YFLife
萬通保險

嚴重疾病 Critical Illness

萬通危疾加護保險計劃（輕悅版）
YF PrimeHealth Pro Insurance Plan (Ease)

PHPE

精準保障 輕鬆到位

Tailored Protection Made Simple

追求「高性價比」與精準的核心健康保障，正是現今職場年輕人的生活哲學。當事業正值上升期，一個精簡而長遠的安全保障有助應對突如其來的健康風險，讓人生規劃穩步前行。

萬通危疾加護保險計劃（輕悅版）（「此計劃」）提供101種嚴重疾病保障，以及一系列安心加護特點，包括保證增額保障、臨床試驗藥物保障、精神上無行為能力預設指示權益。此計劃亦設現金價值，以靈活應對突發的財務需要，輕鬆應對各項事務，專心迎接未來的各種可能。

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「閣下」指保單持有人。「萬通保險」、「本公司」、「我們」及「我們的」指萬通保險國際有限公司。
"You" and "your" refer to the Policy Owner. "YF Life", "the Company", "we", "our" and "us" refer to YF Life Insurance International Limited.

萬通危疾加護保險計劃(輕悅版)
YF PrimeHealth Pro Insurance Plan (Ease)

101種嚴重疾病保障
Coverage of 101 Critical Illnesses

保障包括 Coverage includes：

- **68** 種主要嚴重疾病
  Major Critical Illnesses
- **33** 種非主要嚴重疾病
  Non-Major Critical Illnesses
  - **2** 種早期疾病
    Early Stage Diseases
  - **31** 種原位癌/初期癌症
    Carcinoma-in-situ/ Early Stage Cancers

安心加護保障
Peace of Mind Protection

- 保證增額保障
  Guaranteed Coverage Booster
- 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

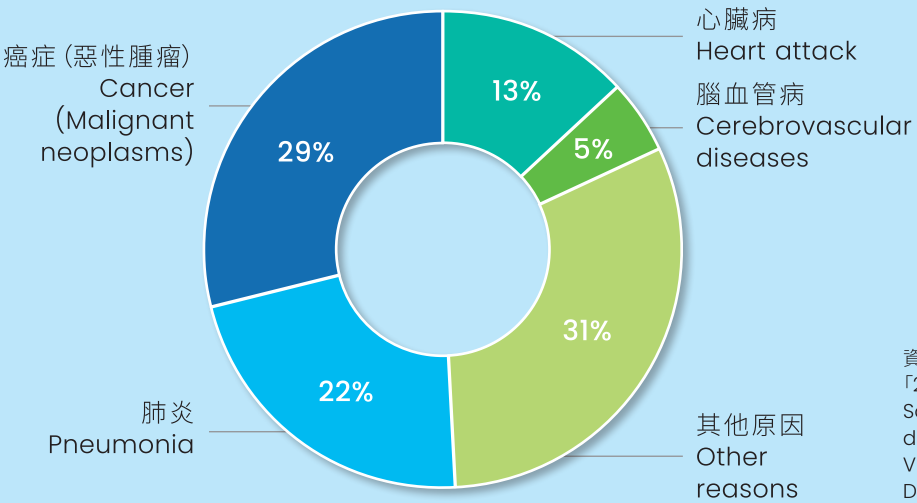
經濟支援保障
Financial Support Coverage

- 現金價值
  Cash Value
- 身故保障
  Death Benefit

在香港主要致命疾病當中，癌症一直高踞首位。於2024年，因癌症離世者佔總死亡人數：

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%



資料來源：衛生署衛生防護中心 - 生命統計數字「2001年至2024年按主要死因劃分的登記死亡人數」
Source of information: "Number of registered deaths by leading cause of death, 2001 – 2024" Vital Statistics, Centre for Health Protection, Department of Health

同時，2023年癌症新症數目錄得:
Meanwhile, new cancer cases recorded in 2023:

37,953 宗 Cases

與2013年相比：
Compared with 2013:

↑31% (28,936宗 Cases)

