

| 严重疾病 Critical Illness |

万通危疾加护保 (标准版) YF PrimeHealth Pro (Essential)

PHP

YFLife
萬通保險



優秀保險企業大獎2022
Insurance Excellence Awards
最受歡迎危疾保障
Most Popular Critical Illness Insurance Product

《智富杂志》优秀保险企业大奖2022
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Outstanding Performance
Insurance Sector - Critical Illness Protection

《彭博商业周刊》金融机构大奖2023
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未來在我手
Own the future

复康里程 加护心安

Assuring your recovery journey every step of the way

不论任何年龄,若突然确诊危疾,不仅会对您的身心及财务造成负担,更影响整个康复进程。

“万通危疾加护保(标准版)”(“此计划”)提供 148 种严重疾病保障,并特别设有临床试验药物保障、“精神上无行为能力”预设指示权益,以及自选缴款人保障等。若不幸患上危疾,此计划也能为您的治疗提供适时的保障及经济支援,减轻您和家人的经济压力,让您能够专注于疗养与康复,使您和挚爱能够更加安心。

No matter what your age, a sudden diagnosis of a critical illness not only burdens you physically and financially, but also affects the entire recovery process.

"YF PrimeHealth Pro (Essential)" (the "Plan") offers coverage for 148 critical illnesses. It includes features such as Experimental Drugs Benefit, Mental Incapacity Advance Instruction Option, and Optional Payor's Benefit. In the unfortunate event that you suffer from a critical illness, the Plan provides timely coverage and financial support for your treatment, easing the financial pressure on you and your family. This allows you to focus on recovery, bringing peace of mind to you and your loved ones.



万通危疾加护保 (标准版)

YF PrimeHealth Pro (Essential)

1

148种严重疾病保障 Coverage of 148 Critical Illnesses



保障包括：

Coverage includes:

- 58 种主要严重疾病保障
Major Critical Illnesses
- 30 原位癌 / 初期癌症保障
Carcinoma-in-situ / Early Stage Cancers
- 42 种早期疾病保障
Early Stage Diseases
- 18 种儿童严重疾病保障
Severe Child Diseases

2

安心加护保障 Peace of Mind Protection



- 临床试验药物保障
Experimental Drugs Benefit 市场罕有
Rare in the market
- “精神上无行为能力” 预设指示权益
Mental Incapacity Advance Instruction Option 市场罕有
Rare in the market

3

经济支援保障 Financial Support Coverage



- 现金价值
Cash Value
- 保费豁免
Waiver of Premiums
- 身故保障
Death Benefit

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自选附加保障 Optional Supplementary Benefit



- 自选缴款人保障
Optional Payor's Benefit

1

148 种严重疾病保障 Coverage of 148 Critical Illnesses



万通危疾加护保 (标准版) 涵盖 148 种主要严重疾病、早期疾病、原位癌 / 初期癌症、普遍眼科疾病 (如青光眼、黄斑部病变 / 早发性白内障), 以及儿童严重疾病, 包括市场较少承保的专注力失调及过度活跃症等。

即使受保人并非因确诊此计划所承保的疾病而入院接受指定手术, 只要连续 120 小时或以上于深切治疗部留医及使用侵入性维生支持, 此计划亦将支付相等于主要严重疾病保障的赔偿^{1,2}。

YF PrimeHealth Pro (Essential) covers up to 148 critical illnesses, from Major Critical Illnesses, Early Stage Diseases, Carcinoma-in-situ / Early Stage Cancers, and common eye diseases (such as Glaucoma, Macular Degeneration / Early Onset of Cataract) as well as Severe Child Diseases, including Attention-Deficit Hyperactivity Disorder which is rarely covered in the market.

Even if 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 a payout that is equivalent to the benefit payable for a Major Critical Illness^{1,2}.

保障类别 Type of Protection	保障限额 ^{1,3} Benefit Limits ^{1,3}
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



2

安心加护保障 Peace of Mind Protection



临床试验药物保障

市场罕有

随着医疗技术不断进步，试验性药物为癌症患者提供多一项治疗上的选择，提高存活率。由于试验性药物一般费用高昂，若受保人就癌症已获支付或将获支付严重疾病保障，而所处方之试验性药物被确认于医疗上有治疗该癌症之必要，此计划可在确诊该癌症之诊断日期起计的三年内，就该等被处方之试验性药物的医疗费用以实报实销形式，并以合理及惯常的原则作出赔偿⁴。

受保人需至少有一种一线癌症治疗已失效或无反应，并且没有其他后续治疗方案而被处方试验性药物，惟处方时必须处于该癌症的临床试验第 III 阶段，并得到以下的其中一个监管机构之有效的初步审查和批准，以进行人体测试及 / 或治疗的临床试验：

- 美国食品药品监督管理局 (FDA)
- 欧洲药品管理局 (EMA)
- 中国国家药品监督管理局 (NMPA)
- 香港卫生署
- 澳门卫生局

“精神上无行为能力” 预设指示权益⁵

市场罕有

保单持有人可透过预设指示权益，于患上严重认知障碍症等指定疾病或其他情况以致精神上失去行为能力时，转赠保单予挚爱持有或作出适当安排，确保家人可于紧急情况下动用其资产。

Experimental Drugs Benefit

Rare in the market

With advancements in medical technology, experimental drugs offer Cancer patients an additional treatment option, improving survival rates. If the critical illness benefit is paid or becomes payable for Cancer, and it is deemed Medically Necessary for the Insured to be prescribed experimental drugs for the treatment of such Cancer, the Insured can be reimbursed⁴ for the Reasonable and Customary cost of those prescribed experimental drugs within 3 years after the diagnosis date of such Cancer.

