

| 嚴重疾病 Critical Illness |

萬通危疾加護保 (標準版) 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

《智富雜誌》優秀保險企業大獎2022
最受歡迎危疾保障



Outstanding Performance
Insurance Sector - Critical Illness Protection

《彭博商業周刊》金融機構大獎2023
危疾保障 - 傑出大獎

未來在我手
Own the future

復康里程 加護心安

Assuring your recovery journey every step of the way

不論任何年齡，若突然確診危疾，不僅會對您的身心及財務造成負擔，更影響整個康復進程。

「萬通危疾加護保 (標準版)」(「此計劃」) 提供 148 種嚴重疾病保障，並特別設有臨床試驗藥物保障、「精神上無行為能力」預設指示權益，以及自選繳款人保障等。若不幸患上危疾，此計劃也能為您的治療提供適時的保障及經濟支援，減輕您和家人的經濟壓力，讓您能夠專注於療養與康復，使您和摯愛能夠更加安心。

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.



萬通危疾加護保 (標準版)

YF PrimeHealth Pro (Essential)

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148種嚴重疾病保障

Coverage of 148 Critical Illnesses



保障包括：

Coverage includes:

- 58 種主要嚴重疾病保障
Major Critical Illnesses
- 30 種原位癌 / 初期癌症保障
Carcinoma-in-situ / Early Stage Cancers
- 42 種早期疾病保障
Early Stage Diseases
- 18 種兒童嚴重疾病保障
Severe Child Diseases

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安心加護保障

Peace of Mind Protection



- 臨床試驗藥物保障
Experimental Drugs Benefit
 - 「精神上無行為能力」預設指示權益
Mental Incapacity Advance Instruction Option
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Rare in the market

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經濟支援保障

Financial Support Coverage



- 現金價值
Cash Value
- 保費豁免
Waiver of Premiums
- 身故保障
Death Benefit

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自選附加保障

Optional Supplementary Benefit



- 自選繳款人保障
Optional Payor's Benefit

1

148 種嚴重疾病保障

Coverage of 148 Critical Illnesses



萬通危疾加護保 (標準版) 涵蓋 148 種主要嚴重疾病、早期疾病、原位癌 / 初期癌症、普遍眼科疾病 (如青光眼、黃斑部病變 / 早發性白內障), 以及兒童嚴重疾病, 包括市場較少承保的專注力失調及過度活躍症等。

即使受保人並非因確診此計劃所承保的疾病而入院接受指定手術, 只要連續 120 小時或以上於深切治療部留醫及使用侵入性維生支持, 此計劃亦將支付相等於主要嚴重疾病保障的賠償^{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}.

保障類別 Type of Protection	保障限額 ^{1,3} Benefit Limits ^{1,3}
58 種主要嚴重疾病保障 Major Critical Illnesses	100% 基本保障額 + 非保證「終期紅利」 of Basic Sum Insured + Non-Guaranteed "Terminal Bonus"
42 種早期疾病保障 Early Stage Diseases	10% / 30% / 50% 基本保障額 of Basic Sum Insured
30 種原位癌 / 初期癌症保障 Carcinoma-in-situ / Early Stage Cancers	30% 基本保障額 of Basic Sum Insured
18 種兒童嚴重疾病保障 Severe Child Diseases	30% 基本保障額 of Basic Sum Insured





臨床試驗藥物保障

市場罕有

隨著醫療技術不斷進步，試驗性藥物為癌症患者提供多一項治療上的選擇，提高存活率。由於試驗性藥物一般費用高昂，若受保人就癌症已獲支付或將獲支付嚴重疾病保障，而所處方之試驗性藥物被確認於醫療上有治療該癌症之必要，此計劃可在確診該癌症之診斷日期起計的三年內，就該等被處方之試驗性藥物的醫療費用以實報實銷形式，並以合理及慣常的原則作出賠償⁴。

受保人需至少有一種一線癌症治療已失效或無反應，並且沒有其他後續治療方案而被處方試驗性藥物，惟處方時必須處於該癌症的臨床試驗第 III 階段，並得到以下的其中一個監管機構之有效的初步審查和批准，以進行人體測試及 / 或治療的臨床試驗：

- 美國食品藥品監督管理局 (FDA)
- 歐洲藥品管理局 (EMA)
- 中國國家藥品監督管理局 (NMPA)
- 香港衛生署
- 澳門衛生局

「精神上無行為能力」 預設指示權益⁵

市場罕有

保單持有人可透過預設指示權益，於患上嚴重認知障礙症等指定疾病或其他情況以致精神上失去行為能力時，轉贈保單予摯愛持有或作出適當安排，確保家人可於緊急情況下動用其資產。

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

經濟支援保障

Financial Support Coverage



現金價值

若於保單生效第三個週年日起選擇退保，您可獲取保單內的保證現金價值，以及非保證「終期紅利」而無須扣除任何曾支付的賠償金額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.



終期紅利：

於保單生效第五個保單週年日起，此計劃將為您提供非保證「終期紅利」，並於保障期滿、退保、受保人身故或總賠償額達 100% 基本保障額時派發。

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.



