

| 意外及傷殘 Accident and Disability |

全方位環球意外保障計劃

360 Global Accident Protector

360GAP

YFLife
萬通保險



資本卓越銀行及金融大獎
2012-2022
資本卓越保險服務大獎



《iMONEY 智富雜誌》優秀保險企業大獎2019
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未來在我手
Own the future

意外未來 保障現在

Prepare yourself for the unknown future today

在這疫情時代，我們意識到擁有健康及安穩的生活並不是理所當然，而意外更加難以預測，往往讓人措手不及 – 您，現在的保障足夠嗎？

「全方位環球意外保障計劃」(「此計劃」)特設標準、卓越及優越 3 大保障級別，為您提供全天候 24 小時全球意外保障，並就傷殘、斷肢甚至身故提供意外保障。此外，亦可按個人需要，靈活自選心水的保障額選項，讓您安枕無憂！

The pandemic has made us all realize that we cannot take a healthy and carefree life for granted. And accidents do happen - especially when you let your guard down. So, is your current protection sufficient?

360 Global Accident Protector ("the Plan") offers 3 protection levels - Essential, Advance, and Premier - allowing you to enjoy 24-hour worldwide protections with appropriate support in the unfortunate event of disability, dismemberment, or death. You also have the flexibility to choose your preferred Sum Insured option that suits your financial needs and a carefree lifestyle!



3大保障級別產品特色比較

3 Protection Levels – Features Comparison:

保障級別 Protection Levels	標準 Essential	卓越 Advance	優越 Premier
投保年齡 Issue Age	0-70 歲 Age 0-70	0-70 歲 Age 0-70	18-60 歲 Age 18-60
保障年期 Benefit Term	至 80 歲 To age 80	至 75 歲 To age 75	至 65 歲 To age 65
意外身故保障 ^{1,2} Accidental Death Benefit ^{1,2}	✓	✓	✓
意外傷殘保障 ^{1,2} Accidental Disablement Benefit ^{1,2}	✓	✓	✓
意外完全及永久傷殘保障 ^{1,2} Accidental Total & Permanent Disability Benefit ^{1,2}	✓ (只適用於 18 歲 或以上之受保人) (only applicable to Insured aged 18 or above)	✓ (只適用於 18 歲 或以上之受保人) (only applicable to Insured aged 18 or above)	✓
雙倍保障 ^{3,4} Double Benefit ^{3,4}	✓ 3 種情況 3 conditions	✓ 5 種情況 5 conditions	✓ 5 種情況 5 conditions
意外醫療費用津貼 ⁵ Accidental Medical Expense Allowance ⁵	—	每宗意外最高 3% 保障額 Maximum 3% of Sum Insured per accident	每宗意外最高 6% 保障額 Maximum 6% of Sum Insured per accident
意外住院津貼 Accidental Hospitalization Allowance	—	每星期 1% 保障額 1% of Sum Insured per week	每星期 1.5% 保障額 1.5% of Sum Insured per week
意外暫時傷殘入息津貼 ⁶ Accidental Temporary Disability Income ⁶	—	—	✓
出院交通津貼 ^{5,7} Discharge Transportation Allowance ^{5,7}	—	—	✓
醫療器材津貼 ^{5,7} Medical Appliance Allowance ^{5,7}	—	—	✓
綠色遺愛額外賠償 ⁸ (港澳首創) ⁹ Green Burial Benefit ⁸ (First in HK & Macau) ⁹	✓	✓	✓



保障級別 Protection Level

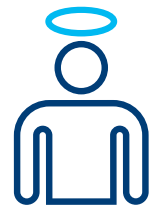
標準 Essential

「全方位環球意外保障計劃 (標準)」保障級別保費相宜，提供全天候 24 小時環球保障，涵蓋由意外導致的受傷、殘廢及身故賠償。

360 Global Accident Protector (Essential) offers competitive premium and essential 24-hour worldwide protection following injury, disability, and death due to accident.

1

意外身故保障^{1,2} Accidental Death Benefit^{1,2}



若受保人遇上意外後的90天內導致身故，受益人將獲發放100%保障額的賠償。

If the Insured passes away within 90 days after an accident, the Plan will pay the beneficiary a lump-sum of 100% of the Sum Insured.

2

意外傷殘保障、意外完全及永久傷殘保障^{1,2} Accidental Disablement Benefit and Accidental Total & Permanent Disability Benefit^{1,2}



如受保人不幸遇上意外後的90天內導致傷殘或完全及永久傷殘，可獲發放一筆過高達100%保障額的賠償，在困難時刻提供適切的財政支援。

If the accidental bodily injury causes the Insured to suffer disablement or total and permanent disability within 90 days after an accident, a lump-sum payment of up to 100% of the Sum Insured will be provided, offering financial support in a timely manner.

3

雙倍保障^{3,4} Double Benefit^{3,4}



倘若受保人於以下地方或情況遇上意外而於90天內導致身故、傷殘或完全及永久傷殘，其「意外身故保障」、「意外傷殘保障」或「意外完全及永久傷殘保障」將可獲雙倍賠償：

- 固定路線陸上公共交通工具的繳費乘客；或
- 劇院、酒店、體育場、購物商場或醫院內發生火警，而受保人在起火時已經身處該地；或
- 升降機內（建築地盤及礦場的升降機除外）

In the unfortunate event of death, disablement, or total and permanent disability due to an accident relating to any of the following locations / situations within 90 days after an accident, the Accidental Death Benefit, Accidental Disablement Benefit or Accidental Total & Permanent Disability Benefit will be doubled:

- riding as a fare-paying passenger on any public conveyance over an established land route; or
- burning of any theatre, hotel, stadium, shopping mall or hospital in which the Insured is present at the commencement of the fire; or
- riding in a passenger-carrying elevator (excluding elevators of a mine or construction site)

4

綠色遺愛額外賠償⁸（港澳首創）⁹ Green Burial Benefit⁸ (First in HK & Macau)⁹



若親友選擇為遇上意外而導致身故的受保人安排於紀念花園或海上撒灰進行綠色殯葬，受益人將獲額外發放10,000港元／澳門元賠償。

If family and friends opt for a green burial by the scattering of cremains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of HK\$ / MOP10,000 will be paid to the beneficiary.

全天候24小時環球保障¹⁰ 24-Hour Worldwide Coverage¹⁰



無論您已移居海外、到外地出差公幹又或者在異國旅遊，為您提供全天候24小時環球意外保障，令您倍感安心。

Wherever in the world you happen to be, it is comforting to know that this benefit protects you 24 hours a day, 365 days a year.



保障級別 Protection Level

標準 Essential

「全方位環球意外保障計劃 (標準)」 - 保障一覽

360 Global Accident Protector (Essential) - Benefits Summary

保障項目 Type of Benefits	保障額百分比 % of the Sum Insured
意外身故保障 ^{1,2} Accidental Death Benefit^{1,2}	100%
意外完全及永久傷殘保障 ^{1,2} (只適用於 18 歲或以上受保人) Accidental Total & Permanent Disability Benefit^{1,2} (only applicable to Insured aged 18 or above)	100%
意外傷殘保障 ^{#,1,2} Accidental Disablement Benefit^{#,1,2}	
完全及永久喪失單眼／雙眼視力 Permanent total loss of sight of one / both eyes	100%
永久喪失視力但仍能感光 Permanent loss of sight of eye except perception of light	50%
喪失 * 一肢或以上 Loss of* one or more limbs	100%
三級燒傷 (燒傷部份佔全身皮膚面積百分比) Third Degree Burns (damage as a percentage of total body surface area)	
頭部 Head	
■ 8% 或以上 damage equals to or greater than 8%	100%
■ 5% 或以上但少於 8% damage equals to or greater than 5% but less than 8%	75%
■ 2% 或以上但少於 5% damage equals to or greater than 2% but less than 5%	50%
身體 Body	
■ 20% 或以上 damage equals to or greater than 20%	100%
■ 15% 或以上但少於 20% damage equals to or greater than 15% but less than 20%	75%
■ 10% 或以上但少於 15% damage equals to or greater than 10% but less than 15%	50%

意外傷殘保障^{#,1,2}

Accidental Disablement Benefit^{#,1,2}

完全及永久喪失聽覺 Permanent total loss of hearing				
<ul style="list-style-type: none"> ■ 雙耳 Both ears ■ 單耳 One ear 				80%
				20%
喪失說話能力 Loss of speech				50%
喪失* 一隻手的拇指及四隻手指 Loss of* four fingers and thumb of one hand				75%
喪失* 四隻手指 Loss of* four fingers				40%
喪失* 一隻拇指 Loss of* thumb				30%
<ul style="list-style-type: none"> ■ 兩節 Both joints ■ 一節 One joint 				15%
喪失* 手指 Loss of* finger	食指 Index finger	中指 middle finger	無名指 ring finger	小指 little finger
<ul style="list-style-type: none"> ■ 三節 Three joints ■ 兩節 Two joints ■ 一節 One joint 	10%	7%	5%	4%
	8%	6%	4%	3%
	5%	3%	2%	2%
喪失* 腳趾 Loss of* toes				
<ul style="list-style-type: none"> ■ 單足所有腳趾 All - one foot ■ 大趾 - 兩節 Great toe - both joints ■ 大趾 - 一節 Great toe - one joint ■ 其他腳趾 (每隻) Other than great toe (each) 				15%
				5%
				2%
				2%
雙倍保障^{3,4} Double Benefit^{3,4}	適用於「意外身故保障」、「意外傷殘保障」及「意外完全及永久傷殘保障」 Applicable to Accidental Death Benefit, Accidental Disablement Benefit, and Accidental Total & Permanent Disability Benefit			
綠色遺愛額外賠償⁸ (港澳首創)⁹ Green Burial Benefit⁸ (First in HK & Macau)⁹	若親友選擇為遇上意外而導致身故的受保人安排於紀念花園或海上撒灰進行綠色殯葬，受益人將獲額外發放 1,250 美元／10,000 港元／澳門元。 If family and friends opt for a green burial by the scattering of cremains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of US\$1,250 / HK\$ / MOP10,000 will be paid to the beneficiary.			

