

| 嚴重疾病 Critical Illness |

首選健康加護保/愛護保

PrimeHealth Pro / Jr. Care

PHO/PHJR

YFLife
萬通保險



《彭博商業周刊》
金融機構大獎2023

危疾保障 - 傑出大獎



《指標》
2020年財富管理大獎

危疾保險產品 - 傑出表現獎

未來在我手
Own the future

多元疾病保障 多次危疾賠償

Multiple Illnesses Benefit Multiple Critical Illness Claim Payments

人生最大的資本就是「健康」，好好守護健康，未來自可在您手。首選健康加護保/首選健康愛護保承保的嚴重疾病多達148種，並特別為復發機會較高的癌症、心臟病及中風提供合共額外4次賠償，以及危疾現金津貼，為您和摯愛的健康保駕護航。首選健康愛護保更讓懂得未雨綢繆的您，將保障延伸至快將出生的寶寶，以愛守護孩子的健康未來。

Our most valuable asset is "Health". Knowing that your health is well protected will give you the confidence to take control of your future. PrimeHealth Pro / PrimeHealth Jr. Care cover up to 148 critical illnesses and offer 4 additional claim payments for Cancer, Heart Attack and Stroke which are with higher recurrence risks. The plans also provide extra cash benefits for critical illnesses to safeguard the health of you and your loved ones. PrimeHealth Jr. Care even lets you prepare for the future by extending the benefits to your soon-to-be-born baby. The future really does lie within your reach.



首選健康加護保 / 首選健康愛護保

PrimeHealth Pro / PrimeHealth Jr. Care

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148種嚴重疾病保障

Coverage of 148
Critical Illnesses



- 保障包括：嚴重精神病、深切治療保障等
Coverage includes: Severe Psychiatric Illness, ICU protection, etc.
- 常見眼疾：青光眼、黃斑部病變 / 早發性白內障
Common eye diseases: Glaucoma, Macular Degeneration / Early Onset of Cataract
- 兒童嚴重疾病：專注力失調及過度活躍症、自閉症及嚴重哮喘等
Severe Child Diseases: Attention-Deficit Hyperactivity Disorder, Autism, Severe Asthma, etc.

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延伸保障

Extended Protections



- 精/卵細胞冷凍保存保障
Sperm / Oocyte Cryopreservation Benefit
- 先天性情況所引致的危疾
Critical Illnesses due to congenital conditions
- 「愛共享」額外子女保障
Care2Share Extra Benefit
- 懷孕期保障*
Pregnancy benefit*

港澳首創¹
First in HK & Macau¹

2

多次危疾賠償

Multiple Critical
Illness Claim Payments



- 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
- 持續癌症現金津貼 + 心臟病及中風現金津貼
Cash Benefit for Continuous Cancer + Cash Benefit for Heart Attack and Stroke

5

自選附加保障

Optional Supplementary
Benefits



- 自選額外癌症現金津貼
Optional Extra Cancer Cash Benefit
- 自選「繳款人保障」
Optional supplementary "Payor's Benefit"

3

雙重安心

Dual Reassurances



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

* 只適用於首選健康愛護保

Applicable to PrimeHealth Jr. Care only

148種嚴重疾病保障

Coverage of 148 Critical Illnesses



首選健康加護保/首選健康愛護保提供全面保障，承保多達148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。承保範圍廣泛，包括嚴重精神病（嚴重憂鬱症、精神分裂症或躁鬱症），一些愈趨普遍的眼科疾病如青光眼、黃斑部病變 / 早發性白內障，以及市場較少承保的兒童嚴重疾病如專注力失調及過度活躍症等，亦在保障範圍內。

此外，即使受保人並非因確診計劃承保的疾病而入院接受指定手術，只要連續120小時或以上入住深切治療部及使用侵入性維生支持，計劃亦將提供深切治療保障，支付相等於主要嚴重疾病保障的賠償^{2,3}。

PrimeHealth Pro / PrimeHealth Jr. Care provide comprehensive protections covering up to 148 illnesses, from Major Critical Illnesses, Early Stage Diseases and Carcinoma-in-situ / Early Stage Cancers, to Severe Child Diseases. A wide spectrum of illness is covered, including Severe Psychiatric Illness (severe depression, schizophrenia or bipolar disorder), common eye diseases, such as Glaucoma, Macular Degeneration / Early Onset of Cataract; as well as Severe Child Diseases such as Attention-Deficit Hyperactivity Disorder, etc., which are rarely covered in the market.

In addition, even though the Insured is not diagnosed with a covered illness, as long as the Insured undergoes a designated surgery, and the confinement is in an Intensive Care Unit (ICU) with the use of Invasive Life Support lasting for 120 consecutive hours or more, the plan will offer ICU protection and the benefit payable will be equivalent to the benefit payable for a Major Critical Illness^{2,3}.

保障類別 Type of Protection	保障限額 ^{2,4} Benefit ^{2,4}
58 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"
42 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
18 種兒童嚴重疾病保障 Severe Child Diseases	30% 基本保障額 of Basic Sum Insured



多次危疾保障

於賠償總額達100%基本保障額⁵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⁶（兩次主要嚴重疾病的確診日期）
 - 如就癌症⁷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⁸，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）

Multiple Critical Illness Benefit

Even if the total benefit payments have reached 100% of the Basic Sum Insured⁵, 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 year⁶ (the diagnosis dates between two Major Critical Illnesses)
 - in the case of multiple claims for Cancer⁷, 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 Benefit⁸, with the benefit payable being 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 **500%** 基本保障額⁹
Critical Illness Benefit + Multiple Critical Illness Benefit up to of Basic Sum Insured⁹

危疾現金津貼

若受保人確診癌症、心臟病或中風，除可獲得一筆過高達100%基本保障額的賠償外，更可額外獲得危疾現金津貼，毋需等候期，可供隨意運用，又或彌補收入損失。

Cash Benefits for Critical Illnesses

If the Insured is diagnosed with Cancer / Heart Attack / Stroke, on top of the lump-sum benefit payment of up to 100% of the Basic Sum Insured, additional cash benefits for critical illnesses will be paid with no waiting period. You can spend the cash at your total discretion to cover the loss of income.