保費豁免⁷

若受保人確診患上早期疾病、原位癌 / 初期癌症或兒童嚴重疾病並已獲賠償後，其緊接之基本計劃保費到期日（如確診當天為保費到期日，則由當天起計）起計的十二個月或至供款到期日（以較早日期為準）期間所需繳付的基本計劃之保費將可獲豁免。

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，受益人可獲發身故保障賠償⁸。

Death Benefit

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

100% 基本保障額 + 非保證「終期紅利」或 現金價值
100% of Basic Sum Insured + Non-Guaranteed "Terminal Bonus" OR Cash Value
 (以較高者為準，並須扣除任何曾支付或將支付的賠償金額
 whichever is higher, after deduction of any claims paid or payable)

4

自選附加保障

Optional Supplementary Benefit



自選繳款人保障

若保單持有人於 65 歲前不幸身故或完全傷殘並持續 6 個月以上，自選繳款人保障會代為支付全數保費，直至保單持有人 65 歲或受保兒童年滿 25 歲為止（以較早者為準）。

Optional 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歲的女教師 Bowie 投保了一份萬通危疾加護保 (標準版), 基本保障額為 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.

情況 1 於保單生效期間患上危疾
Scenario 1 Suffered from illnesses while the policy is in force

保單年 Policy Year	保障類別 Type of Protection	% 基本保障額 of Basic Sum Insured	賠償額 (美元) Benefit Payable (US\$)
5	肝炎伴肝硬化 Hepatitis with Cirrhosis	30%	\$93,750 + 豁免保費 12 個月 + Waiver of Premiums - 12 months
7	乳癌 Breasts cancer	70%	\$218,750 + 非保證終期紅利 + Non-Guaranteed Terminal Bonus
7.5	<p>半年後, Bowie 接受標靶藥物治療未得到改善, 經醫生確認於醫療上有治療該癌症之必要而被處方試驗性藥物, 可於確診後 3 年內按實際費用最高支付 \$62,500 作為該試驗性藥物之賠償。</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>		
平均每月保費 Average Monthly Premium \$392			
賠償總額 Total benefit payable			\$375,000 + 非保證終期紅利 + Non-Guaranteed Terminal Bonus

情況 2 身體健康 – 於不同保單年退保的預期現金價值
Scenario 2 In good health – the projected Cash Value upon policy surrender at different policy years

保單年 Policy Year	繳付保費總額 (美元) Total Premiums Paid (US\$)	預期現金價值 (美元) Projected Cash Value (US\$)
45 (age 75歲)		\$621,590 (528%)
55 (age 85歲)	\$117,735	\$1,186,048 (1007%)
70 (age 100歲)		\$3,282,823 (2788%)

註： 以上例子乃按非吸煙女性, 繳付保費年期為 25 年, 以年繳方式繳付保費的萬通危疾加護保 (標準版) 計算, 僅供舉例說明之用。數字經調整捨入至整數。有關保障範圍、詳情及條款, 請參考保單文件。

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 種主要嚴重疾病保障¹

Coverage of 58 Major Critical Illnesses¹

癌症 Cancer	1 癌症 Cancer			
心臟血管疾病 Cardiovascular Diseases	2 心臟病 Heart Attack		6 心肌病 Cardiomyopathy	
	3 冠狀動脈 (迴接)手術 Coronary Artery Bypass Surgery		7 肺動脈高血壓 Pulmonary Arterial Hypertension	
	4 心瓣置換 Heart Valve Replacement		8 其它嚴重 冠狀動脈疾病 Other Serious Coronary Artery Disease	
	5 主要動脈手術 Surgery to Aorta			
器官嚴重疾病及衰竭 Organ Critical Illness and Failure	9 腎衰竭 Kidney Failure		15 克隆病 Crohn's Disease	
	10 慢性肝衰竭 Chronic Liver Failure		16 慢性肺病 Chronic Lung Disease	
	11 主要器官移植 Major Organ Transplant		17 慢性自體免疫性 肝炎 Chronic Auto-immune Hepatitis	
	12 暴發性病毒性 肝炎 Fulminant Viral Hepatitis		18 復發性慢性胰臟炎 Chronic Relapsing Pancreatitis	
	13 腎髓質囊腫病 Medullary Cystic Disease		19 系統性硬皮病 Systemic Scleroderma	
	14 潰瘍性結腸炎 Ulcerative Colitis			
腦科疾病 / 異常情況 Brain Diseases/ Disorders	20 中風 Stroke		26 植物人 Apallic Syndrome	
	21 良性腦部腫瘤 Benign Brain Tumour		27 腦部手術 Brain Surgery	
	22 昏迷 Coma		28 腦部受損 / 失去 獨立生存的能力 Brain Damage/Loss of Independent Existence	
	23 腦膜炎 Bacterial Meningitis		29 肌肉萎縮 Muscular Dystrophy	
	24 腦炎 Encephalitis		30 癱瘓 Paralysis	
	25 嚴重頭部創傷 Major Head Trauma			
神經系統疾病 Nervous System Diseases	31 多發性硬化症 Multiple Sclerosis		35 亞爾茲默氏病 / 不能復原的器官性 退化腦毛病 Alzheimer's Disease/ Irreversible Organic Degenerative Brain Disorders	
	32 運動神經原疾病 Motor Neurone Disease		36 漸進性核上 神經麻痺症 Progressive Supranuclear Palsy	
	33 帕金森病 Parkinson's Disease		37 嚴重重症肌無力 Severe Myasthenia Gravis	
	34 脊髓灰質炎 Poliomyelitis		38 進行性延髓麻痺症 Progressive Bulbar Palsy	
嚴重傷殘 Serious Disability	39 失明 Blindness		43 失去肢體 / 視力 Loss of Limbs/ Sight of Eyes	
	40 身體機能阻障 Dysfunction		44 失聰 Deafness	
	41 完全及永久傷殘 ⁹ Total and Permanent Disability ⁹		45 失去語言能力 Loss of Speech	
	42 類風濕性關節炎 Rheumatoid Arthritis		46 嚴重燒傷 Major Burns	
其它 Others	47 末期病症 Terminal Illness		53 因職業感染人類 免疫力缺乏病毒 Occupationally Acquired HIV	
	48 象皮病 Elephantiasis		54 紅斑狼瘡 Systemic Lupus Erythematosus	
	49 壞死性筋膜炎 Necrotising Fasciitis		55 慢性腎上腺功能 不全 Chronic Adrenal Insufficiency	
	50 成形不全貧血病 Aplastic Anaemia		56 伊波拉出血性熱病 Ebola Hemorrhagic Fever	
	51 克雅氏症(瘋牛症) Creutzfeld-Jacob Disease (Mad Cow Disease)		57 嗜鉻細胞瘤 Pheochromocytoma	
	52 經輸血感染人類 免疫力缺乏病毒 HIV through Blood Transfusion		58 合資格的深切 治療部留醫 ² Qualified ICU Stay ²	