The experimental drug has to be prescribed after failure or non-response of at least one first-line Cancer treatment and there are no other subsequent treatment options, and is in active phase III of a clinical trial for such Cancer at the time of prescription with effective preliminary review and approval from one of the following regulatory authorities for human testing and/or clinical trials:

- United States Food and Drug Administration (FDA)
- European Medicines Agency (EMA)
- National Medical Products Administration (NMPA) of China
- Department of Health of Hong Kong
- Health Bureau of Macau

Mental Incapacity Advance Instruction Option⁵

Rare in the market

The Policy Owner can make an advance instruction to nominate their loved ones to own the policy or make appropriate arrangements in the unfortunate event of mental incapacitation or designated illnesses such as severe dementia. This is to ensure the family member has access to their asset in case of emergency.



3

经济支援保障 Financial Support Coverage



现金价值

若于保单生效第三个周年日起选择退保，您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⁶。

Cash Value

Effective from the 3rd policy anniversary onwards, 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 paid⁶.



终期红利：

于保单生效第五个保单周年日起，此计划将为您提供非保证“终期红利”，并于保障期满、退保、受保人身故或总赔偿额达 100% 基本保障额时派发。

Terminal Bonus:

Available from the 5th policy anniversary onwards, a 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.



保费豁免⁷

若受保人确诊患上早期疾病、原位癌 / 初期癌症或儿童严重疾病并已获赔偿後，其紧接之基本计划保费到期日（如确诊当天为保费到期日，则由当天起计）起计的十二个月或至供款到期日（以较早日期为准）期间所需缴付的基本计划之保费将可获豁免。

Waiver of Premium⁷

If the Insured is reimbursed due to a diagnosis of Early Stage Diseases, Carcinoma-in-situ / Early Stage Cancers, or Severe Child Diseases, all premiums payable for the Basic Plan for the 12 months starting from the next premium due date on or following the diagnosis date of the relevant abovementioned illnesses, or until the premium expiry date of this Plan, whichever is earlier, will be waived.

身故保障

若受保人不幸身故，受益人可获发身故保障赔偿⁸。

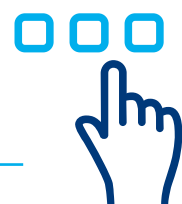
Death Benefit

In the unfortunate event of death of the Insured, the Death Benefit⁸ will be payable to the beneficiary.

100% 基本保障额 + 非保证“终期红利”或 现金价值
100% of Basic Sum Insured + Non-Guaranteed “Terminal Bonus” OR Cash Value
 (以较高者为准，并须扣除任何曾支付或将支付的赔偿金额
 whichever is higher, after deduction of any claims paid or payable)

4

自选附加保障 Optional Supplementary Benefit



自选缴款人保障

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，自选缴款人保障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）。

Optional Payor's Benefit

In the unfortunate event of the Policy Owner's death or total disability for over 6 consecutive months before age 65, the Optional Payor's Benefit will pay all premiums until the Policy Owner reaches age 65 or the insured child turns age 25 (whichever is earlier).

**30 岁的女教师 Bowie 投保了一份万通危疾加护保 (标准版), 基本保障额为 312,500 美元。
Bowie, a 30-year-old teacher, has taken out a YF PrimeHealth Pro (Essential) with a Basic Sum Insured of US\$312,500.**

**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 (美元) Benefit Payable (US\$)
5	肝炎伴肝硬化 Hepatitis with Cirrhosis	30%	\$93,750 + 豁免保费 12 个月 + Waiver of Premiums - 12 months
7	乳癌 Breasts cancer	70%	\$218,750 + 非保证终期红利 + Non-Guaranteed Terminal Bonus
7.5	<p>半年後, Bowie 接受标靶药物治疗未得到改善, 经医生确认于医疗上有治疗该癌症之必要而被处方试验性药物, 可于确诊後 3 年内按实际费用最高支付 \$62,500 作为该试验性药物之赔偿。</p> <p>6 months later, Bowie, after not seeing improvement with targeted drugs therapy, was prescribed experimental drugs by her doctor, as it was deemed Medically Necessary for the treatment of such Cancer. She can receive a payable amount of up to \$62,500 within 3 years from the date of diagnosis for the experimental drugs, based on actual expenses incurred.</p>		
<p>平均每月保费 Average Monthly Premium \$392</p>			<p>赔偿总额 Total benefit payable \$375,000 + 非保证终期红利 + Non-Guaranteed Terminal Bonus</p>

**情况 2 身体健康 — 于不同保单年退保的预期现金价值
Scenario 2 In good health - the projected Cash Value upon policy surrender at different policy years**

保单年 Policy Year	缴付保费总额 (美元) Total Premiums Paid (US\$)	预期现金价值 (美元) Projected Cash Value (US\$)
45 (age 75岁)	\$117,735	\$621,590 (528%)
55 (age 85岁)		\$1,186,048 (1007%)
70 (age 100岁)		\$3,282,823 (2788%)

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万通危疾加护保 (标准版) 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 YF PrimeHealth Pro (Essential), 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¹