危疾現金津貼 Cash Benefits for Critical Illnesses	每月現金津貼 Monthly Cash Benefits	最高現金津貼總額 Maximum Aggregate Cash Benefits
持續癌症現金津貼 ¹⁰ Cash Benefit for Continuous Cancer ¹⁰	1% 基本保障額 of Basic Sum Insured	180% 基本保障額（最長可達180個月） of Basic Sum Insured (Up to 180 months)
心臟病及中風現金津貼 ¹¹ Cash Benefit for Heart Attack and Stroke ¹¹		60% 基本保障額（最長可達60個月） of Basic Sum Insured (Up to 60 months) (每次心臟病及中風現金津貼高達12%基本保障額，最長可達12個月 Up to 12% of Basic Sum Insured for each Cash Benefit for Heart Attack and Stroke, up to 12 months)

危疾現金津貼總額最高可達 **240%** 基本保障額
Maximum aggregate cash benefits for critical illnesses up to of Basic Sum Insured



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⁵，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¹²。

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⁵，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。

安心2：保費豁免

保證一經確診患上計劃承保的疾病並已獲嚴重疾病賠償後，即可獲豁免繳付保費¹³：

非主要嚴重疾病：豁免基本計劃及「自選額外癌症現金津貼」(如適用)之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：豁免基本計劃及「自選額外癌症現金津貼」(如適用)之餘下年期保費，並繼續享有「多次危疾保障」、「危疾現金津貼」、「精／卵細胞冷凍保存保障」、「『愛共享』額外子女保障」及「自選額外癌症現金津貼」(如適用)

Reassurance 1: Cash Value

Effective from the 3rd policy anniversary onwards, if the total benefit paid is less than 100% of the Basic Sum Insured⁵, 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 paid¹².

Terminal Bonus — Available from the 5th policy anniversary onwards, and when the total benefit paid is less than 100% of the Basic Sum Insured⁵, 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.

Reassurance 2: Waiver of Premiums

Premiums will be waived¹³ upon diagnosis of any covered illnesses and payment of Critical Illness Benefit:

Non-major Critical Illnesses: premium payments of the basic plan and the "Optional Extra Cancer Cash Benefit" (if applicable) 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 of the basic plan and the "Optional Extra Cancer Cash Benefit" (if applicable) will be waived while "Multiple Critical Illness Benefit", "cash benefits for critical illnesses", "Sperm / Oocyte Cryopreservation Benefit", "Care2Share Extra Benefit" and "Optional Extra Cancer Cash Benefit" (if applicable) will remain in effect



精／卵細胞冷凍保存保障 港澳首創¹

如受保人不幸確診癌症並已獲嚴重疾病保障或多次危疾保障賠償後，若希望於未來延續生育計劃，計劃將賠償受保人進行精／卵細胞冷凍保存的實際費用¹⁴，包括最長一年期的儲存費用。

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。

Sperm / Oocyte Cryopreservation Benefit

First in HK & Macau¹

In the unfortunate event that the Insured is diagnosed with Cancer and upon payment of Critical Illness Benefit or Multiple Critical Illness Benefit, if the Insured undergoes Sperm or Oocyte Cryopreservation in order to extend family planning for the future, the plan will reimburse the actual expenses¹⁴ incurred, including up to one year of storage fees.

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¹⁵。

身故保障

於賠償總額未達100%基本保障額⁵，若受保人不幸身故，受益人可獲發身故保障賠償¹⁶。

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 Insured¹⁵ if the Insured's child is first diagnosed with a Major Critical Illness.

Death Benefit

In the unfortunate event of the death of the Insured, the death benefit¹⁶ will be paid to the beneficiary, provided the total benefit paid has not reached 100% of the Basic Sum Insured⁵.

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)

首選健康愛護保尊享

首選健康愛護保特別為您快將出生的孩子而設，最早於懷孕第22週起便可為孩子投保，母親懷孕時亦會享有保障；而孩子出生後亦即可獲得保障。

懷孕期保障¹⁷：假如不幸流產、胎死腹中、經註冊專科醫生建議下終止懷孕或母親與孩子不幸一同身故，計劃將提供相等於105%已繳基本計劃及「自選額外癌症現金津貼」（如適用）保費總額的恩恤保費回奉保障^{12,18}。

孩子出生後保障：孩子出生後將會成為保單的受保人¹⁹，一旦確診承保的疾病或不幸身故，可獲得以下保障²⁰：

Privilege Exclusive for PrimeHealth Jr. Care

PrimeHealth Jr. Care is tailored for your soon-to-be-born child. Application for the plan can be made from the 22nd week of gestation onward. The child's mother is also covered during her pregnancy. Best of all, your child will enjoy coverage from the moment it is born.

Pregnancy Benefit¹⁷: In the unfortunate event of Miscarriage, Stillbirth, Termination of Pregnancy recommended by a Doctor, or the death of both mother and baby, the plan will provide Compassionate Refund of Premium Benefit equivalent to 105% of total premiums paid^{12,18} for the basic plan plus the "Optional Extra Cancer Cash Benefit" (if applicable).