若任何意外傷殘保障已支付或將獲支付(不包括任何雙倍保障下的額外賠償額)，保障額將會按賠償額而相應減少，保費亦將會以減少後的保障額而重新計算。

Should any of the Accidental Disablement Benefit be paid or payable (excluding the additional payment from Double Benefit), the Sum Insured will be reduced by the amount paid, the premium to be payable will be determined based on the Sum Insured after such reduction.

* 永久性完全喪失功能亦當作喪失肢體。

* Permanent total loss of use of a member shall be treated as the loss of that member.



保障級別 Protection Level

卓越 Advance

意外總是難以預料，一旦不幸遇上意外，相關的醫療費用可大可小，為生活添上無比壓力。「全方位環球意外保障計劃（卓越）」保障級別提供由意外導致的受傷、殘廢及身故賠償之餘，更涵蓋額外的雙倍保障情況，以及特設意外醫療費用津貼及意外住院津貼，助您安心康復。

Accidents can happen anywhere, at any time. The unfortunate event of an accident could result in a highly stressful situation as medical expenses could be huge. 360 Global Accident Protector (Advance) not only provides a wide array of accident protections ranging from injury and disability to death, but also includes Double Benefit, Accidental Medical Expense Allowance, and Accidental Hospitalization Allowance, all of which give you peace of mind and help you on the road to recovery.

1

意外身故保障^{1,2} Accidental Death Benefit^{1,2}



若受保人遇上意外後的90天內導致身故，受益人將獲發放100%保障額的賠償。

If the Insured passes away within 90 days after an accident, the Plan will pay the beneficiary a lump-sum of 100% of the Sum Insured.

2

意外傷殘保障、意外完全及永久傷殘保障^{1,2} Accidental Disablement Benefit and Accidental Total & Permanent Disability Benefit^{1,2}



如受保人不幸遇上意外後的90天內導致傷殘或完全及永久傷殘，可獲發放一筆過高達100%保障額的賠償，在困難時刻提供適切的財政支援。

If the accidental bodily injury causes the Insured to suffer from disablement or total and permanent disability within 90 days after an accident, a lump-sum payment of up to 100% of the Sum Insured will be provided, delivering financial support just when it is needed.

3

雙倍保障^{3,4} Double Benefit^{3,4}



倘若受保人於以下地方或情況遇上意外而於90天內導致身故、傷殘或完全及永久傷殘，其「意外身故保障」、「意外傷殘保障」或「意外完全及永久傷殘保障」將可獲雙倍賠償：

In the unfortunate event of death, disablement, or total and permanent disability due to an accident relating to any of the following locations / situations within 90 days after the accident, the Accidental Death Benefit, Accidental Disablement Benefit or Accidental Total & Permanent Disability Benefit will be doubled:

- 固定路線陸上公共交通工具的繳費乘客；或
- 劇院、酒店、體育場、購物商場或醫院內發生火警，而受保人在起火時已經身處該地；或
- 升降機內（建築地盤及礦場的升降機除外）；或
- 以行人身分在交通意外中受傷及/或受機動車輛撞擊；或
- 於香港或澳門因自然發生的水浸或山泥傾瀉而受傷
- riding as a fare-paying passenger on any public conveyance over an established land route; or
- burning of any theatre, hotel, stadium, shopping mall or hospital in which the Insured is present at the commencement of the fire; or
- riding in a passenger-carrying elevator (excluding elevators of a mine or construction site); or
- a pedestrian injured in a traffic accident and / or struck by any motor-driven / powered vehicle; or
- injured in natural flooding or landslide in Hong Kong or Macau

4

意外醫療費用津貼⁵ Accidental Medical Expense Allowance⁵



為減輕受保人因意外受傷而帶來的財務負擔，此計劃的「卓越」保障級別將支付意外發生後的52星期內相關的實際醫療開支⁵，每宗意外的賠償最高可達保障額的3%，索償宗數不限，保障範圍更包括由醫生、註冊物理治療師¹¹、註冊脊骨神經科醫師¹¹所提供的各項診療、手術、治療、X光檢查、護理、物理治療、門診治療及中醫師提供的跌打¹²及針灸¹²等治療方案。

If the Insured sustains a bodily injury as a result of an accident, the Advance protection level of this Plan will reimburse actual medical expenses⁵ of up to 3% of the Sum Insured, per accident, within 52 weeks after an accident. There is no limit to the number of accidents for which the Accidental Medical Expense Allowance is payable. The Plan also covers a wide range of medical costs incurred by medical, surgical and therapeutic treatments, X-ray, nursing, physiotherapy and outpatient treatment performed by a doctor, registered physiotherapist¹¹, or registered chiropractor¹¹, and bone-setting¹² and acupuncture¹² services performed by a Chinese medicine practitioner.

5

意外住院津貼 Accidental Hospitalization Allowance



若受保人因意外受傷而需要住院達8小時或以上，每星期可獲1%保障額的意外住院津貼，以每星期14,000港元／澳門元（在職受保人）或4,200港元／澳門元（非在職受保人）為限，而每宗意外最長可獲發津貼達52星期。

If the Insured is hospitalized for 8 hours or more due to accidental bodily injury, an Accidental Hospitalization Allowance of 1% of Sum Insured per week will be paid, maximum HK\$ / MOP14,000 (for working Insured) or HK\$ / MOP4,200 (for non-working Insured) per week, for up to 52 weeks per accident.

6

綠色遺愛額外賠償⁸（港澳首創）⁹ Green Burial Benefit⁸ (First in HK & Macau)⁹



若親友選擇為遇上意外而導致身故的受保人安排於紀念花園或海上撒灰進行綠色殯葬，受益人將獲額外發放10,000港元／澳門元賠償。

If family and friends opt for a green burial by the scattering of remains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of HK\$ / MOP10,000 will be paid to the beneficiary.

全天候24小時環球保障¹⁰ 24-Hour Worldwide Coverage¹⁰



無論您已移居海外、到外地出差公幹又或者在異國旅遊，為您提供全天候24小時環球意外保障，令您倍感安心。

Wherever in the world you happen to be, it is comforting to know that this benefit protects you 24 hours a day, 365 days a year.



保障級別 Protection Level

卓越 Advance

「全方位環球意外保障計劃 (卓越)」 - 保障一覽

360 Global Accident Protector (Advance) - Benefits Summary

保障項目 Type of Benefits	保障額百分比 % of the Sum Insured
意外身故保障 ^{1,2} Accidental Death Benefit ^{1,2}	100%
意外完全及永久傷殘保障 ^{1,2} (只適用於 18 歲或以上受保人) Accidental Total & Permanent Disability Benefit ^{1,2} (only applicable to Insured aged 18 or above)	100%
意外傷殘保障 ^{1,2} Accidental Disablement Benefit ^{1,2}	
完全及永久喪失單眼／雙眼視力 Permanent total loss of sight of one / both eyes	100%
永久喪失視力但仍能感光 Permanent loss of sight of eye except perception of light	50%
喪失* 一肢或以上 Loss of* one or more limbs	100%
三級燒傷 (燒傷部份佔全身皮膚面積百分比) Third Degree Burns (damage as a percentage of total body surface area)	
頭部 Head	
■ 8% 或以上 damage equals to or greater than 8%	100%
■ 5% 或以上但少於 8% damage equals to or greater than 5% but less than 8%	75%
■ 2% 或以上但少於 5% damage equals to or greater than 2% but less than 5%	50%
身體 Body	
■ 20% 或以上 damage equals to or greater than 20%	100%
■ 15% 或以上但少於 20% damage equals to or greater than 15% but less than 20%	75%
■ 10% 或以上但少於 15% damage equals to or greater than 10% but less than 15%	50%
完全及永久喪失聽覺 Permanent total loss of hearing	
■ 雙耳 Both ears	80%
■ 單耳 One ear	20%
喪失說話能力 Loss of speech	50%

意外傷殘保障^{1,2}

Accidental Disablement Benefit^{1,2}

喪失* 一隻手的拇指及四隻手指 Loss of* four fingers and thumb of one hand					75%
喪失* 四隻手指 Loss of* four fingers					40%
喪失* 一隻拇指 Loss of* thumb					30%
<ul style="list-style-type: none"> ■ 兩節 Both joints ■ 一節 One joint 					15%
喪失* 手指 Loss of* finger	食指 Index finger	中指 middle finger	無名指 ring finger	小指 little finger	
<ul style="list-style-type: none"> ■ 三節 Three joints ■ 兩節 Two joints ■ 一節 One joint 	10%	7%	5%	4%	
	8%	6%	4%	3%	
	5%	3%	2%	2%	
喪失* 腳趾 Loss of* toes					
<ul style="list-style-type: none"> ■ 單足所有腳趾 All - one foot ■ 大趾 - 兩節 Great toe - both joints ■ 大趾 - 一節 Great toe - one joint ■ 其他腳趾(每隻) Other than great toe (each) 					15%
					5%
					2%
					2%

