

首選癌症保

PrimeHealth Cancer Care PCC



- Easy Enrollment No Medical Examination Required
- Up to \$2,000,000 Cancer Benefit
- Up to \$500,000 Extra Cancer Benefit
- Coverage of Carcinoma-in-situ / Early Stage Cancer
- Guaranteed Renewal

Easy Enrollment No Medical Examination Required

Application for **PrimeHealth Cancer Care** is easy. It takes only a few simple steps to complete the underwriting procedure, and no medical examination is required.

Up to \$2,000,000 Cancer Benefit

Upon diagnosis of cancer, a maximum benefit of \$2,000,000 is payable¹ to cover loss of income or pay off any medical or extra daily expenses.

Up to \$500,000 Extra Cancer Benefit

If the Insured is diagnosed with Stage III/IV Cancer², an Extra Cancer Benefit of 25% of Sum Insured will be payable, up to \$500,000.

Coverage of Carcinoma-in-situ / Early Stage Cancer

For 30 Carcinoma-in-situ / Early Stage Cancer³, 20% of Sum Insured will be payable, up to \$400,000:

Breast, Cervix, Uterus, Ovary, Fallopian Tube, Vagina, Vulva, Testis, Penis, Prostate, Small Intestine (including Duodenum, Jejunum and Ileum), Colon or Rectum, Lung, Stomach or Oesophagus, Larynx, Pharynx (including Tongue, Soft Palate and Uvula), Nasopharynx, Tear Duct, Urinary Tract, Ureter, Ampulla of Vater, Anal Cannel, Liver, Extra-hepatic Bile Duct, Gallbladder, Kidney, Renal Pelvis, Pancreas, Non-Melanoma Skin Cancer of AJCC Stage II or above and Early Stage Papillary Carcinoma of the Thyroid.

Example

John, a 30-year-old merchandising manager, non-smoker, has already taken out a critical illness plan. He understands the incidence rate of cancer is higher than other critical illnesses. To enhance the protection, he further takes out a PrimeHealth Cancer Care Plan Supreme, with a Sum Insured of \$2,000,000.

(HK\$)

Policy Year	Type of Protection	% of Sum Insured	Benefit Payable
3	Carcinoma-in-situ / Early Stage Cancer: Colon	20%	\$400,000
5	Cancer: Stage III Liver Cancer	80% [#]	\$1,600,000
	Extra Cancer Benefit	25%	\$500,000
Total benefit payable			\$2,500,000

Average Monthly Premium[†]: \$167

[#] The remaining benefit limit of 100% of Sum Insured.

[†] The Average Monthly Premium is rounded to the nearest integer.

Guaranteed Renewal

The plan guarantees renewal every 5 years, up to age 100. The renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect for the same level of benefit at the time of renewal.

PrimeHealth Cancer Care – At a Glance

	Plan Supreme (Sum Insured \$2,000,000)	Plan Standard (Sum Insured \$1,500,000)	Plan Special (Sum Insured \$1,000,000)
Cancer^{1,4}	\$2,000,000	\$1,500,000	\$1,000,000
Carcinoma-in-situ / Early Stage Cancer³	\$400,000	\$300,000	\$200,000
Extra Cancer Benefit²	Extra \$500,000	Extra \$375,000	Extra \$250,000
Death Benefit	\$40,000	\$30,000	\$20,000

Policy Information

Plan Type	Basic Plan
Currency	HK\$
Premium and Payment Mode	Annual / Semi-annual / Quarterly / Monthly Payment (Renewal for every 5 years, the premium is non-guaranteed. The renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect for the same level of benefit at the time of renewal.)
Type of Benefit	Non-indemnity Product - Non-reimbursable Critical Illness Plan

Basic Information

Issue Age (At Last Birthday)	18-54	18-60
Benefit Term	To Age 100	
Premium Payment Term	To Age 100	

Notes

- ¹ Net of any claims paid for Carcinoma-in-situ / Early Stage Cancer. The plan will be terminated when the total benefit of 100% of Sum Insured has been paid.
- ² The Extra Cancer Benefit will be payable if the Insured is first diagnosed with a malignant tumor with pathological staging of Stage III/IV under the AJCC staging system or its equivalent. Please refer to the policy document for details.
- ³ Carcinoma-in-situ / Early Stage Cancer can be claimed for once only. Subject to HK\$400,000 per life limit under all benefits issued by the Company. For the definition of each Carcinoma-in-situ / Early Stage Cancer, please refer to the policy document.
- ⁴ The maximum aggregate Sum Insured of all Critical Illness plans under the same Insured with the Company is limited to HK\$12,000,000. The maximum aggregate Sum Insured of PrimeHealth Cancer Care and PrimeHealth Cancer Saver under the same Insured with the Company is limited to HK\$3,000,000 (if issue age is below 55 years) or HK\$1,500,000 (if issue age is 55 years or above).