Benefit upon Birth of the Child: After the baby is born, the child will become the Insured¹⁹. If the Insured is diagnosed with the covered illnesses or in the unfortunate event of the death of the Insured, the following benefits will be payable²⁰:

保障 Benefits	出生後 ²¹ After Birth ²¹	賠償額 Benefit Limit
嚴重疾病保障 Critical Illness Benefit	90天內確診 Diagnosis within 90 days	全數賠償額 ²² 的20% 20% of the full benefit amount ²²
	90天後確診 Diagnosis after 90 days	全數賠償額 ²² 的100% 100% of the full benefit amount ²²
危疾現金津貼及 「自選額外癌症現金津貼」（如適用） Cash Benefits for Critical Illnesses and "Optional Extra Cancer Cash Benefit" (if applicable)	90天內確診 Diagnosis within 90 days	現金津貼額 ^{22,23} 的20% 20% of the cash benefit amount ^{22,23}
	90天後確診 Diagnosis after 90 days	現金津貼額 ^{22,23} 的100% 100% of the cash benefit amount ^{22,23}
身故保障 Death Benefit	180天內 Within 180 days	全數賠償額 ²² 的20% 20% of the full benefit amount ²²
	180天後 After 180 days	全數賠償額 ²² 的100% 100% of the full benefit amount ²²



計劃提供靈活額外保障選擇，您可以小額保費，附加以下兩項額外保障：

The plan offers extra protections for total peace of mind. You may choose to attach the following two supplementary benefits to the plan for an additional premium:

自選額外癌症現金津貼

您可附加「自選額外癌症現金津貼」，一旦不幸確診癌症，除可獲得基本計劃提供的每月1%基本保障額的持續癌症現金津貼¹⁰外，每月更可獲5%基本保障額的額外癌症現金津貼¹⁰，最長達36個月。「自選額外癌症現金津貼」總額最高可達180%基本保障額。

Optional Extra Cancer Cash Benefit

You may choose to attach the "Optional Extra Cancer Cash Benefit" to the plan, so that in the unfortunate event that the Insured is diagnosed with Cancer, in addition to the monthly payment of Cash Benefit for Continuous Cancer¹⁰ equivalent to 1% of the Basic Sum Insured offered by the basic plan, an "Optional Extra Cancer Cash Benefit"¹⁰ of 5% of the Basic Sum Insured is payable monthly, up to 36 months. The total "Optional Extra Cancer Cash Benefit" can be up to 180% of the Basic Sum Insured.

自選「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"

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).

30歲的會計師May投保了一份首選健康加護保，基本保障額為100,000美元。

May, a 30-year-old accountant, has taken out a PrimeHealth Pro 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 \$180	「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 + 12%基本保障額的心臟病及中風現金津貼 ¹¹ + Non-guaranteed Terminal Bonus + 12% of Basic Sum Insured for Cash Benefit for Heart Attack and Stroke ¹¹
超過1年 Over 1 year	乳癌 Breast Cancer	100%	\$100,000 + 持續癌症現金津貼 ¹⁰ + Cash Benefit for Continuous Cancer ¹⁰
不足3年 Less than 3 years	乳癌復發 Recurrence of Breast Cancer	50% 預先支付權益 Advance Payout Option	\$50,000 + 持續癌症現金津貼 ¹⁰ + Cash Benefit for Continuous Cancer ¹⁰
超過3年 Over 3 years	子宮頸癌 Cervical Cancer	100%	\$100,000 + 持續癌症現金津貼 ¹⁰ + Cash Benefit for Continuous Cancer ¹⁰
「多次危疾保障」及「危疾現金津貼」 仍然生效，最長至受保人85歲 "Multiple Critical Illness Benefit" and "cash benefits for critical illnesses" 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 + 12%基本保障額的心臟病及 中風現金津貼 ¹¹ + 持續癌症現金津貼 ¹⁰ + Non-guaranteed Terminal Bonus + 12% of Basic Sum Insured for Cash Benefit for Heart Attack and Stroke ¹¹ + Cash Benefit for Continuous Cancer ¹⁰

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)		\$298,189 (554%)
55 (age 85歲)	\$53,825	\$569,514 (1058%)
70 (age 100歲)		\$1,576,318 (2929%)

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加護保計算，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，請參考保單文件。

Remarks: The above example is based on a non-smoking female insured with PrimeHealth Pro, 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.

58種主要嚴重疾病保障²

Coverage of 58 Major Critical Illnesses²

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 ²⁴ Total and Permanent Disability ²⁴		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	
其它 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		58 合資格的深切治療部留醫 ³ Qualified ICU Stay ³	

42種早期疾病保障²

Coverage of 42 Early Stage Diseases²

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 ^{25,26} (俗稱通波仔)	Angioplasty and Other Surgeries for Coronary Arteries ^{25,26}
	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 ²⁵	Minimally Invasive Direct Coronary Artery By-pass ²⁵	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 嚴重精神病 ^{25,27}	Severe Psychiatric Illness ^{25,27}
			27 中度嚴重癱瘓	Moderately Severe Paralysis
嚴重傷殘 Serious Disability	28 意外所致的臉部燒傷	Facial Burns due to Accident	31 失去單肢	Loss of One Limb
	29 中度嚴重燒傷	Moderately Severe Burns	32 單目失明	Loss of Sight in One Eye
	30 單耳失聰	Loss of Hearing in One Ear		
其它 Others	33 耳蝸植入術	Cochlear Implant Surgery	39 周圍動脈疾病的血管介入治療 ²⁵	Endovascular Treatment of Peripheral Arterial Disease ²⁵
	34 糖尿病性視網膜病變 ²⁵	Diabetic Retinopathy ²⁵	40 黃斑部病變 / 早發性白內障 ³⁰	Macular Degeneration / Early Onset of Cataract ³⁰
	35 次級嚴重紅斑狼瘡	Less Severe Systemic Lupus Erythematosus	41 青光眼手術 ³¹	Glaucoma Surgical Treatment ³¹
	36 骨質疏鬆症併骨折 ^{25,28}	Osteoporosis with Fractures ^{25,28}	42 早期克雅氏症 (早期瘋牛症)	Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease)
	37 腎上腺腺瘤的腎上腺切除術	Adrenalectomy for Adrenal Adenoma		
	38 意外矯形手術 ^{25,29}	Reconstructive Surgery due to Accident ^{25,29}		

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^{2,25}

Coverage of 30 Carcinoma-in-situ / Early Stage Cancers^{2,25}

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.