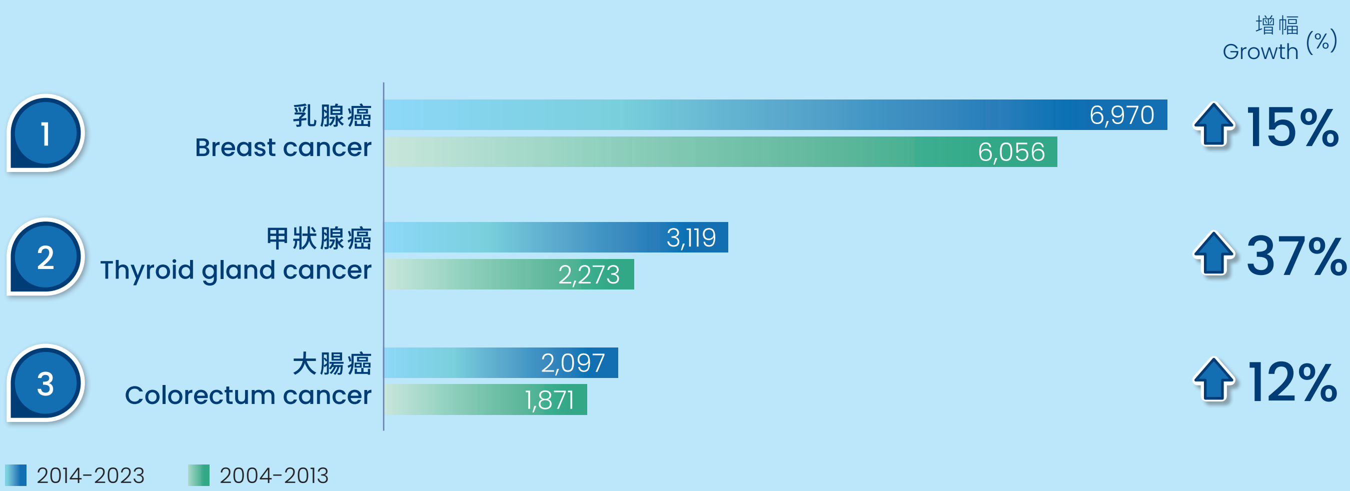
資料來源：香港醫院管理局香港癌症資料統計中心 -「癌症統計數字查詢系統」
Source of information: Cancer Statistics Query Systems, Hong Kong Cancer Registry, Hospital Authority

而年齡介乎20-44歲的年輕人士，於2014至2023年間的整體癌症新症數目較前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歲人士癌症新症數目比較 (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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Source of information: Cancer Statistics Query Systems, Hong Kong Cancer Registry, Hospital Authority

1 101種嚴重疾病保障
Coverage of 101 Critical Illnesses

萬通危疾加護保險計劃(輕悅版)保障範圍涵蓋101種嚴重疾病，包括主要嚴重疾病、早期疾病及原位癌/初期癌症。多種引起大眾關注的疾病，亦在保障範圍內。

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的保障賠償[1,2]。

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.

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].

保障類別 Type of Protection	保障限額[1,3,4] Benefit Limits[1,3,4]
68 種主要嚴重疾病 Major Critical Illnesses	100% 基本保障額及保證增額保障金額[5](如適用)之總和 + 非保證終期紅利 of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable) + non-guaranteed Terminal Bonus
33 種非主要嚴重疾病 Non-Major Critical Illnesses	
2 種早期疾病 Early Stage Diseases	25% 基本保障額及保證增額保障金額[5](如適用)之總和 of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable)
31 種原位癌/初期癌症 Carcinoma-in-situ/ Early Stage Cancers	25% 基本保障額及保證增額保障金額[5](如適用)之總和 of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable)

2 安心加護保障
Peace of Mind Protection

保證增額保障[5]

隨着人生步入不同階段，保障需求亦會與日俱增，原有的嚴重疾病保障在多年後或會不敷應用。若不幸患上受保嚴重疾病，為了讓受保人能安心專注康復，此計劃特設「保證增額保障」，在受保人65歲或以前，每5個保單週年自動遞增相等於基本保障額5%的保證增額保障金額，無需繳付額外保費，全力減輕受保人在康復路上的經濟負擔。

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.

