YF Life 萬通保險

重大疾病 Critical Illness

万通危疾加护保险计划（轻悦版）
YF PrimeHealth Pro Insurance Plan (Ease)

PHPE

精准保障 轻松到位

Tailored Protection Made Simple

追求"高性价比"与精准的核心健康保障，正是现今职场年轻人的生活哲学。当事业正值上升期，一个精简而长远的安全保障有助应对突如其来的健康风险，让人生规划稳步前行。

万通危疾加护保险计划（轻悦版）（"此计划"）提供101种严重疾病保障，以及一系列安心加护特点，包括保证增额保障、临床试验药物保障、精神上无行为能力预设指示权益。此计划亦设现金价值，以灵活应对突发的财务需要，轻松应对各项事务，专心迎接未来的各种可能。

Smart value and targeted health protection reflect the mindset of today's young professionals. With career on the rise, a lean and lasting safety net helps safeguard against unexpected health risks, supporting life plans with greater confidence.

YF PrimeHealth Pro Insurance Plan (Ease) (the "Plan") offers coverage for 101 critical illnesses alongside a comprehensive suite of peace-of-mind features, including the Guaranteed Coverage Booster, Experimental Drugs Benefit, and Mental Incapacity Advance Instruction Option. The Plan provides Cash Value to help address unexpected financial needs, making it easier to manage various matters while focusing on future possibilities.

"您"、"您的"及"阁下"指保单持有人。"万通保险"、"本公司"、"我们"及"我们的"指万通保险国际有限公司。
"You" and "your" refer to the Policy Owner. "YF Life", "the Company", "we", "our" and "us" refer to YF Life Insurance International Limited.

万通危疾加护保险计划（轻悦版）
YF PrimeHealth Pro Insurance Plan (Ease)

101种严重疾病保障
Coverage of 101 Critical Illnesses

保障包括 Coverage includes:

- **68** 种主要严重疾病
  Major Critical Illnesses
- **33** 种非主要严重疾病
  Non-Major Critical Illnesses
  - **2** 种早期疾病
    Early Stage Diseases
  - **31** 种原位癌/初期癌症
    Carcinoma-in-situ/
    Early Stage Cancers

安心加护保障
Peace of Mind Protection

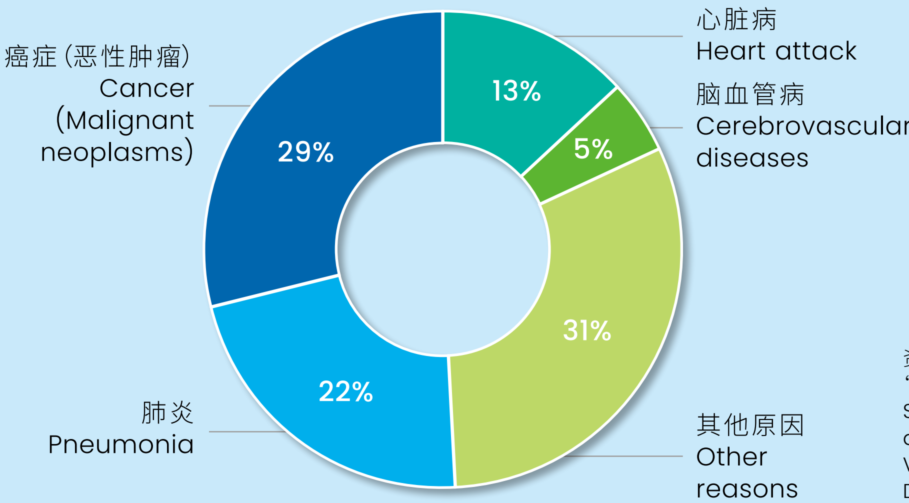
- 保证增额保障
  Guaranteed Coverage Booster
- 临床试验药物保障
  Experimental Drugs Benefit
- 精神上无行为能力预设指示权益
  Mental Incapacity Advance Instruction Option

经济支援保障
Financial Support Coverage

- 现金价值
  Cash Value
- 身故保障
  Death Benefit

在香港主要致命疾病当中，癌症一直高居首位。于2024年，因癌症离世者占总死亡人数：
Among the major causes of death in Hong Kong, cancer has consistently ranked first. In 2024, the proportion of all recorded deaths attributable to cancer was:

29%



资料来源：卫生署卫生防护中心 - 生命统计数字"2001年至2024年按主要死因划分的登记死亡人数"
Source of information: "Number of registered deaths by leading cause of death, 2001 – 2024" Vital Statistics, Centre for Health Protection, Department of Health

同时，2023年癌症新症数目录得：
Meanwhile, new cancer cases recorded in 2023:

37,953 宗 Cases

与2013年相比：
Compared with 2013:

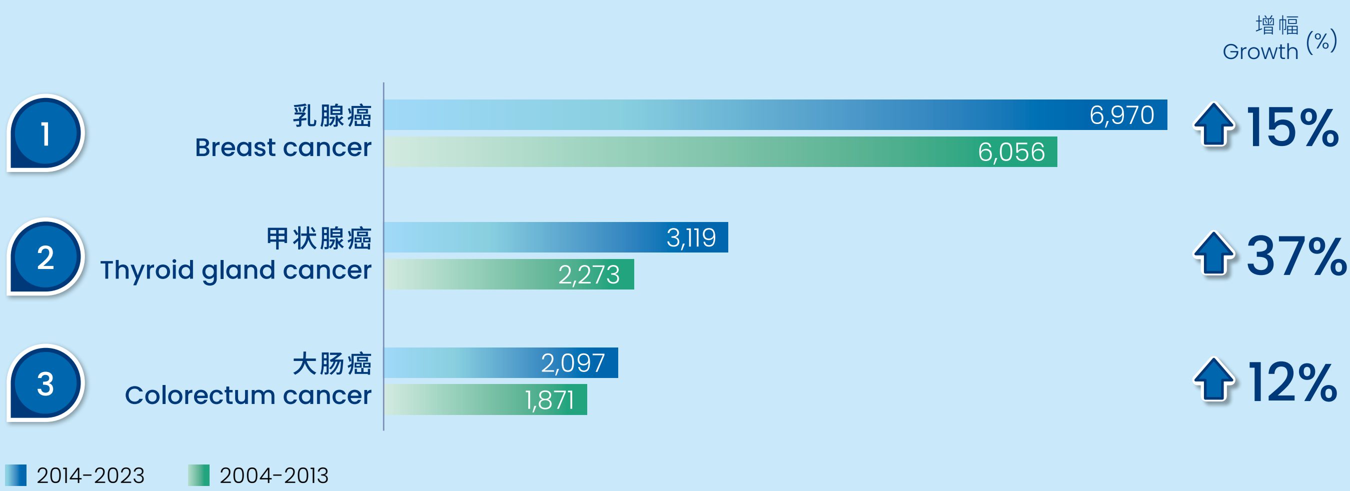
↑31% (28,936 宗 Cases)

资料来源：香港医院管理局香港癌症资料统计中心 - "癌症统计数字查询系统"
Source of information: Cancer Statistics Query Systems, Hong Kong Cancer Registry, Hospital Authority

而年龄介乎20-44岁的年轻人士，于2014至2023年间的整体癌症新症数目较前10年上升：
While the overall number of new cancer cases among young adults aged 20-44 during 2014-2023 rose from the preceding 10-year period by:

8%

香港20至44岁人士癌症新症数目比较 (2014–2023年 vs. 2004–2013年)
Comparison of New Cancer Cases Among Hong Kong Adults Aged 20–44 (2014–2023 vs. 2004–2013)



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1 101种严重疾病保障
Coverage of 101 Critical Illnesses

万通危疾加护保险计划(轻悦版)保障范围涵盖101种严重疾病，包括主要严重疾病、早期疾病及原位癌/初期癌症。多种引起大众关注的疾病，亦在保障范围内。

YF PrimeHealth Pro Insurance Plan (Ease) covers up to 101 critical illnesses, including Major Critical Illnesses, Early Stage Diseases, and Carcinoma-in-situ/Early Stage Cancers. A number of diseases which have aroused public awareness are also covered.

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的保障赔偿[1,2]。

Even if the Insured is not diagnosed with a covered illness under the Plan, 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[1,3,4] Benefit Limits[1,3,4]
68 种主要严重疾病 Major Critical Illnesses	100% 基本保障额及保证增额保障金额[5](如适用)之总和 + 非保证终期红利 of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable) + non-guaranteed Terminal Bonus
33 种非主要严重疾病 Non-Major Critical Illnesses	
2 种早期疾病 Early Stage Diseases	25% 基本保障额及保证增额保障金额[5](如适用)之总和 of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable)
31 种原位癌/初期癌症 Carcinoma-in-situ/Early Stage Cancers	25% 基本保障额及保证增额保障金额[5](如适用)之总和 of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable)

2 安心加护保障 Peace of Mind Protection

保证增额保障[5]

随着人生步入不同阶段，保障需求亦会与日俱增，原有的严重疾病保障在多年后或会不敷应用。若不幸患上受保严重疾病，为了让受保人能安心专注康复，此计划特设"保证增额保障"，在受保人65岁或以前，每5个保单周年自动递增相等于基本保障额5%的保证增额保障金额，无需缴付额外保费，全力减轻受保人在康复路上的经济负担。

Guaranteed Coverage Booster[5]

As life evolves, coverage needs grow too. Over time, original critical illness protection may no longer be enough. In the unfortunate event of being diagnosed with a covered critical illness, the Plan provides a "Guaranteed Coverage Booster" to allow the Insured to focus on recovery with peace of mind. On or before the Insured turns 65, an amount of Guaranteed Coverage Booster equals to 5% of the Basic Sum Insured is automatically added every 5-policy anniversary, with no extra premium required, directly easing the financial burden for the Insured along the way.