42 種早期疾病保障¹

Coverage of 42 Early Stage Diseases¹

心臟血管疾病 Cardiovascular Diseases	1	腔靜脈過濾器植入	Insertion of a Vena-cava Filter	5	冠狀動脈的血管成形術及其它冠狀動脈的血管手術 ^{10,11} (俗稱通波仔)	Angioplasty and Other Surgeries for Coronary Arteries ^{10,11}	兩次 Twice
	2	心瓣膜疾病的次級創傷性治療	Less Invasive Treatments of Heart Valve Disease	6	心包切除術	Pericardiectomy	
	3	次級嚴重心臟疾病	Less Severe Heart Disease	7	主動脈疾病或主動脈瘤的血管介入治療	Endovascular Treatments of Aortic Disease or Aortic Aneurysm	
	4	微創性直接冠狀動脈搭橋術 ¹⁰	Minimally Invasive Direct Coronary Artery By-pass ¹⁰				
器官嚴重疾病及衰竭 Organ Critical Illness and Failure	8	膽道再造術	Biliary Tract Reconstruction Surgery	12	肝臟手術	Liver Surgery	
	9	早期慢性肺病	Early Chronic Lung Disease	13	主要器官移植(屬於器官移植輪候名單上的輪候者)	Major Organ Transplantation (on Waiting List)	
	10	肝炎伴肝硬化	Hepatitis with Cirrhosis	14	移除單肺手術	Surgical Removal of One Lung	
	11	次級嚴重腎病	Less Severe Kidney Disease				
腦科疾病 / 異常情況 Brain Diseases / Disorders	15	需進行手術之腦血管瘤	Cerebral Aneurysm Requiring Surgery	22	次級嚴重腦炎	Less Severe Encephalitis	
	16	腦分流器植入術	Cerebral Shunt Insertion	23	中度嚴重腦部損傷	Moderately Severe Brain Damage	
	17	頸動脈成形術及其它頸動脈手術	Angioplasty and Other Surgeries for Carotid Arteries	24	腦硬膜下血腫手術	Surgery for Subdural Haematoma	
	18	腦動脈瘤的血管介入治療和腦病變的其它治療	Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease	25	移除腦下垂體腫瘤手術	Surgical Removal of Pituitary Tumour	
	19	次級嚴重細菌性腦膜炎	Less Severe Bacterial Meningitis	26	嚴重精神病 ^{10,12}	Severe Psychiatric Illness ^{10,12}	
	20	中度嚴重帕金森病	Moderately Severe Parkinson's Disease	27	中度嚴重癱瘓	Moderately Severe Paralysis	
	21	次級嚴重昏迷	Less Severe Coma				
嚴重傷殘 Serious Disability	28	意外所致的臉部燒傷	Facial Burns due to Accident	31	失去單肢	Loss of One Limb	
	29	中度嚴重燒傷	Moderately Severe Burns	32	單目失明	Loss of Sight in One Eye	
	30	單耳失聰	Loss of Hearing in One Ear				
其它 Others	33	耳蝸植入術	Cochlear Implant Surgery	38	意外矯形手術 ^{10,14}	Reconstructive Surgery due to Accident ^{10,14}	
	34	糖尿病性視網膜病變 ¹⁰	Diabetic Retinopathy ¹⁰	39	周圍動脈疾病的血管介入治療 ¹⁰	Endovascular Treatment of Peripheral Arterial Disease ¹⁰	
	35	次級嚴重紅斑狼瘡	Less Severe Systemic Lupus Erythematosus	40	黃斑部病變 / 早發性白內障 ¹⁵	Macular Degeneration / Early Onset of Cataract ¹⁵	
	36	骨質疏鬆症併骨折 ^{10,13}	Osteoporosis with Fractures ^{10,13}	41	青光眼手術 ¹⁶	Glaucoma Surgical Treatment ¹⁶	
	37	腎上腺腺瘤的腎上腺切除術	Adrenalectomy for Adrenal Adenoma	42	早期克雅氏症(早期瘋牛症)	Early Stage Creutzfeldt-Jacob Disease (Early Mad Cow Disease)	