Coverage of 58 Major Critical Illnesses¹

癌症 Cancer	1 癌症 Cancer			
心脏血管疾病 Cardiovascular Diseases	2 心脏病 Heart Attack	Heart Attack	6 心肌病 Cardiomyopathy	
	3 冠状动脉 (回接) 手术 Coronary Artery Bypass Surgery	Coronary Artery Bypass Surgery	7 肺动脉高血压 Pulmonary Arterial Hypertension	
	4 心瓣置换 Heart Valve Replacement	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	Surgery to Aorta		
	9 肾衰竭 Kidney Failure	Kidney Failure	15 克隆病 Crohn's Disease	
器官严重疾病及衰竭 Organ Critical Illness and Failure	10 慢性肝衰竭 Chronic Liver Failure	Chronic Liver Failure	16 慢性肺病 Chronic Lung Disease	
	11 主要器官移植 Major Organ Transplant	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	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	Medullary Cystic Disease	19 系统性硬皮病 Systemic Scleroderma	
	14 溃疡性结肠炎 Ulcerative Colitis	Ulcerative Colitis		
	20 中风 Stroke	Stroke	26 植物人 Apallic Syndrome	
脑科疾病 / 异常情况 Brain Diseases/ Disorders	21 良性脑部肿瘤 Benign Brain Tumour	Benign Brain Tumour	27 脑部手术 Brain Surgery	
	22 昏迷 Coma	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	Bacterial Meningitis	29 肌肉萎缩 Muscular Dystrophy	
	24 脑炎 Encephalitis	Encephalitis	30 瘫痪 Paralysis	
	25 严重头部创伤 Major Head Trauma	Major Head Trauma		
神经系统疾病 Nervous System Diseases	31 多发性硬化症 Multiple Sclerosis	Multiple Sclerosis	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	
	32 运动神经原疾病 Motor Neurone Disease	Motor Neurone Disease	36 渐进性核上 神经麻痹症 Progressive Supranuclear Palsy	
	33 帕金森病 Parkinson's Disease	Parkinson's Disease	37 严重重症肌无力 Severe Myasthenia Gravis	
	34 脊髓灰质炎 Poliomyelitis	Poliomyelitis	38 进行性延髓麻痹症 Progressive Bulbar Palsy	
严重伤残 Serious Disability	39 失明 Blindness	Blindness	43 失去肢体 / 视力 Loss of Limbs/ Sight of Eyes	
	40 身体机能障碍 Dysfunction	Dysfunction	44 失聪 Deafness	
	41 完全及永久伤残 ⁹ Total and Permanent Disability ⁹	Total and Permanent Disability ⁹	45 失去语言能力 Loss of Speech	
	42 类风湿性关节炎 Rheumatoid Arthritis	Rheumatoid Arthritis	46 严重烧伤 Major Burns	
其它 Others	47 末期病症 Terminal Illness	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	Elephantiasis	54 红斑狼疮 Systemic Lupus Erythematosus	
	49 坏死性筋膜炎 Necrotising Fasciitis	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	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)	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	HIV through Blood Transfusion	58 合资格的深切 治疗部留医 ² Qualified ICU Stay ²	

42 种早期疾病保障¹ Coverage of 42 Early Stage Diseases¹

心脏血管疾病 Cardiovascular Diseases	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 ^{10,11} (俗称通波仔)	Angioplasty and Other Surgeries for Coronary Arteries ^{10,11}	两次 Twice
	2	心瓣膜疾病的次级创伤性治疗	Less Invasive Treatments of Heart Valve Disease	6	心包切除术	Pericardiectomy	
	3	次级严重心脏疾病	Less Severe Heart Disease	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	
	4	微创性直接冠状动脉搭桥术 ¹⁰	Minimally Invasive Direct Coronary Artery By-pass ¹⁰				
器官严重疾病及衰竭 Organ Critical Illness and Failure	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	14	移除单肺手术	Surgical Removal of One Lung	
	11	次级严重肾病	Less Severe Kidney Disease				
脑科疾病 / 异常情况 Brain Diseases / Disorders	15	需进行手术之脑血管瘤	Cerebral Aneurysm Requiring Surgery	22	次级严重脑炎	Less Severe Encephalitis	
	16	脑分流器植入术	Cerebral Shunt Insertion	23	中度严重脑部损伤	Moderately Severe Brain Damage	
	17	颈动脉成形术及其它颈动脉手术	Angioplasty and Other Surgeries for Carotid Arteries	24	脑硬膜下血肿手术	Surgery for Subdural Haematoma	
	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	25	移除脑下垂体肿瘤手术	Surgical Removal of Pituitary Tumour	
	19	次级严重细菌性脑膜炎	Less Severe Bacterial Meningitis	26	严重精神病 ^{10,12}	Severe Psychiatric Illness ^{10,12}	
	20	中度严重帕金森病	Moderately Severe Parkinson's Disease	27	中度严重瘫痪	Moderately Severe Paralysis	
	21	次级严重昏迷	Less Severe Coma				
严重伤残 Serious Disability	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				
其它 Others	33	耳蜗植入术	Cochlear Implant Surgery	38	意外矫形手术 ^{10,14}	Reconstructive Surgery due to Accident ^{10,14}	
	34	糖尿病性视网膜病变 ¹⁰	Diabetic Retinopathy ¹⁰	39	周围动脉疾病的血管介入治疗 ¹⁰	Endovascular Treatment of Peripheral Arterial Disease ¹⁰	
	35	次级严重红斑狼疮	Less Severe Systemic Lupus Erythematosus	40	黄斑部病变 / 早发性白内障 ¹⁵	Macular Degeneration / Early Onset of Cataract ¹⁵	
	36	骨质疏松症并骨折 ^{10,13}	Osteoporosis with Fractures ^{10,13}	41	青光眼手术 ¹⁶	Glaucoma Surgical Treatment ¹⁶	
	37	肾上腺腺瘤的肾上腺切除术	Adrenalectomy for Adrenal Adenoma	42	早期克雅氏症(早期疯牛症)	Early Stage Creutzfeldt-Jacob Disease (Early Mad Cow Disease)	

