

| 严重疾病 Critical Illness |

# 首选健康加护保/爱护保

## PrimeHealth Pro / Jr. Care

PHO/PHJR

**YFLife**  
**萬通保險**

雲鋒金融集團成員



《彭博商业周刊》  
金融机构大奖2021

危疾保障 - 杰出大奖



《指标》  
2020年财富管理大奖

危疾保险产品 - 杰出表现奖

未來在我手  
Own the future

## 多元疾病保障 多次危疾赔偿

Multiple Illnesses Benefit Multiple Critical Illness Claim Payments

人生最大的资本就是“健康”，好好守护健康，未来自可在您手。首选健康加护保/首选健康爱护保承保的严重疾病多达148种，并特别为复发机会较高的癌症、心脏病及中风提供合共额外4次赔偿，以及危疾现金津贴，为您和挚爱的健康保驾护航。首选健康爱护保更让懂得未雨绸缪的您，将保障延伸至快将出生的宝宝，以爱守护孩子的健康未来。

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.



# 首选健康加护保 / 首选健康爱护保

## PrimeHealth Pro / PrimeHealth Jr. Care

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### 148种严重疾病保障

Coverage of 148  
Critical Illnesses



- 保障包括：严重精神病、深切治疗保障等  
Coverage includes: Severe Psychiatric Illness, ICU protection, etc.
- 常见眼疾：青光眼、黄斑部病变 / 早发性白内障  
Common eye diseases: Glaucoma, Macular Degeneration / Early Onset of Cataract
- 儿童严重疾病：专注力失调及过度活跃症、自闭症及严重哮喘等  
Severe Child Diseases: Attention-Deficit Hyperactivity Disorder, Autism, Severe Asthma, etc.

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### 延伸保障

Extended Protections



- 精/卵细胞冷冻保存保障  
Sperm / Oocyte Cryopreservation Benefit
- 先天性情况所引致的危疾  
Critical Illnesses due to congenital conditions
- “爱共享”额外子女保障  
Care2Share Extra Benefit
- 怀孕期保障\*  
Pregnancy benefit\*

港澳首创<sup>1</sup>  
First in HK & Macau<sup>1</sup>

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### 多次危疾赔偿

Multiple Critical  
Illness Claim Payments



- 为癌症、心脏病或中风提供额外4次赔偿  
4 additional claim payments for Cancer, Heart Attack or Stroke
- 持续癌症现金津贴 + 心脏病及中风现金津贴  
Cash Benefit for Continuous Cancer + Cash Benefit for Heart Attack and Stroke

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### 国际专业医疗网络

MediNet Pro



- 美国专科医生提供第二医疗意见  
Second medical opinion provided by US medical specialists
- 转介赴美就医  
Quality treatment referrals in the USA

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### 双重安心

Dual Reassurances



- 现金价值回奉  
Cash Value
- 保费豁免  
Waiver of Premiums

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### 附加保障

Supplementary  
Benefits



- 自选额外癌症现金津贴  
Optional Extra Cancer Cash Benefit
- 自选“缴款人保障”  
Optional supplementary “Payor’s Benefit”

\* 只适用于首选健康爱护保  
Applicable to PrimeHealth Jr. Care only

## 148种严重疾病保障

### Coverage of 148 Critical Illnesses



**首选健康加护保/首选健康爱护保**提供全面保障，承保多达148种主要严重疾病、早期疾病、原位癌 / 初期癌症，以及儿童严重疾病。承保范围广泛，包括严重精神病（严重忧郁症、精神分裂症或躁郁症），一些愈趋普遍的眼科疾病如青光眼、黄斑部病变 / 早发性白内障，以及市场较少承保的儿童严重疾病如专注力失调及过度活跃症等，亦在保障范围内。

此外，即使投保人并非因确诊计划承保的疾病而入院接受指定手术，只要连续120小时或以上入住深切治疗部及使用侵入性维生支持，计划亦将提供深切治疗保障，支付相等于主要严重疾病保障的赔偿<sup>2,3</sup>。

**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<sup>2,3</sup>.

保障类别 Type of Protection	保障限额 <sup>2,4</sup> Benefit <sup>2,4</sup>
58 种主要严重疾病保障 Major Critical Illnesses	100% 基本保障额 + 非保证“终期红利” of Basic Sum Insured + Non-guaranteed “Terminal Bonus”
42 种早期疾病保障 Early Stage Diseases	10% / 30% / 50% 基本保障额 of Basic Sum Insured
30 种原位癌 / 初期癌症保障 Carcinoma-in-situ / Early Stage Cancers	30% 基本保障额 of Basic Sum Insured
18 种儿童严重疾病保障 Severe Child Diseases	30% 基本保障额 of Basic Sum Insured





### 多次危疾保障

于赔偿总额达100%基本保障额<sup>5</sup>后，保单仍会继续生效，“多次危疾保障”随即启动：

- 受保人无须缴付任何保费，亦可继续获得**额外4次癌症、心脏病或中风的危疾保障**至85岁，**每次最高可达100%基本保障额**
- 等候期：
  - 相隔1年<sup>6</sup>（两次主要严重疾病的确诊日期）
  - 如就癌症<sup>7</sup>作出多次赔偿，而前次主要严重疾病亦为癌症，则等候期为3年；您亦可选择缩短等候期至1年以预先获支付多次危疾保障<sup>8</sup>，而赔偿额为50%基本保障额（不论是复发、转移、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 Insured<sup>5</sup>, 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 year<sup>6</sup> (the diagnosis dates between two Major Critical Illnesses)
  - in the case of multiple claims for Cancer<sup>7</sup>, 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 Benefit<sup>8</sup>, with the benefit payable being 50% of the Basic Sum Insured (regardless of the Cancer being a recurrence, metastasis, existing or new Cancer)

严重疾病保障 + 多次危疾保障高达 **500%** 基本保障额<sup>9</sup>  
Critical Illness Benefit + Multiple Critical Illness Benefit up to of Basic Sum Insured<sup>9</sup>

### 危疾现金津贴

若受保人确诊癌症、心脏病或中风，除可获得一笔过高达100%基本保障额的赔偿外，更可额外获得危疾现金津贴，毋需等候期，可供随意运用，又可弥补收入损失。

### 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.

危疾现金津贴 Cash Benefits for Critical Illnesses	每月现金津贴 Monthly Cash Benefits	最高现金津贴总额 Maximum Aggregate Cash Benefits
持续癌症现金津贴 <sup>10</sup> Cash Benefit for Continuous Cancer <sup>10</sup>	1% 基本保障额 of Basic Sum Insured	180% 基本保障额 (最长可达180个月) of Basic Sum Insured (Up to 180 months)
心脏病及中风现金津贴 <sup>11</sup> Cash Benefit for Heart Attack and Stroke <sup>11</sup>		60% 基本保障额 (最长可达60个月) of Basic Sum Insured (Up to 60 months) (每次心脏病及中风现金津贴高达12%基本保障额，最长可达12个月 Up to 12% of Basic Sum Insured for each Cash Benefit for Heart Attack and Stroke, up to 12 months)

危疾现金津贴总额最高可达 **240%** 基本保障额  
Maximum aggregate cash benefits for critical illnesses up to of Basic Sum Insured



### 安心1: 现金价值回奉

于保单生效第3个周年日起及计划的已赔偿金额少于100%基本保障额<sup>5</sup>，当您选择退保时，可获取保单内的保证现金价值，以及非保证“终期红利”，而无须扣除任何曾支付的赔偿金额<sup>12</sup>。