臨床試驗藥物保障

醫療科技日新月異，癌症患者可透過臨床試驗藥物獲得更多治療機會，提高存活率。鑑於這類臨床試驗藥物價格不菲，若受保人就癌症已獲支付或將獲支付嚴重疾病保障，並被確認獲處方的臨床試驗藥物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3年內，就該等被處方之臨床試驗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[6]。

受保人需在至少有一種一線癌症治療已失效或無反應，及沒有其他後續治療方案下，被處方臨床試驗藥物。處方臨床試驗藥物時，該藥物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，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)
- 香港衞生署
- 澳門藥物監督管理局

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

精神上無行為能力預設指示權益[7]

您可透過預設指示權益，於確診患上嚴重認知障礙症等指定疾病或被診斷為永久精神上無行為能力人士時，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您的資產。

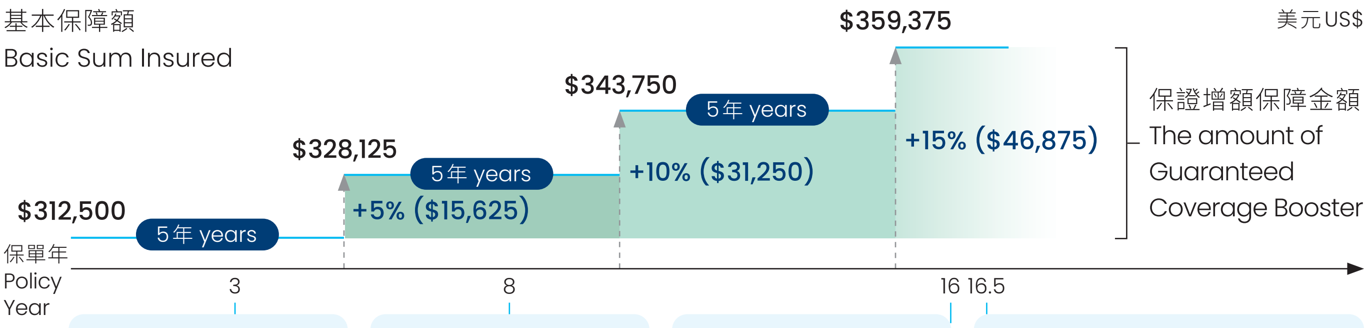
Mental Incapacity Advance Instruction Option[7]

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歲的斜槓族Sylvia正處於人生上升期，為得到對嚴重疾病的基礎保障，投保了一份萬通危疾加護保險計劃(輕悅版)，基本保障額為312,500美元，每月保費為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個保單年
3rd Policy Year

Sylvia確診子宮頸原位癌
可獲
$62,500
(基本保障額的25%或$62,500，以較低金額為準)

Sylvia is diagnosed with Cervix Carcinoma-in-Situ
Entitled to
$62,500
(25% of Basic Sum Insured or $62,500, whichever is lower)

第8個保單年
8th Policy Year

Sylvia確診鼻咽原位癌
可獲
$62,500
(基本保障額及保證增額保障金額之總和的25%或$62,500，以較低金額為準)

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)

第16個保單年
16th Policy Year

Sylvia確診淋巴癌
可獲
$234,375
(基本保障額及保證增額保障金額之總和的100%扣除曾支付的賠償金額)
+ 非保證終期紅利

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

第16個保單年後半年
6 months after 16th Policy Year

半年後，Sylvia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臨床試驗藥物，可於確診後3年內按實際費用最高支付**$62,500**作為該臨床試驗藥物之賠償

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

賠償總額 Total benefit payable $359,375

115%
基本保障額
of Basic Sum Insured
= 第16個保單年基本保障額及保證增額保障金額之總和
The sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster in the 16th policy year

+ 非保證終期紅利 Non-guaranteed Terminal Bonus

附註 Notes：

1. 以上例子乃按25歲非吸煙女性，繳付保費年期為20年，以月繳方式繳付保費的**萬通危疾加護保險計劃(輕悅版)**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。
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. 以上資料中的所有說明或示例僅供參閱及作說明用途，並不包括將來表現的預測。視乎受保人的年齡、性別、風險等級、吸煙狀況及居住地的個別情況，每宗個案的實際保費、費用及保障可能會有所變動。您和相關各方應尋求獨立的財務、稅務及法律建議。
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 經濟支援保障 Financial Support Coverage

現金價值

若於保單生效第3個保單週年起選擇退保，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[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].