30 种原位癌 / 初期癌症保障^{1,10}Coverage of 30 Carcinoma-in-situ/ Early Stage Cancers^{1,10}

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

18 种儿童严重疾病保障^{1,10}Coverage of 18 Severe Child Diseases^{1,10}

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 ¹⁷	Attention-Deficit Hyperactivity Disorder ¹⁷
3 血友病	Haemophilia	12 妥瑞症 ¹⁷	Tourette Syndrome ¹⁷
4 幼儿期病发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

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. “主要严重疾病”、“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。
2. 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。若受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。
3. 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。
4. 如受保人被确诊患上癌症并因该癌症而获得支付或将会获得支付严重疾病保障，我们将支付受保人于该癌症之确诊日期起计三年内，由受保人的主诊肿瘤科医生或相关领域的专科医生，就该癌症而进行因医疗而必须进行的治疗时，所处方的临床试验药物的合理及惯常的费用，并以基本保障额的 20% 或 62,500 美元 / 500,000 港元 / 澳门元（以较低金额作准）为限，而此保障并不包括诊断测试及治疗之诊症费用。

临床试验药物保障只会支付不会根据任何政府条例或从任何其他保险计划或机构而获得或将获得赔偿的实际费用。以同一受保人计算，本公司在任何时间续发之所有保单及附加保障所支付及 / 或将支付之临床试验药物保障总赔偿金额将以 62,500 美元 / 500,000 港元 / 澳门元为限。

5. 保单持有人可预先作出指示，在其精神上失去行为能力後转换新的保单持有人。

要求：保单持有人行使“精神上无行为能力”预设指示权益的要求将需符合本公司现行的行政规则，本公司并可不时自行决定此等行政规则，包括但不限于以下内容：

- 行使此权益时，当此权益生效後将会成为本保单的新保单持有人的指定人士仍然在世；
- 根据本公司当时的行政规则，本公司接受该指定人士成为保单的新保单持有人；
- 在行使此权益时本公司要求的任何其它资料，包括但不限于指定疾病之确诊证明等。

终止：当以下任何一种情况出现时，保单持有人行使此权益的要求将会终止：

- 更改保单的保单拥有权之申请获本公司批准。
- 保单持有人提出取消保单的精神上无行为能力预设指示权益的申请，并且获本公司批准。
- 于行使此权益前，如根据《精神健康条例》香港条例第 136 章或《澳门民法典》（或在另一司法管辖区的类似法律）委任监护人或受托监护人或根据涵盖保单的持久授权书下由保单持有人委任受权人，该监护人、监护人或受权人以符合本公司要求的书面方式向本公司取消或撤销此权益。
- 当此权益生效後将会成为保单的新保单持有人的指定人士身故。

于保障期内，受保人与保单持有人亦可共同预先设定指示，指定在受保人其精神上失去行为能力後有关的赔偿将支付予指定人士。

要求：受保人与保单持有人行使此权益的要求将需符合本公司现行的行政规则，本公司并可不时自行决定此等行政规则，包括但不限于以下内容：

Notes

1. The maximum amount of the sum of the benefits payable for Major Critical Illnesses, Early Stage Diseases, Carcinoma-in-situ/ Early Stage Cancers and Severe Child Diseases is equal to “the sum of 100% of the Basic Sum Insured and non-guaranteed Terminal Bonus” net of policy debt (if any), or Cash Value, whichever is higher.
2. 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.
3. If more than one Critical Illness diagnosed on the same date arise from the same illness or accident, the claim will be paid once only for the Critical Illness with the highest benefit amount.
4. If the Insured is diagnosed to be suffering from Cancer and Critical Illness Benefit has been paid or is payable for such Cancer, we shall reimburse the Reasonable and Customary charges of the experimental drugs prescribed by the Insured's attending oncologist or specialist in relevant field for the Medically Necessary treatment of such Cancer within 3 years after the diagnosis date of such Cancer, up to 20% of the Basic Sum Insured or US\$62,500/ HK\$ / MOP500,000, whichever is lower. The consultation fee including any diagnostic tests and treatments are not covered under this benefit.

Experimental Drugs Benefit will only reimburse the actual expenses to the extent such expenses are not paid or payable under any government law or any other insurance policies or by any other institutions. The aggregate Experimental Drugs Benefit payment paid and/ or payable under all policies and supplementary benefits issued by the Company at any time will be limited to US\$62,500/ HK\$500,000/ MOP500,000 under the same Insured.

5. The Policy Owner can provide advance instructions to change the new Policy Owner in the event of their mental incapacity.

Requirement: The Policy Owner requests to exercise the Mental Incapacity Advance Instruction Option would be subject to the prevailing administrative rules as determined by the Company from time to time at the sole discretion of the Company, including but not limited to the following:

- The designated person who will be the New Policy Owner of the Policy if this Option is exercised survives when this Option is exercised;
- The designated person is acceptable by the Company to be the New Policy Owner of the Policy according to the then prevailing administrative rules of the Company;
- Any other information as the Company may request to exercise the Mental Incapacity Advance Instruction, including but not limited to the satisfactory proof of the diagnosis of the Designated Illness, etc.