**终期红利** — 于保单生效第5个保单周年日起及计划的已赔偿金额少于100%基本保障额<sup>5</sup>，计划为您提供非保证“终期红利”，并将于保障期满、退保、受保人身故或总赔偿额达100%基本保障额时派发。

### 安心2: 保费豁免

保证一经确诊患上计划承保的疾病并已获严重疾病赔偿后，即可获豁免缴付保费<sup>13</sup>：

**非主要严重疾病：**豁免基本计划及“自选额外癌症现金津贴”（如适用）之下一个保费到期日起计12个月的保费

**赔偿总额达100%基本保障额：**豁免基本计划及“自选额外癌症现金津贴”（如适用）之余下年期保费，并继续享有“多次危疾保障”、“危疾现金津贴”、“精/卵细胞冷冻保存保障”、“‘爱共享’额外子女保障”及“自选额外癌症现金津贴”（如适用）

### Reassurance 1: Cash Value

Effective from the 3<sup>rd</sup> policy anniversary onwards, if the total benefit paid is less than 100% of the Basic Sum Insured<sup>5</sup>, 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 paid<sup>12</sup>.

**Terminal Bonus** — Available from the 5<sup>th</sup> policy anniversary onwards, and when the total benefit paid is less than 100% of the Basic Sum Insured<sup>5</sup>, 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 waived<sup>13</sup> 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/卵细胞冷冻保存保障 港澳首创<sup>1</sup>

如受保人不幸确诊癌症并已获严重疾病保障或多次危疾保障赔偿后，若希望于未来延续生育计划，计划将赔偿受保人进行精/卵细胞冷冻保存的实际费用<sup>14</sup>，包括最长一年期的储存费用。

### 先天性疾病保障

我们深明父母关注子女的健康，所以计划特别为子女未发现的先天性情况而引致的承保危疾提供保障。

### Sperm / Oocyte Cryopreservation Benefit

**First in HK & Macau<sup>1</sup>**

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 expenses<sup>14</sup> 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.

## “爱共享” 额外子女保障

守护自己和挚爱家人同样重要。计划特别为受保人的子女提供额外保障，若子女首次确诊患上主要严重疾病，计划会支付相等于基本保障额20%的额外赔偿<sup>15</sup>。

## 身故保障

于赔偿总额未达100%基本保障额<sup>5</sup>，若受保人不幸身故，受益人可获发身故保障赔偿<sup>16</sup>。

## 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 Insured<sup>15</sup> 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 benefit<sup>16</sup> will be paid to the beneficiary, provided the total benefit paid has not reached 100% of the Basic Sum Insured<sup>5</sup>.

100%

“基本保障额 + 非保证终期红利” 或 现金价值  
of “Basic Sum Insured + non-guaranteed Terminal Bonus” OR Cash Value  
(以较高者为准 whichever is higher)

## 首选健康爱护保尊享

首选健康爱护保特别为您快将出生的孩子而设，最早于怀孕第22周起便可为孩子投保，母亲怀孕时亦会享有保障；而孩子出生后亦即可获得保障。

**怀孕期保障<sup>17</sup>**：假如不幸流产、胎死腹中、经注册专科医生建议下终止怀孕或母亲与孩子不幸一同身故，计划将提供相等于105%已缴基本计划及“自选额外癌症现金津贴”（如适用）保费总额的恩恤保费回奉保障<sup>12,18</sup>。

**孩子出生后保障**：孩子出生后将会成为保单的受保人<sup>19</sup>，一旦确诊承保的疾病或不幸身故，可获得以下保障<sup>20</sup>：

## 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 22<sup>nd</sup> 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 Benefit<sup>17</sup>**: 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<sup>12,18</sup> 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 Insured<sup>19</sup>. 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 payable<sup>20</sup>:

保障 Benefits	出生后 <sup>21</sup> After Birth <sup>21</sup>	赔偿额 Benefit Limit
严重疾病保障 Critical Illness Benefit	90天内确诊 Diagnosis within 90 days	全数赔偿额 <sup>22</sup> 的20% 20% of the full benefit amount <sup>22</sup>
	90天后确诊 Diagnosis after 90 days	全数赔偿额 <sup>22</sup> 的100% 100% of the full benefit amount <sup>22</sup>
危疾现金津贴及 “自选额外癌症现金津贴”（如适用） Cash Benefits for Critical Illnesses and “Optional Extra Cancer Cash Benefit” (if applicable)	90天内确诊 Diagnosis within 90 days	现金津贴额 <sup>22,23</sup> 的20% 20% of the cash benefit amount <sup>22,23</sup>
	90天后确诊 Diagnosis after 90 days	现金津贴额 <sup>22,23</sup> 的100% 100% of the cash benefit amount <sup>22,23</sup>
身故保障 Death Benefit	180天内 Within 180 days	全数赔偿额 <sup>22</sup> 的20% 20% of the full benefit amount <sup>22</sup>
	180天后 After 180 days	全数赔偿额 <sup>22</sup> 的100% 100% of the full benefit amount <sup>22</sup>



本计划透过专业医疗网络，联系了4,000多间美国医院，让患上任何承保疾病的投保人获享：

- 1) 由美国专科医生提供第二医疗意见<sup>24</sup>；
- 2) 转介赴美就医，并协助获取更相宜价格<sup>24</sup>

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

- 1) **Second medical opinion provided by US medical specialists<sup>24</sup>**, and
- 2) **Quality treatment referrals in the USA**, and assistance in obtaining the competitive pricing<sup>24</sup>



计划提供灵活额外保障选择，您可以小额保费，附加以下两项额外保障：

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:

### 自选额外癌症现金津贴

您可附加“自选额外癌症现金津贴”，一旦不幸确诊癌症，除可获得基本计划提供的每月1%基本保障额的持续癌症现金津贴<sup>10</sup>外，每月更可获5%基本保障额的额外癌症现金津贴<sup>10</sup>，最长达36个月。“自选额外癌症现金津贴”总额最高可达180%基本保障额。

### 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 Cancer<sup>10</sup> equivalent to 1% of the Basic Sum Insured offered by the basic plan, an “Optional Extra Cancer Cash Benefit”<sup>10</sup> 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.

### 缴款人保障

若保单持有人于65岁前不幸身故或完全伤残并持续6个月以上，计划会代为支付全数保费，直至保单持有人65岁或受保儿童年满25岁为止（以较早者为准）。

### 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岁的会计师May投保了一份首选健康加护保，基本保障额为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.

