

| 严重疾病 Critical Illness |

首选健康保1000 PrimeHealth Saver 1000

PS1000

YFLife
萬通保險

雲鋒金融集團成員



《彭博商业周刊》
金融机构大奖2021

危疾保障 - 杰出大奖



《指标》
2020年财富管理大奖

危疾保险产品 - 杰出表现奖

未來在我手
Own the future

罹患严重疾病，不单对健康造成影响，亦会消耗努力累积的财富。

When a critical illness strikes, not only will you lose your health, but also your wealth.

癌症 Cancer



每4位男士中便有一位患上^A
1 in 4 males may suffer from cancer^A



每5位女士中便有一人患上^A
1 in 5 females may suffer from cancer^A

近年有年轻化趋势，近35%^B新增癌症患者乃处于创造财富黄金期的20至50来岁人士。于接受治疗后癌症仍有机会复发，幸而医学科技昌明，大大提升癌症的治愈率，以大肠癌为例，第一、二及三期的5年存活率分别高达95%、87%及68%^C。痊愈的关键在于充裕的经济支援，及早接受优质治疗。

Cancer is now striking many people at a much younger age. Almost 35%^B of people newly diagnosed with cancer are aged in their 20s to 50s and in the middle of their careers. Moreover, cancers may relapse even after treatment. Thanks to the advances in medical science, the cure rate for cancer has been significantly improving. Taking colorectal cancer as an example, the 5-year survival rate for Stages 1, 2 and 3 can be as high as 95%, 87% and 68% respectively^C. The key to a successful cure therefore is to have adequate financial support for prompt and quality treatment.

心脏病 Heart Attack

有年轻化趋势，40岁以下的新增患者，较10年前约增加一倍^D。

People under age 40 who are newly diagnosed with heart attacks doubled in 10 years^D.



资料来源：

- A. 医院管理局香港癌症资料统计中心，2019年香港癌症统计概览（2021年10月出版），港人于75岁前患上癌症的比率。
- B. 医院管理局香港癌症资料统计中心，2015-2019年癌症新症数目（按年份及年龄组别），20-59岁年龄组别占所有年龄之百分比（下载日期：2021年10月）。
- C. 医院管理局香港癌症资料统计中心，2018年香港癌症统计概览（2020年10月出版），大肠癌的五年相对存活率。
- D. 医院管理局发表资讯（2010年）。
- E. 医院管理局统计年报（2016年5月出版）。

Source:

- A. Percentage of Hong Kong people developing cancer before the age of 75, according to the Overview of Hong Kong Cancer Statistics of 2019, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (published in October 2021).
- B. Percentage of cancer new cases aged from 20 to 59 among all age groups, according to the No. of New Cases by Year and Age Groups 2015-2019, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (downloaded in October 2021).
- C. The overall 5-year relative survival rate of colorectal cancer, according to the Overview of Hong Kong Cancer Statistics of 2018, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (published in October 2020).
- D. Information from Hospital Authority, Hong Kong (2010).
- E. Statistical Report, Hospital Authority, Hong Kong (published in May 2016).

中风 Stroke



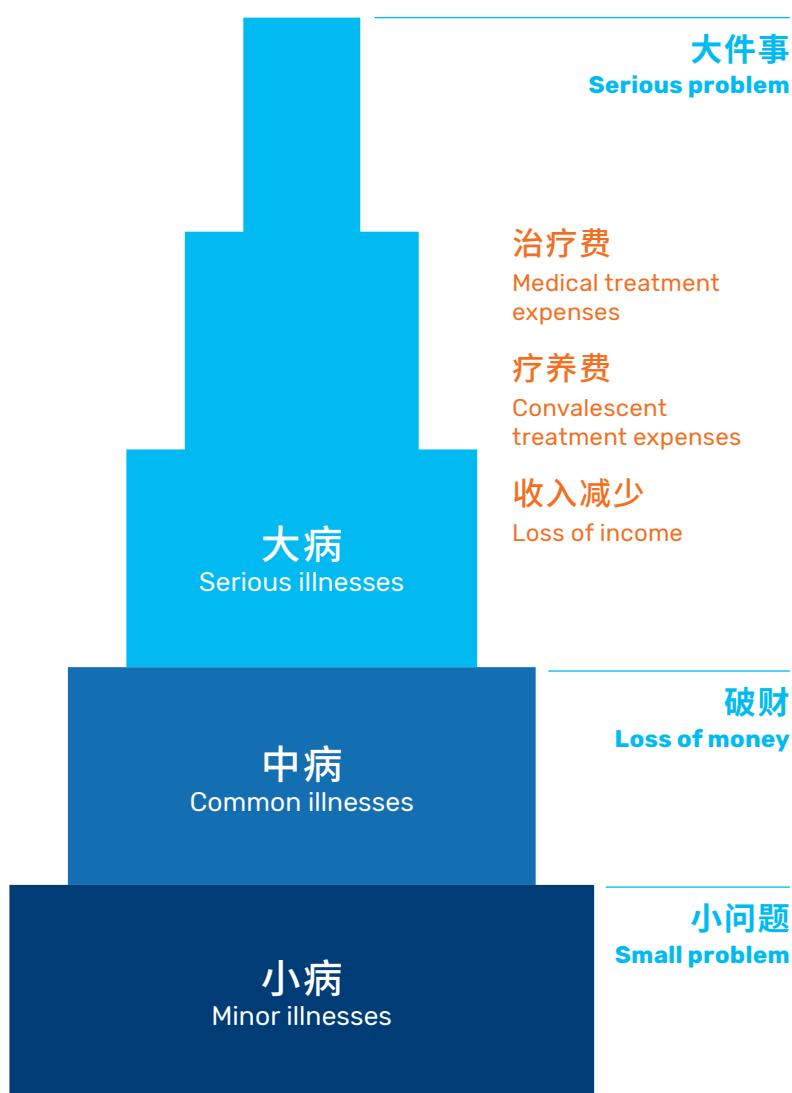
平均每日中风人数
The number of people on average suffer a stroke every day