Termination: The Policy Owner requests to exercise this Option shall terminate when one of the following events occurs:

- The application for change of policy ownership of the Policy is approved by the Company.
- The Policy Owner applies for cancellation of Mental Incapacity Advance Instruction Option of the Policy and the application is approved by the Company.
- Before this Option is exercised, there is a guardian or committee appointed under the Mental Health Ordinance (Cap. 136 of the Laws of Hong Kong) or Macau Civil Code or similar laws in another jurisdiction or there is an attorney appointed by the Policy Owner pursuant to an enduring power of attorney covering the Policy, and such guardian, committee or attorney requests in a written form satisfactory to the Company to cancel or revoke this Option.
- The death of the designated person who will be the New Policy Owner of the Policy if this Option is exercised.

During the benefit term, the Insured and the Policy Owner can jointly pre-set instructions to designate that benefit payout will be paid to a designated person in case of the Insured is diagnosed of mental incapacitation.

Requirement: The request by the Insured and the Policy Owner to exercise this Option would be subject to the prevailing administrative rules as determined by the Company from time to time at the sole discretion of the Company, including but not limited to the following:

- 行使本权益时,本权益中的指定受益人仍然在世。
终止:当以下任何一种情况出现时,投保人与保单持有人行使此权益的要求将会终止:
 - 投保人及保单持有人提出取消本保单的精神上无行为能力预设指示权益的申请,并且获本公司批准。
 - 于行使此权益前,如根据《精神健康条例》香港条例第 136 章或《澳门民法典》(或在另一司法管辖区的类似法律)委任监护人或受托监管人或根据涵盖此保单的持久授权书下由投保人与保单持有人委任受托人,该监护人、监管人或受托人以符合本公司要求的书面方式向本公司取消或撤销此权益。
 - 指定受益人身故。
 - 投保人身故。
- 精神上无行为能力人士指因精神上无行为能力而无能力处理和管理其财产及事务的人。精神上无行为能力的诊断必须由两名注册精神专科或脑神经专科医生所提供。
- 本公司将于收到保单持有人确诊为永久精神上无行为能力人士、植物人、脑部受损 / 失去独立生存的能力、昏迷或严重认知障碍症的证明文件时,处理有关指示。有关精神上无行为能力预设指示权益之详情,请参阅条款及细则。在行使此选项前宜谨慎考虑,并评估及理解其对您有任何潜在的财务影响。
6. 须扣除保单债项(如有)。
 7. 如所获豁免之保费互相重叠,任何其後获批之保费豁免保障将取代前次生效中的保费豁免保障。若保费已获本计划内的附加保障得到豁免,此项保费豁免保障将不会获得赔偿。
 8. 须扣除曾支付的赔偿金额及保单债项(如有)。
 9. “完全及永久伤残”保障只适用于 18 至 65 岁的投保人。
 10. 同一投保人于本公司就该项疾病的个人最高总赔偿额为 62,500 美元 / 500,000 港元 / 澳门元。
 11. 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;而第二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二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%。
 12. “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入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。
 13. 保障至投保人 70 岁。
 14. 赔偿未获赔偿而需支付的实际住院及医疗费用。
 15. 保障至投保人 65 岁。
 16. 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。
 17. 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。
 18. 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。
 19. 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。

- The Designated Beneficiary under this Option survives when this Option is exercised.

Termination: The request by the Insured and the Policy Owner to exercise this Option shall terminate when one of the following events occurs:

- The Insured and the Policy Owner apply for cancellation of the request to exercise the Mental Incapacity Advance Instruction Option of this Policy and the application is approved by the Company.
- Before this Option is exercised, there is a guardian or committee appointed under the Mental Health Ordinance (Cap. 136 of the Laws of Hong Kong) or Macau Civil Code or similar laws in another jurisdiction or there is an attorney appointed by the Insured and the Policy Owner pursuant to an enduring power of attorney covering this Policy, and such guardian, committee or attorney requests in a written form satisfactory to the Company to cancel or revoke this Option.
- The death of the Designated Beneficiary.
- The death of the Insured.

Mentally incapacitated person means a person who is incapable, by reason of mental incapacity, of managing and administering his/her property and affairs. The diagnosis of mental incapacity must be given by 2 registered medical practitioners who are psychiatrists or neurologists.

The Company will process the instruction when the proof of diagnosis as a permanently mentally incapacitated person, Apallic Syndrome, Brain Damage / Loss of Independent Existence, Coma or Severe Dementia of the Policy Owner / Insured is received. Please refer to the policy document for the details of Mental Incapacity Advance Instruction Option. You are reminded to consider carefully before exercising this option and shall assess and understand any potential financial impact to you.

6. Net of policy debt (if any).
7. Any subsequently approved Premium Waiver Benefit shall supersede the preceding one in effect in case the premiums to be waived overlap each other. If the premium is already waived by any supplementary benefit attached to this Plan, the Premium Waiver Benefit will not be payable.
8. Net of claims paid and policy debt (if any).
9. Coverage for “Total and Permanent Disability” is only applicable to an Insured aged 18 to 65.
10. Subject to US\$62,500/ HK\$/ MOP500,000 per type of illness, per life limit under all policies and supplementary benefits under the same Insured issued by the Company.
11. 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.
12. “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”.
13. The protection is up to age 70 of the Insured.
14. Benefit payment is the actual amount of hospitalization and medical expenses not yet reimbursed.
15. The protection is up to age 65 of the Insured.
16. 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.
17. 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.
18. 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.
19. The maximum aggregate Sum Insured of all Critical Illness plans under the same Insured with the Company is limited to US\$1,500,000/ HK\$/ MOP12,000,000.