情况 1 于保单生效期间患上危疾  
Scenario 1 Suffered from illnesses while the policy is in force

保单年 Policy Year	保障类别 Type of Protection	% 基本保障额 of Basic Sum Insured	赔偿额 Benefit Payable
平均每月保费 Average Monthly Premium <b>\$180</b>	“通波仔”手术 Angioplasty	30%	<b>\$30,000</b> + 豁免保费12个月 Waiver of Premiums - 12 months
多次危疾保障 全数豁免余下 年期保费 Multiple Critical Illness Benefit ALL subsequent premium payments are waived	心脏病 Heart Attack	100%	<b>\$100,000</b> + 非保证终期红利 + 12%基本保障额的心脏病及中风现金津贴 <sup>11</sup> + Non-guaranteed Terminal Bonus + 12% of Basic Sum Insured for Cash Benefit for Heart Attack and Stroke <sup>11</sup>
超过1年 Over 1 year	乳癌 Breast Cancer	100%	<b>\$100,000</b> + 持续癌症现金津贴 <sup>10</sup> + Cash Benefit for Continuous Cancer <sup>10</sup>
不足3年 Less than 3 years	乳癌复发 Recurrence of Breast Cancer	50% 预先支付权益 Advance Payout Option	<b>\$50,000</b> + 持续癌症现金津贴 <sup>10</sup> + Cash Benefit for Continuous Cancer <sup>10</sup>
超过3年 Over 3 years	子宫颈癌 Cervical Cancer	100%	<b>\$100,000</b> + 持续癌症现金津贴 <sup>10</sup> + Cash Benefit for Continuous Cancer <sup>10</sup>
“多次危疾保障”及“危疾现金津贴” 仍然生效，最长至受保人85岁 “Multiple Critical Illness Benefit” and “cash benefits for critical illnesses” remain in force up to age 85 of the Insured		赔偿总额 Total benefit payable	<b>\$380,000</b> + 非保证终期红利 + 12%基本保障额的心脏病及 中风现金津贴 <sup>11</sup> + 持续癌症现金津贴 <sup>10</sup> + Non-guaranteed Terminal Bonus + 12% of Basic Sum Insured for Cash Benefit for Heart Attack and Stroke <sup>11</sup> + Cash Benefit for Continuous Cancer <sup>10</sup>

情况 2 身体健康 – 于不同保单年退保的预期现金价值 (保单赔偿总额不多于100%基本保障额)  
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)

保单年 Policy Year	缴付保费总额 Total Premiums Paid	预期现金价值 Projected Cash Value
45 (age 75岁)	<b>\$53,825</b>	<b>\$298,189 (554%)</b>
55 (age 85岁)		<b>\$569,514 (1058%)</b>
70 (age 100岁)		<b>\$1,576,318 (2929%)</b>

注： 以上例子乃按非吸烟女性，缴付保费年期为25年，以年缴方式缴付保费的首选健康加护保计算，仅供举例说明之用。数字经调整舍入至整数。有关保障范围、详情及条款，请参考保单文件。  
Remark: 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种主要严重疾病保障<sup>2</sup>

## Coverage of 58 Major Critical Illnesses<sup>2</sup>

癌症 Cancer	1 癌症 Cancer			
心脏血管疾病 Cardiovascular Diseases	2 心脏病 Heart Attack		6 心肌病 Cardiomyopathy	
	3 冠状动脉(回接)手术 Coronary Artery Bypass Surgery		7 肺动脉高血压 Pulmonary Arterial Hypertension	
	4 心瓣置换 Heart Valve Replacement		8 其它严重冠状动脉疾病 Other Serious Coronary Artery Disease	
	5 主要动脉手术 Surgery to Aorta			
器官严重疾病及衰竭 Organ Critical Illness and Failure	9 肾衰竭 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 慢性自体免疫性肝炎 Chronic Auto-immune Hepatitis	
	12 暴发性病毒性肝炎 Fulminant Viral Hepatitis		18 复发性慢性胰腺炎 Chronic Relapsing Pancreatitis	
	13 肾髓质囊肿病 Medullary Cystic Disease		19 系统性硬皮病 Systemic Scleroderma	
	14 溃疡性结肠炎 Ulcerative Colitis			
脑科疾病 / 异常情况 Brain Diseases / Disorders	20 中风 Stroke		26 植物人 Apallic Syndrome	
	21 良性脑部肿瘤 Benign Brain Tumour		27 脑部手术 Brain Surgery	
	22 昏迷 Coma		28 脑部受损 / 失去独立生存的能力 Brain Damage / Loss of Independent Existence	
	23 脑膜炎 Bacterial Meningitis		29 肌肉萎缩 Muscular Dystrophy	
	24 脑炎 Encephalitis		30 瘫痪 Paralysis	
	25 严重头部创伤 Major Head Trauma			
神经系统疾病 Nervous System Diseases	31 多发性硬化症 Multiple Sclerosis		36 渐进性核上神经麻痹症 Progressive Supranuclear Palsy	
	32 运动神经原疾病 Motor Neurone Disease		37 严重重症肌无力 Severe Myasthenia Gravis	
	33 帕金森病 Parkinson's Disease		38 进行性延髓麻痹症 Progressive Bulbar Palsy	
	34 脊髓灰质炎 Poliomyelitis			
	35 亚尔兹默氏病 / 不能复原的器官性退化脑毛病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders			
严重伤残 Serious Disability	39 失明 Blindness		43 失去肢体 / 视力 Loss of Limbs / Sight of Eyes	
	40 身体机能障碍 Dysfunction		44 失聪 Deafness	
	41 完全及永久伤残 <sup>25</sup> Total and Permanent Disability <sup>25</sup>		45 失去语言能力 Loss of Speech	
	42 类风湿性关节炎 Rheumatoid Arthritis		46 严重烧伤 Major Burns	
其它 Others	47 末期病症 Terminal Illness		53 因职业感染人类免疫力缺乏病毒 Occupationally Acquired HIV	
	48 象皮病 Elephantiasis		54 红斑狼疮 Systemic Lupus Erythematosus	
	49 坏死性筋膜炎 Necrotising Fasciitis		55 慢性肾上腺功能不全 Chronic Adrenal Insufficiency	
	50 成形不全贫血病 Aplastic Anaemia		56 伊波拉出血性热病 Ebola Hemorrhagic Fever	
	51 克雅氏症(疯牛症) Creutzfeld-Jacob Disease (Mad Cow Disease)		57 嗜铬细胞瘤 Pheochromocytoma	
	52 经输血感染人类免疫力缺乏病毒 HIV through Blood Transfusion		58 合资格的深切治疗部留医 <sup>3</sup> Qualified ICU Stay <sup>3</sup>	