临床试验药物保障

医疗科技日新月异，癌症患者可透过临床试验药物获得更多治疗机会，提高存活率。鉴于这类临床试验药物价格不菲，若受保人就癌症已获支付或将获支付严重疾病保障，并被确认获处方的临床试验药物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3年内，就该等被处方之临床试验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[6]。

受保人需在至少有一种一线癌症治疗已失效或无反应，及没有其他后续治疗方案下，被处方临床试验药物。处方临床试验药物时，该药物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，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
- 澳门药物监督管理局

Experimental Drugs Benefit

As medical technology evolves rapidly, experimental drugs provide Cancer patients with more treatment opportunities to improve survival rates. Given that these experimental drugs are highly expensive, 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 reimbursed[6] 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
- Pharmaceutical Administration Bureau of Macau

精神上无行为能力预设指示权益[7]

您可透过预设指示权益，于确诊患上严重认知障碍症等指定疾病或被诊断为永久精神上无行为能力人士时，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您的资产。

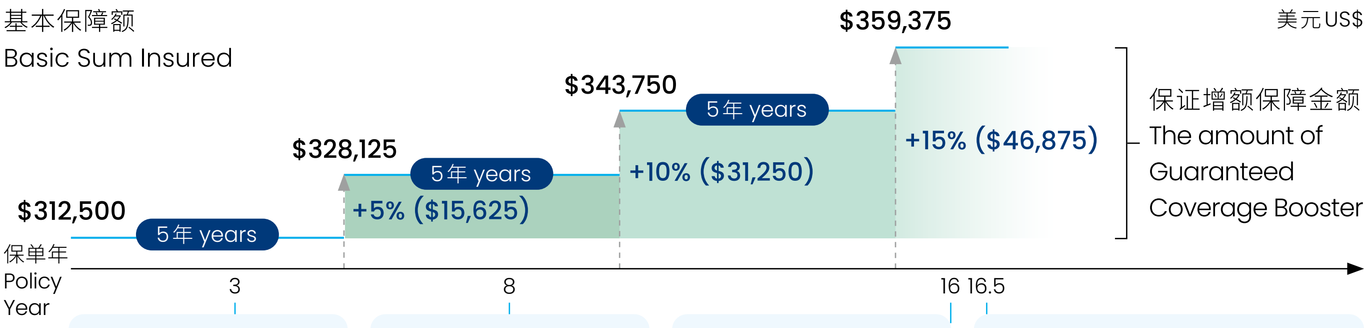
Mental Incapacity Advance Instruction Option[7]

You can make an advance instruction to transfer the Policy to your loved ones or arrange for appropriate measures in the event that you are diagnosed with a designated illness, such as Severe Dementia, or are declared permanently mentally incapacitated, thereby ensuring that your family can access and utilize your assets in emergency situations.

例子 Example

25岁的斜杠族Sylvia正处于人生上升期，为得到对严重疾病的基础保障，投保了一份万通危疾加护保险计划 (轻悦版)，基本保障额为312,500美元，每月保费为318.16美元。

Sylvia, a 25-year-old slasher currently in the ascending stage of life, has taken out a YF PrimeHealth Pro Insurance Plan (Ease) with a Basic Sum Insured of US$312,500 with a monthly premium of US$318.16 for the basic protection against critical illness.



第3个保单年 3rd Policy Year	第8个保单年 8th Policy Year	第16个保单年 16th Policy Year	第16个保单年后半年 6 months after 16th Policy Year
Sylvia确诊子宫颈原位癌 可获 $62,500 (基本保障额的25%或$62,500，以较低金额为准) Sylvia is diagnosed with Cervix Carcinoma-in-Situ Entitled to $62,500 (25% of Basic Sum Insured or $62,500, whichever is lower)	Sylvia确诊鼻咽原位癌 可获 $62,500 (基本保障额及保证增额保障金额之总和的25%或$62,500，以较低金额为准) Sylvia is diagnosed with Nasopharyngeal Carcinoma-in-Situ Entitled to $62,500 (25% of sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster or $62,500, whichever is lower)	Sylvia确诊淋巴癌 可获 $234,375 (基本保障额及保证增额保障金额之总和的100%扣除曾支付的赔偿金额) + 非保证终期红利 Sylvia is diagnosed with Lymphoma Entitled to $234,375 (100% of sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster less claims paid) + Non-guaranteed Terminal Bonus	半年后，Sylvia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临床试验药物，可于确诊后3年内按实际费用最高支付$62,500作为该临床试验药物之赔偿 6 months later, Sylvia, after not seeing improvement with targeted drug 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

赔偿总额 Total benefit payable $359,375

115% 基本保障额 of Basic Sum Insured = 第16个保单年基本保障额及保证增额保障金额之总和 The sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster in the 16th policy year

+ 非保证终期红利 Non-guaranteed Terminal Bonus

附注 Notes：

1. 以上例子乃按25岁非吸烟女性，缴付保费年期为20年，以月缴方式缴付保费的**万通危疾加护保险计划 (轻悦版)** 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。
   The above example is based on a non-smoking female aged 25, insured with **YF PrimeHealth Pro Insurance Plan (Ease)**, with a 20-year premium payment term and premiums paid monthly. 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.
2. 以上资料中的所有说明或示例仅供参阅及作说明用途，并不包括将来表现的预测。视乎受保人的年龄、性别、风险等级、吸烟状况及居住地的个别情况，每宗个案的实际保费、费用及保障可能会有所变动。您和相关各方应寻求独立的财务、税务及法律建议。
   All illustrations or examples given in the above information are for information and illustrative purposes and do not predict future performance. The actual premiums, charges and benefits are dependent on factors including the Insured's age, gender, risk class, smoking status and country of residence. You and other interested parties should seek independent financial, tax, legal advice.

3 经济支援保障
Financial Support Coverage

现金价值

若于保单生效第3个保单周年起选择退保，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[8]。

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 paid[8].