香港平均每日有68人初次或再次中风^E，由于中风有可能导致患者瘫痪、失去知觉等，而需要长期护理，因而失去收入来源。

Every day in Hong Kong, some 68 people on average suffer a stroke^E, whether recurring or for the first time. A stroke can cause paralysis and loss of consciousness. Long-term healthcare is required and thus it may lead to loss of income.



疾病金字塔 Illness Pyramid



严重疾病带来庞大财务负担

Considerable financial burden entailed when contracting a critical illness

按第三期肠癌计算：

Based on a case of stage-3 colon cancer:

治疗费 \$1,100,000

Medical treatment expenses

以第三期肠癌包括标靶治疗、进行手术、化疗、电疗及免疫治疗等计算

Monoclonal antibodies, surgical operation, chemotherapy, radiotherapy and immunotherapy, etc. for stage-3 colon cancer

疗养费 \$550,000

Convalescent treatment expenses

包括监测检查、造口、心理辅导、私家看护等

Monitoring investigation, stoma, psychological counselling, home nursing, etc

收入损失 \$662,400

Loss of income

\$18,400 X 36 月 / months

总额

Total Amount

\$2,312,400

注：有关费用为假设，由专业医生提供，只供参考之用，实际费用将视乎病情、药物、主诊医生及医院等收费而定。收入金额乃按香港政府统计处2020年收入及工时按年统计调查报告雇员每月工资中位数计算（2021年4月出版）。

Remark：The above treatment expenses are hypothetical, which are provided by a registered medical practitioner and are for reference only. Actual fees depend upon the actual medical condition, medication, fees charged by attending doctors and hospitals, etc. The income amount is based on the median monthly wage of employees in the 2020 Report on Annual Earnings and Hours Survey, Census and Statistics Department, Hong Kong (Published in April 2021).

万通保险“首选健康保1000”集危疾保障、人寿及储蓄于同一保单,除为常见严重疾病,例如癌症、心脏病、中风等提供多次赔偿,更特设良性病变额外保障,是全面健康保障的“首选”。

YF Life's PrimeHealth Saver 1000 is an insurance solution that bundles critical illness, life protection and savings into one single policy. The plan allows multiple claims for common critical illnesses, such as Cancer, Heart Attack and Stroke. It also offers Benign Extra Care. This is no doubt the prime choice for safeguarding your health.



首选健康保1000

PrimeHealth Saver 1000

1

1000%安心保障 1000% Extensive Coverage



- 总保障高达1000%基本保障额
Maximum aggregate benefits up to 1000% of the Basic Sum Insured
- 承保多达116种疾病
Covers up to 116 Critical Illnesses

5

兼享红利 Dual Bonuses



- 额外红利
Extra Bonus
- 终期红利
Terminal Bonus

2

良性病变额外保障 Benign Extra Care



- 赔偿独立计算
An additional benefit
- 高达20%基本保障额
Up to 20% of the Basic Sum Insured

6

多份寿险保障 Extra Life Protections



- 人寿保障
Life protection
- 延续寿险保障
Extension of Life Protection

3

多次赔偿 Extra Claims



为复发机会较高的疾病提供多次赔偿：
Multiple claims to cover illnesses with higher recurrent rates:

- 癌症3次
3 times for Cancer
- 心脏病2次
2 times for Heart Attack
- 中风2次
2 times for Stroke

7

国际专业医疗网络 MediNet Pro



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

4

双重保证 Extra Guarantees



- 保费回赠保证
Guaranteed Refund of Premiums
- 豁免保费保证
Guaranteed Waiver of Premiums

计划提供长达至100岁的保障期, 令你倍感安心, 并备有10、15及20年三种供款期选择。于缴付保费年期过后, 无须缴付保费, 仍可继续享有终身的保障。

You can enjoy absolute peace of mind, knowing that the benefit term of the plan may last up to age 100. You may also select from three premium-payment-term options: 10 Years, 15 Years and 20 Years to best suit your needs. Best of all, beyond the premium payment term, you will continue to enjoy full protection without paying any further premiums.