## 42种早期疾病保障<sup>2</sup>

## Coverage of 42 Early Stage Diseases<sup>2</sup>

<b>心脏血管疾病</b> <b>Cardiovascular Diseases</b>	1 腔静脉过滤器植入	Insertion of a Vena-cava Filter	5 冠状动脉的血管成形术及其它冠状动脉的血管手术 <sup>26,27</sup> (俗称通波仔)	Angioplasty and Other Surgeries for Coronary Arteries <sup>26,27</sup>
	2 心瓣膜疾病的次级创伤性治疗	Less Invasive Treatments of Heart Valve Disease		2次 Twice
	3 次级严重心脏疾病	Less Severe Heart Disease	6 心包切除术	Pericardectomy
	4 微创性直接冠状动脉搭桥术 <sup>26</sup>	Minimally Invasive Direct Coronary Artery By-pass <sup>26</sup>	7 主动脉疾病或主动脉瘤的血管介入治疗	Endovascular Treatments of Aortic Disease or Aortic Aneurysm
<b>器官严重疾病及衰竭</b> <b>Organ Critical Illness and Failure</b>	8 胆道再造术	Biliary Tract Reconstruction Surgery	12 肝脏手术	Liver Surgery
	9 早期慢性肺病	Early Chronic Lung Disease	13 主要器官移植 (属于器官移植轮候名单上的轮候者)	Major Organ Transplantation (on Waiting List)
	10 肝炎伴肝硬化	Hepatitis with Cirrhosis		
	11 次级严重肾病	Less Severe Kidney Disease	14 移除单肺手术	Surgical Removal of One Lung
<b>脑科疾病 / 异常情况</b> <b>Brain Diseases / Disorders</b>	15 需进行手术之脑血管瘤	Cerebral Aneurysm Requiring Surgery	21 次级严重昏迷	Less Severe Coma
	16 脑分流器植入术	Cerebral Shunt Insertion	22 次级严重脑炎	Less Severe Encephalitis
	17 颈动脉成形术及其它颈动脉手术	Angioplasty and Other Surgeries for Carotid Arteries	23 中度严重脑部损伤	Moderately Severe Brain Damage
	18 脑动脉瘤的血管介入治疗和脑病变的其它治疗	Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease	24 脑硬膜下血肿手术	Surgery for Subdural Haematoma
	19 次级严重细菌性脑膜炎	Less Severe Bacterial Meningitis	25 移除脑下垂体肿瘤手术	Surgical Removal of Pituitary Tumour
	20 中度严重帕金森病	Moderately Severe Parkinson's Disease	26 严重精神病 <sup>26,28</sup>	Severe Psychiatric Illness <sup>26,28</sup>
			27 中度严重瘫痪	Moderately Severe Paralysis
<b>严重伤残</b> <b>Serious Disability</b>	28 意外所致的脸部烧伤	Facial Burns due to Accident	31 失去单肢	Loss of One Limb
	29 中度严重烧伤	Moderately Severe Burns	32 单目失明	Loss of Sight in One Eye
	30 单耳失聪	Loss of Hearing in One Ear		
<b>其它</b> <b>Others</b>	33 耳蜗植入术	Cochlear Implant Surgery	39 周围动脉疾病的血管介入治疗 <sup>26</sup>	Endovascular Treatment of Peripheral Arterial Disease <sup>26</sup>
	34 糖尿病性视网膜病变 <sup>26</sup>	Diabetic Retinopathy <sup>26</sup>	40 黄斑部病变 / 早发性白内障 <sup>31</sup>	Macular Degeneration / Early Onset of Cataract <sup>31</sup>
	35 次级严重红斑狼疮	Less Severe Systemic Lupus Erythematosus	41 青光眼手术 <sup>32</sup>	Glaucoma Surgical Treatment <sup>32</sup>
	36 骨质疏松症并骨折 <sup>26,29</sup>	Osteoporosis with Fractures <sup>26,29</sup>	42 早期克雅氏症 (早期疯牛症)	Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease)
	37 肾上腺腺瘤的肾上腺切除术	Adrenalectomy for Adrenal Adenoma		
	38 意外矫形手术 <sup>26,30</sup>	Reconstructive Surgery due to Accident <sup>26,30</sup>		

赔偿次数不限，而每项最多可获赔偿一次（特别注明除外）。

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

## 30种原位癌 / 初期癌症保障<sup>2,26</sup>

### Coverage of 30 Carcinoma-in-situ / Early Stage Cancers<sup>2,26</sup>

1 乳房	Breast	13 肺	Lung	24 胆囊	Gallbladder
2 子宫颈	Cervix	14 胃或食道	Stomach or Oesophagus	25 肾脏	Kidney
3 子宫	Uterus	15 喉	Larynx	26 胰脏	Pancreas
4 卵巢	Ovary	16 咽(包括舌头, 软腭及小舌)	Pharynx (including tongue, soft palate and uvula)	27 肾盂	Renal Pelvis
5 输卵管	Fallopian Tube	17 鼻咽	Nasopharynx	28 AJCC第二期或以上的非黑色瘤皮肤癌	Non Melanoma Skin Cancer of AJCC Stage II or above
6 阴道	Vagina	18 肝	Liver	29 前列腺	Prostate
7 外阴	Vulva	19 尿道	Urinary Tract	30 早期甲状腺乳头状癌	Early Stage Papillary Carcinoma of the Thyroid
8 泪管	Tear Duct	20 输尿管	Ureter		
9 睾丸	Testis	21 壶腹	Ampulla of Vater		
10 阴茎	Penis	22 肛管	Anal Cannel		
11 小肠(包括十二指肠, 空肠及回肠)	Small Intestine (including Duodenum, Jejunum and Ileum)	23 肝外胆管	Extra-hepatic Bile Duct		
12 结肠或直肠	Colon or Rectum				

可获赔偿两次, 并必须为两种不同的原位癌 / 初期癌症。

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

## 18种儿童严重疾病保障<sup>2,26</sup>

### Coverage of 18 Severe Child Diseases<sup>2,26</sup>

1 严重哮喘	Severe Asthma	10 出血性登革热	Dengue Haemorrhagic Fever
2 自闭症	Autism	11 专注力失调及过度活跃症 <sup>33</sup>	Attention-Deficit Hyperactivity Disorder <sup>33</sup>
3 血友病	Haemophilia	12 妥瑞症 <sup>33</sup>	Tourette Syndrome <sup>33</sup>
4 幼儿期发病胰岛素依赖性糖尿病	Insulin Dependent Diabetes Mellitus, Juvenile Onset	13 大理石骨病(骨质疏松症)	Marble Bone Disease (Osteopetrosis)
5 川崎病	Kawasaki Disease	14 威尔逊病	Wilson's Disease
6 因疾病及/或意外受伤导致智力受损	Intellectual Impairment due to Sickness and / or Accidental Bodily Injury	15 儿童亨廷顿舞蹈症	Juvenile Huntington Disease
7 成骨不全症	Osteogenesis Imperfecta	16 第一型儿童脊髓肌萎缩	Type I Juvenile Spinal Amyotrophy
8 幼儿慢性关节炎—斯蒂尔病	Juvenile Chronic Arthritis – Still's Disease	17 第二型儿童脊髓肌萎缩	Type II Juvenile Spinal Amyotrophy
9 风湿性心瓣疾病	Rheumatic Fever with Valvular Impairment	18 严重癫痫	Severe Epilepsy

可获赔偿一次。

Can be claimed for once only.

注: 有关各“主要严重疾病”、“早期疾病”、“原位癌 / 初期癌症”及“儿童严重疾病”的定义, 请参阅保单文件。

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



## 附注

1. 以本册子于2022年1月刊发时，港澳市场之同类计划为准。
2. “主要严重疾病”（癌症、心脏病及中风除外）、“早期疾病”、“原位癌 / 初期癌症”及“儿童严重疾病”合共的赔偿额最高为“100%基本保障额及非保证终期红利”（须扣除任何保单债项），或现金价值，以较高者为准。
3. 有关“合资格的深切治疗部留医”之详情及指定手术的列表，请参阅保单文件。若投保人符合所有合资格的深切治疗部留医的条件，而该状况是直接或间接由任何其他主要严重疾病所引致或有关，我们只会就其他主要严重疾病作出严重疾病保障赔偿。
4. 若因同一宗疾病 / 意外被同日确诊多于一种严重疾病，我们只会赔偿当中最高赔偿额的一种疾病。
5. 若计划为首选健康爱护保，如于受保孩子出生后或保障生效日期（以较后日期计算）起计90天内确诊严重疾病而已支付或将获支付严重疾病保障，该等曾获支付项目的赔偿额将被视为全数赔偿额的100%。
6. 若要符合心脏病或中风的新一次索偿资格，新诊断证明必须符合另一次心脏病或中风的定义。
7. 适用于复发、转移、原有的及新的癌症。70岁或以上的投保人如就前列腺癌作出多于一次的索偿，并为前次前列腺癌的延续，则投保人必须于两个确诊日期相隔期间（包括首尾两天）已接受或正接受癌症治疗的情况下方可获得赔偿。
8. 如欲行使预先支付权益，投保人必须于前次的主要严重疾病的确诊日期起计最少一年后，已接受或正接受癌症治疗或晚期护理。预先支付权益只可行使一次。任何行使预先支付权益获支付的赔偿将被计入获支付的多次危疾保障。
9. 如令保单总赔偿额达到基本保障额100%的严重疾病为癌症、心脏病或中风，则多次危疾保障的第四次索偿额需扣除任何曾获支付的非主要严重疾病赔偿；如于多次危疾保障的第四次索偿行使预先支付权益，则有关赔偿额为基本保障额的50%，扣除任何曾获支付的非主要严重疾病赔偿金额的50%。
10. 受保人须每6个月提交医疗报告证明癌症的存在及持续接受癌症治疗或晚期护理。癌症治疗并不包括任何纾缓治疗或预防治疗。癌症治疗包括外科手术、电疗（包括质子治疗、数码导航刀及伽玛刀）、化疗、标靶治疗、骨髓移植、免疫治疗（包括嵌合抗原受体（CAR-T细胞）治疗）及由本公司不时批准的任何其他治疗。持续癌症现金津贴 / “自选额外癌症现金津贴”（如适用），各自最高可达180%基本保障额、支付至受保人85岁或受保人身故（取其较早者）。不论癌症的出现或复发次数，每一个月所支付的持续癌症现金津贴将不会多于1%基本保障额，而每一个月所支付的“自选额外癌症现金津贴”（如适用）将不会多于5%基本保障额。