重要资料

终期红利理念

万通保险国际有限公司（“万通保险”或“本公司”或“我们”）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，然後经此委员会审议决定，最後由公司董事会（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餘。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餘分配。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，餘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终期红利金额。我们将最少每年检视及厘定终期红利一次。我们将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。

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、匯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，然後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

本公司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。

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素的债券投资组合。

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。投资资产将涉及不同货币并有可能与保单货币不同。

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 YF Life Insurance International Ltd (“YF Life” or “the Company” or “We”). 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.

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 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’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.

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 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. Investment assets may be invested in a currency other than the underlying policy denomination.

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。

相关详情及分红实现率资料请浏览本公司网页：



香港：

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



澳门：

<https://corp.yflife.com/tc/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。

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。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

除非该笔款项是用作缴付由本公司签发保单的保费，我们有权押后借贷，最长不超过接获有关书面要求后六个月。

终止

在下列任何情况下，保单将会终止：

- 于保障到期日当日
- 宽限期届满前，到期的保费仍未能缴付，除非自动保费贷款适用
- 保单债项超过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
- 保单持有人呈交书面要求终止本保单
- 受保人身故
- 在受保人经确诊患上严重疾病而需要作出严重疾病保障的赔偿后，该等严重疾病保障的赔偿导致于本保单内已支付或将获支付之严重疾病保障总赔偿额达到本保单之基本保障额的 100%

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。

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 fulfillment ratio, 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 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 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 any previous Critical Illness Benefit paid or payable 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 due premium is still unpaid at the end of the Grace Period, except if the Automatic Premium Loan applies
- The amount of Policy Debt exceeds the Guaranteed Cash Value net of the sum of any previous Critical Illness Benefit paid or payable under this Policy
- The Policy Owner submits a written request to terminate this policy
- The Insured dies
- Upon the diagnosis of a Critical Illness of the Insured giving rise to payment of the Critical Illness Benefit which results in the total Critical Illness Benefit paid or payable under this Policy reaching 100% of the Basic Sum Insured of this Policy

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.

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纪录及续保率、开支、预期未来的索偿成本及投资环境。

通胀风险

在通胀下，未来生活费用将会增加，导致现有的预期保障可能无法满足未来的需求。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，保单持有人的保单权益会受我们的信贷风险所影响。若我们无法按保单的承诺履行其财务责任，您可能损失保单的价值及其保障。

汇率风险

如选择的保单货币并非本地货币，阁下须承受汇率风险。汇率可能波动，因而影响你以本地货币计算时所需缴付保费及利息的金额。

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。

合理及惯常的收费

指因医疗而必须进行的及不超过由当地具有类似地位的医疗服务机构于当地就相类同的疾病或受伤，为相同年龄和性别人士提供治疗、医疗服务或供应品之一般标准收费。合理及惯常的收费于任何情况下不得超过实际收费。万通保险可参考以下情况（如适用）决定有关医疗费用是否为“合理及惯常的收费”：

1. 由当地政府宪报就其公立医院为私家病人提供医疗服务所定的收费；
2. 医疗行业的收费调查；
3. 内部保险赔偿统计数据；
4. 受保障程度或水平；及 / 或
5. 其他相关的参考资料。

如万通保险之公司医生认为任何医院 / 医疗费用并非合理及惯常的收费，万通保险保留权利调整部份或全部赔偿金额。

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保障及 / 或临床试验药物保障，将不获赔偿：

- 在保障生效日期或批准复效日期（以较後日期为准）的六十日内出现的严重疾病；
- 在保障生效日期或批准复效日期（以较後日期为准）前，所有受保人本身已存在的情况及按受保人已呈现的病徵及病状，受保人已知悉或据常理应该已知悉的情况；
- 自杀、企图自杀或因神智不清醒、自残或精神状态异常的状况下受伤；
- 药瘾、酗酒或因酒精或药物中毒（除非由医生处方）；
- 吸入气体（因工作需要而引致则除外）；

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 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 expenses, the expected claim costs in the future, and the investment environment.

Inflation Risk

The current planned benefit may not be sufficient to meet future needs due to higher living costs under inflation. Where the actual rate of inflation is higher than expected, the Policy Owner might receive less in real terms even if YF Life meets all of its contractual obligations.

Credit Risk

This plan is underwritten by YF Life. The insurance benefits are held solely responsible by the Company and subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose the value of policy and its coverage.

Exchange Rate Risk

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

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.

