。70歲或以上的受保人如就前列腺癌作出多於一次的索償,並為前次前列腺癌的延續,則受保人必須於兩個確診日期相隔期間(包括首尾兩天)已接受或正接受癌症治療的情況下方可獲得賠償。
5. 如欲行使預先支付權益,受保人必須於前次的主要嚴重疾病的確診日期起計最少一年後,已接受或正接受癌症治療。預先支付權益只可行使一次。任何行使預先支付權益獲支付的賠償將被計入獲支付的多次危疾保障。
6. 如令保單總賠償額達到基本保障額100%的嚴重疾病為癌症、心臟病或中風,則多次危疾保障的第四次索償額需扣除任何曾獲支付的非主要嚴重疾病賠償;如於多次危疾保障的第四次索償行使預先支付權益,則有關賠償額為基本保障額的50%,扣除任何曾獲支付的非主要嚴重疾病賠償金額的50%。
7. 受保人須每6個月提交醫療報告證明癌症的存在及持續接受癌症治療。癌症治療並不包括任何舒緩治療或預防治療。癌症治療包括但不限於電療、化療及標靶治療,但不包括荷爾蒙治療。持續癌症現金津貼保障可達180%基本保障額或至受保人85歲或受保人身故(取其較早者)。
8. 須扣除保單債項(如有)。
9. 適用於受保人的子女出生30天起至18歲生日前,並由確診日起計需最少生存14天。本保單的「愛共享」額外子女保障最多可獲賠償一次,同一受保子/女於本公司之所有「愛共享」額外子女保障最多可獲一次主要嚴重疾病的賠償,總賠償金額最高為125,000美元/1,000,000港元/澳門元。受保人須於索償時提供有效文件證明親子關係。
10. 須扣除曾支付的賠償金額及保單債項(如有)。
11. 國際專業醫療網絡所提供的服務現時由國際救援(亞洲)公司提供。現時,每次徵詢第二醫療意見的費用為500港元,而轉介手續費為500美元,受保人需自付所有就醫的行政費及其他有關費用。國際救援(亞洲)公司保留調整收費及醫院數目的權利,有關的更改將不作另行通知。本公司保留隨時更改或終止提供本服務的權利。
12. 「完全及永久傷殘」保障只適用於18至65歲的受保人。
13. 個人於本公司就該項疾病的最高總賠償額為50,000美元/400,000港元/澳門元。
14. 索償只適用於需進行手術的冠狀動脈出現收窄的情況達50%或以上;而第2次之索償需符合上述之情況,以及於首次已獲賠償的醫學檢查報告內已顯示第2次進行手術的主要冠狀動脈收窄或阻塞之位置並不多於60%。
15. 保障至受保人70歲。
16. 賠償未獲賠償而需支付的實際住院及醫療費用。
17. 保障至受保人65歲。
18. 賠償額為10%基本保障額,上限為5,000美元/40,000港元/澳門元,保障至受保人65歲。
19. 同一受保人於本公司投保的所有嚴重疾病計劃的總保障額最高為1,500,000美元/12,000,000港元/澳門元。
20. 一經投保,保費不會按受保人年齡增加而遞增。然而,本公司保留調整同一風險級別保費率的權利。