30 種原位癌 / 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 (包括舌頭、軟齶及小舌)	Pharynx (including tongue, soft palate and uvula)
2	子宮頸	Cervix	17	鼻咽	Nasopharynx
3	子宮	Uterus	18	肝	Liver
4	卵巢	Ovary	19	尿道	Urinary Tract
5	輸卵管	Fallopian Tube	20	輸尿管	Ureter
6	陰道	Vagina	21	壺腹	Ampulla of Vater
7	外陰	Vulva	22	肛管	Anal Cannel
8	淚管	Tear Duct	23	肝外膽管	Extra-hepatic Bile Duct
9	睪丸	Testis	24	膽囊	Gallbladder
10	陰莖	Penis	25	腎臟	Kidney
11	小腸 (包括十二指腸、空腸及迴腸)	Small Intestine (including Duodenum, Jejunum and Ileum)	26	胰臟	Pancreas
12	結腸或直腸	Colon or Rectum	27	腎盂	Renal Pelvis
13	肺	Lung	28	AJCC 第二期或以上的非黑色瘤皮膚癌	Non Melanoma Skin Cancer of AJCC Stage II or above
14	胃或食道	Stomach or Oesophagus	29	前列腺	Prostate
15	喉	Larynx	30	早期甲狀腺乳頭狀癌	Early Stage Papillary Carcinoma of the Thyroid

18 種兒童嚴重疾病保障^{1,10}

Coverage of 18 Severe Child Diseases^{1,10}

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

註： 有關各「主要嚴重疾病」、「早期疾病」、「原位癌 / 初期癌症」及「兒童嚴重疾病」的定義，請參閱保單文件。

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.

附註

1. 「主要嚴重疾病」、「早期疾病」、「原位癌 / 初期癌症」及「兒童嚴重疾病」合共的賠償額最高為「100% 基本保障額及非保證終期紅利」（須扣除任何保單債項），或現金價值，以較高者為準。
2. 有關「合資格的深切治療部留醫」之詳情及指定手術的列表，請參閱保單文件。若受保人符合所有合資格的深切治療部留醫的條件，而該狀況是直接或間接由任何其他主要嚴重疾病所引致或有關，我們只會就其他主要嚴重疾病作出嚴重疾病保障賠償。
3. 若因同一宗疾病 / 意外被同日確診多於一種嚴重疾病，我們只會賠償當中最髙賠償額的一種疾病。
4. 如受保人被確診患上癌症並因該癌症而獲得支付或將會獲得支付嚴重疾病保障，我們將支付受保人於該癌症之確診日期起計三年內，由受保人的主診腫瘤科醫生或相關領域的專科醫生，就該癌症而進行因醫療而必須進行的治療時，所處方的臨床試驗藥物的合理及慣常的費用，並以基本保障額的 20% 或 62,500 美元 / 500,000 港元 / 澳門元（以較低金額為準）為限，而此保障並不包括診斷測試及治療之診症費用。

臨床試驗藥物保障只會支付不會根據任何政府條例或從任何其他保險計劃或機構而獲得或將獲得賠償的實際費用。以同一受保人計算，本公司在任何時間繕發之所有保單及附加保障所支付及 / 或將支付之臨床試驗藥物保障總賠償金額將以 62,500 美元 / 500,000 港元 / 澳門元為限。

5. 保單持有人可預先作出指示，在其精神上失去行為能力後轉換新的保單持有人。

要求：保單持有人行使「精神上無行為能力」預設指示權益的要求將需符合本公司現行的行政規則，本公司並可不時自行決定此等行政規則，包括但不限於以下內容：

- 行使此權益時，當此權益生效後將會成為本保單的新保單持有人的指定人士仍然在世；
- 根據本公司當時的行政規則，本公司接受該指定人士成為保單的新保單持有人；
- 在行使此權益時本公司要求的任何其它資料，包括但不限於指定疾病之確診證明等。

終止：當以下任何一種情況出現時，保單持有人行使此權益的要求將會終止：

- 更改保單的保單擁有權之申請獲本公司批准。
- 保單持有人提出取消保單的精神上無行為能力預設指示權益的申請，並且獲本公司批准。
- 於行使此權益前，如根據《精神健康條例》香港條例第 136 章或《澳門民法典》（或在另一司法管轄區的類似法律）委任監護人或受託監管人或根據涵蓋保單的持久授權書下由保單持有人委任受權人，該監護人、監管人或受權人以符合本公司要求的書面方式向本公司取消或撤銷此權益。
- 當此權益生效後將會成為保單的新保單持有人的指定人士身故。

於保障期內，受保人與保單持有人亦可共同預先設定指示，指定在受保人其精神上失去行為能力後有關的賠償將支付予指定人士。

要求：受保人與保單持有人行使此權益的要求將需符合本公司現行的行政規則，本公司並可不時自行決定此等行政規則，包括但不限於以下內容：

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:

- 行使本權益時，本權益中的指定受益人仍然在世。

終止：當以下任何一種情況出現時，受保人與保單持有人行使此權益的要求將會終止：

- 受保人及保單持有人提出取消本保單的精神上無行為能力預設指示權益的申請，並且獲本公司批准。
- 於行使此權益前，如根據《精神健康條例》香港條例第 136 章或《澳門民法典》(或在另一司法管轄區的類似法律)委任監護人或受託監管人或根據涵蓋此保單的持久授權書下由受保人與保單持有人委任受權人，該監護人、監管人或受權人以符合本公司要求的書面方式向本公司取消或撤銷此權益。
- 指定受益人身故。
- 受保人身故。