雙倍保障^{3,4}

Double Benefit^{3,4}

適用於「意外身故保障」、「意外傷殘保障」及「意外完全及永久傷殘保障」
Applicable to Accidental Death Benefit, Accidental Disablement Benefit, and Accidental Total & Permanent Disability Benefit

意外醫療費用津貼⁵

Accidental Medical Expense Allowance⁵

賠償實際費用—最高為 3% 保障額 (每宗意外計)，意外宗數不限

Reimbursement of actual medical expenses of up to 3% of the Sum Insured (per accident) without limitation on the number of accidents

物理治療¹¹ / 脊骨神經治療¹¹
(合併計算每日最多 1 次)
Physiotherapy¹¹ /
chiropractic treatment¹¹
(combined maximum 1 visit in total per day)

每次診治最高為 50 美元 / 400 港元 / 澳門元，於每個曆年內賠償 10 次為限
Maximum US\$50 / HK\$ / MOP400 per visit, limited to 10 visits per calendar year

跌打¹² / 針灸¹²
(合併計算每日最多 1 次)
Bone-setting¹² / acupuncture¹²
(combined maximum 1 visit in total per day)

每次診治最高為 15 美元 / 120 港元 / 澳門元，於每個曆年內賠償 10 次為限
Maximum US\$15 / HK\$ / MOP120 per visit, limited to 10 visits per calendar year

意外住院津貼

Accidental Hospitalization Allowance

每星期 1% 保障額[#]，以每星期 1,750 美元 / 14,000 港元 / 澳門元 (在職受保人) 或 525 美元 / 4,200 港元 / 澳門元 (非在職受保人) 為限 (每宗意外最長可獲發津貼達 52 星期)
1% of the Sum Insured[#] per week, maximum US\$1,750 / HK\$ / MOP14,000 per week (for working Insured) or US\$525 / HK\$ / MOP4,200 per week (for non-working Insured). (up to 52 weeks of allowance per accident)

[#] 若於指定地區¹³ 以外的任何地方住院，此金額將受限制。

[#] The amount is limited if the hospitalization occurs outside of the Specific Regions¹³.

綠色遺愛額外賠償⁸ (港澳首創)⁹

Green Burial Benefit⁸ (First in HK & Macau)⁹

若親友選擇為遇上意外而導致身故的受保人安排於紀念花園或海上撒灰進行綠色殯葬，受益人將獲額外發放 1,250 美元 / 10,000 港元 / 澳門元。

If family and friends opt for a green burial by the scattering of cremains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of US\$1,250 / HK\$ / MOP10,000 will be paid to the beneficiary.

* 永久性完全喪失功能亦當作喪失肢體。

* Permanent total loss of use of a member shall be treated as the loss of that member.



保障級別 Protection Level

優越 Premier

意外對生活帶來的衝擊不容忽視，無論是所需的龐大醫療開支，或是暫且停工而造成的額外經濟負擔，都讓人倍感百上加斤。「全方位環球意外保障計劃（優越）」保障級別除涵蓋由意外所導致的受傷、殘廢及身故賠償之外，更會賠償部分相關的醫療費用，以及提供入息津貼、出院交通津貼及醫療器材津貼，最高保障額高達 120 萬港元／澳門元。

Never underestimate the consequences of an accidental injury; rapidly increasing medical expenses or the pressure of returning to work before full recovery can be extremely stressful. 360 Global Accident Protector (Premier) not only delivers a wide array of accident protections, ranging from injury, disability, to death, but also provides an add-on medical expense allowance, an income allowance, and transportation allowance on discharge, as well as medical appliance allowance. The maximum Sum Insured can be up to a total of HK\$ / MOP1,200,000.

1

意外身故保障^{1,2} Accidental Death Benefit^{1,2}



若受保人遇上意外後的90天內導致身故，受益人將獲發放100%保障額的賠償。

If the Insured passes away within 90 days after an accident, the Plan will pay the beneficiary a lump-sum of 100% of the Sum Insured.



2

意外傷殘保障、意外完全及永久傷殘保障^{1,2} Accidental Disablement Benefit and Accidental Total & Permanent Disability Benefit^{1,2}



如受保人不幸遇上意外後的90天內導致傷殘或完全及永久傷殘，可獲發放一筆過高達100%保障額的賠償，在困難時刻提供適切的財政支援。

If the accidental bodily injury causes the Insured to suffer from disablement or total and permanent disability within 90 days after an accident, a lump-sum payment of up to 100% of the Sum Insured will be made, delivering financial support just when it is needed.

3

雙倍保障^{3,4} Double Benefit^{3,4}



倘若受保人於以下地方或情況遇上意外而於90天內導致身故、傷殘或完全及永久傷殘，其「意外身故保障」、「意外傷殘保障」或「意外完全及永久傷殘保障」將可獲雙倍賠償：

In the unfortunate event of death, disablement, or total and permanent disability due to an accident relating to any of the following locations / situations within 90 days after the accident, the Accidental Death Benefit, Accidental Disablement Benefit or Accidental Total & Permanent Disability Benefit will be doubled:

- 固定路線陸上公共交通工具的繳費乘客；或
- 劇院、酒店、體育場、購物商場或醫院內發生火警，而受保人在起火時已經身處該地；或
- 升降機內（建築地盤及礦場的升降機除外）；或
- 以行人身分在交通意外中受傷及/或受機動車輛撞擊；或
- 於香港或澳門因自然發生的水浸或山泥傾瀉而受傷

- riding as a fare-paying passenger on any public conveyance over an established land route; or
- burning of any theatre, hotel, stadium, shopping mall or hospital in which the Insured is present at the commencement of the fire; or
- riding in a passenger-carrying elevator (excluding elevators of a mine or construction site); or
- a pedestrian injured in a traffic accident and / or struck by any motor-driven / powered vehicle; or
- injured in natural flooding or landslide in Hong Kong or Macau

4

意外醫療費用津貼⁵ Accidental Medical Expense Allowance⁵



為減輕受保人因意外受傷而帶來的財務負擔，此計劃的「優越」保障級別將支付意外發生後的52星期內相關的實際醫療開支⁵，每宗意外的賠償最高可達保障額的6%，索償宗數不限，保障範圍更包括由醫生、註冊物理治療師¹¹、註冊脊骨神經科醫師¹¹所提供的各項診療、手術、治療、X光檢查、護理、物理治療、門診治療及中醫師提供的跌打¹²及針灸¹²等治療方案。

If the Insured sustains a bodily injury as a result of an accident, the Premier protection level of this Plan will reimburse the actual medical expenses⁵ of up to 6% of the Sum Insured per accident within 52 weeks after an accident. There is no limit to the number of accidents for which Accidental Medical Expense Allowance is payable. The Plan also provides a wide range of coverage including medical, surgical and therapeutic treatments, X-ray, nursing, physiotherapy, and outpatient treatment performed by a doctor, registered physiotherapist¹¹, registered chiropractor¹¹, or bone-setting¹² and acupuncture¹² services performed by a Chinese medicine practitioner.



保障級別 Protection Level

優越 Premier

5

意外住院津貼
Accidental Hospitalization Allowance



若受保人因意外受傷而需要住院達8小時或以上，每星期可獲1.5%保障額的意外住院津貼，以每星期14,000港元／澳門元（在職受保人）或4,200港元／澳門元（非在職受保人）為限，而每宗意外最長可獲發津貼達52星期。

If the Insured is hospitalized for 8 hours or more due to accidental bodily injury, an Accidental Hospitalization Allowance of 1.5% of Sum Insured per week will be paid, maximum HK\$ / MOP14,000 (for working Insured) or HK\$ / MOP4,200 (for non-working Insured) per week for up to 52 weeks per accident.

6

意外暫時傷殘入息津貼⁶
(只適用於香港／澳門在職受保人)
Accidental Temporary Disability Income⁶
(only applicable to Hong Kong / Macau working Insured)



若受保人因意外而導致意外發生當天起暫時性傷殘達7天或以上，可獲意外暫時傷殘入息津貼，每宗意外最長可獲發津貼達52星期。

If the Insured suffers from a temporary disability for 7 days or more due to accidental bodily injury, presenting since the date of accident, an Accidental Temporary Disability Income will be payable for up to 52 weeks per accident.

	首4星期 First 4 weeks	其後 Thereafter
暫時性傷殘 Temporary Disability	每星期0.50%保障額 0.50% of the Sum Insured per week	每星期0.25%保障額 0.25% of the Sum Insured per week

7

出院交通津貼^{5,7}
Discharge Transportation Allowance^{5,7}



若受保人因意外受傷而需要住院達8小時或以上，可於出院當日獲支付高達400港元／澳門元之實際單程交通費用津貼。

If the Insured is hospitalized for 8 hours or more due to accidental bodily injury, the single-fare transportation on the date of discharge will be reimbursed, in the amount of up to HK\$ / MOP400.