Notes

1. The maximum amount of the sum of benefits payable for Major Critical Illnesses (excluding Cancer, Heart Attack and Stroke), Early Stage Diseases, Carcinoma-in-situ / Early Stage Cancers and Severe Child Diseases is equal to "the sum of 100% of the Basic Sum Insured and non-guaranteed Terminal Bonus" net of policy debt (if any), or Cash Value, whichever is higher.
2. If more than one Critical Illness diagnosed on the same day are arising from the same illness or injury, the claim will be paid once only for the Critical Illness with the higher benefit amount.
3. To be eligible for a new claim under Heart Attack or Stroke, the diagnosis must be supported with the new evidence consistent with the diagnosis of another Heart Attack or Stroke.
4. Applicable to any recurrence, metastasis, existing or new Cancer. In the case of multiple claims for Prostate Cancer, if the current diagnosis is a continuation of the preceding Prostate Cancer and the Insured is age 70 or above, the "Multiple Critical Illness Benefit" will only be payable if the Insured has received or is in the process of receiving Cancer Treatment which is performed during the intervening period between the diagnosis dates of the Preceding Prostate Cancer and the Subsequent Prostate Cancer (both dates inclusive).
5. To exercise the Advance Payout Option, the Insured should have received or be in the process of receiving Cancer Treatment which is performed at least one year following the diagnosis date of the immediately preceding Major Critical Illness. The Advance Payout Option can only be exercised once. Any payment made by exercising the Advance Payout Option will be counted towards Multiple Critical Illness Benefit paid.
6. If the Critical Illness causing the aggregated claims to reach 100% of the Basic Sum Insured is Cancer, Heart Attack or Stroke, the benefit payable for the 4th claim shall be net of any previous Critical Illness Benefit paid due to non-Major Critical Illness; if the 4th claim under the Multiple Critical Illness Benefit is made with the Advance Payout Option, the benefit payable shall be 50% of the Basic Sum Insured net of 50% of any previous Critical Illness Benefit paid due to non-Major Critical Illness.
7. The Insured is required to provide medical reports every 6 months confirming the existence of Cancer and the Insured is in the process of receiving on-going Cancer Treatment. Cancer Treatment does not include any treatment given solely as palliative care or as prophylactic purpose. It includes but not limited to radiotherapy, chemotherapy and targeted therapy, but excludes hormonal therapy. The Cash Benefit for Continuous Cancer is paid up to 180% of the Basic Sum Insured, age 85 of the Insured or death of the Insured (whichever is earlier).
8. Net of policy debt (if any).
9. Applicable to Insured's children from the age of 30 days and up to the 18th birthday. The covered child must survive for at least 14 days from the date of diagnosis. The benefit is payable once and for one Major Critical Illness only. For all Care2Share Extra Benefit under the same covered child with the Company, the maximum aggregate Sum Insured is US\$125,000 / HK\$ / MOP1,000,000. Valid documents are required to prove the parent / child relationship upon claim.
10. Net of claims paid and policy debt (if any).
11. MediNet Pro is currently provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice. The Company reserves the right to change or discontinue this service at any time.
12. Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18 to 65.
13. Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company.
14. To be eligible for a claim, the coronary artery must have a stenosis of 50% or more; to be eligible for a second claim, in addition to the above-mentioned criterion, the treatment must also be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the medical examination report relating to the first claim.
15. The protection is up to age 70 of the Insured.
16. Benefit payment is the actual amount of hospitalization and medical expenses not yet reimbursed.
17. The protection is up to age 65 of the Insured.
18. The benefit payable is 10% of the Basic Sum Insured, capped at US\$5,000 / HK\$ / MOP40,000; the protection is up to age 65 of the Insured.
19. The maximum aggregate Sum Insured of all Critical Illness plans under the same Insured with the Company is limited to US\$1,500,000 / HK\$ / MOP12,000,000.
20. Once insured, the premiums will not increase as the age of the Insured increases. However, the Company reserves the right to adjust the premium rate for all Insured of the same risk class.

重要資料

終期紅利理念

你的保單為分紅保險計劃並可分享由我們釐定之相關產品組別中的盈餘。於釐定終期紅利時，我們致力確保保單持有人和本公司能得到合理的盈餘分配。終期紅利並不是永久附加於保單。本公司有權決定公佈終期紅利之頻率及終期紅利金額。我們將最少每年檢視及釐定終期紅利一次。我們將會參考包括但不限於以下因素的過往經驗和預期未來展望，以釐定保單的終期紅利。

投資回報：包括所投資的資產賺取的利息 / 紅利收入及市場價格變動。投資表現會受利息 / 紅利收入之波動以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動及滙率而影響。

退保：包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之終期紅利。

投資政策、目標及策略

萬通保險國際有限公司（「萬通保險」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，可能包括環球股票、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據投資的資產之過往及預期的表現、波幅及相關風險去選擇投資的資產及管理我們的投資組合。

為達至長線目標回報，萬通保險採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	35% - 75%
股票類資產	25% - 65%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券（主要投資於美國市場），提供一個多元化及高質素之債券投資組合。

股票類資產可能包括環球股票（公共及 / 或私募股權）、互惠基金、交易所交易基金、高息債券、房地產及商品市場。投資遍佈於不同地區及涉及不同的行業。另外，我們或會使用衍生工具作為資產風險管理。

為有效地管理投資組合或優化投資組合，我們可能在若干時期內某程度上偏離上述目標。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及過往派息率資料請瀏覽本公司網頁：