精神上無行為能力人士指因精神上無行為能力而無能力處理和管理其財產及事務的人。精神上無行為能力的診斷必須由兩名註冊精神專科或腦神經專科醫生所提供。

本公司將於收到保單持有人確認為永久精神上無行為能力人士、植物人、腦部受損 / 失去獨立生存的能力、昏迷或嚴重認知障礙症的證明文件時，處理有關指示。有關精神上無行為能力預設指示權益之詳情，請參閱條款及細則。在行使此選項前宜謹慎考慮，並評估及理解其對您有任何潛在的財務影響。

6. 須扣除保單債項 (如有)。
7. 如所獲豁免之保費互相重疊，任何其後獲批之保費豁免保障將取代前次生效中的保費豁免保障。若保費已獲本計劃內的附加保障得到豁免，此項保費豁免保障將不會獲得賠償。
8. 須扣除曾支付的賠償金額及保單債項 (如有)。
9. 「完全及永久傷殘」保障只適用於 18 至 65 歲的受保人。
10. 同一受保人於本公司就該項疾病的個人最高總賠償額為 62,500 美元 / 500,000 港元 / 澳門元。
11. 索償只適用於需進行手術的冠狀動脈出現收窄的情況達 50% 或以上；而第二次之索償需符合上述之情況，以及於首次已獲賠償的醫學檢查報告內已顯示第二次進行手術的主要冠狀動脈收窄或阻塞之位置並不多於 60%。
12. 「嚴重精神病」指經精神科專科醫生首次確定診斷為嚴重憂鬱症、精神分裂症或躁鬱症，並需持續因嚴重精神病入住醫院所屬的精神科院舍超過 28 日。有關「嚴重精神病」的詳情，請參閱保單文件。
13. 保障至受保人 70 歲。
14. 賠償未獲賠償而需支付的實際住院及醫療費用。
15. 保障至受保人 65 歲。
16. 賠償額為 10% 基本保障額，上限為 5,000 美元 / 40,000 港元 / 澳門元，保障至受保人 65 歲。
17. 賠償額為 30% 基本保障額，上限為 12,500 美元 / 100,000 港元 / 澳門元，保障至受保人 25 歲。
18. 一經投保，保費不會按受保人年齡增加而遞增。然而，本公司保留調整同一風險級別保費率的權利。
19. 同一受保人於本公司投保的所有嚴重疾病計劃的總保障額最高為 1,500,000 美元 / 12,000,000 港元 / 澳門元。

- 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.

重要資料

1. 紅利理念

此分紅保險計劃可分享由我們釐定之相關產品組別中的盈餘。相關產品組別中的盈餘為可分配給保單持有人的利潤。於釐定終期紅利時，我們致力確保保單持有人和公司之間以及不同組別之保單持有人之間能得到合理的利潤分配。我們的目標是將不少於 90% 的盈餘分配予保單持有人，餘下的部分則歸於公司。

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

我們將最少每年檢視及釐定終期紅利一次。終期紅利並不是永久附加於保單上。我們將會參考包括但不限於以下因素的過往經驗及預期未來展望，以釐定保單的終期紅利。

理賠：包括此保險計劃所提供的身故保障及其他保障的成本。

支出費用：包括與保單直接有關的支出費用（例如分銷開支、核保費用、繕發和收取保費的支出費用）及分配至此保險計劃的間接開支（例如一般行政費用）。

投資回報：包括所投資的資產賺取的利息／紅利收入及市場價格變動。投資表現會受利息／紅利收入之波動（利息／紅利收入和利率前景）以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動、匯率（如投資資產貨幣與保單貨幣不同）及流動性而影響。

退保：包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之終期紅利，反之亦然。

2. 投資政策、目標及策略

萬通保險國際有限公司（「萬通保險」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，可能包括環球股票、債券及其他固定收益資產、房地產、商品市場及另類投資等。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據過往及預期回報、波幅及相關投資風險來選擇投資的資產及管理我們的投資組合。

為達至長線目標回報，萬通保險採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	35% - 100%
股票類資產	0% - 65%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券，提供一個多元化及高質素之債券投資組合。

股票類資產可能包括環球股票（公共及／或私募股權）、互惠基金、交易所交易基金、高息債券、房地產、商品市場及另類投資等。

投資遍佈於不同地區及行業。

此外，我們或會使用衍生工具作為風險管理之用，以減低市場因素所帶來的風險，包括但不限於利率及貨幣風險。

Important Information

1. Bonus Philosophy

This is a participating insurance plan which can share the divisible surplus from the product group determined by us. Divisible surplus refers to profits available for distribution back to policy owners as determined by us. Terminal Bonus will be determined with an aim to ensure a fair sharing of profits between policy owners and the company, as well as among different groups of policy owners. We aim to share with policy owners no less than 90% of the divisible surplus while the remaining portion goes to the company.

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 Bonus, 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.

The Terminal Bonus will be reviewed and determined by us at least once per year. Terminal Bonus does not form a permanent addition to the policy. In determining the Terminal Bonus, 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 under the insurance plan.

Expenses: These include both expenses directly related to the policy (e.g. distribution costs, underwriting, issue and premium collection expenses) and indirect expenses allocated to the insurance plan (e.g. general administrative costs).