8

醫療器材津貼^{5,7}
Medical Appliance Allowance^{5,7}



若受保人因意外受傷而需要住院達8小時或以上，並根據註冊醫生、註冊物理治療師¹¹及註冊脊骨神經科醫師¹¹的書面建議確實受保人出院後於醫療上必須要利用指定醫療及／或器材輔助行動或作為康復療程，每宗意外可獲高達2,000港元／澳門元之實際開支的津貼。

Subject to written medical proof provided by a registered doctor, registered physiotherapist¹¹ and registered chiropractor¹¹, if the Insured is hospitalized for 8 hours or more due to accidental bodily injury and is deemed as medically necessary to rely on designated medical appliances as a part of the recovery treatment, the Insured is eligible for reimbursement for the medical appliance in the amount of up to HK\$ / MOP2,000.

9

綠色遺愛額外賠償⁸（港澳首創）⁹
Green Burial Benefit⁸ (First in HK & Macau)⁹



若親友選擇為遇上意外而導致身故的受保人安排於紀念花園或海上撒灰進行綠色殯葬，受益人將獲額外發放10,000港元／澳門元賠償。

If family and friends opt for a green burial by the scattering of remains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of HK\$ / MOP10,000 will be paid to the beneficiary.

全天候24小時環球保障¹⁰
24-Hour Worldwide Coverage¹⁰



無論您已移居海外、到外地出差公幹又或者在異國旅遊，為您提供全天候24小時環球意外保障，令您倍感安心。

Wherever in the world you happen to be, it is comforting to know that this benefit protects you 24 hours a day, 365 days a year.



保障級別 Protection Level

優越 Premier

「全方位環球意外保障計劃（優越）」 - 保障一覽

360 Global Accident Protector (Premier) - Benefits Summary

保障項目 Type of Benefits	保障額百分比 % of the Sum Insured			
意外身故保障 ^{1,2} Accidental Death Benefit ^{1,2}	100%			
意外完全及永久傷殘保障 ^{1,2} (只適用於 18 歲或以上受保人) Accidental Total & Permanent Disability Benefit ^{1,2} (only applicable to Insured aged 18 or above)	100%			
意外傷殘保障 ^{1,2} Accidental Disablement Benefit ^{1,2}				
完全及永久喪失單眼／雙眼視力 Permanent total loss of sight of one / both eyes	100%			
永久喪失視力但仍能感光 Permanent loss of sight of eye except perception of light	50%			
喪失* 一肢或以上 Loss of* one or more limbs	100%			
三級燒傷(燒傷部份佔全身皮膚面積百分比) Third Degree Burns (damage as a percentage of total body surface area)				
頭部 Head				
■ 8% 或以上 damage equals to or greater than 8%	100%			
■ 5% 或以上但少於 8% damage equals to or greater than 5% but less than 8%	75%			
■ 2% 或以上但少於 5% damage equals to or greater than 2% but less than 5%	50%			
身體 Body				
■ 20% 或以上 damage equals to or greater than 20%	100%			
■ 15% 或以上但少於 20% damage equals to or greater than 15% but less than 20%	75%			
■ 10% 或以上但少於 15% damage equals to or greater than 10% but less than 15%	50%			
完全及永久喪失聽覺 Permanent total loss of hearing				
■ 雙耳 Both ears	80%			
■ 單耳 One ear	20%			
喪失說話能力 Loss of speech	50%			
喪失* 一隻手的拇指及四隻手指 Loss of* four fingers and thumb of one hand	75%			
喪失* 四隻手指 Loss of* four fingers	40%			
喪失* 一隻拇指 Loss of* thumb				
■ 兩節 Both joints	30%			
■ 一節 One joint	15%			
喪失* 手指 Loss of* finger	食指 Index finger	中指 middle finger	無名指 ring finger	小指 little finger
■ 三節 Three joints	10%	7%	5%	4%
■ 兩節 Two joints	8%	6%	4%	3%
■ 一節 One joint	5%	3%	2%	2%

意外傷殘保障^{1,2} Accidental Disablement Benefit^{1,2}	
喪失* 腳趾 Loss of* toes <ul style="list-style-type: none"> ■ 單足所有腳趾 All - one foot ■ 大趾 - 兩節 Great toe - both joints ■ 大趾 - 一節 Great toe - one joint ■ 其他腳趾(每隻) Other than great toe (each) 	15% 5% 2% 2%
雙倍保障^{3,4} Double Benefit^{3,4}	
適用於「意外身故保障」、「意外傷殘保障」及「意外完全及永久傷殘保障」 Applicable to Accidental Death Benefit, Accidental Disablement Benefit, and Accidental Total & Permanent Disability Benefit	
意外醫療費用津貼⁵ Accidental Medical Expense Allowance⁵	
賠償實際費用—最高為 6% 保障額 (每宗意外計)，意外宗數不限 Reimbursement of actual medical expenses of up to 6% of Sum Insured (per accident) without limitation on the number of accidents	
物理治療 ¹¹ / 脊骨神經治療 ¹¹ (合併計算每日最多 1 次) Physiotherapy ¹¹ / chiropractic treatment ¹¹ (combined maximum 1 visit in total per day)	每次診治最高為 75 美元 / 600 港元 / 澳門元，於每個曆年內賠償 10 次為限 Maximum US\$75 / HK\$ / MOP600 per visit, limited to 10 visits per calendar year
跌打 ¹² / 針灸 ¹² (合併計算每日最多 1 次) Bone-setting ¹² / acupuncture ¹² (combined maximum 1 visit in total per day)	每次診治最高為 30 美元 / 240 港元 / 澳門元，於每個曆年內賠償 10 次為限 Maximum US\$30 / HK\$ / MOP240 per visit, limited to 10 visits per calendar year
意外暫時傷殘入息津貼⁶ (只適用於香港 / 澳門在職受保人) Accidental Temporary Disability Income⁶ (only applicable to Hong Kong / Macau working Insured)	
	首 4 星期 First 4 weeks
	其後 Thereafter
	每星期 0.50% 保障額 0.50% of the Sum Insured per week
	每星期 0.25% 保障額 0.25% the Sum Insured per week
(每宗意外最長可獲發津貼達 52 星期) (up to 52 weeks of allowance per accident)	
意外住院津貼 Accidental Hospitalization Allowance	
每星期 1.5% 保障額 [#] ，以每星期 1,750 美元 / 14,000 港元 / 澳門元 (在職受保人) 或每星期 525 美元 / 4,200 港元 / 澳門元 (非在職受保人) 為限 (每宗意外最長可獲發津貼達 52 星期) 1.5% of Sum Insured [#] per week, maximum US\$1,750 / HK\$ / MOP14,000 per week (for working Insured) or US\$525 / HK\$ / MOP4,200 per week (for non-working Insured). (up to 52 weeks of allowance per accident)	
[#] 若於指定地區 ¹³ 以外的任何地方住院，此金額將受限制。 [#] The amount is limited if the hospitalization occurs outside of the Specific Regions ¹³ .	
出院交通津貼^{5,7} Discharge Transportation Allowance^{5,7}	
若受保人因意外受傷而需要住院達 8 小時或以上，可於出院當日獲支付高達 50 美元 / 400 港元 / 澳門元之實際單程交通費用津貼。 If the Insured is hospitalized for 8 hours or more due to accidental bodily injury, the single-fare transportation on the date of discharge will be reimbursed in the amount of up to US\$50 / HK\$ / MOP400.	
醫療器材津貼^{5,7} Medical Appliance Allowance^{5,7}	
若受保人因意外受傷而需要住院達 8 小時或以上，並根據註冊醫生、註冊物理治療師 ¹¹ 及註冊脊骨神經科醫師 ¹¹ 的書面建議確實受保人出院後於醫療上必須要利用醫療及 / 或器材如拐杖、行走架、助行車、助行架、輪椅等輔助行動或作為康復療程，每宗意外高達 250 美元 / 2,000 港元 / 澳門元之實際開支的津貼。 Subject to written medical proof provided by a registered doctor, registered physiotherapist ¹¹ and registered chiropractor ¹¹ , if the Insured is hospitalized for 8 hours or more due to accidental bodily injury and is deemed as medically necessary to rely on medical appliances, such as crutches, frame, rollator, walker and wheelchair, as a part of the recovery treatment, the Insured is eligible for reimbursement for the medical appliance in the amount of up to US\$250 / HK\$ / MOP2,000.	
綠色遺愛額外賠償⁸ (港澳首創)⁹ Green Burial Benefit⁸ (First in HK & Macau)⁹	
若親友選擇為遇上意外而導致身故的受保人安排於紀念花園或海上撒灰進行綠色殯葬，受益人將獲額外發放 1,250 美元 / 10,000 港元 / 澳門元。 If family and friends opt for a green burial by the scattering of cremains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of US\$1,250 / HK\$ / MOP10,000 will be paid to the beneficiary.	

* 永久性完全喪失功能亦當作喪失肢體。

* Permanent total loss of use of a member shall be treated as the loss of that member.