18種兒童嚴重疾病保障^{2,25}

Coverage of 18 Severe Child Diseases^{2,25}

1 嚴重哮喘	Severe Asthma	10 出血性登革熱	Dengue Haemorrhagic Fever
2 自閉症	Autism	11 專注力失調及過度活躍症 ³²	Attention-Deficit Hyperactivity Disorder ³²
3 血友病	Haemophilia	12 妥瑞症 ³²	Tourette Syndrome ³²
4 幼兒期病發胰島素依賴性糖尿病	Insulin Dependent Diabetes Mellitus, Juvenile Onset	13 大理石骨病(骨質疏鬆症)	Marble Bone Disease (Osteopetrosis)
5 川崎病	Kawasaki Disease	14 威爾遜病	Wilson's 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	15 兒童亨廷頓舞蹈症	Juvenile Huntington Disease
7 成骨不全症	Osteogenesis Imperfecta	16 第一型兒童脊髓肌萎縮	Type I Juvenile Spinal Amyotrophy
8 幼兒慢性關節炎—斯蒂爾病	Juvenile Chronic Arthritis – Still's Disease	17 第二型兒童脊髓肌萎縮	Type II Juvenile Spinal Amyotrophy
9 風濕性心瓣疾病	Rheumatic Fever with Valvular Impairment	18 嚴重癲癇	Severe Epilepsy

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, 請參閱保單文件。

Remarks: 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. 以本計劃於2021年11月推出時，港澳市場之同類計劃為準。
2. 「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。
3. 有關「合資格的深切治療部留醫」之詳情及指定手術的列表，請參閱保單文件。若受保人符合所有合資格的深切治療部留醫的條件，而該狀況是直接或間接由任何其他主要嚴重疾病所引致或有關，我們只會就其他主要嚴重疾病作出嚴重疾病保障賠償。
4. 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。
5. 若計劃為首選健康愛護保，如於受保孩子出生後或保障生效日期（以較後日期計算）起計90天內確診嚴重疾病而已支付或將獲支付嚴重疾病保障，該等曾獲支付項目的賠償額將被視為全數賠償額的100%。
6. 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。
7. 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。
8. 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或晚期護理。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。
9. 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%。
10. 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或晚期護理。癌症治療並不包括任何舒緩治療或預防治療。癌症治療包括外科手術、電療（包括質子治療、數碼導航刀及伽瑪刀）、化療、標靶治療、骨髓移植、免疫治療（包括嵌合抗原受體（CAR-T細胞）治療）及由本公司不時批准的任何其他治療。持續癌症現金津貼 / 「自選額外癌症現金津貼」（如適用），各自最高可達180%基本保障額、支付至受保人85歲或受保人身故（取其較早者）。不論癌症的出現或復發次數，每一個月所支付的持續癌症現金津貼將不會多於1%基本保障額，而每一個月所支付的「自選額外癌症現金津貼」（如適用）將不會多於5%基本保障額。

Notes

1. Based on the similar types of plan in the Hong Kong and Macau market, as of the launch date of this plan in November 2021.
2. 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.
3. Please refer to the policy document for the details of "Qualified ICU Stay" and the list of designated surgeries. In the event that the Insured satisfies all the criteria of Qualified ICU Stay and such condition is directly or indirectly arising from or in connection with any other Major Critical Illness, we will only pay the Critical Illness Benefit in relation to the other Major Critical Illness.
4. If more than one Critical Illness diagnosed on the same day arise from the same illness or injury, the claim will be paid once only for the Critical Illness with the highest benefit amount.
5. For PrimeHealth Jr. Care, if the Insured child is diagnosed with a Critical Illness within 90 days of its birth or the Effective Date of Coverage, whichever is later, and a Critical Illness Benefit is paid or is payable, the benefit amount for such paid benefit will be deemed as 100% of the full benefit amount.
6. 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.
7. 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).
8. To exercise the Advance Payout Option, the Insured should have received or be in the process of receiving Cancer Treatment or End-of-life Care 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.
9. If the Critical Illness causing the aggregated claims to reach 100% of the Basic Sum Insured is a 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 a non-Major Critical Illness.
10. 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 or End-of-life Care. Cancer Treatment does not include any treatment given solely as palliative care or as prophylactic purpose. It includes surgery, radiotherapy (including proton therapy, CyberKnife and Gamma Knife), chemotherapy, targeted therapy, bone marrow transplant, immunotherapy (including Chimeric Antigen Receptor (CAR) T-cell therapy) and any other treatments as approved by the Company from time to time. The Cash Benefit for Continuous Cancer or "Optional Extra Cancer Cash Benefit" (if applicable) will each be paid up to 180% of the Basic Sum Insured, up to age 85 of the Insured or death of the Insured, whichever is earlier. Regardless of the number of occurrence / recurrence of Cancer, no more than 1% of the Basic Sum Insured under Cash Benefit for Continuous Cancer and 5% of the Basic Sum Insured under "Optional Extra Cancer Cash Benefit" (if applicable) will be payable for each month.