1

1000%安心保障 1000% Extensive Coverage



首选健康保1000承保共116种严重疾病, 包括53种“主要严重疾病”及63种“初期疾病”, 当中包括各类原位癌 / 初期癌症及儿童严重疾病保障, 并划分为6个疾病组别, 每组别的最高赔偿额均独立计算, 总保障高达1000%基本保障额¹, 并以两阶段运作。

PrimeHealth Saver 1000 covers up to 116 Critical Illnesses, i.e., 53 “Major Critical Illnesses” and 63 “Early Stage Illnesses”, including various Carcinoma-in-situ / Early Stage Cancers and Severe Child Diseases. All Critical Illnesses are categorized into 6 Critical Illness Groups. Each Group offers an individual maximum benefit, with the maximum aggregate benefits of all Groups up to 1000% of the Basic Sum Insured¹. The benefits are provided in two phases as shown below.

总赔偿1000%基本保障额

Maximum Aggregate Benefits 1000% of Basic Sum Insured

最高赔偿
Maximum Benefit



组别
Group **1** 癌症
Cancer

300%



组别
Group **2** 心脏血管疾病
Cardiovascular Diseases

200%



组别
Group **3** 脑科疾病 / 异常情况
Brain Diseases / Disorders

200%



组别
Group **4** 器官严重疾病及衰竭
Organ Critical Illness and Failure

100%



组别
Group **5** 其他严重疾病
Other Critical Illnesses

100%



组别
Group **6** 永久伤残 / 末期病症^f
Permanent Disability / Terminal Illness^f

100%

第1阶段:100%基本保障额

此阶段提供的总赔偿额²为100%基本保障额、“额外红利”³及“终期红利”³,保障长达至受保人100岁,共承保116种“初期疾病”及“主要严重疾病”。

Phase 1: 100% of Basic Sum Insured

This phase provides a total benefit² of 100% of the Basic Sum Insured plus “Extra Bonus”³ and “Terminal Bonus”³, with coverage of 116 “Early Stage Illnesses” and “Major Critical Illnesses”, up to age 100.

每症保障 Coverage per Illness	初期疾病 ² : Early Stage Illness ² : 30% / 50%	基本保障额 of Basic Sum Insured
	主要严重疾病 ² : Major Critical Illness ² : 100%	基本保障额 of Basic Sum Insured
总赔偿 ² Total Benefit ²	100% 基本保障额 + “额外红利” ³ + “终期红利” ³ 或 现金价值 (以较高者为准) of Basic Sum Insured + Extra Bonus ³ + Terminal Bonus ³ OR Cash Value (whichever is higher)	

第2阶段:900%基本保障额

于总赔偿达100%基本保障额⁴后,可获豁免缴付余下所需的保费,而保单仍会继续生效,受保人可继续享有第2阶段高达900%基本保障额的“主要严重疾病”保障⁵至75岁。

Phase 2: 900% of Basic Sum Insured

After the total benefit paid has reached 100% of the Basic Sum Insured⁴, no further premiums are required. The policy will remain in force and continue to provide the Insured with “Major Critical Illnesses”⁵ coverage of up to 900% of the Basic Sum Insured during Phase 2, which may last up to age 75.

多重保障例子

假设现年35岁的李先生投保了首选健康保1000,基本保障额为100,000美元。

Example of Multiple Claims

Assume Mr Lee, aged 35, took out a PrimeHealth Saver 1000 policy with a Basic Sum Insured of US\$100,000.

	保单年 Policy Year	保障类别 Type of Protection	% 基本保障额 of Basic Sum Insured	赔偿额 Benefit Payable
第1阶段 Phase 1 “初期疾病” Coverages of “Early Stage Illnesses” + “主要严重疾病”保障 “Major Critical Illnesses”	2	结肠原位癌 Carcinoma-in-situ: Colon	组别 Group 1 30%	\$30,000
	5	“通波仔”手术 Angioplasty	组别 Group 2 30%	\$30,000
第2阶段 Phase 2 “主要严重疾病”保障 Coverages of “Major Critical Illnesses” + 保费豁免 Waiver of Premiums	10	心瓣置换 Heart Valve Replacement	组别 Group 2 100%	\$100,000
	16	心脏病 Heart Attack	组别 Group 2 70%*	\$70,000
	22	慢性肺病 Chronic Lung Disease	组别 Group 4 100%	\$100,000
	75			
主要严重疾病保障仍继续生效至受保人 75 岁 The Major Critical Illness Coverage remains in force up to age of the Insured				赔偿总额 Total Benefit Paid \$330,000 + “额外红利”³ Extra Bonus³
* 组别2尚余的保障金额 Remaining benefit limit in Group 2				平均每月保费 Average monthly premium \$326

注: 以上例子乃按非吸烟男性,缴付保费年期为20年,以年缴方式缴付保费的首选健康保1000计算,并只供说明之用,有关保障范围、详情及条款,请参阅保单文件。

Remark: The above example is based on a non-smoking male insured with PrimeHealth Saver 1000, with a 20-year premium payment term and premiums paid annually. It is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.