附註

1. 每宗意外暫時傷殘入息津貼、意外傷殘保障、意外完全及永久傷殘保障及意外身故保障的最高賠償總額為保障額的 100% (不包括任何雙倍保障下的額外賠償額)。
2. 本計劃就意外傷殘保障、意外完全及永久傷殘保障及意外身故保障的最高賠償總額為保障額的 100% (不包括任何雙倍保障下的額外賠償額)。當該賠償總額達到保障額的 100% 後，本計劃便會自動終止。
3. 雙倍保障只適用於意外傷殘保障、意外完全及永久傷殘保障及意外身故保障內的保障範圍提供賠償。
4. 即使在同一次意外符合兩項或以上情況，賠償金額亦只可獲雙倍計算一次。
5. 若受保人根據任何政府條例或從任何其他保險計劃或機構已獲得意外醫療費用賠償、出院後之交通費用及 / 或醫療器材費用，受保人只可根據任何政府條例或從任何其他保險計劃或機構獲得未賠償的醫療費用餘額。
6. 意外暫時傷殘入息津貼只適用於在職受保人並且是香港或澳門居民。當意外暫時傷殘保障的累計賠償金額達總保障額的 100%，此津貼便會自動終止。
7. 出院交通津貼及醫療器材津貼必須於意外住院津貼應繳付或已繳付後方可索償。
8. 受益人須提交有效及相關國家或地方政府認可之綠色殯葬安排的證明文件方可獲發放。不論已故之受保人受保於任何本公司所繕發之保單數目，賠償金額 1,250 美元 / 10,000 港元 / 澳門元只會向受益人發放一次。本公司保留發放有關綠色遺愛額外賠償的權利。
9. 以本冊子於 2023 年 1 月刊發時，港澳市場之同類計劃為準。
10. 可保地區範圍將就不同國家或地方而作出調整，詳情請參閱「重要資料」或聯絡您的保險中介人查詢。
11. 接受註冊物理治療師及註冊脊骨神經科醫師治療前必先由醫生建議。同一受保人每個曆年內於本公司所有全方位環球意外保障計劃的保單及附加保障可獲物理治療及脊骨神經治療合共最多 10 次，「卓越」保障級別每次最高賠償金額為 50 美元 / 400 港元 / 澳門元，而「優越」保障級別每次最高賠償金額為 75 美元 / 600 港元 / 澳門元。
12. 同一受保人每個曆年內於本公司所有全方位環球意外保障計劃的保單及附加保障可獲跌打及針灸服務津貼合共最多 10 次 (不包括由中醫師處方的口服藥物之費用)，「卓越」保障級別每次最高賠償金額為 15 美元 / 120 港元 / 澳門元，而「優越」保障級別每次最高賠償金額為 30 美元 / 240 港元 / 澳門元。本公司保留要求受保人在接受相關治療前獲醫生確定遭遇意外受傷。

Notes

1. The maximum aggregate benefit per accident for Accidental Temporary Disability Income, Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, and Accidental Death Benefit is 100% of the Sum Insured (excluding the additional payment from Double Benefit).
2. The maximum aggregate benefit under this Plan for Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, and Accidental Death Benefit is 100% of the Sum Insured (excluding the additional payment from Double Benefit). Upon such aggregate payments reaching 100% of the Sum Insured, the policy will terminate.
3. Double Benefit is only applicable and payable to the benefits under Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, and Accidental Death Benefit.
4. The Double Benefit shall only be paid once for each accident, even if two or more of the conditions are met.
5. If the Insured is entitled to a reimbursement of accidental medical expenses, discharge transportation fees and / or medical appliances charges under any government law or any other insurance plans or by any other institutions, the Insured will only be reimbursed with any excess of the actual expenses over the reimbursement amount under government law or other insurance plans or by other institutions.
6. Accidental Temporary Disability Income is only applicable to working Insured who is Hong Kong or Macau resident. When the aggregate payments of Accidental Temporary Disability Income have reached 100% of the Sum Insured, the benefit will be ceased.
7. Discharge Transportation Allowance and Medical Appliance Allowance are payable only after the Accidental Hospitalization Allowance has been paid.
8. To apply for the one-off Green Burial Benefit, beneficiary is required to submit a document of proof of the green burial arrangement issued by the national or local government where the Insured is interred. The allowance is a one-off payment of US\$1,250/HK\$/MOP10,000 regardless the number of policies in the Company the Insured who passed away is covered under. Our company reserves the right of final decision on the payment of the benefit.
9. Based on the similar types of plan in the Hong Kong and Macau market, as of the print date of this brochure in January 2023.
10. Because some geographical regions may be subject to benefit adjustment or uninsurability, please refer to "Important Information" or consult with your insurance intermediary for more details.
11. Treatment performed by a registered physiotherapist or registered chiropractor must be recommended by a doctor in advance. Maximum benefit for physiotherapy and chiropractic treatments for Advance protection level is US\$50/HK\$/MOP400 and Premier protection level is US\$75/HK\$/MOP600 per visit, with up to 10 visits per calendar year allowed under the same Insured for all policies and supplementary benefits of 360 Global Accident Protector with our Company.
12. Maximum benefit for bone-setting and acupuncture services for Advance protection level is US\$15/HK\$/MOP120 or Premier protection level is US\$30/HK\$/MOP240 per visit, with up to 10 visits per calendar year allowed under the same Insured for all policies and supplementary benefits of 360 Global Accident Protector with our Company, excluding any oral medicine prescribed by a Chinese medicine practitioner. We reserve the right to require proof by a doctor to confirm the Insured sustained accidental bodily injury prior to the relevant treatment received.

13. 指定地區包括：香港、澳門、馬來西亞、泰國、台灣、日本、南韓、新加坡、美國、澳洲、紐西蘭、加拿大、奧地利、比利時、丹麥、芬蘭、法國、德國、希臘、冰島、愛爾蘭、意大利、盧森堡、摩納哥、荷蘭、挪威、葡萄牙、西班牙、瑞典、瑞士、英國及梵蒂岡。如於非指定地區住院：意外住院津貼的應付金額每星期以 420 美元 / 3,360 港元 / 澳門元為限（每宗意外最長可獲發津貼為 90 日）
14. 此計劃之保費並非保證。本公司有權在每次續期時更改所有在同一級別的受保人之續期保費。
15. 於「優越」保障級別計劃之保單生效後，若受保人成為非在職受保人，職業類別會更新為「職業類別 0」及意外暫時傷殘入息津貼將不適用。現時「職業類別 0」的每年保費為 \$6.6（每 1,000 元保障額計算）。有關受保人投保「優越」保障級別計劃後而職業有所更變（非在職受保人除外），或投保「標準」及「卓越」保障級別計劃後而職業有所更變之詳情，請參閱「重要資料」。
16. 同一受保人於本公司投保的所有意外保障計劃的總保障額設有上限，詳情請向本公司查詢。
13. Specific Regions include: Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom, and Vatican City. If the hospitalization occurs outside of the Specific Regions: the payable amount of the Accidental Hospitalization Allowance will be limited to US\$420/HK\$/MOP3,360 per week (up to 90 days per accident)
14. The premiums for the plan are not guaranteed. The Company reserves the right to change the premium on each renewal for all Insured of the same class.
15. If the Insured becomes non-working after issuance of a policy with Premier protection level, Occupational Class will be updated to "Occupational Class 0" and the Accidental Temporary Disability Income will not be applicable. Currently, the annual premium for "Occupational Class 0" is \$6.6 (per \$1,000 Sum Insured). For changes of the Insured's occupation other than changing to non-working for Premier protection level or changes of the Insured's occupation for Essential or Advance protection level, please refer to "Important Information" for details.
16. There is a limit to the maximum aggregate Sum Insured of all accident plans of the same Insured with our Company. Please contact us for details.



重要資料

繳付保費年期及保障年期

如本保障為基本計劃

繳付保費年期及保障年期最長可至受保人 65 歲（「優越」保障級別）／ 75 歲（「卓越」保障級別）／ 80 歲（「標準」保障級別）。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止。

如本保障為萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至受保人 65 歲（「優越」保障級別）／ 75 歲（「卓越」保障級別）／ 80 歲（「標準」保障級別），或根據本附加保障所屬之基本計劃而可能為較早年期（詳情請參閱相關基本計劃的保單條款）。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

如本保障為非萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至受保人 65 歲（「優越」保障級別）／ 75 歲（「卓越」保障級別）／ 80 歲（「標準」保障級別），或根據本附加保障所屬之基本計劃而可能為較早年期（詳情請參閱相關基本計劃的保單條款）。

如所屬之基本計劃提供自動保費貸款：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超過此附加保障所屬之基本計劃當時的最高貸款額，保單及其所有保障將會終止。

如所屬之基本計劃沒有提供自動保費貸款：如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

在下列任何情況下，保單／附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止本保單／附加保障
- 我們接獲你更改職業的書面通知，而該新職業不在我們受保範圍之列。本保單／附加保障會在我們接獲你書面通知當日（如為月結日）或緊接的月結日終止
- 於每年續期時，我們於保單週年日的 30 天前以書面通知保單持有人本保單／附加保障不獲續保
- 受保人身故
- 適用於「優越」／「卓越」保障級別：在意外發生後導致此保單／附加保障之意外傷殘保障、意外完全及永久傷殘保障及意外身故保障（不包括已支付及／或將獲支付之雙倍保障的額外賠償）的賠償總額達到此保單／附加保障的保障額的 100% 時
- 適用於「標準」保障級別：在意外發生後就該意外而獲支付的意外傷殘保障、意外完全及永久傷殘保障或意外身故保障（不包括已支付及／或將獲支付之雙倍保障的額外賠償）的賠償總額等於此保單／附加保障的保障額的 100% 時
- 如本保障為基本計劃：寬限期屆滿
- 如本保障為附加保障：本附加保障所屬之基本計劃已終止或已轉變為減額付清保障或延期的定期保障

Important Information

Premium Payment Term and Benefit Term

If this benefit is a basic plan

The premium payment term and the benefit term are up to age 65 (Premier protection level) / age 75 (Advance protection level) / age 80 (Essential protection level) of the Insured. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

If this benefit is a supplementary benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to age 65 (Premier protection level) / age 75 (Advance protection level) / age 80 (Essential protection level) of the Insured, or may be a shorter period depending on the basic plan to which the supplementary benefit is attached (please refer to the provisions of such basic plan for details). If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

If this benefit is a supplementary benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to age 65 (Premier protection level) / age 75 (Advance protection level) / age 80 (Essential protection level) of the Insured, or may be a shorter period depending on the basic plan to which the supplementary benefit is attached (please refer to the provisions of such basic plan for details).