11. 受保人每次確診心臟病或中風並已獲嚴重疾病保障或多次危疾保障賠償後，可獲最高12%基本保障額的現金津貼。心臟病及中風現金津貼總額最高可達60%基本保障額、支付至受保人85歲或受保人身故（取其較早者）。不論心臟病或中風的出現或復發次數，每一個月所支付的心臟病及中風現金津貼將不會多於1%基本保障額。
12. 須扣除保單債項（如有）。
13. 如計劃為首選健康愛護保，則孩子出生或保障生效日期（以較後日期計算）起計90天內所確診的疾病將不適用於保費豁免。
14. 賠償以癌症確診日期起計一年內於指定服務提供者進行的精子冷凍保存 / 卵母細胞冷凍保存的實際費用為準，並以基本保障額的10%或12,500美元 / 100,000港元 / 澳門元為限（取其較低者）。此保障將於癌症確診日期的一年後自動終止。
15. 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。
16. 須扣除曾支付的賠償金額及保單債項（如有）。
17. 於孩子出生前，母親將為暫時保單受保人，除恩恤保費回奉保障外，計劃的其他保障並不適用。
18. 無論是否於自然的情況下或是否合資格獲支付恩恤保費回奉保障賠償，計劃將於懷孕終止（即失去胎兒或胎兒死亡）當日終止。假如母親與孩子不幸一同身故，計劃將於支付恩恤保費回奉保障賠償後終止。
19. 孩子的出生證明必須於首個保單週年日的14天或之前提交，否則保單將會於首個保單週年日終止。
20. 如於受保孩子出生後或保障生效日期（以較後日期計算）起計90天內確診嚴重疾病而巳支付或將獲支付嚴重疾病保障，則於釐訂其後的任何嚴重疾病保障、「多次危疾保障」及身故保障賠償額時，該等曾獲支付項目的賠償額將被視為全數賠償額的100%。
21. 以受保孩子出生後或保障生效日期起計，以較後日期計算。
22. 「全數賠償額」指「148種嚴重疾病保障」、「多次危疾賠償」及「延伸保障」內所述之相關保障的賠償額。「現金津貼額」指「危疾現金津貼」及「自選額外癌症現金津貼」（如適用）內所述之相關保障的賠償額。
23. 如孩子於出生或保障生效日期（以較後日期計算）90天內確診癌症，與該癌症相關的「持續癌症現金津貼」及「自選額外癌症現金津貼」（如適用）將為現金津貼額的20%。如孩子於出生或保障生效日期（以較後日期計算）90天內確診心臟病或中風，則該次之「心臟病及中風現金津貼」將為現金津貼額的20%。有關詳情，請參閱保單文件。
11. The Insured will be paid up to a maximum of 12% of the Basic Sum Insured for each diagnosis of Heart Attack or Stroke and upon payment of Critical Illness Benefit or Multiple Critical Illness Benefit. The Cash Benefit for Heart Attack and Stroke will be paid up to 60% of the Basic Sum Insured, up to age 85 of the Insured or death of the Insured, whichever is earlier. Regardless of the number of occurrence / recurrence of Heart Attack or Stroke, no more than 1% of the Basic Sum Insured under Cash Benefit for Heart Attack and Stroke will be payable for each month.
12. Net of policy debt (if any).
13. For PrimeHealth Jr. Care, Waiver of Premiums is not applicable to illnesses diagnosed within 90 days of birth of the child or the Effective Date of Coverage, whichever is later.
14. The actual expenses incurred for Sperm Cryopreservation or Oocyte Cryopreservation performed by the Insured with designated service providers within one year after the diagnosis date of cancer will be reimbursed, in the amount of up to 10% of the Basic Sum Insured or US\$12,500 / HK\$ / MOP100,000, whichever is lower. This Benefit will automatically cease after one year from the diagnosis date of such Cancer.
15. 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.
16. Net of claims paid and policy debt (if any).
17. The mother is temporarily the Insured of the policy prior to the birth of the child. Other benefits of the policy are not applicable other than Compassionate Refund of Premium Benefit.
18. The policy will be terminated on the date on which the pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Refund of Premium Benefit is payable. In case of the death of both mother and child, the policy will be terminated upon payment of Compassionate Refund of Premium Benefit.
19. The birth certificate of the child is required to be submitted 14 days on or before the first policy anniversary. Otherwise, the policy will be terminated at the first policy anniversary.
20. If the Insured child is diagnosed with a Critical Illness within 90 days of its birth or the Effective Date of Coverage, whichever is later, and a Critical Illness Benefit is paid or is payable, the benefit amount for such paid benefit will be deemed as 100% of the full benefit amount in determining any subsequent Critical Illness Benefit, Multiple Critical Illness Benefit and Death Benefit.
21. Subject to the birth of the Insured child or the Effective Date of Coverage, whichever is later.
22. The "full benefit amount" is illustrated in the relevant sections under "Coverage of 148 Critical Illnesses", "Multiple Critical Illness Claim Payments" and "Extended Protections". The "cash benefit amount" means the relevant benefit limit illustrated under the sections of "Cash Benefits for Critical Illnesses" and "Optional Extra Cancer Cash Benefit" (if applicable).
23. If the child is diagnosed with Cancer within 90 days of its birth or the Effective Date of Coverage, whichever is later, the "Cash Benefit for Continuous Cancer" and "Optional Extra Cancer Cash Benefit" (if applicable) related to such Cancer will be 20% of the Cash Benefit. If the child is diagnosed with Heart Attack or Stroke within 90 days of its birth or the Effective Date of Coverage, whichever is later, the "Cash Benefit for Heart Attack and Stroke" for such Heart Attack or Stroke will be 20% of the Cash Benefit. Please refer to the policy document for details.

24. 「完全及永久傷殘」保障只適用於18至65歲的受保人。
25. 個人於本公司就該項疾病的最高總賠償額為62,500美元 / 500,000港元 / 澳門元。
26. 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%。
27. 「嚴重精神病」指經精神科專科醫生首次確定診斷為嚴重憂鬱症、精神分裂症或躁鬱症，並需持續因嚴重精神病人住醫院所屬的精神科院舍超過28日。有關「嚴重精神病」的詳情，請參閱保單文件。
28. 保障至受保人70歲。
29. 賠償未獲賠償而需支付的實際住院及醫療費用。
30. 保障至受保人65歲。
31. 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。
32. 賠償額為30%基本保障額，上限為12,500美元 / 100,000港元 / 澳門元，保障至受保人25歲。
33. 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。
34. 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。
24. Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18 to 65.
25. Subject to US\$62,500 / HK\$ / MOP500,000 per type of illness, per life limit under all benefits issued by the Company.
26. 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.
27. "Severe Psychiatric Illness" means a first definitive diagnosis of severe depression, schizophrenia or bipolar disorder by a Doctor in psychiatry, which requires in-patient hospitalization for more than 28 consecutive days in the psychiatric unit of a Hospital for Severe Psychiatric Illness. Please refer to the policy document for details of "Severe Psychiatric Illness".
28. The protection is up to age 70 of the Insured.
29. Benefit payment is the actual amount of hospitalization and medical expenses not yet reimbursed.
30. The protection is up to age 65 of the Insured.
31. 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.
32. The benefit payable is 30% of the Basic Sum Insured, capped at US\$12,500 / HK\$ / MOP100,000; the protection is up to age 25 of the Insured.
33. 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.
34. 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.