- 一般情况下,如投保人于投保时已获确诊患有下列良性病变,该器官所发生的癌症会被列为不保事项。
- 然而,只要符合核保要求,首选健康保1000会为已获确诊患有良性病变的器官所出现的癌症,提供高达20%基本保障额的良性病变额外保障ⁱ。
- 于第二至六个保单年内ⁱⁱ,只要符合核保要求,投保人可向本公司提交所需的证明文件,申请将该项良性病变额外保障,提升至组别1原本的300%基本保障额。
- When taking out an insurance application, if the Insured has already been diagnosed with the below benign conditions, cancers developed from the corresponding organ will usually be regarded as an exclusion.
- However, PrimeHealth Saver 1000 will offer Benign Extra Care with total benefits payable up to 20% of the Basic Sum Insuredⁱ for cancers developed from the corresponding organ diagnosed with benign conditionsⁱ, provided that the underwriting requirements are met.
- From the 2nd to 6th Policy Yearⁱⁱ, the Insured may submit the required documents to us to upgrade the coverage of the Benign Extra Care to 300% of the Basic Sum Insured originally provided in Group 1 of this plan, provided that the underwriting requirements are met.

良性病变 Benign Condition	原位癌 / 初期癌症 ^{iv} Carcinoma-in-situ / Early Stage Cancer ^{iv}	癌症 Cancer	最高 赔偿限额 Maximum Benefit	将良性病变额外保障提升至组别1 (癌症) 原本的300%基本保障额的申请条件 ⁱⁱ Criteria ⁱⁱ for upgrading the coverage of Benign Extra Care to Group 1 (Cancer): 300% of the Basic Sum Insured
每项良性病变基本保障额% % of Basic Sum Insured per Benign Condition				
良性乳房病变ⁱⁱⁱ 例如乳房纤维腺瘤、乳腺钙化、乳腺囊肿、乳房脂肪瘤 Benign Breast Disorderⁱⁱⁱ e.g. fibroadenoma, breast calcification, breast cysts, breast lipoma	6%	20% ^v	20%	- 情况并无恶化及该器官并无新增病变 - 未曾就任何受保疾病提出索偿 - 并无尚待结果之检查,且并无癌症之迹象 - 前列腺特异抗原浓度恢复至正常水平 (适用于前列腺良性病变) - The benign condition does not worsen and no new lesion occurs in that organ - No claims for any covered illnesses have been made - No pending investigations and signs of any malignancy - Prostate-specific antigen (PSA) level reduced back to normal level (applicable to benign condition of prostate gland)
子宫肌瘤 Uterine Fibroid				
卵巢囊肿 Ovarian cysts				
前列腺特异抗原浓度(PSA)上升 例如良性前列腺增生 Elevated Prostate-specific antigen (PSA) levels e.g. Benign Prostate Hyperplasia				

- 只适用于保单修订文件订明的良性病变额外保障的受保癌症,投保人必须由确诊日起计生存最少14天。良性病变额外保障于投保人75岁或第1阶段保障完结时(取其较后者)终止。
- 须符合本公司当其时适用的核保规定。
- 若投保人于投保前/后曾进行乳房整形手术(例如:隆胸),则不符合可获良性病变额外保障/提升良性病变额外保障之要求。
- 个人于本公司就该项疾病的最高总赔偿额为50,000美元/400,000港元/澳门元。
- 须扣除任何曾为同一受保器官作出的良性病变额外保障原位癌/初期癌症的赔偿金额。
- Applicable only to cancers covered under the "Benign Extra Care" as specified in the Endorsement. The Insured must survive for at least 14 days from the date of diagnosis of a Critical Illness. The coverage of Benign Extra Care may last up to age 75 of the Insured or when the coverage of Phase 1 ceases, whichever is later.
- Subject to the applicable underwriting rules at the time of application.
- The Insured with any breast reconstruction surgery (e.g. breast augmentation) performed before / after taking out the policy is not qualified for Benign Extra Care / upgrading the coverage of Benign Extra Care.
- Subject to US\$50,000 / HK\$ / MOP400,000 per life limit under all benefits issued by the Company.
- Net of any Carcinoma-in-situ / Early Stage Cancer benefits paid under Benign Extra Care for the same organ.