终期红利[9] Terminal Bonus[9]

于保单生效第5个保单周年起，此计划为您提供非保证终期红利，并将于保障期满、退保、受保人身故或已支付或将获支付之总赔偿额达基本保障额及保证增额保障金额（如适用）之总和的100%时派发。

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 the total benefit paid or payable reaches 100% of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster (if applicable).

身故保障

若受保人不幸身故，受益人可获发身故保障赔偿[10]。

i) 100%基本保障额及保证增额保障金额[5]（如适用）之总和 + 非保证终期红利；或

ii) 现金价值

以较高者为准，并须扣除任何曾支付或将支付的赔偿金额

Death Benefit

In the unfortunate event of death of the Insured, the Death Benefit[10] will be payable to the Beneficiary.

i) 100% of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable) + non-guaranteed Terminal Bonus; or

ii) Cash Value

whichever is higher, after deduction of any claims paid or payable

68种主要严重疾病保障[1]

Coverage of 68 Major Critical Illnesses[1]

癌症 **Cancer**	1	癌症 Cancer
心脏血管疾病 **Cardiovascular Diseases**	2	心脏病 Heart Attack
	3	冠状动脉(回接)手术 Coronary Artery Bypass Surgery
	4	心瓣置换 Heart Valve Replacement
	5	主要动脉手术 Surgery to Aorta
	6	心肌病 Cardiomyopathy
	7	肺动脉高血压 Pulmonary Arterial Hypertension
	8	其它严重冠状动脉疾病 Other Serious Coronary Artery Disease
	9	艾森门格综合症 Eisenmenger's Syndrome
	10	传染性心内膜炎 Infective Endocarditis
器官严重疾病及衰竭 **Organ Critical Illness and Failure**	11	肾衰竭 Kidney Failure
	12	慢性肝衰竭 Chronic Liver Failure
	13	主要器官移植 Major Organ Transplant
	14	暴发性病毒性肝炎 Fulminant Viral Hepatitis
	15	肾髓质囊肿病 Medullary Cystic Disease
	16	溃疡性结肠炎 Ulcerative Colitis
	17	克隆病 Crohn's Disease
	18	慢性肺病 Chronic Lung Disease
	19	慢性自体免疫性肝炎 Chronic Auto-immune Hepatitis
	20	复发性慢性胰脏炎 Chronic Relapsing Pancreatitis
	21	系统性硬皮病 Systemic Scleroderma
	22	急性坏死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis
神经系统疾病 **Nervous System Diseases**	23	中风 Stroke
	24	良性脑部肿瘤 Benign Brain Tumour
	25	昏迷 Coma
	26	脑膜炎 Bacterial Meningitis
	27	脑炎 Encephalitis
	28	严重头部创伤 Major Head Trauma
	29	植物人 Apallic Syndrome
	30	脑部手术 Brain Surgery
	31	脑部受损/失去独立生存的能力 Brain Damage/Loss of Independent Existence
	32	肌肉萎缩 Muscular Dystrophy
	33	瘫痪 Paralysis
	34	多发性硬化症 Multiple Sclerosis
	35	运动神经原疾病 Motor Neurone Disease
神经系统疾病 **Nervous System Diseases**	36	柏金逊病 Parkinson's Disease
	37	脊髓灰质炎 Poliomyelitis
	38	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
	39	渐进性核上神经麻痹症 Progressive Supranuclear Palsy
	40	严重重症肌无力 Severe Myasthenia Gravis
	41	进行性延髓麻痹症 Progressive Bulbar Palsy
	42	结核脑膜炎 Meningeal Tuberculosis
	43	偏瘫 Hemiplegia
	44	肌萎缩性脊髓侧索硬化(俗称"渐冻人症") Amyotrophic Lateral Sclerosis
	45	脊髓肌肉萎缩症 Spinal Muscular Atrophy
	46	原发性侧索硬化 Primary Lateral Sclerosis
严重伤残 **Serious Disability**	47	失明 Blindness
	48	身体机能阻障 Dysfunction
	49	完全及永久伤残[11] Total and Permanent Disability[11]
	50	类风湿性关节炎 Rheumatoid Arthritis
	51	失去肢体/视力 Loss of Limbs/Sight of Eyes
	52	失聪 Deafness
	53	失去语言能力 Loss of Speech
	54	严重烧伤 Major Burns
	55	糖尿病并发症引致切除双足 Amputation of Feet due to Complication from Diabetes Mellitus
其它 **Others**	56	末期病症 Terminal Illness
	57	象皮病 Elephantiasis
	58	坏死性筋膜炎 Necrotising Fasciitis
	59	成形不全贫血病 Aplastic Anaemia
	60	克雅氏症 (疯牛症) Creutzfeldt-Jacob Disease (Mad Cow Disease)
	61	经输血感染人类免疫力缺乏病毒 HIV through Blood Transfusion
	62	因职业感染人类免疫力缺乏病毒 Occupationally Acquired HIV
	63	红斑狼疮 Systemic Lupus Erythematosus
	64	慢性肾上腺功能不全 Chronic Adrenal Insufficiency
	65	伊波拉出血性热病 Ebola Hemorrhagic Fever
	66	嗜铬细胞瘤 Pheochromocytoma
	67	合资格的深切治疗部留医[2] Qualified ICU Stay[2]
	68	侵入性甲类链球菌 (iGAS) 疾病(俗称"食人菌") Invasive group A streptococcal (iGAS) disease