重要資料

終期紅利理念

公司已成立一個委員會，在釐定終期紅利派發之金額時向公司董事會提供獨立意見。實際終期紅利派發之金額會先由委任精算師建議，然後經此委員會審議決定，最後由公司董事會（包括一個或以上獨立非執行董事）批准。

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。此計劃的利潤與虧損會因包括但不限於投資、索償及保單續保率而影響你的資產份額。為使我們與你的利益一致，我們的目標是將不少於90%的可分配利潤分配予你，餘下的部分則歸於我們。可分配利潤和總利潤是分開計算且可能不同。

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金額。我們將最少每年檢視及釐定終期紅利一次。我們會參考包括但不限於以下因素的過往經驗及預期未來展望，以釐定保單的終期紅利。

理賠：包括產品所提供的身故保障及其他保障的成本。

Important Information

Terminal Bonus Philosophy

A committee has been set up to provide independent advice on the determination of the Terminal Bonus amounts to the Board of the Company. The actual Terminal Bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

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. In the plan, profit and loss arising from including, but not limited to, investment, claims and policy persistency will impact your asset share. To align our interest with yours, we aim to share with you no less than 90% of the distributable profit while the remaining portion goes to us. The amount of the distributable profits is determined separately from and may not be the same as the total profits.

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.

Claims: These include the costs of providing coverage such as death benefit and other benefits.

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、商品價格之波動、匯率及流動性等而影響。

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。

終期紅利之決定會先由委任精算師建議，然後經由包括一名或以上獨立非執行董事的公司董事會批准。

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、商品市場及另類投資等。此多元化之投資組合務求達到可觀且穩定的長線投資回報。另外，我們或會使用衍生工具作為資產風險管理。

我們會根據過往及預期回報、波幅及相關投資風險來選擇投資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投資在以下資產並按下述比例分配：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	35% - 100%
股票類資產	0% - 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，提供一個多元化及高質素的債券投資組合。

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、交易所買賣基金、高息債券、房地產、商品市場及另類投資等。投資遍佈不同地區及行業。

此外，我們或會使用衍生工具作風險管理之用，以減低利率、貨幣及其他市場因素所帶來的風險。

為有效地管理及優化投資組合，我們可能在若干時期內偏離上述目標。

投資策略或會按市場環境及經濟展望而作出變動。

相關詳情及過往派息率／分紅實現率資料請瀏覽本公司網頁：



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



澳門：
<https://www.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

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, and liquidity risk, 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.

The determination of Annual Dividends and/or Terminal Bonuses will be recommended by the Appointed Actuary and approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

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 instruments, which may include global equities, bonds and other fixed-income instruments, properties, commodities and other alternative investment assets. This diversified investment portfolio aims to achieve attractive and stable long-term returns. Derivatives may also be used for risk-management purposes.

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% - 100%
Equity-like assets	0% - 65%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds 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, commodities and alternative investment assets. Investments are diversified across various geographical areas and industries.

Derivatives may be used for risk-management purposes to reduce market risks including but not limited to interest rate and currency risk.

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

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 / fulfillment ratio, please visit our website:



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



Macau:
<https://www.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 loan balance reaches

障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予閣下。

保障年期最長可至受保人100歲（如計劃為首選健康愛護保，則為99歲）。

保單借貸

如本保單有保證現金價值，你可提出借貸要求。最高借貸限額為保證現金價值的90%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及相應之嚴重疾病保障調整金額（如有）的總和。你可借貸的數額為最高借貸限額扣除任何尚未償還的保單債項。貸款利息將由本公司釐定。如利息於保單週年當天尚未支付，該數額便會被加於尚欠的貸款內。

延遲付款期

除非該筆借款是用作繳付由本公司簽發保單的保費，我們有權押後借貸，最長不超過接獲書面借貸要求後六個月。

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及相應之嚴重疾病保障調整金額（如有，只適用於首選健康愛護保）的總和
- 保單持有人呈交書面要求終止本保單
- 受保人身故（除在首選健康愛護保下，受保孕婦身故而受保孩子仍然生存）
- 懷孕終止（即失去胎兒或胎兒死亡）當日，無論是否於自然的情況下或是否合資格獲支付恩恤保費回奉保障（只適用於首選健康愛護保）
- 於第一個保單週年日（當受保人是受保孩子，而萬通保險未曾於第一個保單週年日之前的十四日或以前收受該受保孩子的出生證明）（只適用於首選健康愛護保）

提早退保

本產品是為長線持有而設。如提早終止保單，閣下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，萬通保險保留更改適用於同一風險級別受保人的保費之權利，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。

因醫療而必須進行的

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。

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) will be paid to you (if any).

The Benefit Term is up to age 100 (99 for PrimeHealth Jr. Care) of the Insured.

Borrowing

If this Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value net of the sum of any previous Critical Illness Benefit paid or payable and the corresponding Critical Illness Benefit Adjustment Amount (if any) under this Policy. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged at a rate determined by us. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans.

Deferred Payment Period

We may delay making any loan for a period up to six months from the date we receive your written request, unless the loan is to be used to pay premium to us.

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 the sum of any previous Critical Illness Benefit paid or payable under this Policy and the corresponding Critical Illness Benefit Adjustment Amount (if any, applicable to PrimeHealth Jr. Care only)
- The policy owner submits a written request to terminate this policy
- The Insured dies (except when the Expectant Mother who is the Insured dies but the Insured child survives under PrimeHealth Jr. Care)
- The date on which the Pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Refund of Premium Benefit is payable (applicable to PrimeHealth Jr. Care only)
- Where the Insured is the Insured child, the first policy anniversary, if YF Life Insurance International Ltd. does not receive proof of Live Birth of the Insured child as provided herein by the fourteenth day before the first policy anniversary (applicable to PrimeHealth Jr. Care only)

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 for all Insureds of the same class, 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 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.

Medically Necessary

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.
3. Not for the convenience of the Insured and / or the Doctor.