## Notes

1. Based on the similar types of plan in the Hong Kong and Macau market, as of the print date of this brochure in January 2022.
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 4<sup>th</sup> claim shall be net of any previous Critical Illness Benefit paid due to non-Major Critical Illness; if the 4<sup>th</sup> 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. 投保人每次确诊心脏病或中风并已获严重疾病保障或多次危疾保障赔偿后,可获最高12%基本保障额的现金津贴。心脏病及中风现金津贴总额最高可达60%基本保障额、支付至投保人85岁或投保人身故(取其较早者)。不论心脏病或中风的出现或复发次数,每一个月所支付的心脏病及中风现金津贴将不会多于1%基本保障额。
12. 须扣除保单债项(如有)。
13. 如计划为首选健康爱护保,则孩子出生或保障生效日期(以较后日期计算)起计90天内所确诊的疾病将不适用于保费豁免。
14. 赔偿以癌症确诊日期起计一年内在指定服务提供者进行的精子冷冻保存/卵母细胞冷冻保存的实际费用为准,并以基本保障额的10%或12,500美元/100,000港元/澳门元为限(取其较低者)。此保障将于癌症确诊日期的一年后自动终止。
15. 适用于投保人的子女出生30天起至18岁生日前,并由确诊日起计需最少生存14天。本保单的“爱共享”额外子女保障最多可获赔偿一次,同一受保子/女于本公司之所有“爱共享”额外子女保障最多可获一次主要严重疾病的赔偿,总赔偿金额最高为125,000美元/1,000,000港元/澳门元。投保人须于索偿时提供有效文件证明亲子关系。
16. 须扣除曾支付的赔偿金额及保单债项(如有)。
17. 于孩子出生前,母亲将为暂时保单受保人,除恩恤保费回奉保障外,计划的其他保障并不适用。
18. 无论是否于自然的情况下或是否合资格获支付恩恤保费回奉保障赔偿,计划将于怀孕终止(即失去胎儿或胎儿死亡)当日终止。假如母亲与孩子不幸一同身故,计划将于支付恩恤保费回奉保障赔偿后终止。
19. 孩子的出生证明必须于首个保单周年日的14天或之前提交,否则保单将会于首个保单周年日终止。
20. 如于受保孩子出生后或保障生效日期(以较后日期计算)起计90天内确诊严重疾病而已支付或将获支付严重疾病保障,则于厘订其后的任何严重疾病保障、“多次危疾保障”及身故保障赔偿额时,该等曾获支付项目的赔偿额将被视为全数赔偿额的100%。
21. 以受保孩子出生后或保障生效日期起计,以较后日期计算。
22. “全数赔偿额”指“148种严重疾病保障”、“多次危疾赔偿”及“延伸保障”内所述之相关保障的赔偿额。“现金津贴额”指“危疾现金津贴”及“自选额外癌症现金津贴”(如适用)内所述之相关保障的赔偿额。
23. 如孩子于出生或保障生效日期(以较后日期计算)90天内确诊癌症,与该癌症相关的“持续癌症现金津贴”及“自选额外癌症现金津贴”(如适用)将为现金津贴额的20%。如孩子于出生或保障生效日期(以较后日期计算)90天内确诊心脏病或中风,则该次之“心脏病及中风现金津贴”将为现金津贴额的20%。有关详情,请参阅保单文件。
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 18<sup>th</sup> 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. 国际专业医疗网络所提供的服务现时由国际救援（亚洲）公司提供。现时，每次征询第二医疗意见的费用为500港元，而转介手续费为500美元，投保人需自付所有就医的行政费及其他有关费用。国际救援（亚洲）公司保留调整收费及医院数目的权利，有关的更改将不作另行通知。本公司保留随时更改或终止提供本服务的权利。
25. “完全及永久伤残”保障只适用于18至65岁的投保人。
26. 个人于本公司就该项疾病的最高总赔偿额为62,500美元 / 500,000港元 / 澳门元。
27. 索偿只适用于需进行手术的冠状动脉出现收窄的情况达50%或以上；而第2次之索偿需符合上述之情况，以及于首次已获赔偿的医学检查报告内已显示第2次进行手术的主要冠状动脉收窄或阻塞之位置并不多于60%。
28. “严重精神病”指经精神科专科医生首次确定诊断为严重忧郁症、精神分裂症或躁郁症，并需持续因严重精神病人住医院所属的精神科院舍超过28日。有关“严重精神病”的详情，请参阅保单文件。
29. 保障至投保人70岁。
30. 赔偿未获赔偿而需支付的实际住院及医疗费用。
31. 保障至投保人65岁。
32. 赔偿额为10%基本保障额，上限为5,000美元 / 40,000港元 / 澳门元，保障至投保人65岁。
33. 赔偿额为30%基本保障额，上限为12,500美元 / 100,000港元 / 澳门元，保障至投保人25岁。
34. 一经投保，保费不会按投保人年龄增加而递增。然而，本公司保留调整同一风险级别保费率的权利。
35. 同一投保人于本公司投保的所有严重疾病计划的总保障额最高为1,500,000美元 / 12,000,000港元 / 澳门元。
24. MediNet Pro is currently provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice. The Company reserves the right to change or discontinue this service at any time.
25. Coverage for “Total and Permanent Disability” is only applicable to Insured aged 18 to 65.
26. Subject to US\$62,500 / HK\$ / MOP500,000 per type of illness, per life limit under all benefits issued by the Company.
27. 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.
28. “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”.
29. The protection is up to age 70 of the Insured.
30. Benefit payment is the actual amount of hospitalization and medical expenses not yet reimbursed.
31. The protection is up to age 65 of the Insured.
32. 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.
33. 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.
34. 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.
35. 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.