終期紅利[9] Terminal Bonus[9]

於保單生效第5個保單週年起，此計劃為您提供非保證終期紅利，並將於保障期滿、退保、受保人身故或已支付或將獲支付之總賠償額達基本保障額及保證增額保障金額(如適用)之總和的100%時派發。

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，受益人可獲發身故保障賠償[10]。

i) 100%基本保障額及保證增額保障金額[5](如適用)之總和＋非保證終期紅利；或

ii) 現金價值

以較高者為準，並須扣除任何曾支付或將支付的賠償金額

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種主要嚴重疾病保障[1]
Coverage of 68 Major Critical Illnesses[1]

癌症 **Cancer**	1	癌症 Cancer
心臟血管疾病 **Cardiovascular Diseases**	2	心臟病 Heart Attack
	3	冠狀動脈(迴接)手術 Coronary Artery Bypass Surgery
	4	心瓣置換 Heart Valve Replacement
	5	主要動脈手術 Surgery to Aorta
	6	心肌病 Cardiomyopathy
	7	肺動脈高血壓 Pulmonary Arterial Hypertension
	8	其它嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease
	9	艾森門格綜合症 Eisenmenger's Syndrome
	10	傳染性心內膜炎 Infective Endocarditis
器官嚴重疾病及衰竭 **Organ Critical Illness and Failure**	11	腎衰竭 Kidney Failure
	12	慢性肝衰竭 Chronic Liver Failure
	13	主要器官移植 Major Organ Transplant
	14	暴發性病毒性肝炎 Fulminant Viral Hepatitis
	15	腎髓質囊腫病 Medullary Cystic Disease
	16	潰瘍性結腸炎 Ulcerative Colitis
	17	克隆病 Crohn's Disease
	18	慢性肺病 Chronic Lung Disease
	19	慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis
	20	復發性慢性胰臟炎 Chronic Relapsing Pancreatitis
	21	系統性硬皮病 Systemic Scleroderma
	22	急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis
神經系統疾病 **Nervous System Diseases**	23	中風 Stroke
	24	良性腦部腫瘤 Benign Brain Tumour
	25	昏迷 Coma
	26	腦膜炎 Bacterial Meningitis
	27	腦炎 Encephalitis
	28	嚴重頭部創傷 Major Head Trauma
	29	植物人 Apallic Syndrome
	30	腦部手術 Brain Surgery
	31	腦部受損/失去獨立生存的能力 Brain Damage/Loss of Independent Existence
	32	肌肉萎縮 Muscular Dystrophy
	33	癱瘓 Paralysis
	34	多發性硬化症 Multiple Sclerosis
	35	運動神經原疾病 Motor Neurone Disease
神經系統疾病 **Nervous System Diseases**	36	柏金遜病 Parkinson's Disease
	37	脊髓灰質炎 Poliomyelitis
	38	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
	39	漸進性核上神經麻痺症 Progressive Supranuclear Palsy
	40	嚴重重症肌無力 Severe Myasthenia Gravis
	41	進行性延髓麻痺症 Progressive Bulbar Palsy
	42	結核腦膜炎 Meningeal Tuberculosis
	43	偏癱 Hemiplegia
	44	肌萎縮性脊髓側索硬化(俗稱「漸凍人症」) Amyotrophic Lateral Sclerosis
	45	脊髓肌肉萎縮症 Spinal Muscular Atrophy
	46	原發性側索硬化 Primary Lateral Sclerosis
嚴重傷殘 **Serious Disability**	47	失明 Blindness
	48	身體機能阻障 Dysfunction
	49	完全及永久傷殘[11] Total and Permanent Disability[11]
	50	類風濕性關節炎 Rheumatoid Arthritis
	51	失去肢體/視力 Loss of Limbs/Sight of Eyes
	52	失聰 Deafness
	53	失去語言能力 Loss of Speech
	54	嚴重燒傷 Major Burns
	55	糖尿病併發症引致切除雙足 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	壞死性筋膜炎 Necrotising Fasciitis
	59	成形不全貧血病 Aplastic Anaemia
	60	克雅氏症 (瘋牛症) Creutzfeldt-Jacob Disease (Mad Cow Disease)
	61	經輸血感染人類免疫力缺乏病毒 HIV through Blood Transfusion
	62	因職業感染人類免疫力缺乏病毒 Occupationally Acquired HIV
	63	紅斑狼瘡 Systemic Lupus Erythematosus
	64	慢性腎上腺功能不全 Chronic Adrenal Insufficiency
	65	伊波拉出血性熱病 Ebola Hemorrhagic Fever
	66	嗜鉻細胞瘤 Pheochromocytoma
	67	合資格的深切治療部留醫[2] Qualified ICU Stay[2]
	68	侵入性甲類鏈球菌 (iGAS) 疾病(俗稱「食人菌」) Invasive group A streptococcal (iGAS) disease