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 (both interest/ dividend earnings and the outlook for interest rates) and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates if the currency of the backing asset is different from the policy currency, 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 Bonus, we may retain returns during periods of strong performance to support stronger Terminal Bonus in times of less favourable performance, and vice versa.

2. Investment Policy, Objective and Strategy

YF Life Insurance International Ltd.'s investment objective is to optimize policy owners' 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 Insurance International Ltd. implements a strategy utilizing a mix of fixed-income and equity-like instruments. 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 instruments mainly include high-credit-rated government bonds and corporate bonds across various industries, creating a diversified credit 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 geographical areas and industries.

Derivatives may be employed for risk management purpose to mitigate market risks, including but not limited to interest rate and currency risk.

投資資產將涉及不同貨幣並有可能與保單貨幣不同。為有效地管理及優化投資組合，我們可能在若干時期內偏離上述目標。

投資策略或會不時根據市場環境及經濟展望而作變動。相關詳情及分紅實現率資料請瀏覽本公司網頁：



香港：

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



澳門：

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

主要產品說明

繳付保費年期及保障年期

閣下應就已選擇的繳付保費年期持續繳付保費。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項到達保證現金價值扣除本保單任何已支付或將獲支付之嚴重疾病保障之賠償金額，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予閣下。

保障年期最長可至受保人 100 歲。

保單借貸

如本保單有保證現金價值，你可提出借貸要求。最高借貸限額為保證現金價值的 90% 扣除本保單任何已支付或將獲支付之嚴重疾病保障之賠償金額。你可借貸的數額為最高借貸限額扣除任何尚未償還的保單債項。貸款利息將由本公司釐定。如利息於保單週年當天尚未支付，該數額便會被加於尚欠的貸款內。

延遲付款期

除非該筆款項是用作繳付由本公司簽發保單的保費，我們有權押後借貸，最長不超過接獲有關書面要求後六個月。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿前，到期的保費仍未能繳付，除非自動保費貸款適用
- 保單債項超過保證現金價值扣除本保單任何已支付或將獲支付之嚴重疾病保障之賠償金額
- 保單持有人呈交書面要求終止本保單
- 受保人身故
- 在受保人經確診患上嚴重疾病而需要作出嚴重疾病保障的賠償後，該等嚴重疾病保障的賠償導致於本保單內已支付或將獲支付之嚴重疾病保障總賠償額達到本保單之基本保障額的 100%

提早退保

本產品是為長線持有而設。如提早終止保單，閣下所獲得的現金價值或會遠低於閣下的已繳保費。

Investment assets may also be invested in currencies other than the underlying policy denomination.

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.

In order to manage the portfolio efficiently and optimize the 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://www.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy/>



Macau:

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

Key Product Disclosures

Premium Payment Term and Benefit Term

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

保費調整

如接獲所需保費，保單會於每個保單週年獲續期一年。在每次續期時，萬通保險保留更改適用於同一風險級別受保人的保費之權利，並會於每個保單週年日不少於 30 日前以書面通知你有關更改。保費會因應某些因素而作出調整，這些因素包括但不限於萬通保險過去的索償紀錄及續保率、開支、預期未來的索償成本及投資環境。

通脹風險

在通脹下，未來生活費用將會增加，導致現有的預期保障可能無法滿足未來的需求。當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本計劃由萬通保險承保及負責，保單持有人的保單權益會受我們的信貸風險所影響。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

匯率風險

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

因醫療而必須進行的

指符合以下所有情況：

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

合理及慣常的收費

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

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

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

主要不保事項

因以下一種或多種情況而直接或間接引致的嚴重疾病保障及／或臨床試驗藥物保障，將不獲賠償：

- 在保障生效日期或批准復效日期（以較後日期為準）的六十日內出現的嚴重疾病；
- 在保障生效日期或批准復效日期（以較後日期為準）前，所有受保人本身已存在的情況及按受保人已呈現的病徵及病狀，受保人已知悉或據常理應該已知悉的情況；
- 自殺、企圖自殺或因神智不清醒、自殘或精神狀態異常的狀況下受傷；
- 藥癮、酗酒或因酒精或藥物中毒（除非由醫生處方）；
- 吸入氣體（因工作需要而引致則除外）；

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);

- 在戰爭(無論宣戰與否)中參與軍事服務;
- 因戰爭(無論宣佈與否)、侵略、抗敵、民間騷動、叛亂或暴動引致的任何行動;
- 參與任何駕駛或騎術賽事、專業運動或需使用呼吸用具之潛水活動;
- 乘搭或駕駛任何飛機(除非為民航機的持票乘客);
- 犯法或企圖犯法、拒捕或參與任何刑事的非法行為;
- 任何人類免疫力缺乏症病毒及/或與此有關之病症,包括愛滋病及/或任何由此而產生的病症(受本保單嚴重疾病保障的經輸血感染人類免疫力缺乏病毒或因職業感染人類免疫力缺乏病毒除外);或
- 在保單計劃表或附加修訂文件內所有註明之不保情況(如有)。

受保人若在保單日期起計一年內自殺,無論其是否在神智清醒的情況下,萬通保險的全部責任將只限於退還已支付之保費(扣除已支付或將獲支付之保障金額及保單債項(如有))或現金價值(以較高者為準)。