## 重要资料

### 终期红利理念

公司已成立一个委员会，在厘定终期红利派发之金额时向公司董事会提供独立意见。实际终期红利派发之金额会先由委任精算师建议，然后经此委员会审议决定，最后由公司董事会（包括一个或以上独立非执行董事）批准。

你的保单为分红保险计划并可分享由我们厘定之相关产品组别中的盈余。于厘定终期红利时，我们致力确保保单持有人和本公司能得到合理的盈余分配。此计划的利润与亏损会因包括但不限于投资、索偿及保单续保率而影响你的资产份额。为使我们与你的利益一致，我们的目标是将不少于90%的可分配利润分配予你，余下的部分则归于我们。可分配利润和总利润是分开计算且可能不同。

终期红利并不是永久附加于保单。本公司有权决定公布终期红利之频率及金额。我们将最少每年检视及厘定终期红利一次。我们会参考包括但不限于以下因素的过往经验及预期未来展望，以厘定保单的终期红利。

**理赔：**包括产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.



**投资回报:** 包括所投资的资产赚取的利息/红利收入及市场价格变动。投资表现会受利息/红利收入之波动以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格、商品价格之波动、汇率及流动性等而影响。

**退保:** 包括保单失效、退保、部分退保及其他扣减项目及保障支付, 以及其对投资的相关影响。

为提供更平稳的终期红利, 我们或会在投资表现强劲的时期保留回报, 用作在投资表现较弱的时期支持或维持较高之终期红利。

终期红利之决定会先由委任精算师建议, 然后经由包括一名或以上独立非执行董事的公司董事会批准。

### 投资政策、目标及策略

万通保险国际有限公司(“万通保险”)的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具, 可能包括环球股票、债券及其他固定收益资产、房地产、商品市场及另类投资等。此多元化之投资组合务求达到可观且稳定的长线投资回报。另外, 我们或会使用衍生工具作为资产风险管理。

我们会根据过往及预期回报、波幅及相关投资风险来选择投资资产及管理我们的投资组合。

为达至长线目标回报, 万通保险采用一套以固定收益资产及股票类资产为组合的投资策略。现时的长线投资策略投资在以下资产并按下述比例分配:

资产类别	目标资产组合 (%)
债券及其他固定收益资产	35% - 100%
股票类资产	0% - 65%

债券及其他固定收益资产主要包括拥有高信用评级的政府债券及不同行业的企业债券, 提供一个多元化及高质量的债券投资组合。

股票类资产可能包括环球股票(公共及/或私募股权)、互惠基金、交易所买卖基金、高息债券、房地产、商品市场及另类投资等。投资遍布不同地区及行业。

此外, 我们或会使用衍生工具作风险管理之用, 以减低利率、货币及其他市场因素所带来的风险。

为有效地管理及优化投资组合, 我们可能在若干时期内偏离上述目标。

投资策略或会按市场环境及经济展望而作出变动。

相关详情及过往派息率资料请浏览本公司网页:



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



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

## 主要产品说明

### 缴付保费年期及保障年期

阁下应就已选择的缴付保费年期持续缴付保费。如在保费到期日起计31天宽限期届满前仍未缴付保费, 自动保费贷款将会生效。如逾期未缴付的保费加上任何尚未偿还的保单债项到达保证现金价值扣除本保单任何已支付

**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, please visit our website:



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



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

## Key Product Disclosures

### Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance reaches



或将获支付之严重疾病保障之赔偿金额，保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值（如有）将会支付予阁下。

保障年期最长可至受保人100岁（如计划为首选健康爱护保，则为99岁）。

### 保单借贷

如本保单有保证现金价值，你可提出借贷要求。最高借贷限额为保证现金价值的90%扣除本保单任何已支付或将获支付之严重疾病保障之赔偿金额及相应之严重疾病保障调整金额（如有）的总和。你可借贷的数额为最高借贷限额扣除任何尚未偿还的保单债项。贷款利息将由本公司厘定。如利息于保单周年当天尚未支付，该数额便会被加于尚欠的贷款内。

### 延迟付款期

除非该笔借款是用作缴付由本公司签发保单的保费，我们有权押后借贷，最长不超过接获书面借贷要求后六个月。

### 终止

在下列任何情况下，保单将会终止：

- 于保障到期日当日
- 宽限期届满，除非自动保费贷款适用
- 保单债项到达保证现金价值扣除本保单任何已支付或将获支付之严重疾病保障之赔偿金额及相应之严重疾病保障调整金额（如有，只适用于首选健康爱护保）的总和
- 保单持有人呈交书面要求终止本保单
- 受保人身故（除在首选健康爱护保下，受孕孕妇身故而受保孩子仍然生存）
- 怀孕终止（即失去胎儿或胎儿死亡）当日，无论是否于自然的情况下或是否合资格获支付恩恤保费回奉保障（只适用于首选健康爱护保）
- 于第一个保单周年日（当受保人是受保孩子，而万通保险未曾于第一个保单周年日之前的十四日或以前收受该受保孩子的出生证明）（只适用于首选健康爱护保）

### 提早退保

本产品是为长线持有而设。如提早终止保单，阁下所获得的现金价值或会远低于阁下的已缴保费。

### 保费调整

如接获所需保费，保单会于每个保单周年获续期一年。在每次续期时，万通保险保留更改适用于同一风险级别受保人的保费之权利，并会于每个保单周年日不少于30日前以书面通知你有关更改。保费会因应某些因素而作出调整，这些因素包括但不限于万通保险过去的索偿记录及续保率、开支、预期未来的索偿成本及投资环境。

### 通胀风险

当实际通胀率较预期为高，即使万通保险按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

### 信贷风险

本计划由万通保险承保及负责，阁下的保单权益会受其信贷风险所影响。

### 因医疗而必须进行的

指符合以下所有情况：

1. 因应诊断结果而施行一般惯常使用的医治方法。
2. 根据既定之良好医疗守则。
3. 并非就受保人及 / 或医生之方便而进行。

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.

## 主要不保事项

因以下一种或多种情况而直接或间接引致的严重疾病，将不获赔偿：

- 自杀或在神智不清醒的状况下受伤；自伤身体；酒精或药物中毒（除非由医生处方）；吸入气体（因工作需要而引致则除外）；
- 因战争或民间骚动引致；在战争中参与军事服务；犯法、企图犯法或拒捕；
- 参与任何驾驶或骑术赛事；专业运动；需使用呼吸用具之潜水活动；乘搭或驾驶任何飞机（除非为民航机的持票乘客）；
- 投保时已存在的病征及病状；在保障生效日期的六十天内出现的严重疾病（只适用于首选健康加护保）；
- 任何人类免疫力缺乏症病毒及／或与此有关之病症，包括爱滋病；在受保人确诊患上导致总赔偿额达到合计限额的严重疾病后，在受保人其后确诊患上另一种严重疾病后的十四天内身故；
- [只适用于爱共享额外子女保障] 投保时或子女成为合格受保子女当天（以较后日期为准）前受保子女已存在的病征及病状；在受保子女确诊患上严重疾病后的十四天内身故。

受保人若在保单日期起计一年内自杀，无论其是否在神智清醒的情况下，万通保险的全部责任将只限于退还已支付之保费（扣除已支付或将获支付之赔偿额及保单债项（如有））。

## 提供资料责任及未符合这要求的后果

在投保时，你／你们必须提供一切知悉或据常理知悉的资料，因万通保险会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。你／你们若不清楚某一事项是否重要，请将该事项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

## 索偿程序

有关索偿程序，请浏览本公司网页：

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

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

## 保费征费（只适用于香港）

保监局会透过保险公司向所有保单持有人，为其于香港续发之保单，于每次缴付保费时收取征费。有关征费之详情，请浏览保监局网站专页[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

## 保单冷静期及取消保单的权利

如保单未能满足你的要求，你可以书面方式要求取消保单，连同保单退回本公司（香港：香港湾仔骆克道33号万通保险大厦27楼 / 澳门：澳门苏亚利士博士大马路320号澳门财富中心8楼A座），并确保本公司的办事处于交付保单的21个日历日内，或向你／你的代表人交付《通知书》（说明已经可以领取保单和冷静期届满日）后起计的21个日历日内（以较早者为准）收到书面要求。于收受书面要求后，保单将被取消，你将可获退回已缴保费金额及你所缴付的征费（适用于香港），但不包括任何利息。若曾获赔偿或将获得赔偿，则不获发还保费。

## 期满及退保

如需申请退保，你只需填妥、签署并寄回由本公司提供的特定表格，以及你的有效身份证明文件副本及固定住址证明（如适用），本公司将安排退保事宜。

于保单期满时，本公司将致函通知你，并会于接获你的有效身份证明文件副本后安排保单终止事宜。

## 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://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](http://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.