If an Automatic Premium Loan is available under the basic plan: If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

If an Automatic Premium Loan is NOT available under the basic plan: If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this policy/supplementary benefit
- We receive your written notice of change of occupation and such occupation is classified as uninsurable by us. This policy / supplementary benefit shall be terminated on the Monthly Anniversary Date that falls on the date we receive your written notice or, if later, on the next Monthly Anniversary Date
- At annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the policy / supplementary benefit
- The Insured dies
- Applicable to Premier / Advance protection level: Upon the happening of an accident giving rise to the aggregate payment of Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit and Accidental Death Benefit under this policy / supplementary benefit (excluding any additional benefit payable and / or paid under Double Benefit) reaching 100% of Sum Insured of the policy / supplementary benefit
- Applicable to Essential protection level: Upon the happening of an accident giving rise to total payment of Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit or Accidental Death Benefit (excluding any additional benefit payable under Double Benefit) for such accident equaling 100% of Sum Insured of the policy / supplementary benefit
- If this benefit is a basic plan: The Grace Period ends
- If this benefit is a supplementary benefit: The basic plan to which this supplementary benefit is attached terminates or converts to Reduced Paid-Up / Extended Term Insurance

若任何遞交之索償帶有欺詐成份，萬通保險國際有限公司（「萬通保險」）有權即時終止本保單／附加保障，而閣下將須要向萬通保險賠償並償還就該帶有欺詐成份之索償所有已獲支付的保障。在任何該等情況下，萬通保險亦有權向閣下追討就任何與該終止及帶有欺詐成份之索償相關之損失。

保障及保費調整

如接獲所需保費（根據受保人當時同類風險及保障級別的保費率計算），本保單／附加保障會於每個保單週年續期一年。在每次續期時，萬通保險保留更改保障內容及保費，及不批准保單／附加保障續保的權利，並會於每個保單週年日不少於 30 日前以書面通知你有關更改。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、開支及預期未來的醫療通脹。此保單／附加保障不獲續保將不會影響受保人在此保單／附加保障期滿前出現的保障索償。

有關本計劃過往保費增長率資料，請瀏覽本公司網頁：



香港：
<https://corp.yflife.com/tc/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>



澳門：
<https://corp.yflife.com/tc/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>

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，保單持有人的保單權益會受其信貸風險所影響。

匯率風險

如選擇的保單貨幣並非本地貨幣，閣下須承受匯率風險。匯率可能波動，因而影響你以本地貨幣計算時所需繳付保費及利益的金額。

產品限制

1. 意外傷殘保障、意外完全及永久傷殘保障及意外身故保障

如受保人由意外發生當天起 90 天內因意外受傷而導致保障一覽表中列明的任何一種喪失，將獲支付等同於此保單／附加保障之保障額中，與該喪失相應的百分比之賠償。此保單／附加保障就意外傷殘保障、意外完全及永久傷殘保障及意外身故保障（不包括已支付及／或將獲支付之雙倍保障額外賠償）的最高賠償總額為此保單／附加保障的保障額的 100%。

只適用於「標準」保障級別之計劃：若任何意外傷殘保障已支付或將獲支付，保單／附加保障的保障額會按已支付或將獲支付的金額（不包括已支付及／或將獲支付之雙倍保障額外賠償）相應遞減。保費亦將會以遞減後的保障額再作調整。

If any claim made shall be fraudulent, YF Life Insurance International Ltd. ("YF Life") shall have the right to terminate this policy / supplementary benefit immediately and you shall indemnify YF Life and repay all benefits paid in respect of such fraudulent claim. YF Life shall have the right to recover from you any cost in relation to such termination and such fraudulent claim.

Benefit and Premium Adjustment

The policy / supplementary benefit may be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the premium rate in effect of the same risk class and level of benefit at the time of renewal). YF Life reserves the right to change the benefit and premium, and the right not to renew this policy / supplementary benefit on each renewal, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of YF Life, expenses and expected medical inflation in the future. Non-renewal of this policy / supplementary benefit will not affect your claims arising before the expiration of this policy / supplementary benefit.

For relevant historical premium increases rates of this plan, please visit our website:



Hong Kong:
<https://corp.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>



Macau:
<https://corp.yflife.com/en/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>

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 meets all of its contractual obligations.

Credit Risk

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

Exchange Rate Risk

Should you choose a policy currency other than the local currency, you are subject to exchange rate risk. Exchange rates fluctuate from time to time, which may affect the premium and benefit amounts in local currency.

Product Limitations

1. Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit and Accidental Death Benefit

If the Insured sustains an accidental bodily injury which results in any of the loss as stated in the Benefits Summary within 90 days from the date of accident, a benefit equals to the percentage of the Sum Insured of this policy / supplementary benefit corresponding to the relevant loss will be payable. The total benefit payable on all claims made under Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit and Accidental Death Benefit (excluding any additional benefit payable and / or paid under Double Benefit) under this policy / supplementary benefit will be limited to 100% of the Sum Insured of this policy / supplementary benefit.

Only Applicable to Essential protection level:

Should any of the Accidental Disablement Benefit be paid or payable, the Sum Insured shall be reduced by the amount paid/payable (excluding any additional benefit payable and / or paid under Double Benefit). Premium adjustment applies upon the reduced Sum Insured.

2. 意外醫療費用津貼 (適用於「卓越」及「優越」保障級別之計劃)

意外醫療費用津貼將支付予受保人之賠償金額為由意外發生當天起 52 星期內，受保人因意外受傷而導致醫療上必須的治療所需承擔之合理及慣常的實際醫療費用。

3. 意外住院津貼 (適用於「卓越」及「優越」保障級別之計劃)

如受保人因意外受傷住院，該住院必須是醫療上必須的和合理及慣常的，而意外住院津貼所支付的保障金額會因應下表所列之情況而作出調整和限制。

情況	意外住院津貼之調整和限制
一. 受保人於意外發生當天為在職受保人及受保人於指定地區 * 內住院。	最高賠償金額將以每星期住院 1,750 美元 / 14,000 港元 / 14,000 澳門元 (相等於每天住院 250 美元 / 2,000 港元 / 2,000 澳門元) 為限。
二. 受保人於意外發生當天為非在職受保人及受保人於指定地區 * 內住院。	最高賠償金額將以每星期住院 525 美元 / 4,200 港元 / 4,200 澳門元 (相等於每天住院 75 美元 / 600 港元 / 600 澳門元) 為限。
三. 受保人於指定地區 * 外住院。	(i) 以同一受保人計算，本公司在任何時候繕發之所有保單及附加保障已支付及 / 或將支付之住院現金保障 (包括意外住院津貼) 的賠償金額將以每星期 420 美元 / 3,360 港元 / 3,360 澳門元 (相等於每天住院 60 美元 / 480 港元 / 480 澳門元) 為限。我們將根據當時之行政規則於相關保單及 / 或附加保障內作出賠償；及 (ii) 同一意外而導致的意外受傷最多以 90 天的賠償為限。

* 指定地區：

香港、澳門、馬來西亞、泰國、台灣、日本、南韓、新加坡、美國、澳洲、紐西蘭、加拿大、奧地利、比利時、丹麥、芬蘭、法國、德國、希臘、冰島、愛爾蘭、意大利、盧森堡、摩納哥、荷蘭、挪威、葡萄牙、西班牙、瑞典、瑞士、英國和梵蒂岡。

就每宗意外的意外住院津貼的賠償期最長為 52 星期。假如受保人就住院期間的有效索償並非完整一週，將按日數比例支付意外住院津貼。

只適用於「優越」保障級別之計劃：於同一時期內，本公司只會支付意外暫時傷殘入息津貼或意外住院津貼的其中一項保障。如受保人符合資格享有多於一項保障，則只會被支付當中最高的保障。

2. Accidental Medical Expense Allowance (Applicable to Advance and Premier protection levels)

The payment for Accidental Medical Expense Allowance, which is payable to the Insured, covers the Reasonable and Customary charges for actual medical expenses incurred within 52 weeks from the date of accident, incurred by the Insured due to accidental bodily injury for Medically Necessary treatment.

3. Accidental Hospitalization Allowance (Applicable to Advance and Premier protection levels)

If the Insured is confined in a hospital due to accidental bodily injury, provided that the confinement is Medically Necessary and Reasonable and Customary, the benefit amount payable of Accidental Hospitalization Allowance will be subject to the adjustment and limit with respect to the conditions shown in the table below:

Conditions	Adjustment and Limit on Accidental Hospitalization Allowance
(a) The Insured is a working Insured on the date of accident and the confinement of the Insured occurs in the Specific Regions*.	Subject to a maximum benefit equal to US\$1,750 / HK\$14,000 / MOP14,000 per week (equivalent to US\$250 / HK\$2,000 / MOP2,000 per day) of confinement.
(b) The Insured is not a working Insured on the date of accident and the confinement of the Insured occurs in the Specific Regions*.	Subject to a maximum benefit equal to US\$525 / HK\$4,200 / MOP4,200 per week (equivalent to US\$75 / HK\$600 / MOP600 per day) of confinement.
(c) The confinement of the Insured occurs outside of the Specific Regions*.	(i) The aggregate benefit payment paid and / or payable under all policies and supplementary benefits issued by the Company at any time for hospitalization income benefit including Accidental Hospitalization Allowance will be limited to US\$420 / HK\$3,360 / MOP3,360 per week (equivalent to US\$60 / HK\$480 / MOP480 per day) of confinement under the same Insured. The benefit will be paid from the respective policies and / or supplementary benefits in accordance to the prevailing administrative rules; and (ii) Limited to a maximum of 90 days of benefit for same accident which results in accidental bodily injury.