提供資料責任及未符合這要求的後果

本保單是基於你和受保人於投保申請表內提供給我們的資料。重要的是,你和受保人對所提供的資料都是真實和準確的,因為這些資料有助於我們決定你和受保人是否符合本保單的資格。如果你或受保人提供給我們的資料不準確、誤導或被誇大,你應該立即通知我們。如你或受保人未有提供準確及真實的資料,或你或受保人提供誤導或被誇大的資料,本保單的保障可能會受到影響。

於本保單作為依據的投保申請內,或任何足以影響本保單的任何事項、或有關依據本保單提出任何索償事宜中,如有任何詐騙、關鍵性的錯誤陳述或隱瞞,我們有絕對權決定本保單自成立之日起無效及本保單的所有索償失效。任何已支付的保費,將在此情況下不被發還及沒收。

索償程序

有關索償程序,請瀏覽本公司網頁:

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

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

保費徵費(只適用於香港)

保監局會透過保險公司向所有保單持有人,為其於香港續發之保單,於每次繳付保費時收取徵費。有關徵費之詳情,請瀏覽保監局網站專頁 www.ia.org.hk/tc/levy。

保單冷靜期及取消保單的權利

如保單未能滿足你的要求,你可以書面方式要求取消保單,連同保單退回本公司(香港:香港灣仔駱克道 33 號萬通保險大廈 27 樓/澳門:澳門蘇亞利斯博士大馬路 320 號澳門財富中心 8 樓 A 座),並確保本公司的辦事處於交付保單的 21 個曆日內,或向你/你的代表人交付《通知書》說明已經可以領取保單和冷靜期屆滿日)後起計的 21 個曆日內(以較早者為準)收到書面要求。於收妥書面要求後,保單將被取消,你可獲退回已繳保費金額及你所繳付的徵費(適用於香港),但不包括任何利息。若曾獲賠償或將獲得賠償,則不獲發還保費。

退保

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

- 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.

萬通危疾加護保 (標準版) 一覽表

YF PrimeHealth Pro (Essential) - at a glance

保障項目 Benefits			
58 種主要嚴重疾病 Major Critical Illnesses	[100% 基本保障額 ⁶ + 非保證「終期紅利」] 或現金價值 [100% of Basic Sum Insured ⁶ + Non-Guaranteed "Terminal Bonus"] OR Cash Value (並扣除任何已支付或將獲支付之嚴重疾病保障之賠償金額, 及保單債項 (如有), 以較高者為準 The net of any previous Critical Illness Benefit paid or payable, and less Policy Debt (if any), whichever is higher)	至保障到期日 ⁹ Up to end of benefit expiry date ⁹	
42 種早期疾病 Early Stage Diseases	賠償次數不限, 而每項最多可獲賠償一次 (特別註明除外) Unlimited claims, but subject to one claim per illness (unless otherwise specified)		
32 種早期疾病 Early Stage Diseases	30% 基本保障額 (各項) of Basic Sum Insured (Each)	至保障到期日 Up to end of benefit expiry date	
10 種早期疾病 Early Stage Diseases	需進行手術之腦血管瘤 Cerebral Aneurysm Requiring Surgery	50% 基本保障額 of Basic Sum Insured	至保障到期日 Up to end of benefit expiry date
	冠狀動脈的血管成形術及其它冠狀動脈的血管手術 Angioplasty and Other Surgeries for the Coronary Artery	30% 基本保障額 (各項) of Basic Sum Insured (Each) (同一受保人於本公司繕發之所有保單及附加保障所支付的個人最高總賠償限額各為 62,500 美元 / 500,000 港元 / 澳門元 Each subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all 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
	周圍動脈疾病的血管介入治療 Endovascular Treatment of Peripheral Arterial Disease		
	糖尿病性視網膜病變 Diabetic Retinopathy		
	微創性直接冠狀動脈搭橋術 Minimally Invasive Direct Coronary Artery By-pass		
	嚴重精神病 ¹² Severe Psychiatric Illness ¹²		
	意外矯形手術 Reconstructive Surgery Due to Accident	30% 基本保障額 of Basic Sum Insured (賠償未獲賠償而需支付的實際住院及醫療費用; 同一受保人於本公司繕發之所有保單及附加保障所支付的個人最高總賠償限額為 62,500 美元 / 500,000 港元 / 澳門元 Reimburse the actual amount of hospitalization and surgical expenses not yet reimbursed, subject to US\$62,500/ HK\$/ MOP500,000 per life limit 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
骨質疏鬆症併骨折 Osteoporosis with Fractures	30% 基本保障額 of Basic Sum Insured (同一受保人於本公司繕發之所有保單及附加保障所支付的個人最高總賠償限額為 62,500 美元 / 500,000 港元 / 澳門元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至 70 歲 Up to Age 70	
黃斑部病變 / 早發性白內障 Macular Degeneration/ Early Onset of Cataract	30% 基本保障額 of Basic Sum Insured	至 65 歲 Up to Age 65	
青光眼手術 Glaucoma Surgical Treatment	10% 基本保障額 of Basic Sum Insured (同一受保人於本公司繕發之所有保單及附加保障所支付的個人最高總賠償限額為 5,000 美元 / 40,000 港元 / 澳門元 Subject to US\$5,000/ HK\$/ MOP40,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至 65 歲 Up to Age 65	