33種非主要嚴重疾病
33 Non-Major Critical Illnesses

2種早期疾病[1]
2 Early Stage Diseases[1]

1 冠狀動脈的血管成形術及其它冠狀動脈的血管手術[4,12] (俗稱通波仔) Angioplasty and Other Surgeries for Coronary Arteries[4,12]	2 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

31種原位癌/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 子宮頸 Cervix	18 肝 Liver
3 子宮 Uterus	19 尿道 Urinary Tract
4 卵巢 Ovary or Ovaries	20 輸尿管 Ureter
5 輸卵管 Fallopian Tube(s)	21 壺腹 Ampulla of Vater
6 陰道 Vagina	22 肛管 Anal Canal
7 外陰 Vulva	23 肝外膽管 Extra-hepatic Bile Duct
8 淚管 Tear Duct	24 膽囊 Gallbladder
9 睪丸 Testis or Testes	25 腎臟 Kidney
10 陰莖 Penis	26 胰臟 Pancreas
11 小腸 (包括十二指腸，空腸及迴腸) Small Intestine (including Duodenum, Jejunum and Ileum)	27 腎盂 Renal Pelvis
12 結腸或直腸 Colon or Rectum	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
13 肺 Lung	29 前列腺 Prostate
14 胃或食道 Stomach or Oesophagus	30 早期甲狀腺乳頭狀癌 Early Stage Papillary Carcinoma of the Thyroid
15 喉 Larynx	31 慢性淋巴性白血病 Chronic Lymphocytic Leukemia
16 咽 (包括舌頭，軟齶及小舌) Pharynx (including tongue, soft palate and uvula)	

附註： 有關各主要嚴重疾病、早期疾病及原位癌/初期癌症的定義，請參閱保單文件。
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.

萬通危疾加護保險計劃(輕悅版)一覽表
YF PrimeHealth Pro Insurance Plan (Ease) – at a glance

保障項目 Benefits

101種嚴重疾病保障 Coverage of 101 Critical Illnesses		保障金額 Benefit Amount	保障年期 Benefit Term
68 種主要嚴重疾病 Major Critical Illnesses		• 100%基本保障額[8]及保證增額保障金額[5](如適用)之總和 + 非保證終期紅利,或 • 現金價值 (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) • 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 種非主要嚴重疾病 Non-Major Critical Illnesses		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)	
2 種早期疾病 Early Stage Diseases	冠狀動脈的血管成形術及其它冠狀動脈的血管手術 Angioplasty and Other Surgeries for the Coronary Artery	25% 基本保障額及保證增額保障金額[5](如適用)之總和(最多可獲賠償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 / 500,000澳門元 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
	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% 基本保障額及保證增額保障金額[5](如適用)之總和 of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable)	
31 種原位癌/初期癌症 Carcinoma-in-situ/Early Stage Cancers		可獲支付最多2次賠償,而該2次賠償必須分別因2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 Cancers	
		25% 基本保障額及保證增額保障金額[5](如適用)之總和(各項) of the sum of the Basic Sum Insured and the amount of Guaranteed Coverage Booster[5] (if applicable) (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/ 500,000澳門元 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