疾病保障及赔偿额一览表

Table of Critical Illness Coverage & Benefit

疾病组别 / 每组别赔偿限额 Critical Illness Group / Maximum Benefit Per Group % 基本保障额 of Basic Sum Insured	初期疾病 Early Stage Illness 每项疾病保障 Benefit per illness 30% 基本保障额 ² of Basic Sum Insured ²	主要严重疾病 ⁵ Major Critical Illness ⁵ 每项疾病保障 Benefit per illness 100% 基本保障额 ² of Basic Sum Insured ²
 组别 1 Group 1 癌症 Cancer 300%	原位癌 / 初期癌症 ^{6a} Carcinoma-in-situ / Early Stage Cancer ^{6a} 1 乳房 Breast 2 子宫颈 Cervix 3 子宫 Uterus 4 卵巢 Ovary 5 输卵管 Fallopian Tube 6 阴道 Vagina 7 睾丸 Testis 8 阴茎 Penis 9 结肠或直肠 Colon or Rectum 10 肺 Lung 11 胃或食道 Stomach or Oesophagus 12 鼻咽 Nasopharynx 13 肝 Liver 14 尿道 Urinary Tract 15 AJCC第二期或以上的非黑色素瘤皮肤癌 Non Melanoma Skin Cancer of AJCC Stage II or above 16 前列腺 Prostate 17 早期甲状腺乳头状癌 Early Stage Papillary Carcinoma of the Thyroid	1 癌症 Cancer
 组别 2 Group 2 心脏血管疾病 Cardiovascular Diseases 200%	18 冠状动脉的血管成形术及其它冠状动脉的血管手术 ^{7a} (俗称通波仔) Angioplasty and Other Surgeries for Coronary Artery ^{7a} 19 微创性直接冠状动脉搭桥术 ^a Minimally Invasive Direct Coronary Artery By-pass ^a 20 心瓣膜疾病的次级创伤性治疗 Less Invasive Treatments of Heart Valve Disease 21 次级严重心脏疾病 Less Severe Heart Disease 22 心包切除术 Pericardectomy 23 主动脉疾病或主动脉瘤的血管介入治疗 Endovascular Treatments of Aortic Disease or Aortic Aneurysm 24 腔静脉过滤器植入 Insertion of a Vena-cava Filter 25 川崎病 ^e Kawasaki Disease ^e	2 心脏病 ⁸ Heart Attack ⁸ 3 冠状动脉 (回接) 手术 Coronary Artery Bypass Surgery 4 其它严重冠状动脉疾病 Other Serious Coronary Artery Disease 5 主要动脉手术 Surgery to Aorta 6 心瓣置换 Heart Valve Replacement 7 心肌病 Cardiomyopathy 8 肺动脉高血压 Pulmonary Arterial Hypertension