香港：

<https://corp.yflife.com/tc/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



澳門：

<https://corp.yflife.com/tc/Macau/Individual/Services/Useful-Information/Investment-Strategy>

主要產品說明

繳付保費年期及保障年期

閣下應就已選擇的繳付保費年期持續繳付保費。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項到達保證現金價值扣除本保單任何已支付或將獲支付之嚴重疾病保障之賠償金額，保單的所有保障將會終止，而償還保單債項後所剩餘的現金價值（如有）將獲支付。

保障年期最長可至受保人100歲。

Important Information

Terminal Bonus Philosophy

Your policy is a participating policy and can share the divisible surplus from the product group determined by us. Terminal bonuses will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. Terminal bonus does not form a permanent addition to the policy. The Company has the right to determine the declaration frequency and the declared Terminal Bonus amount. The terminal bonuses will be reviewed and determined by us at least once per year. In determining the terminal bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

Surrenders: These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger terminal bonuses during periods of less favourable performance.

Investment Policy, Objective and Strategy

YF Life Insurance International Ltd.'s investment objective is to optimize policyholders' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment vehicles, which may include global equities, bonds and other fixed-income instruments, properties and commodities. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

To achieve the long-term target returns, YF Life Insurance International Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	35% - 75%
Equity-like assets	25% - 65%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets may include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

There may be some degree of deviation from the above targets in certain periods in order to manage the portfolio efficiently or to optimize the portfolio.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and historical crediting interest rate, please visit our website:



Hong Kong:

<https://corp.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



Macau:

<https://corp.yflife.com/en/Macau/Individual/Services/Useful-Information/Investment-Strategy>

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing Policy Debt reaches the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under this Policy, all coverage under the policy will be terminated and the Cash Value (after deducting any Policy Debt), if any, would be payable.

The Benefit Term is up to age 100 of the Insured.

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿，除非自動保費貸款適用
- 保單債項到達保證現金價值扣除本保單任何已支付或將獲支付之嚴重疾病保障之賠償金額
- 保單持有人呈交書面要求終止本保單
- 受保人身故

提早退保

本產品是為長線持有而設。如閣下提早終止保單，所獲得的現金價值或會遠低於閣下的已繳保費。

保費調整

如接獲所需保費，保單會於每個保單週年獲續期一年。在每次續期時，萬通保險保留隨時更改適用於同一風險級別受保人的保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於萬通保險過去的索償紀錄及續保率、開支、預期未來的索償成本及投資環境。

通脹風險

當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本計劃由萬通保險承保及負責，閣下的保單權益會受其信貸風險所影響。

主要不保事項

因以下一種或多種情況而直接或間接引致的嚴重疾病，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（除非由醫生處方）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；在戰爭中參與軍事服務；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機持票乘客）；
- 投保時已存在的病徵及病狀；在保障生效日期的六十天內出現的嚴重疾病；任何人類免疫力缺乏症病毒及 / 或與此有關之病症，包括愛滋病；在受保人確診患上導致總賠償額達到合計限額的嚴重疾病後，在受保人其後確診患上另一種嚴重疾病後的十四天內身故；
- [只適用於愛共享額外子女保障] 投保時或子女成為合資格受保子女當天（以較後日期為準）前受保子女已存在的病徵及病狀；在受保子女確診患上嚴重疾病後的十四天內身故。

受保人若在保單日期起計一年內自殺，無論其是否在神智清醒的情況下，萬通保險的全部責任將只限於退還已支付之保費（扣除已支付或將獲支付之賠償額及保單債項（如有））。

保費徵費（只適用於香港）

保監局會透過保險公司向所有保單持有人，為其於香港緒發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁www.ia.org.hk/tc/levy。

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退還本公司（香港：香港灣仔駱克道33號萬通保險大廈27樓 / 澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座），並確保本公司的辦事處於交付保單的21天內，或向你 / 你的代表人發出《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21天內（以較早者為準）收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額及你所繳付的徵費（適用於香港），但不包括任何利息。

Termination

The policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends, except if the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under this Policy
- The policy owner submits a written request to terminate this policy
- The Insured dies

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.

Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. YF Life Insurance International Ltd. reserves the right to change the premium on each renewal at any time for all Insureds of the same class. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of YF Life Insurance International Ltd., expenses, the expected claim costs in the future, and the investment environment.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if YF Life Insurance International Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Key Exclusions

The policy will not pay any benefit claim to a Critical Illness caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; military services in time of war; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage; any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS; the Insured, after the diagnosis of a Critical Illness giving rise to the Reaching of Aggregate Limit, dies within 14 days after the diagnosis of a subsequent Critical Illness;
- [Applicable to Care2Share Extra Benefit only] Pre-existing symptoms or conditions of the Covered Child of the Insured before the Effective Date of Coverage or the date the child became the Covered Child of the Insured, whichever is later; the Covered Child of the Insured dies within 14 days after the diagnosis of a Critical Illness

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, the total liability of YF Life Insurance International Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any).

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) collects levy on insurance premiums from policy holders through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated webpages at www.ia.org.hk/en/levy.

Cooling-off Period

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and levy you paid (applicable to Hong Kong), without any interest.

「首選健康保500+」一覽表

PrimeHealth Saver 500+ – at a glance

保障項目 Benefits		
57 種主要嚴重疾病 Major Critical Illnesses	100% 基本保障額 ⁸ + 非保證「終期紅利」或 現金價值 of Basic Sum Insured ⁸ + Non-guaranteed "Terminal Bonus" OR Cash Value (以較高者為準，並須扣除任何曾支付的賠償金額 whichever is higher, after deduction of any claims paid)	至100歲 ¹² Up to Age 100 ¹²
32 種早期疾病 Early Stage Diseases	30% 基本保障額 of Basic Sum Insured	至100歲 Up to Age 100
9 種早期疾病 Early Stage Diseases 冠狀動脈的血管成形術及其它 冠狀動脈的血管手術 Angioplasty and Other Surgeries for the Coronary Artery 周圍動脈疾病的血管介入治療 Endovascular Treatment of Peripheral Arterial Disease 糖尿病性視網膜病變 Diabetic Retinopathy 微創性直接冠狀動脈搭橋術 Minimally Invasive Direct Coronary Artery By-pass 意外矯形手術 Reconstructive Surgery Due to Accident	30% 基本保障額 (各項) of Basic Sum Insured (Each) (個人於本公司的最高總賠償限額各為50,000美元 / 400,000港元 / 澳門元 Each subject to US\$50,000 / HK\$ / MOP400,000 per life limit under all benefits issued by the Company)	至100歲 Up to Age 100
骨質疏鬆症併骨折 Osteoporosis with Fractures	30% 基本保障額 of Basic Sum Insured (賠償未獲賠償而需支付的實際住院及醫療費用；個人於本公司的 最高總賠償限額為50,000美元 / 400,000港元 / 澳門元 Reimburse the actual amount of hospitalization and surgical expenses not yet reimbursed, subject to US\$50,000 / HK\$ / MOP400,000 per life limit)	至100歲 Up to Age 100
黃斑部病變 / 早發性白內障 Macular Degeneration / Early Onset of Cataract	30% 基本保障額 of Basic Sum Insured	至70歲 Up to Age 70
需進行手術之腦血管瘤 Cerebral Aneurysm Requiring Surgery	30% 基本保障額 of Basic Sum Insured	至65歲 Up to Age 65
青光眼手術 Glaucoma Surgical Treatment	50% 基本保障額 of Basic Sum Insured	至100歲 Up to Age 100
30 種原位癌 / 初期癌症 Carcinoma-in-situ / Early Stage Cancers	10% 基本保障額 of Basic Sum Insured (個人於本公司的最高總賠償限額為5,000美元 / 40,000港元 / 澳門元 Subject to US\$5,000 / HK\$ / MOP40,000 per life limit under all benefits issued by the Company)	至65歲 Up to Age 65
10 種兒童嚴重疾病 Severe Child Diseases	30% 基本保障額 (各保障類別) of Basic Sum Insured (Each type of protection) (個人於本公司的最高總賠償限額為50,000美元 / 400,000港元 / 澳門元 Subject to US\$50,000 / HK\$ / MOP400,000 per life limit under all benefits issued by the Company)	至100歲 Up to Age 100
多次危疾保障^{4, 5, 6} Multiple Critical Illness Benefit^{4, 5, 6}	額外提供合共4次癌症、心臟病或中風的保障，每次最高賠償額為 100%基本保障額 Up to 4 additional claim payments for Cancer, Heart Attack or Stroke, each can be up to 100% of Basic Sum Insured	至25歲 Up to Age 25
持續癌症現金津貼⁷ Cash Benefit for Continuous Cancer⁷	適用於癌症，每月為1%基本保障額，保單總現金津貼可高達 180%基本保障額 Applicable to Cancer, 1% of Basic Sum Insured is paid monthly. The total cash benefit can be up to 180% of Basic Sum Insured	至85歲 Up to Age 85