Key Product Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 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.

Termination

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

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The Insured dies
- The Insured is diagnosed with a Cancer giving rise to payment of Cancer Benefit

Premium Adjustment

The policy will be renewed at the expiration of each 5-year term for another term upon receipt of the payment of the premium in accordance with the premium rate in effect of the same plan of the then attained age of the Insured on the date of renewal. YF Life Insurance International Ltd. ("YF Life") reserves the right to change the premium on each renewal. The major factors to consider for premium adjustment include, but not limited to, the claim experience of YF Life and expenses.

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.

Key Exclusions

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

The policy will not pay any benefit claim to a Carcinoma-in-situ/Early Stage Cancer, Cancer or Stage III/IV Cancer 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);
- Pre-existing symptoms or conditions; any Carcinoma-in-situ/Early Stage Cancer, Cancer or Stage III/IV Cancer 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 dies within 14 days after the first diagnosis of a Carcinoma-in-situ/Early Stage Cancer, Cancer or Stage III/IV Cancer.

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 issued voidable.

Claims Procedures

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

Premium Levy

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

If you are not satisfied with the policy, you may return it under a signed covering letter to us (27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong) 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, without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Surrender

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.

This product factsheet provides information for general 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 exact benefit coverage, terms and conditions, and exclusions. This product factsheet is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sell or provision of any insurance product of YF Life International Limited outside Hong Kong. If you are not currently in Hong Kong, YF Life will not be able to provide you with related products and offers. For enquiries, please contact our consultants, franchised agents, or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555.

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PrimeHealth Cancer Care – Plan Supreme (Sum Insured \$2,000,000) (Annually in HK\$)

Age at Last Birthday	Male		Female	
	non-smokers	smokers	non-smokers	smokers
18	1,420	1,620	1,640	1,700
19	1,440	1,680	1,700	1,860
20	1,480	1,760	1,720	2,040
21	1,500	1,780	1,760	2,260
22	1,520	1,800	1,840	2,380
23	1,560	1,840	1,960	2,560
24	1,600	1,880	2,100	2,760
25	1,640	1,920	2,280	3,000
26	1,680	1,940	2,480	3,240
27	1,700	1,960	2,660	3,480
28	1,720	2,000	2,880	3,700
29	1,840	2,180	3,100	4,000
30	2,000	2,400	3,320	4,500
31	2,120	2,620	3,640	4,940
32	2,280	2,880	3,960	5,560
33	2,480	3,200	4,280	6,100
34	2,660	3,500	4,700	6,740
35	2,860	3,820	5,160	7,240
36	3,080	4,160	5,600	8,020
37	3,240	4,500	6,260	8,920
38	3,420	4,840	6,840	9,980
39	3,720	5,280	7,480	10,960
40	4,040	5,940	8,020	11,820
41	4,400	6,580	8,700	12,800
42	4,920	7,460	9,300	13,740
43	5,480	8,520	9,800	14,500
44	5,960	9,660	10,220	15,180
45	6,440	10,800	10,600	15,760
46	7,020	12,000	10,740	15,980
47	7,780	13,240	10,840	16,120
48	8,700	14,520	11,040	16,420
49	9,440	15,780	11,320	16,840
50	10,200	17,080	11,680	17,400
51	11,100	18,340	12,140	18,100
52	12,000	19,640	12,640	18,820
53	12,680	21,400	13,080	19,500
54	13,880	23,680	13,600	20,240
55*	15,760	26,760	14,120	21,000
56*	15,900	30,600	14,980	22,240
57*	17,540	35,380	15,660	23,240
58*	19,260	39,860	16,020	23,780