疾病组别 / 每组别赔偿限额 Critical Illness Group / Maximum Benefit Per Group % 基本保障额 of Basic Sum Insured	初期疾病 Early Stage Illness 每项疾病保障 Benefit per illness 30% 基本保障额 ² of Basic Sum Insured ²	主要严重疾病⁵ Major Critical Illness⁵ 每项疾病保障 Benefit per illness 100% 基本保障额 ² of Basic Sum Insured ²
<div data-bbox="113 349 233 472">  </div> <div data-bbox="248 376 371 450"> 组别 3 Group </div> <div data-bbox="113 488 352 584"> 脑科疾病 / 异常情况 Brain Diseases / Disorders </div> <div data-bbox="113 607 292 674"> 200% </div>	<div data-bbox="403 349 938 427"> 26 颈动脉成形术及 其它颈动脉手术 Angioplasty and Other Surgeries for Carotid Arteries </div> <div data-bbox="403 439 938 506"> 27 中度严重帕金森病 Moderately Severe Parkinson's Disease </div> <div data-bbox="403 517 938 629"> 28 需进行手术之 脑血管瘤 Cerebral Aneurysm Requiring Surgery (基本保障额 50% of Basic Sum Insured) </div> <div data-bbox="403 651 938 719"> 29 脑分流器植入术 Cerebral Shunt Insertion </div> <div data-bbox="403 730 938 842"> 30 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 </div> <div data-bbox="403 853 938 920"> 31 次级严重细菌性 脑膜炎 Less Severe Bacterial Meningitis </div> <div data-bbox="403 931 938 965"> 32 次级严重昏迷 Less Severe Coma </div> <div data-bbox="403 976 938 1043"> 33 次级严重脑炎 Less Severe Encephalitis </div> <div data-bbox="403 1055 938 1122"> 34 中度严重脑部损伤 Moderately Severe Brain Damage </div> <div data-bbox="403 1133 938 1200"> 35 脑硬膜下血肿手术 Surgery for Subdural Haematoma </div> <div data-bbox="403 1211 938 1279"> 36 移除脑下垂体肿瘤 手术 Surgical Removal of Pituitary Tumour </div> <div data-bbox="403 1290 938 1346"> 37 中度严重瘫痪 Moderately Severe Paralysis </div> <div data-bbox="403 1357 938 1391"> 38 自闭症^e Autism^e </div> <div data-bbox="403 1402 938 1480"> 39 因疾病及 / 或意外 受伤导致智力受损^e Intellectual Impairment due to Sickness and / or Accidental Bodily Injury^e </div>	<div data-bbox="946 349 1481 383"> 9 中风⁸ Stroke⁸ </div> <div data-bbox="946 394 1481 427"> 10 帕金森病 Parkinson's Disease </div> <div data-bbox="946 439 1481 472"> 11 良性脑部肿瘤 Benign Brain Tumour </div> <div data-bbox="946 483 1481 595"> 12 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 </div> <div data-bbox="946 607 1481 640"> 13 昏迷 Coma </div> <div data-bbox="946 651 1481 685"> 14 植物人 Apallic Syndrome </div> <div data-bbox="946 696 1481 730"> 15 脑膜炎 Bacterial Meningitis </div> <div data-bbox="946 741 1481 775"> 16 脑炎 Encephalitis </div> <div data-bbox="946 786 1481 819"> 17 脑部手术 Brain Surgery </div> <div data-bbox="946 831 1481 864"> 18 严重头部创伤 Major Head Trauma </div> <div data-bbox="946 875 1481 909"> 19 多发性硬化症 Multiple Sclerosis </div> <div data-bbox="946 920 1481 954"> 20 运动神经原 疾病 Motor Neurone Disease </div> <div data-bbox="946 965 1481 999"> 21 脊髓灰质炎 Poliomyelitis </div> <div data-bbox="946 1010 1481 1088"> 22 渐进性核上神经 麻痹症 Progressive Supranuclear Palsy </div> <div data-bbox="946 1099 1481 1133"> 23 肌肉萎缩 Muscular Dystrophy </div> <div data-bbox="946 1144 1481 1223"> 24 脑部受损 / 失去 独立生存的能力 Brain Damage / Loss of Independent Existence </div> <div data-bbox="946 1234 1481 1267"> 25 瘫痪 Paralysis </div>
<div data-bbox="113 1507 233 1630">  </div> <div data-bbox="248 1534 371 1608"> 组别 4 Group </div> <div data-bbox="113 1646 360 1742"> 器官严重疾病及衰竭 Organ Critical Illness and Failure </div> <div data-bbox="113 1765 284 1832"> 100% </div>	<div data-bbox="403 1507 938 1574"> 40 胆道再造术 Biliary Tract Reconstruction Surgery </div> <div data-bbox="403 1585 938 1641"> 41 早期慢性肺病 Early Chronic Lung Disease </div> <div data-bbox="403 1653 938 1686"> 42 肝炎伴肝硬化 Hepatitis with Cirrhosis </div> <div data-bbox="403 1697 938 1753"> 43 次级严重肾病 Less Severe Kidney Disease </div> <div data-bbox="403 1765 938 1798"> 44 肝脏手术 Liver Surgery </div> <div data-bbox="403 1809 938 1910"> 45 主要器官移植 (属于器官移植轮候 名单上的轮候者) Major Organ Transplantation (on Waiting List) </div> <div data-bbox="403 1921 938 1977"> 46 移除单肺手术 Surgical Removal of One Lung </div> <div data-bbox="403 1989 938 2022"> 47 严重哮喘^e Severe Asthma^e </div> <div data-bbox="403 2033 938 2112"> 48 幼儿期发病胰岛素 依赖性糖尿病^e Insulin Dependent Diabetes Mellitus, Juvenile Onset^e </div>	<div data-bbox="946 1507 1481 1541"> 26 肾衰竭 Kidney Failure </div> <div data-bbox="946 1552 1481 1585"> 27 慢性肝衰竭 Chronic Liver Failure </div> <div data-bbox="946 1597 1481 1630"> 28 主要器官移植 Major Organ Transplant </div> <div data-bbox="946 1641 1481 1709"> 29 暴发性病毒性肝炎 Fulminant Viral Hepatitis </div> <div data-bbox="946 1720 1481 1776"> 30 肾髓质囊肿病 Medullary Cystic Disease </div> <div data-bbox="946 1787 1481 1821"> 31 溃疡性结肠炎 Ulcerative Colitis </div> <div data-bbox="946 1832 1481 1865"> 32 慢性肺病 Chronic Lung Disease </div> <div data-bbox="946 1877 1481 1944"> 33 慢性自体免疫性 肝炎 Chronic Auto-immune Hepatitis </div> <div data-bbox="946 1955 1481 1989"> 34 克隆病 Crohn's Disease </div> <div data-bbox="946 2000 1481 2067"> 35 复发性慢性胰脏炎 Chronic Relapsing Pancreatitis </div>