Reasonable and Customary Charges

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

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

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

Key Exclusions

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

- Any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage or the approval date of reinstatement, whichever is later;
- All pre-existing conditions in respect of the Insured existed before the Effective Date of Coverage or the approval date of reinstatement, whichever is later, and presented signs and symptoms of which the Insured has been aware or should reasonably have been aware;
- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of the mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Inhaling gas (except from hazard incidental to occupation);

- 在战争(无论宣战与否)中参与军事服务;
- 因战争(无论宣布与否)、侵略、抗敌、民间骚动、叛乱或暴动引致的任何行动;
- 参与任何驾驶或骑术赛事、专业运动或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);
- 犯法或企图犯法、拒捕或参与任何刑事的非法行为;
- 任何人类免疫力缺乏症病毒及/或与此有关之病症,包括爱滋病及/或任何由此而产生的病症(受本保单严重疾病保障的经输血感染人类免疫力缺乏病毒或因职业感染人类免疫力缺乏病毒除外);或
- 在保单计划表或附加修订文件内所有注明之不保情况(如有)。

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保障金额及保单债项(如有))或现金价值(以较高者为准)。

提供资料责任及未符合这要求的後果

本保单是基于你和受保人于投保申请表内提供给我们的资料。重要的是,你和受保人对所提供的所有资料都是真实和准确的,因为这些资料有助于我们决定你和受保人是否符合本保单的资格。如果你或受保人提供给我们的资料不准确、误导或被夸大,你应该立即通知我们。如你或受保人未有提供准确及真实的资料,或你或受保人提供误导或被夸大的资料,本保单的保障可能会受到影响。

于本保单作为依据的投保申请内,或任何足以影响本保单的任何事项、或有关依据本保单提出任何索偿事宜中,如有任何诈骗、关键性的错误陈述或隐瞒,我们有绝对权决定本保单自成立之日起无效及本保单的所有索偿失效。任何已支付的保费,将在此情况下不被发还及没收。

索偿程序

有关索偿程序,请浏览本公司网页:

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

澳门:<https://www.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

保费徵费(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徵费。有关徵费之详情,请浏览保监局网站专页 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:澳门苏亚利斯博士大马路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)後起计的21个日历日内(以较早者为准)收到书面要求。于收妥书面要求後,保单将被取消,你将可获退回已缴保费金额及你所缴付的徵费(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。

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。

- Military services in time of declared or undeclared war;
- Any act due to war, declared or undeclared, invasion, hostilities, civil commotion, rebellion or riot;
- 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 aircrafts, except as a fare paying passenger in a commercial aircraft;
- Violation or attempted violation of the law or resistance to arrest or participation in any criminal act;
- Any Human Immunodeficiency Virus (HIV) and/ or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/ or any mutations, derivation or variations thereof (except the Critical Illness covered under HIV through Blood Transfusion or Occupationally Acquired HIV in this Policy); or
- All excluded condition(s) as specified in the Policy Schedule or endorsement(s), if any.

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

Duty of Disclosure and the Consequences of Not Making Full Disclosure

This policy is based on the information you and the Insured gave us in your insurance application. It is important that you and the Insured were truthful and accurate with all of the information provided, as this information helped us to decide if you and the Insured were eligible for the policy. You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or the Insured gave misleading or exaggerated information, the benefits under this Policy may be affected.

If there is any fraud, material misstatement or concealment in the insurance application on which the policy is based, or in relation to any other matter affecting the policy, or in connection with the making of any claim under the policy, we shall have the sole and absolute discretion to render the policy null and void from the date of inception and forfeit all claims. Any premium paid shall not be refundable and shall be forfeited.

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 IA webpage 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.

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.

万通危疾加护保 (标准版) 一览表

YF PrimeHealth Pro (Essential) – at a glance

保障项目 Benefits

<p>58 种主要严重疾病 Major Critical Illnesses</p>	<p>[100% 基本保障额⁶ + 非保证“终期红利”] 或现金价值 [100% of Basic Sum Insured⁶ + Non-Guaranteed “Terminal Bonus”] OR Cash Value (并扣除任何已支付或将获支付之严重疾病保障之赔偿金额, 及保单债项 (如有), 以较高者为准 The net of any previous Critical Illness Benefit paid or payable, and less Policy Debt (if any), whichever is higher)</p>	<p>至保障到期日⁹ Up to end of benefit expiry date⁹</p>
<p>42 种早期疾病 Early Stage Diseases</p>	<p>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)</p>	
<p>32 种早期疾病 Early Stage Diseases</p>	<p>30% 基本保障额 (各项) of Basic Sum Insured (Each)</p>	<p>至保障到期日 Up to end of benefit expiry date</p>
<p>10 种早期疾病 Early Stage Diseases</p>	<p>50% 基本保障额 of Basic Sum Insured</p>	<p>至保障到期日 Up to end of benefit expiry date</p>
<p>需进行手术之脑血管瘤 Cerebral Aneurysm Requiring Surgery</p>	<p>30% 基本保障额 (各项) of Basic Sum Insured (Each) (同一受保人于本公司续发之所有保单及附加保障所支付的个人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 policies and supplementary benefits under the same Insured issued by the Company)</p>	<p>至保障到期日 Up to end of benefit expiry date</p>
<p>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</p>		<p>至保障到期日 Up to end of benefit expiry date</p>
<p>周围动脉疾病的血管介入治疗 Endovascular Treatment of Peripheral Arterial Disease</p>		<p>至保障到期日 Up to end of benefit expiry date</p>
<p>糖尿病性视网膜病变 Diabetic Retinopathy</p>		<p>至保障到期日 Up to end of benefit expiry date</p>
<p>微创性直接冠状动脉搭桥术 Minimally Invasive Direct Coronary Artery By-pass</p>		<p>至保障到期日 Up to end of benefit expiry date</p>
<p>严重精神病¹² Severe Psychiatric Illness¹²</p>	<p>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; 同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 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 under all policies and supplementary benefits under the same Insured issued by the Company)</p>	<p>至保障到期日 Up to end of benefit expiry date</p>
<p>意外矫形手术 Reconstructive Surgery Due to Accident</p>	<p>30% 基本保障额 of Basic Sum Insured (同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 62,500 美元 / 500,000 港元 / 澳门元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p>	<p>至 70 岁 Up to Age 70</p>
<p>骨质疏松症并骨折 Osteoporosis with Fractures</p>	<p>30% 基本保障额 of Basic Sum Insured</p>	<p>至 65 岁 Up to Age 65</p>
<p>黄斑部病变 / 早发性白内障 Macular Degeneration/ Early Onset of Cataract</p>	<p>10% 基本保障额 of Basic Sum Insured</p>	<p>至 65 岁 Up to Age 65</p>
<p>青光眼手术 Glaucoma Surgical Treatment</p>	<p>(同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 5,000 美元 / 40,000 港元 / 澳门元 Subject to US\$5,000/ HK\$/ MOP40,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p>	<p>至 65 岁 Up to Age 65</p>