Age at Last Birthday	Male		Female	
	non-smokers	smokers	non-smokers	smokers
59*	20,840	44,460	16,420	24,380
60*	23,120	48,960	16,800	24,960
61*	30,080	53,040	17,020	25,240
62*	33,420	57,180	17,760	26,280
63*	37,340	61,980	19,100	28,200
64*	41,840	66,680	20,620	30,360
65*	44,860	71,280	22,020	32,320
66*	48,500	76,800	23,540	34,440
67*	51,760	81,620	24,760	36,120
68*	56,000	87,680	26,920	39,100
69*	60,140	93,820	28,880	41,800
70*	64,420	99,760	31,940	46,060
71*	65,680	100,860	32,040	46,200
72*	66,960	101,960	32,140	46,340
73*	68,280	103,060	32,380	46,660
74*	69,620	103,180	32,480	46,800
75*	71,000	103,280	32,580	46,940
76*	72,400	103,380	32,680	47,100
77*	73,840	103,480	32,780	47,260
78*	75,140	103,900	32,900	47,420
79*	76,480	104,800	33,000	47,560
80*	77,860	105,740	35,040	47,900
81*	79,040	106,360	37,180	50,480
82*	80,280	107,020	38,880	50,500
83*	81,560	108,680	41,140	50,520
84*	82,080	109,280	43,100	50,540
85*	82,600	109,800	43,300	50,560
86*	82,820	110,440	43,340	50,600
87*	83,060	111,080	43,440	50,660
88*	83,260	111,720	43,520	50,740
89*	83,580	112,500	43,660	50,880
90*	84,040	113,320	43,820	51,040
91*	84,480	114,240	44,020	51,240
92*	84,960	115,160	44,200	51,440
93*	85,400	116,200	44,420	51,660
94*	85,880	117,160	44,620	51,860
95*	86,340	118,200	44,860	52,120
96*	86,800	119,200	45,080	52,340
97*	87,280	120,280	45,340	52,600
98*	87,740	121,300	45,580	52,840
99*	88,220	122,400	45,880	53,140

* For renewal only.

PrimeHealth Cancer Care – Plan Standard (sum Insured \$1,500,000) (Annually in HK\$)

Age at Last Birthday	Male		Female	
	non-smokers	smokers	non-smokers	smokers
18	1,065	1,215	1,230	1,275
19	1,080	1,260	1,275	1,395
20	1,110	1,320	1,290	1,530
21	1,125	1,335	1,320	1,695
22	1,140	1,350	1,380	1,785
23	1,170	1,380	1,470	1,920
24	1,200	1,410	1,575	2,070
25	1,230	1,440	1,710	2,250
26	1,260	1,455	1,860	2,430
27	1,275	1,470	1,995	2,610
28	1,290	1,500	2,160	2,775
29	1,380	1,635	2,325	3,000
30	1,500	1,800	2,490	3,375
31	1,590	1,965	2,730	3,705
32	1,710	2,160	2,970	4,170
33	1,860	2,400	3,210	4,575
34	1,995	2,625	3,525	5,055
35	2,145	2,865	3,870	5,430
36	2,310	3,120	4,200	6,015
37	2,430	3,375	4,695	6,690
38	2,565	3,630	5,130	7,485
39	2,790	3,960	5,610	8,220
40	3,030	4,455	6,015	8,865
41	3,300	4,935	6,525	9,600
42	3,690	5,595	6,975	10,305
43	4,110	6,390	7,350	10,875
44	4,470	7,245	7,665	11,385
45	4,830	8,100	7,950	11,820
46	5,265	9,000	8,055	11,985
47	5,835	9,930	8,130	12,090
48	6,525	10,890	8,280	12,315
49	7,080	11,835	8,490	12,630
50	7,650	12,810	8,760	13,050
51	8,325	13,755	9,105	13,575
52	9,000	14,730	9,480	14,115
53	9,510	16,050	9,810	14,625
54	10,410	17,760	10,200	15,180
55	11,820	20,070	10,590	15,750
56	11,925	22,950	11,235	16,680
57	13,155	26,535	11,745	17,430
58	14,445	29,895	12,015	17,835

Age at Last Birthday	Male		Female	
	non-smokers	smokers	non-smokers	smokers
59	15,630	33,345	12,315	18,285
60	17,340	36,720	12,600	18,720
61*	22,560	39,780	12,765	18,930
62*	25,065	42,885	13,320	19,710
63*	28,005	46,485	14,325	21,150
64*	31,380	50,010	15,465	22,770
65*	33,645	53,460	16,515	24,240
66*	36,375	57,600	17,655	25,830
67*	38,820	61,215	18,570	27,090
68*	42,000	65,760	20,190	29,325
69*	45,105	70,365	21,660	31,350
70*	48,315	74,820	23,955	34,545
71*	49,260	75,645	24,030	34,650
72*	50,220	76,470	24,105	34,755
73*	51,210	77,295	24,285	34,995
74*	52,215	77,385	24,360	35,100
75*	53,250	77,460	24,435	35,205
76*	54,300	77,535	24,510	35,325
77*	55,380	77,610	24,585	35,445
78*	56,355	77,925	24,675	35,565
79*	57,360	78,600	24,750	35,670
80*	58,395	79,305	26,280	35,925
81*	59,280	79,770	27,885	37,860
82*	60,210	80,265	29,160	37,875
83*	61,170	81,510	30,855	37,890
84*	61,560	81,960	32,325	37,905
85*	61,950	82,350	32,475	37,920
86*	62,115	82,830	32,505	37,950
87*	62,295	83,310	32,580	37,995
88*	62,445	83,790	32,640	38,055
89*	62,685	84,375	32,745	38,160
90*	63,030	84,990	32,865	38,280
91*	63,360	85,680	33,015	38,430
92*	63,720	86,370	33,150	38,580
93*	64,050	87,150	33,315	38,745
94*	64,410	87,870	33,465	38,895
95*	64,755	88,650	33,645	39,090
96*	65,100	89,400	33,810	39,255
97*	65,460	90,210	34,005	39,450
98*	65,805	90,975	34,185	39,630
99*	66,165	91,800	34,410	39,855

* For renewal only.