*Specific Regions:

Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

The maximum period of benefit payment for Accidental Hospitalization Allowance would be 52 weeks per accident. If the confinement period for which the Insured submits a valid claim is not a full week, Accidental Hospitalization Allowance shall be paid on a daily pro-rata basis.

Only Applicable to Premier protection level: Only one benefit is payable for Accidental Temporary Disability Income or Accidental Hospitalization Allowance during the same period. If the Insured is entitled to more than one benefit, only the highest benefit shall be payable.

4. 意外暫時傷殘入息津貼 (適用於「優越」保障級別之計劃)

如受保人為香港或澳門的居民並為在職受保人，以及因意外受傷而導致由意外發生當天起暫時性傷殘，將獲意外暫時傷殘入息津貼。就每宗意外的意外暫時傷殘入息津貼的賠償期最長為 52 星期。若暫時性傷殘維持少於一星期，則不獲賠償。在暫時性傷殘維持一星期後，假如受保人就傷殘期間的有效索償並非完整一週，將按日數比例支付意外暫時傷殘入息津貼。

此保單／附加保障就意外傷殘保障、意外完全及永久傷殘保障、意外身故保障 (不包括已支付及／或將獲支付之雙倍保障額外賠償) 和意外暫時傷殘入息津貼因同一宗意外而意外受傷的最高賠償總額為此保單／附加保障之保障額的 100%。

若受保人於意外發生當天不是在職受保人，或不是香港或澳門的居民，意外暫時傷殘入息津貼將不獲賠償。

當意外暫時傷殘入息津貼已支付及／或將支付的賠償總額達到為此保單／附加保障之保障額的 100%，意外暫時傷殘入息津貼將即時終止。

5. 出院交通津貼 (適用於「優越」保障級別之計劃)

如受保人因意外受傷住院而可獲意外住院津貼，就該住院本公司將支付受保人出院當天之實際交通費用，每宗意外 1 次出院交通津貼賠償為限。

6. 醫療器材津貼 (適用於「優越」保障級別之計劃)

如受保人因意外受傷住院而可獲意外住院津貼，本公司將支付醫療上必須的及由醫生、註冊物理治療師或註冊脊骨神經科醫師書面建議購買或租借與該意外受傷相關的指定醫療器材而所產生之合理及慣常的實際費用。

7. 綠色遺愛額外賠償

綠色殯葬方式需經由殯葬所在地的政府或監管機構合法認可。我們保留要求提供由政府部門發出的綠色殯葬證明之權利。

醫療上必須的 (適用於「卓越」及「優越」保障級別之計劃)

指符合以下所有情況：

1. 因應診斷結果而施行一般慣常使用的醫治方法。
2. 根據既定之良好醫療守則。
3. 並非就受保人及／或醫生之方便而進行。

4. Accidental Temporary Disability Income (Applicable to Premier protection level)

If the Insured, whose place of residence is Hong Kong or Macau, is a working Insured, and sustains an accidental bodily injury which results in temporary disability commencing from the date of accident, Accidental Temporary Disability Income will be payable. The maximum period of benefit payment for Accidental Temporary Disability Income would be 52 weeks per accident. Temporary disability of less than one week's duration shall not be indemnifiable. After one week of Temporary Disability, if the period of Temporary Disability for which the Insured submits a valid claim is not a full week, Accidental Temporary Disability Income shall be paid on a daily pro-rata basis.

The total benefit payable on all claims made under Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, Accidental Death Benefit (excluding any additional benefit payable and / or paid under Double Benefit) and Accidental Temporary Disability Income under this policy / supplementary benefit for the accidental bodily injury from the same accident will be limited to 100% of the Sum Insured of this policy / supplementary benefit.

Accidental Temporary Disability Income will not be payable if, on the date of accident, the Insured is not a working Insured, or whose place of residence is not Hong Kong nor Macau.

When the aggregate benefit amount paid and / or payable for Accidental Temporary Disability Income reaches 100% of Sum Insured of this Policy, the Accidental Temporary Disability Income will be immediately ceased.

5. Discharge Transportation Allowance (Applicable to Premier protection level)

If the Insured is confined in a hospital due to accidental bodily injury, and Accidental Hospitalization Allowance is payable, the Company shall reimburse the transportation fee on the date the Insured discharges from the hospital for such confinement, restricted to one payment of Discharge Transportation Allowance per accident.

6. Medical Appliance Allowance (Applicable to Premier protection level)

If the Insured is confined in a hospital due to accidental bodily injury, and Accidental Hospitalization Allowance is payable, the Company shall reimburse the Reasonable and Customary charges actually incurred for the purchase or renting of specific medical appliances which are related to the accidental bodily injury, Medically Necessary and recommended in writing by doctor, registered physiotherapist or registered chiropractor.

7. Green Burial Benefit

The arranged green burial shall be legally recognized by the government or regulatory authorities of the place where such green burial took place. We reserve the right to require proof of green burial issued by the government authorities.

Medically Necessary (Applicable to Advance and Premier protection levels)

This means all of the following conditions are met:

1. Consistent with the diagnosis and customary medical treatment for the condition.
2. In accordance with standards of good medical practice; and
3. Not for the convenience of the Insured and/or the doctor.

合理及慣常的 (適用於「卓越」及「優越」保障級別之計劃)

指醫療上必須的及不超過由當地具有類似地位的醫療服務機構於當地就相類同的疾病或受傷，為相同年齡和性別人士提供治療、醫療服務或供應品之一般標準收費。合理及慣常的收費於任何情況下不得超過實際收費。萬通保險可參考以下情況(如適用)決定有關醫療費用是否為「合理及慣常的收費」:

1. 由當地政府憲報就其公立醫院為私家病人提供醫療服務所定的收費;
2. 醫療行業的收費調查;
3. 內部保險賠償統計數據;
4. 受保障程度或水平;及 / 或
5. 其他相關的參考資料。

如萬通保險之公司醫生認為任何醫院 / 醫療費用並非合理及慣常的收費，萬通保險保留權利調整部份或全部賠償金額。

更改職業

如受保人更改其職業，或他 / 她變為退休或失業，你必須即時書面通知本公司，以便本公司調整你的保費或重新評估本公司是否可繼續提供保障。否則，假如提出索償，本公司將會調整賠償金額或不會支付賠償。

如受保人更改其職業，而按本公司所界定該新職業的危險程度，較在投保申請表或我們指定更改職業的表格內所列明的職業為高或低，或他 / 她變為退休或失業，本公司在收到有關之更改職業的通知及證明後，將調整至該職業所適用的保費率。

如受保人更改後的職業不在本公司受保範圍之列，本公司並無責任賠償任何在有關更改職業後的意外受傷，並會終止此保單 / 附加保障。

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索償，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;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(除非為民航機的持票乘客);
- 生育或懷孕、小產、墮胎及因上述情況而引致的傷殘，即使此等情況是因意外而引致或加速達成;
- 任何種類的疾病;
- 保單 / 附加保障的保障生效日期前已存在傷病的情況(包括受保人已察覺或在一般情況下應可察覺的有關病徵或病狀);
- 人類免疫能力缺乏病毒(包括愛滋病);
- (適用於「卓越」及「優越」保障級別之計劃)一般身體檢查、普查及 / 或預防性護理或檢驗、基因測試或遺傳諮詢輔導、接種及疫苗注射、病後復康、託管、療養或休養、或非根據導致需要住院、治療或診症之狀況的診斷及治療而引致的開支;
- (適用於「卓越」及「優越」保障級別之計劃)醫療實驗及 / 或非主流醫療技術 / 程序 / 治療;
- (適用於「卓越」及「優越」保障級別之計劃)任何不屬受保人醫療上必須的住院、檢查、服務或供應品;或任何超出合理及慣常的收費。

Reasonable and Customary (Applicable to Advance and Premier protection levels)

Means a charge for medical care which is Medically Necessary and does not exceed the general level of charges being made by medical service providers of similar standing in the locality where the charge is incurred for similar treatment, services or supplies to individuals of the same gender and age, for a similar disease or injury. The "Reasonable and Customary" charges shall not in any event exceed the actual charges incurred. In determining whether an expense is "Reasonable and Customary", YF Life may make reference to the followings (if applicable):

1. The gazette issued by the local government which sets out the fees for the private patient services in public hospitals;
2. Industrial medical fee survey;
3. Internal claim statistics;
4. Extent or level of benefit insured; and/or
5. Other pertinent source of reference.

YF Life reserves the right to adjust any or all benefits payable in relation to any hospital/medical charges which in the opinion of the Company's doctor is not a Reasonable and Customary charge.

Change of Occupation

If the Insured's occupation, business or activity changes, or he / she has become retired or unemployed, you must inform us in writing immediately for us to adjust your premium or re-evaluate whether we can continue to provide the benefit; otherwise, we will adjust the benefit payable, or will not pay if a claim arises.