保費豁免 Waiver of Premiums	非主要嚴重疾病：豁免下一個保費到期日起計12個月的保費 賠償總額達100%基本保障額：全數豁免餘下年期的保費 Non-Major Critical Illnesses: premiums are waived for 12 months starting from next premium due date Total benefits payable reaching 100% of Basic Sum Insured: all subsequent premiums are waived
現金價值回奉 Cash Value	保證現金價值 + 非保證「終期紅利」- 保單債項（如有） Guaranteed Cash Value + Non-guaranteed "Terminal Bonus" – policy debt (if any)
人壽保障 Life Protection	身故保障：100%基本保障額 ⁸ + 非保證「終期紅利」或 現金價值 Death Benefit: 100% of Basic Sum Insured ⁸ + Non-guaranteed "Terminal Bonus" OR Cash Value (以較高者為準，並須扣除任何曾支付的賠償金額 whichever is higher, after deduction of any claims paid) 身故現金津貼：1,000美元 / 8,000港元 / 澳門元 Compassionate Cash Benefit: US\$1,000 / HK\$ / MOP8,000
「愛共享」額外子女保障⁹ Care2Share Extra Benefit⁹	若受保人的子 / 女首次確診患上主要嚴重疾病，將額外支付相等於20%基本保障額的賠償 Additional 20% of Basic Sum Insured will be paid if the Insured's child is first diagnosed with a Major Critical Illness (同一受保子 / 女於本公司的最高總賠償額為125,000美元 / 1,000,000港元 / 澳門元 Subject to US\$125,000 / HK\$ / MOP1,000,000 per life limit under all benefits issued by the Company for the same covered child)
國際專業醫療網絡¹¹ MediNet Pro¹¹	「美國專科醫生提供第二醫療意見」及「轉介赴美就醫」 "Second Medical Opinion Provided by US Medical Specialists" and "Quality Treatment Referrals in the USA"
自選附加額外「繳款人保障」 Optional Supplementary Payor's Benefit	若保單持有人於65歲前不幸身故或完全傷殘並持續6個月以上，計劃會代為支付全數保費，直至保單持有人65歲或受保兒童年滿25歲為止 If the policyowner passes away or suffers from a total disability for over 6 consecutive months before age 65, the plan will pay all premiums on behalf of the policyowner until he / she reaches age 65, or the Insured's child turns 25 (以較早者為準 whichever is earlier)

保單資料 Policy Information

保單類別 Plan Type	基本計劃 Basic Plan
保單貨幣單位 Currency	香港保單：美元 / 港元 澳門保單：美元 / 澳門元 / 港元 Policy Issued in Hong Kong: US\$ / HK\$ Policy Issued in Macau: US\$ / MOP / HK\$
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment
最低基本保障額 Minimum Basic Sum Insured	基本保障額 Basic Sum Insured: US\$15,000美元 / HK\$ / MOP120,000港元 / 澳門元 或 OR 每年保費 Annual premium: US\$200美元 / HK\$ / MOP1,600港元 / 澳門元 (兩者取其較高者 whichever is higher)
最高基本保障額¹⁹ Maximum Basic Sum Insured¹⁹	US\$1,500,000美元 / HK\$ / MOP12,000,000港元 / 澳門元

投保資料 Basic Information

繳付保費年期²⁰ Premium Payment Term²⁰	10年 Years	15年 Years	20年 Years	25年 Years
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0 – 65	0 – 60	0 – 55	0 – 50
保障年期 Benefit Term	至100歲 To Age 100			

以上為計劃的一般資料，只供參考之用，並非保單的一部分，並未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單的條款及保障。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the Terms and Benefits of the policy for benefit coverage, exact terms and conditions and exclusions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員。雲鋒金融集團的主要股東包括雲鋒金融控股有限公司以及美國萬通國際公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，一起建構非凡未來。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and MassMutual International LLC. Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

Own the future.



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