保障項目 Benefits	
安心加護保障 Peace of Mind Protection	**保障金額 Benefit Amount**
保證增額保障[5] Guaranteed Coverage Booster[5]	在受保人65歲或以前，每5個保單週年自動遞增相等於基本保障額5%的保證增額保障金額，無需繳付額外保費（只適用於投保年齡為60歲或以下的受保人） 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)
臨床試驗藥物保障[6] Experimental Drugs Benefit[6]	按實際費用支付賠償，最高賠償額為： Reimbursement of actual expenses, with maximum benefit payment: 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 / 500,000澳門元 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)
精神上無行為能力預設指示權益[7] Mental Incapacity Advance Instruction Option[7]	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 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
經濟支援保障 Financial Support Coverage	**保障金額 Benefit Amount**
現金價值 Cash Value	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)
身故保障 Death Benefit	• 100%基本保障額[8]及保證增額保障金額[5]（如適用）之總和 + 非保證終期紅利，或 • 現金價值 （以較高者為準，並須扣除任何曾支付或將支付的賠償金額） • 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)

保單資料 Policy Information

保單類別 **Plan Type**	基本計劃 Basic Plan
保單貨幣 **Policy Currency**	於香港繕發的保單：美元 / 港元 於澳門繕發的保單：美元 / 港元 / 澳門元 Policies issued in Hong Kong: US$ / HK$ Policies issued in Macau: US$ / HK$ / MOP
保費[13] **Premium[13]**	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 Annual / Semi-annual / Quarterly / Monthly
最低基本保障額 **Minimum Basic Sum Insured**	基本保障額15,000美元 / 120,000港元 / 120,000澳門元，或 每年保費350美元 / 2,800港元 / 2,800澳門元 （以較高者為準） Basic Sum Insured: US$15,000 / HK$120,000 / MOP120,000, or Annual premium: US$350 / HK$2,800 / MOP2,800 (whichever is higher)
最高基本保障額[14] **Maximum Basic Sum Insured[14]**	US$1,500,000美元 / HK$12,000,000港元 / MOP12,000,000澳門元

投保資料 Basic Information

繳付保費年期 **Premium Payment Term**	10年 Years	15年 Years	20年 Years
投保年齡 **（以上次生日年齡計算）** **Issue Age** **(At Last Birthday)**	18 – 70	18 – 65	18 – 60
保障年期 **Benefit Term**	至100歲 To Age 100		

註

1. 主要嚴重疾病、早期疾病及原位癌/初期癌症合共的賠償額最高為「100%基本保障額、保證增額保障金額（如適用）及非保證終期紅利之總和」（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高賠償額的一種疾病。
4. 同一受保人於本公司繕發之所有保單就冠狀動脈的血管成形術及其它冠狀動脈的血管手術及原位癌/初期癌症的個人最高總賠償額為62,500美元 / 500,000港元 / 500,000澳門元。
5. 只適用於投保年齡為60歲或以下的受保人。在保單生效期間，保證增額保障金額在緊接受保人65歲生日的保單週年（如保單週年為受保人生日即為受保人65歲生日當天）當天或以前，將相等於基本保障額乘以於下表列明之適用百分比。

	適用百分比
第5個保單週年前	0%
由第5個保單週年起及於第10個保單週年之前	5%
由第10個保單週年起及於第15個保單週年之前	10%
由第15個保單週年起及於第20個保單週年之前	15%
由第20個保單週年起及於第25個保單週年之前	20%
由第25個保單週年起及於第30個保單週年之前	25%
由第30個保單週年起及於第35個保單週年之前	30%
由第35個保單週年起及於第40個保單週年之前	35%
由第40個保單週年起及於第45個保單週年之前	40%
由第45個保單週年起	45%

在保單生效期間，保證增額保障金額於受保人65歲生日的保單週年（如保單週年為受保人生日即為受保人65歲生日當天）後，將維持於基本保障額乘以緊接受保人65歲生日的保單週年（如保單週年為受保人生日即為受保人65歲生日當天）所適用的百分比。

保單任何已支付或將獲支付之保證增額保障金額將按保障條款內訂明之嚴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3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 / 500,000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法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 / 500,000澳門元為限。

7. 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例，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》香港法例第136章(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：

   - 行使本權益時，本權益中的指定受益人仍然在世。(續)

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)

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》香港法例第136章（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士。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/受保人確診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。