保障項目 Benefits

<p>30 種原位癌 / 初期癌症 Carcinoma-in-situ/ Early Stage Cancers</p>	<p>可獲支付最多兩次賠償，而該兩次賠償必須分別因兩種不同的原位癌 / 初期癌症而作出相關賠償 Can be claimed twice for two different Carcinoma-in-situ / Early Stage Cancer</p>
	<p>30% 基本保障額 (各保障類別) of Basic Sum Insured (Each type of protection) (同一受保人於本公司繕發之所有保單及附加保障所支付的個人最高總賠償限額為 62,500 美元 / 500,000 港元 / 澳門元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all 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>18 種兒童嚴重疾病 Severe Child Diseases</p>	<p>只可獲賠償一次 Can be claimed once only</p>
	<p>30% 基本保障額 (各保障類別) of Basic Sum Insured (Each type of protection) (同一受保人於本公司繕發之所有保單及附加保障所支付的個人最高總賠償限額為 62,500 美元 / 500,000 港元 / 澳門元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p> <p>至 25 歲 Up to Age 25</p>
<p>專注力失調及過度活躍症 Attention-Deficit Hyperactivity Disorder</p>	<p>30% 基本保障額或 12,500 美元 / 100,000 港元 / 澳門元 of Basic Sum Insured or US\$12,500/ HK\$/ MOP100,000 (以較低者為準 whichever is lower) (同一受保人於本公司繕發之所有保單及附加保障所支付的個人最高總賠償限額為 62,500 美元 / 500,000 港元 / 澳門元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p> <p>至 25 歲 Up to Age 25</p>
<p>妥瑞症 Tourette Syndrome</p>	<p>30% 基本保障額或 12,500 美元 / 100,000 港元 / 澳門元 of Basic Sum Insured or US\$12,500/ HK\$/ MOP100,000 (以較低者為準 whichever is lower) (同一受保人於本公司繕發之所有保單及附加保障所支付的個人最高總賠償限額為 62,500 美元 / 500,000 港元 / 澳門元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p> <p>至 25 歲 Up to Age 25</p>
<p>臨床試驗藥物保障 Experimental Drugs Benefit</p>	<p>按實際費用支付賠償，最高賠償額為： Reimbursement of actual expenses, with maximum benefit:</p>
	<p>20% 基本保障額 of Basic Sum Insured (同一受保人於本公司繕發之所有保單及附加保障所支付的個人最高總賠償限額為 62,500 美元 / 500,000 港元 / 澳門元 Subject to US\$62,500/ HK\$/ MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p>
<p>「精神上無行為能力」預設指示權益 Mental Incapacity Advance Instruction Option</p>	<p>保單持有人可預先作出指示，在其精神上失去行為能力後轉換新的保單持有人。於保障期內，受保人與保單持有人亦可共同預先設定指示，指定在受保人其精神上失去行為能力後有關的賠償將支付予指定人士 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</p>
<p>現金價值 Cash Value</p>	<p>保證現金價值 + 非保證「終期紅利」- 保單債項 (如有) Guaranteed Cash Value + Non-Guaranteed "Terminal Bonus" - policy debt (if any)</p>
<p>保費豁免 Waiver of Premiums</p>	<p>非主要嚴重疾病：於緊接之基本計劃保費到期日 (如確診當天為保費到期日，則由當天起計) 起計的十二個月或至供款到期日 (以較早日期為準) 期間所需繳付的基本計劃之保費將可獲豁免 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</p>
<p>身故保障 Death Benefit</p>	<p>[100% 基本保障額 + 非保證「終期紅利」] 或現金價值 [100% of Basic Sum Insured + Non-Guaranteed "Terminal Bonus"] OR Cash Value (以較高者為準，並須扣除任何曾支付或將支付的賠償金額 whichever is higher, after deduction of any claims paid or payable)</p>
<p>自選繳款人保障 Optional Payor's Benefit</p>	<p>若保單持有人於 65 歲前不幸身故或完全傷殘並持續 6 個月以上，自選繳款人保障會代為支付全數保費，直至保單持有人 65 歲或受保兒童年滿 25 歲為止 If the 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 (以較早者為準 whichever is earlier)</p>

保單資料 Policy Information

保單類別 Plan Type	基本計劃 Basic Plan
保單貨幣單位 Currency	香港保單:美元 / 港元 澳門保單:美元 / 港元 / 澳門元 Policy Issued in Hong Kong: US\$/ HK\$ Policy Issued in Macau: US\$/ HK\$/ MOP
保費 ¹⁸ Premium ¹⁸	保費並非保證,惟不會隨著受保人的年齡而增加 Premium is non-guaranteed but it will not be increased based on the age of the Insured
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual/ Semi-annual/ Quarterly/ Monthly Payment
最低基本保障額 Minimum Basic Sum Insured	基本保障額 15,000 美元 / 120,000 港元 / 澳門元 或 每年保費 200 美元 / 1,600 港元 / 澳門元 Basic Sum Insured: US\$15,000/ HK\$/ MOP120,000 OR Annual premium: US\$200/ HK\$/ MOP1,600 (兩者取其較高者 whichever is higher)
最高基本保障額 ¹⁹ Maximum Basic Sum Insured ¹⁹	美元 US\$1,500,000/ 港元 HK\$12,000,000/ 澳門元 MOP12,000,000

投保資料 Basic Information

繳付保費年期 Premium Payment Term	10 年 Years	15 年 Years	20 年 Years	25 年 Years
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0 - 70	0 - 65	0 - 60	0 - 55
保障年期 Benefit Term	至 100 歲 To Age 100			

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YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及 Fortune 500「全美5大壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，協助客戶規劃未來，體現「未來在我手」的品牌承諾。

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

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

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