33种非主要严重疾病
33 Non-Major Critical Illnesses

2种早期疾病[1]
2 Early Stage Diseases[1]

1	冠状动脉的血管成形术及其它冠状动脉的血管手术[4,12] (俗称通波仔) Angioplasty and Other Surgeries for Coronary Arteries[4,12]	2	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

31种原位癌/初期癌症[1,4]
31 Carcinoma-in-situ / Early Stage Cancers[1,4]

1	乳房 Breast(s)	17	鼻咽 Nasopharynx
2	子宫颈 Cervix	18	肝 Liver
3	子宫 Uterus	19	尿道 Urinary Tract
4	卵巢 Ovary or Ovaries	20	输尿管 Ureter
5	输卵管 Fallopian Tube(s)	21	壶腹 Ampulla of Vater
6	阴道 Vagina	22	肛管 Anal Canal
7	外阴 Vulva	23	肝外胆管 Extra-hepatic Bile Duct
8	泪管 Tear Duct	24	胆囊 Gallbladder
9	睾丸 Testis or Testes	25	肾脏 Kidney
10	阴茎 Penis	26	胰脏 Pancreas
11	小肠 (包括十二指肠,空肠及回肠) Small Intestine (including Duodenum, Jejunum and Ileum)	27	肾盂 Renal Pelvis
12	结肠或直肠 Colon or Rectum	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
13	肺 Lung	29	前列腺 Prostate
14	胃或食道 Stomach or Oesophagus	30	早期甲状腺乳头状癌 Early Stage Papillary Carcinoma of the Thyroid
15	喉 Larynx	31	慢性淋巴性白血病 Chronic Lymphocytic Leukemia
16	咽(包括舌头,软腭及小舌) Pharynx (including tongue, soft palate and uvula)		

附注： 有关各主要严重疾病、早期疾病及原位癌/初期癌症的定义，请参阅保单文件。
Note: For the definition of each Major Critical Illness, Early Stage Disease and Carcinoma-in-situ/Early Stage Cancer, please refer to the policy document.

万通危疾加护保险计划（轻悦版）一览表
YF PrimeHealth Pro Insurance Plan (Ease) – at a glance

保障项目 Benefits

101种严重疾病保障 Coverage of 101 Critical Illnesses		保障金额 Benefit Amount	保障年期 Benefit Term
68 种主要严重疾病 Major Critical Illnesses		• 100%基本保障额[8]及保证增额保障金额[5]（如适用）之总和 + 非保证终期红利，或 • 现金价值 （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） • 100% of the sum of the Basic Sum Insured[8] and the amount of Guaranteed Coverage Booster[5] (if applicable) + non-guaranteed Terminal Bonus, or • Cash Value (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[11] Up to end of benefit expiry date[11]
33 种非主要严重疾病 Non-Major Critical Illnesses		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)	
2 种早期疾病 Early Stage Diseases	**冠状动脉的血管成形术及其它冠状动脉的血管手术 Angioplasty and Other Surgeries for the Coronary Artery**	25% 基本保障额及保证增额保障金额[5]（如适用）之总和（最多可获赔偿2次[12]） of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable) (Payable twice at most[12]) （同一受保人于本公司缮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 / 500,000澳门元 Each subject to US$62,500 / HK$500,000 / 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
	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% 基本保障额及保证增额保障金额[5]（如适用）之总和 of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable)	
31 种原位癌/初期癌症 Carcinoma-in-situ/Early Stage Cancers		可获支付最多2次赔偿，而该2次赔偿必须分别因2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 Cancers	
		25% 基本保障额及保证增额保障金额[5]（如适用）之总和（各项） of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable) (Each) （同一受保人于本公司缮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 / 500,000澳门元 Each subject to US$62,500 / HK$500,000 / 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

保障项目 Benefits

安心加护保障 Peace of Mind Protection	保障金额 Benefit Amount
保证增额保障[5] **Guaranteed Coverage Booster[5]**	在受保人65岁或以前，每5个保单周年自动递增相等于基本保障额5%的保证增额保障金额，无需缴付额外保费（只适用于投保年龄为60岁或以下的受保人） On or before the Insured turns 65, an amount of Guaranteed Coverage Booster equals to 5% of the Basic Sum Insured is automatically added every 5-policy anniversary, with no extra premium required (Only applicable to Insured with issue age of 60 or below)
临床试验药物保障[6] **Experimental Drugs Benefit[6]**	按实际费用支付赔偿，最高赔偿额为： Reimbursement of actual expenses, with maximum benefit payment: 20% 基本保障额 of Basic Sum Insured （同一受保人于本公司缮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 / 500,000澳门元 Subject to US$62,500 / HK$500,000 / 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[7] **Mental Incapacity Advance Instruction Option[7]**	保单持有人可预先作出指示，在其精神上失去行为能力后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后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 his/her 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 with mental incapacitation
经济支援保障 Financial Support Coverage	**保障金额 Benefit Amount**
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)
身故保障 **Death Benefit**	• 100%基本保障额[8]及保证增额保障金额[5]（如适用）之总和 + 非保证终期红利，或 • 现金价值 （以较高者为准，并须扣除任何曾支付或将支付的赔偿金额） • 100%of the sum of the Basic Sum Insured[8] and the amount of Guaranteed Coverage Booster[5] (if applicable) + non-guaranteed Terminal Bonus, or • Cash Value (whichever is higher, after deduction of any claims paid or payable)