8. 當減少保單之基本保障額（部分退保）時，我們將根據保單之基本保障額所減少之金額比例計算並支付相應的保證現金價值及終期紅利（如有）的總和之一部分予您，須扣除保單債項（如有）。
9. 已公佈的終期紅利或會在本公司其後公佈時增加或減少，因此已公佈的終期紅利的金額並非保證。
10. 須扣除曾支付的賠償金額及保單債項（如有）。
11. 「完全及永久傷殘」保障只適用因意外或疾病導致於受保人在18歲至65歲生日前首次出現完全、永久及不能復原的傷殘。
12. 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%。
13. 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。
14. 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 / 12,000,000澳門元。

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本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，餘下的部分則歸於本公司。

本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、滙率(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。

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。

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/

請注意過往分紅實現率不可用作預測該產品將來的表現。

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

如保單有保證現金價值，您可提出借貸要求。最高借貸限額為保證現金價值的90%扣除保單任何已支付或將獲支付之嚴重疾病保障之賠償金額。您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6個月。

終止

在下列任何情況下，保單的所有保障將會終止：

- 您呈交書面要求終止保單
- 受保人身故
- 於保障到期日當日
- 在寬限期屆滿前，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保單任何已支付或將獲支付之嚴重疾病保障之賠償金額
- 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保單內已支付或將獲支付之嚴重疾病保障總賠償額達到保單之基本保障額及保證增額保障金額(如適用)之總和的100%

提早退保

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

保費調整

如接獲所需保費，保單會於每個保單週年獲續期一年。在每次續期時，萬通保險保留更改適用於同一風險級別受保人的保費之權利，並會於每個保單週年日不少於30日前以書面通知您有關更改。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

此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。

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.

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，因而影響您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

嚴重疾病保障及/或臨床試驗藥物保障將不會支付任何保障的賠償予因以下一種或多種情況而直接或間接引致的嚴重疾病：

- 在保障生效日期或批准復效日期（以較後日期為準）的60日內出現的任何疾病；
- 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、企圖自殺或在神智不清醒、自傷身體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）；
- 在戰爭（無論宣戰與否）中參與軍事服務；
- 因戰爭（無論宣戰與否）、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或批准保單復效申請當天（以最後者為準）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（如有）（以較高者為準）。

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.

提供資料責任及未符合這要求的後果

保單是基於您和受保人於投保申請內提供給我們的資料。重要的是，您和受保人對所提供的所有資料都是真實和準確的，因為這些資料有助於我們決定您和受保人是否符合保單的資格。如果您或受保人提供給我們的資料不準確、誤導或被誇大，您應該立即通知我們。如您或受保人未有提供準確及真實的資料，或您或受保人提供誤導或被誇大的資料，保單的保障可能會受到影響。

於保單作為依據的投保申請內，或任何足以影響保單的任何事項、或有關依據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，我們有絕對權決定保單自成立之日起無效及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，為其於香港繕發之保單，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

如保單未能滿足您的要求，您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，或向您/您的代表人交付《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，您將可獲退回已繳保費金額及您所繳付的徵費（適用於香港），但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

期滿及退保

如需申請退保，您只需填妥、簽署並寄回由本公司提供的特定表格，本公司將安排退保事宜。如需索取有關表格，請聯絡您的持牌保險中介人或致電本公司客戶服務熱線：香港 (852) 2533 5533 / 澳門 (853) 2832 2622。

於保單期滿時，本公司將致函通知您，並會安排保單終止事宜。

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.

客戶服務

香港：香港尖沙咀廣東道9號港威大廈6座12樓1211室

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

萬通保險客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622

中國內地免費熱線：香港 400 842 3983 / 澳門 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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萬通保險國際有限公司（「萬通保險」）的主要間接股東*包括擁有超過170年歷史、美國五大壽險公司**之一的Massachusetts Mutual Life Insurance Company（「美國萬通」），以及雲鋒金融控股有限公司等。

萬通保險與Barings（霸菱）為長期戰略合作夥伴。我們憑藉卓越的環球投資實力、廣泛的合作網絡，以及金融科技創新強勁動能，居香港保險業的領先地位。

*美國萬通及雲鋒金融控股有限公司間接持有萬通保險的股份。

**「美國五大壽險公司」乃按2026年6月3日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2025年度收入排名榜合併計算。

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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