组别 5 Group 5

其他严重疾病
Other Critical Illnesses

100%

49 肾上腺腺瘤的 肾上腺切除术	Adrenalectomy for Adrenal Adenoma	36 红斑狼疮	Systemic Lupus Erythematosus
50 早期克雅氏症 (早期疯牛症)	Early Stage Creutzfeldt- Jacob Disease (Early Mad Cow Disease)	37 失明	Blindness
51 意外所致的脸部 烧伤	Facial Burns due to Accident	38 类风湿性关节炎	Rheumatoid Arthritis
52 单目失明	Loss of Sight in One Eye	39 失去肢体 / 视力	Loss of Limbs / Sight of Eyes
53 单耳失聪	Loss of Hearing in One Ear	40 失聪	Deafness
54 失去单肢	Loss of One Limb	41 失去语言能力	Loss of Speech
55 耳蜗植入术	Cochlear Implant Surgery	42 严重烧伤	Major Burns
56 糖尿病性视网膜 病变 ^a	Diabetic Retinopathy ^a	43 克雅氏症 (疯牛症)	Creutzfeldt-Jacob Disease (Mad Cow Disease)
57 次级严重红斑 狼疮	Less Severe Systematic Lupus Erythematosus	44 象皮病	Elephantiasis
58 骨质疏松症并 骨折 ^c	Osteoporosis with Fractures ^c	45 坏死性筋膜炎	Necrotising Fasciitis
59 意外矫形手术 ^{a, b}	Accidental Reconstructive Surgery ^{a, b}	46 成形不全贫血病	Aplastic Anaemia
60 周围动脉疾病的 血管介入治疗 ^a	Endovascular Treatment of Peripheral Arterial Disease ^a	47 经输血感染人类 免疫力缺乏病毒	HIV through Blood Transfusion
61 血友病 ^e	Haemophilia ^e	48 因职业感染人类 免疫力缺乏病毒	Occupationally Acquired HIV
62 成骨不全症 ^e	Osteogenesis Imperfecta ^e	49 慢性肾上腺功能 不全	Chronic Adrenal Insufficiency
63 幼儿慢性关节炎— 斯蒂尔病 ^e	Juvenile Chronic Arthritis – Still's Disease ^e	50 伊波拉出血性 热病	Ebola Hemorrhagic Fever



组别 6 Group 6

永久伤残 / 末期病症
Permanent Disability /
Terminal Illness

100%

51 末期病症 ^f	Terminal Illness ^f
52 完全及永久伤残 ^{d, f}	Total and Permanent Disability ^{d, f}
53 身体机能障碍 ^f	Dysfunction ^f

- a. 个人于本公司就该项疾病的最高总赔偿额为50,000美元 / 400,000港元 / 澳门元。
- b. 赔偿未获赔偿而需支付的实际住院及医疗费用。
- c. 个人于本公司就该项疾病的最高总赔偿额为50,000美元 / 400,000港元 / 澳门元。保障至受保人70岁。
- d. “完全及永久伤残”保障只适用于18至65岁的受保人。
- e. 各类儿童严重疾病合共只可获赔偿一次，保障至受保人25岁，而个人于本公司最高总赔偿额为50,000美元 / 400,000港元 / 澳门元。
- f. 末期病症、完全及永久伤残及身体机能障碍的保障只适用于第1阶段的保障，即保单的赔偿总额未达100%基本保障额⁴。

- a. Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company.
- b. Reimburses the actual amount of hospitalization and medical expenses not yet reimbursed.
- c. Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company; coverage may be provided up to age 70 of the Insured.
- d. Coverage for “Total and Permanent Disability” is only applicable to Insured aged 18-65.
- e. All Severe Child Diseases in total may be claimed once only, and the coverage may last up to age 25 of the Insured, subject to US\$50,000 / HK\$ / MOP400,000 per life limit under all benefits issued by the Company.
- f. Coverage for Terminal Illness, Total and Permanent Disability and Dysfunction is only applicable to Phase 1 when the total benefit paid has not reached 100% of the Basic Sum Insured⁴.

注：有关各疾病的定义，请参阅保单文件。

Remark: For the definition of each illness, please refer to the policy document.

3




多次赔偿

Extra Claims



首选健康保1000特别为复发机会较高的常见严重疾病, 包括癌症、心脏病及中风等提供多次赔偿:

PrimeHealth Saver 1000 provides multiple claims for critical illnesses with a higher rate of recurrence, including Cancer, Heart Attack and Stroke:

疾病 Critical Illness	最高赔偿次数 Max. No. of Claims	每症保障限额 Benefit Limit per Illness	最高赔偿限额 Max. Benefit
			基本保障额 % of Basic Sum Insured
 组别 1 Group 1 癌症 Cancer	原位癌 / 初期癌症 ⁶ Carcinoma-in-situ / Early Stage Cancer ⁶	2	30% ⁹
	主要严重疾病 — 癌症 ⁵ Major Critical Illness – Cancer ⁵	3	100%
 组别 2 Group 2 心脏血管疾病 Cardiovascular Diseases	冠状动脉的血管成形术及其它冠状动脉的血管手术 ⁷ (俗称“通波仔”) Angioplasty and Other Surgeries for Coronary Artery ⁷	2	30% ⁹
	主要严重疾病 — 心脏病 ⁸ Major Critical Illness – Heart Attack ⁸	2	100%
 组别 3 Group 3 脑科疾病 / 异常情况 Brain Diseases / Disorders	主要严重疾病 — 中风 ⁸ Major Critical Illness – Stroke ⁸	2	100%

多次赔偿例子

假设现年30岁的陈小姐投保了
首选健康保1000, 保障额为50,000美元。

Example of Multiple Claims

Assume Ms Chan, aged 30, took out a **PrimeHealth Saver 1000** policy, with a Basic Sum Insured of US\$50,000.