保障项目 Benefits

30 种原位癌 / 初期癌症 Carcinoma-in-situ/ Early Stage Cancers

可获支付最多两次赔偿，而该两次赔偿必须分别因两种不同的原位癌 / 初期癌症而作出相关赔偿

Can be claimed twice for two different Carcinoma-in-situ / Early Stage Cancer

30% 基本保障额 (各保障类别)
of Basic Sum Insured (Each type of protection)
(同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 62,500 美元 / 500,000 港元 / 澳门元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)

至保障到期日
Up to end of benefit expiry date

18 种儿童严重疾病 Severe Child Diseases

只可獲賠償一次

Can be claimed once only

30% 基本保障额 (各保障类别)
of Basic Sum Insured (Each type of protection)
(同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 62,500 美元 / 500,000 港元 / 澳门元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured 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

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)
(同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 62,500 美元 / 500,000 港元 / 澳门元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)

至 25 岁
Up to Age 25

妥瑞症 Tourette Syndrome

临床试验药物保障 Experimental Drugs Benefit

按实际费用支付赔偿，最高赔偿额为：
Reimbursement of actual expenses, with maximum benefit:

20% 基本保障额
of Basic Sum Insured
(同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 62,500 美元 / 500,000 港元 / 澳门元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)

“精神上无行为能力” 预设指示权益 Mental Incapacity Advance Instruction Option

保单持有人可预先作出指示，在其精神上失去行为能力後转换新的保单持有人。于保障期内，受保人与保单持有人亦可共同预先设定指示，指定在受保人其精神上失去行为能力後有关的赔偿将支付予指定人士

The Policy Owner can provide advance instructions to change the new Policy Owner in the event of their mental incapacity. During the benefit term, the Insured and the Policy Owner can jointly pre-set instructions to designate that benefit payout will be paid to a designated person in case the Insured is diagnosed of mental incapacitation

现金价值 Cash Value

保证现金价值 + 非保证“终期红利” - 保单债项 (如有)
Guaranteed Cash Value + Non-Guaranteed “Terminal Bonus” - policy debt (if any)

保费豁免 Waiver of Premiums

非主要严重疾病: 于紧接之基本计划保费到期日 (如确诊当天为保费到期日, 则由当天起计) 起计的十二个月或至供款到期日 (以较早日期为准) 期间所需缴付的基本计划之保费将可获豁免

Non-Major Critical Illnesses: all premiums payable for the Basic Plan for the 12 months starting from the next premium due date on or following the diagnosis date of the relevant illnesses, or until the premium expiry date of this Plan, whichever is earlier, will be waived

身故保障 Death Benefit

[100% 基本保障额^o + 非保证“终期红利”] 或现金价值
[100% of Basic Sum Insured^o + Non-Guaranteed “Terminal Bonus”]
OR Cash Value
(以较高者为准, 并须扣除任何曾支付或将支付的赔偿金额 whichever is higher, after deduction of any claims paid or payable)

自选缴款人保障 Optional 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, 自选缴款人保障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 Policy Owner passes away or suffers from a total disability for over 6 consecutive months before age 65, the Optional Payor's Benefit will pay all premiums on behalf of the Policy Owner until he / she reaches age 65, or the Insured's child turns 25

(以较早者为准 whichever is earlier)

保单资料 Policy Information

保单类别 Plan Type	基本计划 Basic Plan			
保单货币单位 Currency	香港保单: 美元 / 港元 澳门保单: 美元 / 港元 / 澳门元 Policy Issued in Hong Kong: US\$/ HK\$ Policy Issued in Macau: US\$/ HK\$/ MOP			
保费 ¹⁸ Premium ¹⁸	保费并非保证, 惟不会随着受保人的年龄而增加 Premium is non-guaranteed but it will not be increased based on the age of the Insured			
缴费方式 Payment Mode	每年 / 每半年 / 每季 / 每月缴付 Annual/ Semi-annual/ Quarterly/ Monthly Payment			
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 (两者取其较高者 whichever is higher)			
最高基本保障额 ¹⁹ Maximum Basic Sum Insured ¹⁹	美元 US\$1,500,000/ 港元 HK\$12,000,000/ 澳门元 MOP12,000,000			

投保资料 Basic Information

缴付保费年期 Premium Payment Term	10 年 Years	15 年 Years	20 年 Years	25 年 Years
投保年龄 (以上次生日年龄计) 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			

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YFLife 萬通保險

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