# 「首选健康加护保」/「首选健康爱护保」一览表

## PrimeHealth Pro / PrimeHealth Jr. Care – at a glance

保障项目 Benefits		
58 种主要严重疾病 Major Critical Illnesses	100% “基本保障额 <sup>12</sup> + 非保证终期红利” 或 现金价值 of “Basic Sum Insured <sup>12</sup> + Non-guaranteed Terminal Bonus” OR Cash Value (以较高者为准, 并须扣除任何曾支付的赔偿金额 whichever is higher, after deduction of any claims paid)	至保障期完结 <sup>25</sup> Up to end of benefit term <sup>25</sup>
32 种早期疾病 Early Stage Diseases	30% 基本保障额 of Basic Sum Insured	至保障期完结 Up to end of benefit term
10 种早期疾病 Early Stage Diseases 冠状动脉的血管成形术及其它 冠状动脉的血管手术 Angioplasty and Other Surgeries for the Coronary Artery 周围动脉疾病的血管介入治疗 Endovascular Treatment of Peripheral Arterial Disease 糖尿病性视网膜病变 Diabetic Retinopathy 微创性直接冠状动脉搭桥术 Minimally Invasive Direct Coronary Artery By-pass 严重精神病 <sup>28</sup> Severe Psychiatric Illness <sup>28</sup>	30% 基本保障额 (各项) of Basic Sum Insured (Each) (个人于本公司的最高总赔偿限额各为62,500美元 / 500,000港元 / 澳门元 Each subject to US\$62,500 / HK\$ / MOP500,000 per life limit under all benefits issued by the Company)	至保障期完结 Up to end of benefit term
意外矫形手术 Reconstructive Surgery Due to Accident	30% 基本保障额 of Basic Sum Insured (赔偿未获赔偿而需支付的实际住院及医疗费用; 个人于本公司的最高总赔偿限额为62,500美元 / 500,000港元 / 澳门元 Reimburse the actual amount of hospitalization and surgical expenses not yet reimbursed, subject to US\$62,500 / HK\$ / MOP500,000 per life limit)	至保障期完结 Up to end of benefit term
骨质疏松症并骨折 Osteoporosis with Fractures	30% 基本保障额 of Basic Sum Insured (个人于本公司的最高总赔偿限额为62,500美元 / 500,000港元 / 澳门元 Subject to US\$62,500 / HK\$ / MOP500,000 per life limit under all benefits issued by the Company)	至70岁 Up to Age 70
黄斑部病变 / 早发性白内障 Macular Degeneration / Early Onset of Cataract	30% 基本保障额 of Basic Sum Insured	至65岁 Up to Age 65
需进行手术之脑血管瘤 Cerebral Aneurysm Requiring Surgery	50% 基本保障额 of Basic Sum Insured	至保障期完结 Up to end of benefit term
青光眼手术 Glaucoma Surgical Treatment	10% 基本保障额 of Basic Sum Insured (个人于本公司的最高总赔偿限额为5,000美元 / 40,000港元 / 澳门元 Subject to US\$5,000 / HK\$ / MOP40,000 per life limit under all benefits issued by the Company)	至65岁 Up to Age 65

保障项目 Benefits		
30 种原位癌 / 初期癌症 <b>Carcinoma-in-situ / Early Stage Cancers</b>	30% 基本保障额 (各保障类别) of Basic Sum Insured (Each type of protection) (个人于本公司的最高总赔偿限额为62,500美元 / 500,000港元 / 澳门元 Subject to US\$62,500 / HK\$ / MOP500,000 per life limit under all benefits issued by the Company)	至保障期完结 Up to end of benefit term
16 种儿童严重疾病 <b>Severe Child Diseases</b>		至25岁 Up to Age 25
2 种儿童严重疾病 <b>Severe Child Diseases</b>	30% 基本保障额或12,500美元 / 100,000港元 / 澳门元 of Basic Sum Insured or US\$12,500 / HK\$ / MOP100,000 (以较低者为准 whichever is lower) (个人于本公司的最高总赔偿限额为62,500美元 / 500,000港元 / 澳门元 Subject to US\$62,500 / HK\$ / MOP500,000 per life limit under all benefits issued by the Company)	至25岁 Up to Age 25
专注力失调及过度活跃症 Attention-Deficit Hyperactivity Disorder		
妥瑞症 Tourette Syndrome		
多次危疾保障 <sup>7,8,9</sup> <b>Multiple Critical Illness Benefit<sup>7,8,9</sup></b>	额外提供合共4次癌症、心脏病或中风的保障，每次最高赔偿额为100%基本保障额 Up to 4 additional claim payments for Cancer, Heart Attack or Stroke, each can be up to 100% of Basic Sum Insured	至85岁 Up to Age 85
持续癌症现金津贴 <sup>10</sup> <b>Cash Benefit for Continuous Cancer<sup>10</sup></b>	每月为1%基本保障额，总现金津贴可高达180%基本保障额 1% of Basic Sum Insured is paid monthly and up to 180% of Basic Sum Insured	
心脏病及中风现金津贴 <sup>11</sup> <b>Cash Benefit for Heart Attack and Stroke<sup>11</sup></b>	每次确诊心脏病或中风：每月为1%基本保障额，最高12%基本保障额 总现金津贴可高达60%基本保障额 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	
现金价值回奉 <b>Cash Value</b>	保证现金价值 + 非保证“终期红利” - 保单债项 (如适用) Guaranteed Cash Value + Non-guaranteed “Terminal Bonus” – policy debt (if any)	
保费豁免 <sup>13</sup> <b>Waiver of Premiums<sup>13</sup></b>	非主要严重疾病： 豁免基本计划及“自选额外癌症现金津贴”(如适用)下一个保费到期日起计12个月的保费 赔偿总额达100%基本保障额： 全数豁免基本计划及“自选额外癌症现金津贴”(如适用)余下年期的保费 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／卵细胞冷冻保存保障 <sup>14</sup> <b>Sperm / Oocyte Cryopreservation Benefit<sup>14</sup></b>	赔偿按实际费用支付 (包括最长一年期的储存费用)，最高赔偿额为： Reimbursement of actual expenses (including up to one year of storage fees), maximum benefit: 10% 基本保障额 / 12,500美元 / 100,000港元 / 澳门元 (以较低者为准) of Basic Sum Insured / US\$12,500 / HK\$ / MOP100,000 (whichever is lower)	
“爱共享”额外子女保障 <sup>15</sup> <b>Care2Share Extra Benefit<sup>15</sup></b>	若投保人的子／女首次确诊患上主要严重疾病，将额外支付相等于20%基本保障额的赔偿 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／女于本公司的最高总赔偿限额为125,000美元 / 1,000,000港元 / 澳门元 Subject to US\$125,000 / HK\$ / MOP1,000,000 per life limit under all benefits issued by the Company for the same covered child)	