保单资料 Policy Information	
保单类别 **Plan Type**	基本计划 Basic Plan
保单货币 **Policy Currency**	于香港缮发的保单：美元 / 港元 于澳门缮发的保单：美元 / 港元 / 澳门元 Policies issued in Hong Kong: US$ / HK$ Policies issued in Macau: US$ / HK$ / MOP
保费 [13] **Premium**[13]	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 Annual / Semi-annual / Quarterly / Monthly
最低基本保障额 **Minimum Basic Sum Insured**	基本保障额15,000美元 / 120,000港元 / 120,000澳门元，或每年保费350美元 / 2,800港元 / 2,800澳门元 （以较高者为准） Basic Sum Insured: US$15,000 / HK$120,000 / MOP120,000, or Annual premium: US$350 / HK$2,800 / MOP2,800 (whichever is higher)
最高基本保障额 [14] **Maximum Basic Sum Insured**[14]	US$1,500,000美元 / HK$12,000,000港元 / MOP12,000,000澳门元

投保资料 Basic Information			
缴付保费年期 **Premium Payment Term**	10年 Years	15年 Years	20年 Years
投保年龄 **（以上次生日年龄计算）** **Issue Age** **(At Last Birthday)**	18 – 70	18 – 65	18 – 60
保障年期 **Benefit Term**	至100岁 To Age 100		

注

1. 主要严重疾病、早期疾病及原位癌/初期癌症合共的赔偿额最高为"100%基本保障额、保证增额保障金额(如适用)及非保证终期红利之总和"(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. 同一受保人于本公司缮发之所有保单就冠状动脉的血管成形术及其它冠状动脉的血管手术及原位癌/初期癌症的个人最高总赔偿额为62,500美元/500,000港元/500,000澳门元。

5. 只适用于投保年龄为60岁或以下的受保人。在保单生效期间,保证增额保障金额在紧接受保人65岁生日的保单周年(如保单周年为受保人生日即为受保人65岁生日当天)当天或以前,将相等于基本保障额乘以于下表列明之适用百分比。

	适用百分比
第5个保单周年前	0%
由第5个保单周年起及于第10个保单周年之前	5%
由第10个保单周年起及于第15个保单周年之前	10%
由第15个保单周年起及于第20个保单周年之前	15%
由第20个保单周年起及于第25个保单周年之前	20%
由第25个保单周年起及于第30个保单周年之前	25%
由第30个保单周年起及于第35个保单周年之前	30%
由第35个保单周年起及于第40个保单周年之前	35%
由第40个保单周年起及于第45个保单周年之前	40%
由第45个保单周年起	45%

在保单生效期间,保证增额保障金额于受保人65岁生日的保单周年(如保单周年为受保人生日即为受保人65岁生日当天)后,将维持于基本保障额乘以紧接受保人65岁生日的保单周年(如保单周年为受保人生日即为受保人65岁生日当天)所适用的百分比。

保单任何已支付或将获支付之保证增额保障金额将按保障条款内订明之严重疾病保障及身故保障所支付。

Remarks

1. The maximum amount of the sum of the benefits payable for Major Critical Illnesses, Early Stage Diseases and Carcinoma-in-situ/Early Stage Cancers is equal to "the sum of 100% of the Basic Sum Insured, the amount of Guaranteed Coverage Booster (if applicable) 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 is 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. Subject to US$62,500 / HK$500,000 / MOP500,000 per type of illness, per life limit under all policies under the same Insured issued by the Company for Angioplasty and Other Surgeries for Coronary Arteries and Carcinoma-in-situ/Early Stage Cancers.

5. Only applicable to Insured with issue age of 60 or below. While the Policy is in force, the amount of Guaranteed Coverage Booster on or before the policy anniversary immediately following the 65th birthday of the Insured (or on the 65th birthday of the Insured, if such date is a policy anniversary) shall be equal to the Basic Sum Insured multiplied by the applicable percentage as set out in the table below.

	Applicable Percentage
Before the 5th policy anniversary	0%
From the 5th policy anniversary and before the 10th policy anniversary	5%
From the 10th policy anniversary and before the 15th policy anniversary	10%
From the 15th policy anniversary and before the 20th policy anniversary	15%
From the 20th policy anniversary and before the 25th policy anniversary	20%
From the 25th policy anniversary and before the 30th policy anniversary	25%
From the 30th policy anniversary and before the 35th policy anniversary	30%
From the 35th policy anniversary and before the 40th policy anniversary	35%
From the 40th policy anniversary and before the 45th policy anniversary	40%
From the 45th policy anniversary	45%

While the Policy is in force, the amount of Guaranteed Coverage Booster after the policy anniversary immediately following the 65th birthday of the Insured (or on the 65th birthday of the Insured, if such date is a policy anniversary) shall remain at the Basic Sum Insured multiplied by the applicable percentage as at the policy anniversary immediately following the 65th birthday of the Insured (or on the 65th birthday of the Insured, if such date is a policy anniversary).

Any amount of Guaranteed Coverage Booster paid or payable under the Policy shall be as described in the Critical Illness Benefit clause and Death Benefit clause under the Benefit Provisions.