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（除非為民航機的持票乘客）；
- 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（只適用於首選健康加護保）；
- 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））。

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://www.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門：<https://www.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，為其於香港續發之保單，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

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。於收受書面要求後，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。若曾獲賠償或將獲得賠償，則不獲發還保費。

期滿及退保

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。

於保單期滿時，本公司將致函通知你，並會於接獲你的有效身份證明文件副本後安排保單終止事宜。

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 (applicable to PrimeHealth Pro only);
- 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).

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 Insurance International Ltd. 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: Hong Kong: <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://www.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

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), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Maturity and 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.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly, upon receipt of your valid identification document copy.

「首選健康加護保」/「首選健康愛護保」一覽表

PrimeHealth Pro / PrimeHealth Jr. Care – at a glance

保障項目 Benefits		
58 種主要嚴重疾病 Major Critical Illnesses	100% 「基本保障額 ¹² + 非保證終期紅利」或 現金價值 of “Basic Sum Insured ¹² + 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)	至保障期完結 ²⁴ Up to end of benefit term ²⁴
32 種早期疾病 Early Stage Diseases	30% 基本保障額 of Basic Sum Insured	至保障期完結 Up to end of benefit term
10 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 嚴重精神病 ²⁷ Severe Psychiatric Illness ²⁷	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62,500美元 / 500,000港元 / 澳門元 Each subject to US\$62,500 / HK\$ / MOP500,000 per life limit under all benefits issued by the Company)	至保障期完結 Up to end of benefit term
意外矯形手術 Reconstructive Surgery Due to Accident	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62,500美元 / 500,000港元 / 澳門元 Reimburse the actual amount of hospitalization and surgical expenses not yet reimbursed, subject to US\$62,500 / HK\$ / MOP500,000 per life limit)	至保障期完結 Up to end of benefit term
骨質疏鬆症併骨折 Osteoporosis with Fractures	30% 基本保障額 of Basic Sum Insured (個人於本公司的最高總賠償限額為62,500美元 / 500,000港元 / 澳門元 Subject to US\$62,500 / HK\$ / MOP500,000 per life limit under all benefits issued by the Company)	至70歲 Up to Age 70
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65歲 Up to Age 65
需進行手術之腦血管瘤 Cerebral Aneurysm Requiring Surgery	50% 基本保障額 of Basic Sum Insured	至保障期完結 Up to end of benefit term
青光眼手術 Glaucoma Surgical Treatment	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

保障項目 Benefits		
30 種原位癌 / 初期癌症 Carcinoma-in-situ / Early Stage Cancers	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62,500美元 / 500,000港元 / 澳門元 Subject to US\$62,500 / HK\$ / MOP500,000 per life limit under all benefits issued by the Company)	至保障期完結 Up to end of benefit term
16 種兒童嚴重疾病 Severe Child Diseases		至25歲 Up to Age 25
2 種兒童嚴重疾病 Severe Child Diseases	30% 基本保障額或12,500美元 / 100,000港元 / 澳門元 of Basic Sum Insured or US\$12,500 / HK\$ / MOP100,000 (以較低者為準 whichever is lower) (個人於本公司的最高總賠償限額為62,500美元 / 500,000港元 / 澳門元 Subject to US\$62,500 / HK\$ / MOP500,000 per life limit under all benefits issued by the Company)	至25歲 Up to Age 25
專注力失調及過度活躍症 Attention-Deficit Hyperactivity Disorder		
妥瑞症 Tourette Syndrome		
多次危疾保障 ^{7,8,9} Multiple Critical Illness Benefit^{7,8,9}	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85歲 Up to Age 85
持續癌症現金津貼 ¹⁰ Cash Benefit for Continuous Cancer¹⁰	每月為1%基本保障額，總現金津貼可高達180%基本保障額 1% of Basic Sum Insured is paid monthly and up to 180% of Basic Sum Insured	
心臟病及中風現金津貼 ¹¹ Cash Benefit for Heart Attack and Stroke¹¹	每次確診心臟病或中風：每月為1%基本保障額，最高12%基本保障額 總現金津貼可高達60%基本保障額 Each Heart Attack or Stroke: 1% of Basic Sum Insured is paid monthly, up to 12% of Basic Sum Insured Maximum aggregate cash benefit can be up to 60% of Basic Sum Insured	
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 (如適用) Guaranteed Cash Value + Non-guaranteed "Terminal Bonus" – policy debt (if any)	
保費豁免 ¹³ Waiver of Premiums¹³	非主要嚴重疾病： 豁免基本計劃及「自選額外癌症現金津貼」(如適用) 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： 全數豁免基本計劃及「自選額外癌症現金津貼」(如適用) 餘下年期的保費 Non-major Critical Illnesses: Premiums of Basic Plan and "Optional Extra Cancer Cash Benefit" (if applicable) are waived for 12 months starting from next premium due date Total benefits payable reaching 100% of Basic Sum Insured: All subsequent premiums of Basic Plan and "Optional Extra Cancer Cash Benefit" (if applicable) are waived	
精/卵細胞冷凍保存保障 ¹⁴ Sperm / Oocyte Cryopreservation Benefit¹⁴	賠償按實際費用支付 (包括最長一年期的儲存費用)，最高賠償額為： Reimbursement of actual expenses (including up to one year of storage fees), maximum benefit: 10% 基本保障額 / 12,500美元 / 100,000港元 / 澳門元 (以較低者為準) of Basic Sum Insured / US\$12,500 / HK\$ / MOP100,000 (whichever is lower)	
「愛共享」額外子女保障 ¹⁵ Care2Share Extra Benefit¹⁵	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)	