PrimeHealth Cancer Care – Plan Special (Sum Insured \$1,000,000)

(Annually in HK\$)

Age at Last Birthday	Male		Female	
	non-smokers	smokers	non-smokers	smokers
18	710	810	820	850
19	720	840	850	930
20	740	880	860	1,020
21	750	890	880	1,130
22	760	900	920	1,190
23	780	920	980	1,280
24	800	940	1,050	1,380
25	820	960	1,140	1,500
26	840	970	1,240	1,620
27	850	980	1,330	1,740
28	860	1,000	1,440	1,850
29	920	1,090	1,550	2,000
30	1,000	1,200	1,660	2,250
31	1,060	1,310	1,820	2,470
32	1,140	1,440	1,980	2,780
33	1,240	1,600	2,140	3,050
34	1,330	1,750	2,350	3,370
35	1,430	1,910	2,580	3,620
36	1,540	2,080	2,800	4,010
37	1,620	2,250	3,130	4,460
38	1,710	2,420	3,420	4,990
39	1,860	2,640	3,740	5,480
40	2,020	2,970	4,010	5,910
41	2,200	3,290	4,350	6,400
42	2,460	3,730	4,650	6,870
43	2,740	4,260	4,900	7,250
44	2,980	4,830	5,110	7,590
45	3,220	5,400	5,300	7,880
46	3,510	6,000	5,370	7,990
47	3,890	6,620	5,420	8,060
48	4,350	7,260	5,520	8,210
49	4,720	7,890	5,660	8,420
50	5,100	8,540	5,840	8,700
51	5,550	9,170	6,070	9,050
52	6,000	9,820	6,320	9,410
53	6,340	10,700	6,540	9,750
54	6,940	11,840	6,800	10,120
55	7,880	13,380	7,060	10,500
56	7,950	15,300	7,490	11,120
57	8,770	17,690	7,830	11,620
58	9,630	19,930	8,010	11,890

Age at Last Birthday	Male		Female	
	non-smokers	smokers	non-smokers	smokers
59	10,420	22,230	8,210	12,190
60	11,560	24,480	8,400	12,480
61*	15,040	26,520	8,510	12,620
62*	16,710	28,590	8,880	13,140
63*	18,670	30,990	9,550	14,100
64*	20,920	33,340	10,310	15,180
65*	22,430	35,640	11,010	16,160
66*	24,250	38,400	11,770	17,220
67*	25,880	40,810	12,380	18,060
68*	28,000	43,840	13,460	19,550
69*	30,070	46,910	14,440	20,900
70*	32,210	49,880	15,970	23,030
71*	32,840	50,430	16,020	23,100
72*	33,480	50,980	16,070	23,170
73*	34,140	51,530	16,190	23,330
74*	34,810	51,590	16,240	23,400
75*	35,500	51,640	16,290	23,470
76*	36,200	51,690	16,340	23,550
77*	36,920	51,740	16,390	23,630
78*	37,570	51,950	16,450	23,710
79*	38,240	52,400	16,500	23,780
80*	38,930	52,870	17,520	23,950
81*	39,520	53,180	18,590	25,240
82*	40,140	53,510	19,440	25,250
83*	40,780	54,340	20,570	25,260
84*	41,040	54,640	21,550	25,270
85*	41,300	54,900	21,650	25,280
86*	41,410	55,220	21,670	25,300
87*	41,530	55,540	21,720	25,330
88*	41,630	55,860	21,760	25,370
89*	41,790	56,250	21,830	25,440
90*	42,020	56,660	21,910	25,520
91*	42,240	57,120	22,010	25,620
92*	42,480	57,580	22,100	25,720
93*	42,700	58,100	22,210	25,830
94*	42,940	58,580	22,310	25,930
95*	43,170	59,100	22,430	26,060
96*	43,400	59,600	22,540	26,170
97*	43,640	60,140	22,670	26,300
98*	43,870	60,650	22,790	26,420
99*	44,110	61,200	22,940	26,570

* For renewal only.