6. 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3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 / 500,000澳门元（以较低金额为准）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法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，本公司在任何时间缮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 / 500,000澳门元为限。

7. 保单持有人可预先作出指示，在其精神上失去行为能力后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，当此权益生效后将会成为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例，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》香港法例第136章（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、监管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
   - 当此权益生效后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后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：

   - 行使本权益时，本权益中的指定受益人仍然在世。（续）

6. 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$500,000 / 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.

7. 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 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 the Insured is diagnosed with 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:

   - The Designated Beneficiary under this Option survives when this Option is exercised. (Cont'd)

终止：当以下任何一种情况出现时，受保人与保单持有人行使此权益的要求将会终止：

- 受保人及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》香港法例第136章（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受保人与保单持有人委任受权人，该监护人、监管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
- 指定受益人身故
- 受保人身故

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士。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/受保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。

8. 当减少保单之基本保障额（部分退保）时，我们将根据保单之基本保障额所减少之金额比例计算并支付相应的保证现金价值及终期红利（如有）的总和之一部分予您，须扣除保单债项（如有）。
9. 已公布的终期红利或会在本公司其后公布时增加或减少，因此已公布的终期红利的金额并非保证。
10. 须扣除曾支付的赔偿金额及保单债项（如有）。
11. "完全及永久伤残"保障只适用因意外或疾病导致于受保人在18岁至65岁生日前首次出现完全、永久及不能复原的伤残。
12. 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%。
13. 一经投保，保费不会按受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。
14. 同一受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 / 12,000,000澳门元。

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 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 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 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 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.

8. At the time of any decrease in the Basic Sum Insured (partially surrender) of the Policy, we shall pay you a portion of the sum of the Guaranteed Cash Value and Terminal Bonus (if any) in proportion to the corresponding decreased amount of the Basic Sum Insured of the Policy, net of Policy Debt (if any).
9. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company and therefore is not guaranteed.
10. Net of claims paid and Policy Debt (if any).
11. Coverage for "Total and Permanent Disability" is only applicable to an Insured who has first become permanently, totally and irreversibly disabled after age 18 but prior to the 65th birthday as a result of injury or sickness.
12. 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.
13. 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.
14. 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$12,000,000 / MOP12,000,000.

重要资料

1. 红利理念

此分红保险计划可分享由我们厘定之相关产品组别中的盈余。相关产品组别中的盈余为可分配给保单持有人的利润。于厘定终期红利时，我们致力确保保单持有人和本公司之间以及不同组别之保单持有人之间能得到合理的利润分配。我们的目标是将不少于90%的盈余分配予保单持有人，余下的部分则归于本公司。

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

我们将最少每年检视及厘定终期红利一次。终期红利并不是永久附加于保单上。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：包括此保险计划所提供的身故保障及其他保障的成本。

支出费用：包括与保单直接有关的支出费用（例如分销开支、核保费用、缮发和收取保费的支出费用）及分配至此保险计划的间接开支（例如一般行政费用）。

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（利息/红利收入和利率前景）以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格及商品价格之波动、汇率（如投资资产货币与保单货币不同）及流动性而影响。

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。

为了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，反之亦然。

2. 投资政策、目标及策略

万通保险的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具，可能包括环球股票、债券及其他固定收益资产、房地产、商品市场及另类投资等。此多元化之投资组合目的在于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的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按以下分配，投资在以下资产：

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之债券投资组合。

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、交易所交易基金、高息债券、房地产、商品市场及另类投资等。

投资遍布于不同地区及行业。

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 is 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'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 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.

此外，我们或会使用衍生工具作为风险管理之用，以减低市场因素所带来的风险，包括但不限于利率及货币风险。

投资资产将涉及不同货币并有可能与保单货币不同。

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。

投资策略或会不时根据市场环境及经济展望而作变动。

相关详情及分红实现率资料请浏览本公司网页：

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

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

请注意过往分红实现率不可用作预测该产品将来的表现。

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

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/

Please note that historical fulfillment ratios are not indicators of future performance of the products.

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余的现金价值（如有）将会支付予阁下。

保障年期最长可至受保人100岁。

保单借贷

如保单有保证现金价值，您可提出借贷要求。最高借贷限额为保证现金价值的90%扣除保单任何已支付或将获支付之严重疾病保障之赔偿金额。您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6个月。

终止

在下列任何情况下，保单的所有保障将会终止：

- 您呈交书面要求终止保单
- 受保人身故
- 于保障到期日当日
- 在宽限期届满前，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保单任何已支付或将获支付之严重疾病保障之赔偿金额
- 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保单内已支付或将获支付之严重疾病保障总赔偿额达到保单之基本保障额及保证增额保障金额（如适用）之总和的100%

提早退保

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

保费调整

如接获所需保费，保单会于每个保单周年获续期一年。在每次续期时，万通保险保留更改适用于同一风险级别受保人的保费之权利，并会于每个保单周年日不少于30日前以书面通知您有关更改。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

此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。

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 the 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 the 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 the 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 6 months from the date we receive your written request, unless the loan is to be used to pay premium to us.

Termination

All coverage under the Policy will be terminated when one of the following events occurs:

- You submit a written request to terminate the Policy
- The Insured passes away
- 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 any previous Critical Illness Benefit paid or payable under the Policy
- 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 the Policy reaching 100% of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster (if applicable) of the Policy

Early Surrender

The Plan is intended to be held in the long-term. Should you terminate the Policy early, you may receive a Cash Value considerably less than the total premiums paid.