保障項目 Benefits		
人壽保障 Life Protection	身故保障：100%「基本保障額 ¹² + 非保證終期紅利」或 現金價值 Death Benefit: 100% of “Basic Sum Insured ¹² + 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	
* 懷孕期保障 ¹⁷ Pregnancy Benefit ¹⁷		
恩恤保費回奉保障 Compassionate Refund of Premium Benefit	105%已繳基本計劃及「自選額外癌症現金津貼」（如適用）保費總額 ¹⁸ 105% of total premium paid ¹⁸ of the basic plan and “Optional Extra Cancer Cash Benefit” (if applicable)	孩子出生前 Prior to birth of the child
* 孩子出生後保障 ¹⁹ Benefit upon birth of the child ¹⁹		
嚴重疾病保障 Critical Illness Benefit	出生 ²¹ 90天內確診 : 全數賠償額 ²² 的20% Diagnosis within 90 days after birth ²¹ : 20% of the full benefit amount ²²	孩子出生後 After birth of the child
	出生 ²¹ 90天後確診 : 全數賠償額 ²² 的100% Diagnosis 90 days after birth ²¹ : 100% of the full benefit amount ²²	
危疾現金津貼及「自選額外癌症現金津貼」（如適用） Cash Benefits for Critical Illnesses and “Optional Extra Cancer Cash Benefit” (if applicable)	出生 ²¹ 90天內確診 : 現金津貼額 ^{22,23} 的20% Diagnosis within 90 days after birth ²¹ : 20% of the cash benefit ^{22,23}	
	出生 ²¹ 90天後確診 : 現金津貼額 ^{22,23} 的100% Diagnosis 90 days after birth ²¹ : 100% of the cash benefit ^{22,23}	
身故保障 Death Benefit	出生 ²¹ 180天內 : 全數賠償額 ²² 的20% Within 180 days after birth ²¹ : 20% of the full benefit amount ²²	
	出生 ²¹ 180天後 : 全數賠償額 ²² 的100% 180 days after birth ²¹ : 100% of the full benefit amount ²²	
自選額外癌症現金津貼 ¹⁰ Optional Extra Cancer Cash Benefit ¹⁰	每月5%基本保障額，總額可高達180%基本保障額 5% of Basic Sum Insured is paid monthly, up to 180% of Basic Sum Insured	至85歲 Up to Age 85
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)	

* 只適用於首選健康愛護保
 Applicable to PrimeHealth Jr. Care only

保單資料 Policy Information

	首選健康加護保 PrimeHealth Pro	首選健康愛護保 PrimeHealth Jr. Care	自選額外癌症現金津貼 Optional Extra Cancer Cash Benefit
保單類別 Plan Type	基本計劃 Basic Plan		附加保障 Supplementary Benefit
保單貨幣單位 Currency	香港保單：美元 / 港元 Policy Issued in Hong Kong: US\$ / HK\$ 澳門保單：美元 / 澳門元 / 港元 Policy Issued in Macau: US\$ / MOP / HK\$		
保費 ³³ Premium ³³	保費並非保證 Premium is non-guaranteed		
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 (首選健康愛護保之首年保費須以年繳方式繳付) Annual / Semi-annual / Quarterly / Monthly Payment (Annual Payment is required for the first year premium of PrimeHealth Jr. Care)		
最低基本保障額 Minimum Basic Sum Insured	基本保障額15,000美元 / 120,000港元 / 澳門元 或 每年保費200美元 / 1,600港元 / 澳門元 Basic Sum Insured: US\$15,000 / HK\$ / MOP120,000 OR Annual premium: US\$200 / HK\$ / MOP1,600 (兩者取其較高者 whichever is higher)		與基本計劃相同 Same as Basic Plan
最高基本保障額 ³⁴ Maximum Basic Sum Insured ³⁴	US\$1,500,000美元 / HK\$12,000,000港元 / MOP12,000,000澳門元	US\$500,000美元 / HK\$4,000,000港元 / MOP4,000,000澳門元	
保障類別 Type of Benefit	非償款產品 — 非實報實銷之危疾保障計劃 Non-indemnity Product – Non-reimbursable critical illness plan		非償款產品 — 提供現金津貼 Non-indemnity Product – Provides cash benefit

投保資料 Basic Information

	首選健康加護保 PrimeHealth Pro				自選額外癌症現金津貼 Optional Extra Cancer Cash Benefit
繳付保費年期 ³⁴ Premium Payment Term ³⁴	10年 Years	15年 Years	20年 Years	25年 Years	與基本計劃相同 Same as Basic Plan
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0 – 70	0 – 65	0 – 60	0 – 55	
保障年期 Benefit Term	至100歲 To Age 100				至85歲 To Age 85

投保資料 Basic Information

	首選健康愛護保 PrimeHealth Jr. Care				自選額外癌症現金津貼 Optional Extra Cancer Cash Benefit
繳付保費年期 ³⁴ Premium Payment Term ³⁴	10年 Years	15年 Years	20年 Years	25年 Years	與基本計劃相同 Same as Basic Plan
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	懷孕第22週起至孩子出生前 Gestation period from 22 nd week and prior to the birth of the child (母親年齡須為18 – 45 Mother must be aged 18 to 45)				
保障年期 Benefit Term	至99歲 To Age 99				至85歲 To Age 85

此產品冊子只提供一般資料，僅作參考之用，並非保單的一部分，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，請參閱保單的條款及保障 / 保單文件。此產品冊子僅旨在香港 / 澳門傳閱，不能詮釋為萬通保險國際有限公司在香港 / 澳門境外提供或出售或游說購買、要約、招攬及建議任何保險產品。如您現時本人不是身在香港 / 澳門境內，萬通保險將無法向您提供有關產品及優惠。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。

This product brochure 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 brochure is intended to be distributed in Hong Kong/ Macau 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/ Macau. If you are not currently in Hong Kong/ Macau, YF Life will not be able to provide you with related products and offers. 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「全美5大互惠壽險公司」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，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 Massachusetts Mutual Life Insurance Company, one of the "Five Largest US Mutual Life Insurance Companies". 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.

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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大互惠壽險公司」乃按2023年6月6日《FORTUNE 500》公佈的「互惠壽險公司」2022年度收入排名榜計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Mutual Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" on total revenues for 2022, and based on the FORTUNE 500 as published on June 6, 2023.

萬通保險國際有限公司
YF Life Insurance International Ltd.
www.yflife.com

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Customer Service:
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Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,
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