If the Insured changes his / her occupation to one which is classified by the Company as more or less hazardous than that stated in the insurance application or any form specified by us for change of occupation, or he / she has become retired or unemployed, the Company, upon receipt of the written notice and proof of such change of occupation, shall adjust the premium rate accordingly.

If the Insured changes his / her occupation to one which is classified by the Company as uninsurable, the Company shall not be liable to cover any accidental bodily injury sustained after such change of occupation and shall terminate this policy / supplementary benefit.

Key Exclusions

This plan does not cover any benefit claims 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; 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;
- Childbirth or pregnancy, miscarriage, abortion and all complications connected therewith, notwithstanding that such event may have been accelerated or induced by accident;
- Any kind of disease and illness;
- Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- Human Immunodeficiency Virus (HIV) Infection (including AIDS);
- (Applicable to Advance and Premier protection levels) General check-up, screening and/or preventive care/checking, genetic testing or counselling, vaccination / immunization, convalescence, custodial or sanatorium care or rest care, or expenses incurred not in accordance with the diagnosis and treatment of the condition for which the confinement/treatment/consultation is required;
- (Applicable to Advance and Premier protection levels) Experimental and/or unconventional medical technology / procedure / therapy;
- (Applicable to Advance and Premier protection levels) Any confinement, treatment, investigation, services or supplies which are not Medically Necessary to the Insured; or any charges which exceed the Reasonable and Customary charges.

提供資料責任及未符合這要求的後果

在投保時，你／你們必須提供一切知悉或據常理知悉的資料，因萬通保險會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期（以較後日期為準）完成。你／你們若不清楚某一事項是否重要，請將該事項填寫於申請書內。若未符合以上要求，該保單／附加保障可能因此而作廢。

索償程序

有關索償程序，請瀏覽本公司網頁：

香港：<https://corp.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門：<https://corp.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

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。

保單冷靜期及取消保單的權利（只適用於基本計劃）

如保單未能滿足你的要求，你可以書面方式要求取消保單，連同保單退回本公司（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 個曆日內，或向你／你的代表人交付《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 個曆日內（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。若曾獲賠償或將獲得賠償，則不獲發還保費。

退保（只適用於基本計劃）

如需申請退保，你只需填妥、簽署並寄回由本公司提供的特定表格，以及你的有效身份證明文件副本及固定住址證明（如適用），本公司將安排退保事宜。

Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy / supplementary benefit issued voidable.

Claims Procedures

For details of the procedures for making claims, please refer to our website at: Hong Kong: <https://corp.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://corp.yflife.com/en/Macau/Individual/Services/Claims-Corner>

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 and Right of Cancellation (For basic plan only)

If you are not satisfied with the 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 calendar days after the delivery of the policy or delivery 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 only), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Surrender (For basic plan only)

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

「全方位環球意外保障計劃」一覽表

360 Global Accident Protector - At-a-glance

保單資料 Policy Information						
保障級別 Protection Levels	標準 Essential		卓越 Advance		優越 Premier	
保單類別 Plan Type	基本計劃 / 附加保障 Basic Plan / Supplementary Benefit					
保單貨幣單位 Currency	香港保單：美元／港元 澳門保單：美元／港元／澳門元 Policy issued in Hong Kong: US\$ / HK\$ Policy issued in Macau: US\$ / HK\$ / MOP					
每年保費 Annual Premium	保費為固定及非保證 ¹⁴ Premium is level and non-guaranteed ¹⁴					
	職業類別 1 Occupational Class 1	1.25	職業類別 1 Occupational Class 1	3.00	職業類別 1 Occupational Class 1	6.75
	職業類別 2 Occupational Class 2	2.10	職業類別 2 Occupational Class 2	5.40	職業類別 2 Occupational Class 2	11.82
	職業類別 3 Occupational Class 3	3.30	職業類別 3 Occupational Class 3	7.20	職業類別 3 Occupational Class 3	16.88
	職業類別 4 Occupational Class 4	3.96	職業類別 4 Occupational Class 4	8.64	職業類別 4 Occupational Class 4	20.25
	(每1,000元保障額計算) (Per \$1,000 Sum Insured)					
	如欲查詢閣下之職業類別，請聯絡您的保險中介人。若受保人轉換職業 ¹⁵ ，請即時通知本公司，以便調整您的保費或重新評估本公司是否可繼續提供保障，詳情請參閱「重要資料」。 For details of occupational classes, please contact your insurance intermediary. Please immediately inform us of any change to the Insured's occupation ¹⁵ so that we can adjust your premium or re-evaluate whether we can continue to provide the benefit. Please refer to "Important Information" for details.					
繳費方式 Payment mode	每年／每半年／每季／每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment					
	每年續保 Renewable yearly					
最低保障額 Minimum Sum Insured	(適用於0-17歲之受保人) (applicable to Insured aged 0-17)					
	基本計劃 Basic Plan 保障額：25,000美元／200,000港元／澳門元 或 每年保費：100美元／800港元／澳門元 (兩者取其較高者) Sum Insured: US\$25,000 / HK\$ / MOP200,000 Or Annual premium: US\$100 / HK\$ / MOP800 (whichever is higher)					不適用 N/A
	附加保障 Supplementary Benefit 保障額：25,000美元／200,000港元／澳門元 Sum Insured: US\$25,000 / HK\$ / MOP 200,000					
	(適用於18歲或以上之受保人)(applicable to Insured aged 18 or above)					
	基本計劃 Basic Plan 保障額：50,000美元／400,000港元／澳門元 或 每年保費：100美元／800港元／澳門元 (兩者取其較高者) Sum Insured: US\$50,000 / HK\$ / MOP400,000 Or Annual premium: US\$100 / HK\$ / MOP800 (whichever is higher)					
	附加保障 Supplementary Benefit 保障額：50,000美元／400,000港元／澳門元 Sum Insured: US\$50,000 / HK\$ / MOP400,000					

最高保障額

Maximum Sum Insured

(適用於0-17歲之受保人) (applicable to Insured aged 0-17)

基本計劃 Basic Plan

150,000美元／1,200,000港元／澳門元¹⁶
US\$150,000 / HK\$ / MOP1,200,000¹⁶

附加保障 Supplementary Benefit

150,000美元／1,200,000港元／澳門元¹⁶ 或
基本計劃及附加之定期保障之保障額的5倍
(兩者取其較低者)

US\$150,000 / HK\$ / MOP1,200,000¹⁶

Or the maximum Sum Insured is capped by 5 times Sum Insured of the Basic Plan and Term Supplementary Benefit

(whichever is lower)

不適用
N/A

(適用於18歲或以上之受保人)(applicable to Insured aged 18 or above)

基本計劃 Basic Plan

1,000,000美元／
8,000,000港元／澳門元¹⁶
US\$1,000,000 /
HK\$ / MOP8,000,000¹⁶

300,000美元／
2,400,000港元／澳門元¹⁶
US\$300,000 /
HK\$ / MOP2,400,000¹⁶

150,000美元／
1,200,000港元／澳門元¹⁶
US\$150,000 /
HK\$ / MOP1,200,000¹⁶

附加保障 Supplementary Benefit

1,000,000美元／
8,000,000港元／澳門元¹⁶ 或
基本計劃及附加之定期保障
之保障額的5倍

(兩者取其較低者)

US\$1,000,000 /
HK\$ / MOP8,000,000¹⁶

Or the maximum Sum Insured
is capped by 5 times Sum
Insured of the Basic Plan and
Term Supplementary Benefit
(whichever is lower)

300,000美元／
2,400,000港元／澳門元¹⁶ 或
基本計劃及附加之定期保障
之保障額的5倍

(兩者取其較低者)

US\$300,000 /
HK\$ / MOP2,400,000¹⁶

Or the maximum Sum Insured
is capped by 5 times Sum
Insured of the Basic Plan and
Term Supplementary Benefit
(whichever is lower)

150,000美元／
1,200,000港元／澳門元¹⁶ 或
基本計劃及附加之定期保障
之保障額的5倍

(兩者取其較低者)

US\$150,000 /
HK\$ / MOP1,200,000¹⁶

Or the maximum Sum Insured
is capped by 5 times Sum
Insured of the Basic Plan and
Term Supplementary Benefit
(whichever is lower)

投保資料 Basic Information

投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0 - 70歲 Age 0-70	0 - 70歲 Age 0-70	18 - 60歲 Age 18-60
保障年期 Benefit term	至80歲 To age 80	至75歲 To age 75	至65歲 To age 65
繳付保費年期 Premium Payment Term	至80歲 To age 80	至75歲 To age 75	至65歲 To age 65

以上為計劃的一般資料，只供參考之用，並非保單的一部份，亦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，請參閱保單文件。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：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 policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please 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，集團的主要股東包括雲鋒金融控股有限公司以及 Fortune 500「全美5大壽險公司」之一的美國萬通人壽保險公司。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，協助客戶規劃未來，體現「未來在我手」的品牌承諾。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the "Five Largest US Life Insurance Companies" on the Fortune 500. Leveraging our robust financial background and solid reliability, we are committed to helping customers "own the future" by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

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註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大壽險公司」乃按2024年6月4日《FORTUNE 500》公布的「互惠壽險公司」及「上市股份壽險公司」2023年度收入排名榜合併計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2023, and based on the FORTUNE 500 as published on June 4, 2024.

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