Premium Adjustment

The Policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. YF Life reserves the right to change the premium on each renewal for all Insureds of the same risk class, and notifies you of 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

The 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.

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，因而影响您以本地货币计算时所需缴付保费及利益的金额。

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分或全部赔偿金额。

主要不保事项

严重疾病保障及/或临床试验药物保障将不会支付任何保障的赔偿予因以下一种或多种情况而直接或间接引致的严重疾病：

- 在保障生效日期或批准复效日期（以较后日期为准）的60日内出现的任何疾病；
- 在保障生效日期或批准复效日期（以较后日期为准）前，所有受保人本身已存在的情况及按受保人已呈现的病征及病状，受保人已知悉或据常理应该已知悉的情况；
- 自杀、企图自杀或在神智不清醒、自伤身体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）；
- 在战争（无论宣战与否）中参与军事服务；
- 因战争（无论宣战与否）、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或批准保单复效申请当天（以最后者为准）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（如有）（以较高者为准）。

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 Critical Illness Benefit and/or Experimental Drugs Benefit will not pay any benefit claim to a Critical Illness 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;
- 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 aircraft, 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 the 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 latest of the Policy Date or within one year from the date we approve the reinstatement application, 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 (if any), whichever is higher.

提供资料责任及未符合这要求的后果

保单是基于您和受保人于投保申请内提供给我们的资料。重要的是，您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您和受保人是否符合保单的资格。如果您或受保人提供给我们的资料不准确、误导或被夸大，您应该立即通知我们。如您或受保人未有提供准确及真实的资料，或您或受保人提供误导或被夸大的资料，保单的保障可能会受到影响。

于保单作为依据的投保申请内，或任何足以影响保单的任何事项、或有关依据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，我们有绝对权决定保单自成立之日起无效及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/sc/Hong-Kong/Individual/Services/Claims-Corner

澳门：https://www.yflife.com/sc/Macau/Individual/Services/Claims-Corner

保费征费(只适用于香港)

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

保单冷静期及取消保单的权利

如保单未能满足您的要求，您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个历日内，或向您/您的代表人交付《通知书》(说明已经可以领取保单和冷静期届满日)后起计的21个历日内(以较早者为准)收到书面要求。于收妥书面要求后，保单将被取消，您将可获退回已缴保费金额及您所缴付的征费(适用于香港)，但不包括任何利息。若曾获赔偿或将获得赔偿，则不获发还保费。

期满及退保

如需申请退保，您只需填妥、签署并寄回由本公司提供的特定表格，本公司将安排退保事宜。如需索取有关表格，请联络您的持牌保险中介人或致电本公司客户服务热线：香港 (852) 2533 5533 / 澳门 (853) 2832 2622 。

于保单期满时，本公司将致函通知您，并会安排保单终止事宜。

Duty of Disclosure and the Consequences of Not Making Full Disclosure

The 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 the 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.

Maturity and Surrender

You may surrender the Policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender. You may contact your licensed insurance intermediary or contact our Customer Service Hotline at Hong Kong (852) 2533 5533 / Macau (853) 2832 2622 to get a copy of the form.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly.

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YF PrimeHealth Pro Insurance Plan (Ease) is underwritten by YF Life Insurance International Limited ("YF Life"). You can always choose to take out these plans as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plans are only available as a supplementary benefit which needs to be attached to a basic plan.

This product brochure provides information for general reference only. It does not form part of the Policy and does not contain the full terms of the Policy. Please refer to the terms and benefits of the Policy/policy documents for exact benefit coverage, terms and conditions, and exclusions. This product brochure does not represent a contract between YF Life and anyone or any entity else.

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客户服务
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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
万通保险客户服务热线：香港 (852) 2533 5555 / 澳门 (853) 2832 2622
中国内地免费热线：香港 400 842 3983 / 澳门 400 842 3607

Customer Service
Hong Kong: Suite 1211, 12/F, Tower 6, The Gateway,
9 Canton Road, Tsimshatsui, Hong Kong
Macau: Avenida Doutor Mario Soares No. 320,
Finance and IT Center of Macau, 8 Andar A, Macau
Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622
Mainland China Toll-Free: Hong Kong 400 842 3983 / Macau 400 842 3607

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万通保险国际有限公司（“万通保险”）的主要间接股东*包括拥有超过170年历史、美国五大寿险公司**之一的Massachusetts Mutual Life Insurance Company（“美国万通”），以及云锋金融控股有限公司等。

万通保险与Barings（霸菱）为长期战略合作伙伴。我们凭借卓越的环球投资实力、广泛的合作网络，以及金融科技创新强劲动能，居香港保险业的领先地位。

*美国万通及云锋金融控股有限公司间接持有万通保险的股份。

** “美国五大寿险公司”乃按2026年6月3日《FORTUNE 500》公布的“互惠寿险公司”及“上市股份寿险公司”2025年度收入排名榜合并计算。

The major indirect shareholders* of YF Life Insurance International Limited ("YF Life") include Massachusetts Mutual Life Insurance Company ("MassMutual"), which itself has over 170 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life.

** The “Five Largest US Life Insurance Companies” are ranked according to the results of “Insurance: Life, Health (Mutual)” and “Insurance: Life, Health (Stock)” on total revenues for 2025, and based on the FORTUNE 500 as published on June 3, 2026.

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