保障项目 Benefits		
人寿保障 Life Protection	身故保障: 100% “基本保障额 <sup>12</sup> + 非保证终期红利” 或 现金价值 Death Benefit: 100% of “Basic Sum Insured <sup>12</sup> + Non-guaranteed Terminal Bonus” OR Cash Value (以较高者为准, 并须扣除任何曾支付的赔偿金额 whichever is higher, after deduction of any claims paid) 身故现金津贴: 1,000美元 / 8,000港元 / 澳门元 Compassionate Cash Benefit: US\$1,000 / HK\$ / MOP8,000	
* 怀孕期保障 <sup>17</sup> Pregnancy Benefit <sup>17</sup>		
恩恤保费回奉保障 Compassionate Refund of Premium Benefit	105%已缴基本计划及“自选额外癌症现金津贴”(如适用) 保费总额 <sup>18</sup> 105% of total premium paid <sup>18</sup> of the basic plan and “Optional Extra Cancer Cash Benefit” (if applicable)	孩子出生前 Prior to birth of the child
* 孩子出生后保障 <sup>19</sup> Benefit upon birth of the child <sup>19</sup>		
严重疾病保障 Critical Illness Benefit	出生 <sup>21</sup> 90天内确诊 : 全数赔偿额 <sup>22</sup> 的20% Diagnosis within 90 days after birth <sup>21</sup> : 20% of the full benefit amount <sup>22</sup>	孩子出生後 After birth of the child
	出生 <sup>21</sup> 90天后确诊 : 全数赔偿额 <sup>22</sup> 的100% Diagnosis 90 days after birth <sup>21</sup> : 100% of the full benefit amount <sup>22</sup>	
危疾现金津贴及“自选额外癌症现金津贴”(如适用) Cash Benefits for Critical Illnesses and “Optional Extra Cancer Cash Benefit” (if applicable)	出生 <sup>21</sup> 90天内确诊 : 现金津贴额 <sup>22,23</sup> 的20% Diagnosis within 90 days after birth <sup>21</sup> : 20% of the cash benefit <sup>22,23</sup>	
	出生 <sup>21</sup> 90天后确诊 : 现金津贴额 <sup>22,23</sup> 的100% Diagnosis 90 days after birth <sup>21</sup> : 100% of the cash benefit <sup>22,23</sup>	
身故保障 Death Benefit	出生 <sup>21</sup> 180天内 : 全数赔偿额 <sup>22</sup> 的20% Within 180 days after birth <sup>21</sup> : 20% of the full benefit amount <sup>22</sup>	
	出生 <sup>21</sup> 180天后 : 全数赔偿额 <sup>22</sup> 的100% 180 days after birth <sup>21</sup> : 100% of the full benefit amount <sup>22</sup>	
国际专业医疗网络 <sup>24</sup> MediNet Pro <sup>24</sup>	“美国专科医生提供第二医疗意见”及“转介赴美就医” “Second Medical Opinion Provided by US Medical Specialists” and “Quality Treatment Referrals in the USA”	
自选额外癌症现金津贴 <sup>10</sup> Optional Extra Cancer Cash Benefit <sup>10</sup>	每月5%基本保障额, 总额可高达180%基本保障额 5% of Basic Sum Insured is paid monthly, up to 180% of Basic Sum Insured	至85歲 Up to Age 85
自选附加额外“缴款人保障” Optional Supplementary Payor’s Benefit	若保单持有人于65岁前不幸身故或完全伤残并持续6个月以上, 计划会代为支付全数保费, 直至保单持有人65岁或受保儿童年满25岁为止 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 (以较早者为准 whichever is earlier)	

\* 只适用于首选健康爱护保  
Applicable to PrimeHealth Jr. Care only

保单资料 Policy Information					
	首选健康加护保 PrimeHealth Pro		首选健康爱护保 PrimeHealth Jr. Care		自选额外癌症现金津贴 Optional Extra Cancer Cash Benefit
保单类别 Plan Type	基本计划 Basic Plan				附加保障 Supplementary Benefit
保单货币单位 Currency	香港保单: 美元 / 港元 Policy Issued in Hong Kong: US\$ / HK\$ 澳门保单: 美元 / 澳门元 / 港元 Policy Issued in Macau: US\$ / MOP / HK\$				
保费 <sup>34</sup> Premium <sup>34</sup>	保费并非保证 Premium is non-guaranteed				
缴费方式 Payment Mode	每年 / 每半年 / 每季 / 每月缴付 (首选健康爱护保之首年保费须以年缴方式缴付) Annual / Semi-annual / Quarterly / Monthly Payment (Annual Payment is required for the first year premium of PrimeHealth Jr. Care)				
最低基本保障额 Minimum Basic Sum Insured	基本保障额15,000美元 / 120,000港元 / 澳门元 或 每年保费200美元 / 1,600港元 / 澳门元 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)				与基本计划相同 Same as Basic Plan
最高基本保障额 <sup>35</sup> Maximum Basic Sum Insured <sup>35</sup>	US\$1,500,000美元 / HK\$12,000,000港元 / MOP12,000,000澳门元		US\$500,000美元 / HK\$4,000,000港元 / MOP4,000,000澳门元		
保障类别 Type of Benefit	非偿款产品 — 非实报实销之危疾保障计划 Non-indemnity Product – Non-reimbursable critical illness plan				非偿款产品 — 提供现金津贴 Non-indemnity Product – Provides cash benefit
投保资料 Basic Information					
	首选健康加护保 PrimeHealth Pro				自选额外癌症现金津贴 Optional Extra Cancer Cash Benefit
缴付保费年期 <sup>35</sup> Premium Payment Term <sup>35</sup>	10年 Years	15年 Years	20年 Years	25年Years	与基本计划相同 Same as Basic Plan
投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	0 – 70	0 – 65	0 – 60	0 – 55	
保障年期 Benefit Term	至100岁 To Age 100				至85岁 To Age 85

## 投保资料 Basic Information

	首选健康爱护保 PrimeHealth Jr. Care				自选额外癌症现金津贴 Optional Extra Cancer Cash Benefit
缴付保费年期 <sup>35</sup> Premium Payment Term <sup>35</sup>	10年 Years	15年 Years	20年 Years	25年 Years	与基本计划相同 Same as Basic Plan
投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	怀孕第22周起至孩子出生前 Gestation period from 22 <sup>nd</sup> week and prior to the birth of the child (母亲年龄须为18 – 45 Mother must be aged 18 to 45)				
保障年期 Benefit Term	至99岁 To Age 99				至85岁 To Age 85

以上为计划的一般资料，只供参考之用，并非保单的一部分，并未涵盖保单的所有条款。有关保障范围、详情及条款，以及不保事项，请参阅保单文件。如有垂询或欲索取保单文件之范本，欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线：香港 (852) 2533 5555 / 澳门 (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

万通保险国际有限公司为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及“全美5大互惠寿险公司”之一的美国万通人寿保险公司。凭借雄厚实力及稳健可靠的背景，我们承诺为客户提供专业及科技化的一站式风险及财富管理，以及强积金服务，一起建构非凡未来。

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.

## Own the future.



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注：云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美5大互惠寿险公司”乃按2021年6月1日《FORTUNE 500》公布的“互惠寿险公司”2020年度收入排名榜单计算。

Remark: 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 2020, and based on the FORTUNE 500 as published on June 1, 2021.

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