	保单年 Policy Year	保障类别 Type of Protection	% 基本保障额 of Basic Sum Insured	赔偿额 Benefit Payable
最多可获赔偿两种不同的 “原位癌 / 初期癌症”各一次。 Up to two different types of “Carcinoma-in-situ / Early Stage Cancers” may be claimed once each.	1	结肠原位癌 Carcinoma-in-situ: Colon	组别 Group 1 30%	\$15,000
	2	乳癌原位癌 Carcinoma-in-situ: Breast	组别 Group 1 30%	\$15,000
不论是复发、转移、原有的又或是新的癌症, 两次癌症的确诊日期只要相距3年或以上, 便可获赔偿。 No matter whether the Cancer is a recurrence or metastasis of the preceding Cancer, or is an existing or a new cancer, provided that the period elapsed between the diagnosis dates of the respective Cancers is three years or more, the benefit will be paid. + 保费豁免 Waiver of Premiums	6	结肠癌 Colon Cancer	组别 Group 1 100%	\$50,000
	10	肺癌 Lung Cancer	组别 Group 1 100%	\$50,000
	15	肺癌复发 Lung Cancer recurrence	组别 Group 1 40%*	\$20,000
保单仍继续生效及提供其他疾病组别保障至 The Policy remains in force and provides coverage of other Critical Illness Groups up to age	75岁	* 组别1尚余的保障金额 Remaining benefit for Group 1		
			赔偿总额 Total Benefit Paid	\$150,000 + “额外红利” ³ Extra Bonus ³

注: 以上例子乃按非吸烟女性, 缴付保费年期为20年, 以年缴方式缴付保费的首选健康保1000计算, 并只供说明之用, 有关保障范围、详情及条款, 请参阅保单文件。

Remark: The above example is based on a non-smoking female insured with PrimeHealth Saver 1000, with a 20-year premium payment term and premiums paid annually. It is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.

平均每月保费
Average monthly premium

\$134

4

双重保证

Extra Guarantees



保费回赠保证

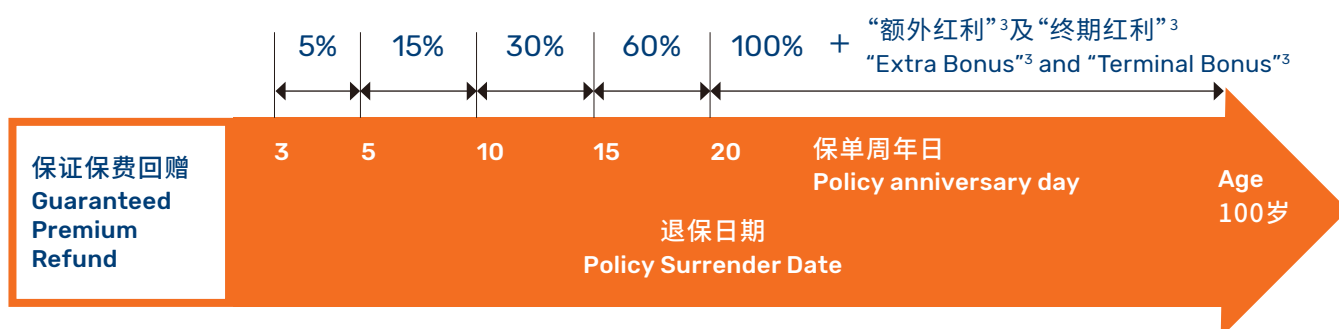
于第1阶段保障期间，当你选择退保时，而保单已生效满20年或以上，便可获百分百保费回赠¹⁰、“额外红利”³及“终期红利”³，而毋须扣除任何曾支付的赔偿金额²；此外，于保单生效满3年起退保，计划亦提供部分保费回赠。

Guaranteed Refund of Premiums

In Phase 1, if you surrender the policy at the 20th policy anniversary onwards, the plan offers you a guaranteed “Refund of Premiums”¹⁰, an “Extra Bonus”³ and a “Terminal Bonus”³, without deduction of any claims paid². What’s more, starting from the 3rd policy anniversary onwards, the plan offers you a partial “Refund of Premiums” upon policy surrender.

保证现金价值(已缴保费¹⁰的百分比)

Guaranteed Cash Value (% of Total Premiums Paid¹⁰)



豁免保费保证

于赔偿总额达100%基本保障额⁴后，你不但可继续获享第2阶段高达900%基本保障额的“主要严重疾病”保障至75岁，更可获豁免缴付余下所需的保费，而保单仍会生效。

Guaranteed Waiver of Premiums

After the total benefit paid has reached 100% of the Basic Sum Insured⁴, not only will you continue to enjoy the Phase 2 coverage of “Major Critical Illnesses” with total benefit up to 900% of the Basic Sum Insured up to age 75, but also a waiver of premiums for the remaining premium-payment term while the policy remains in force.

5

兼享红利

Dual Bonuses



于第1阶段保障期间，你更可兼享：

额外红利

于第5个保单周年日及其后每5年派发“额外红利”³，你可随意提取使用又或存放于保单以累积更丰厚的回报。

During Phase 1, you will enjoy:

Extra Bonus

An Extra Bonus³ will be credited to your policy on the 5th policy anniversary and every 5 years thereafter. You may withdraw the Extra Bonus at your total discretion, or accumulate it in your policy account for higher returns.

终期红利

由保单生效第20个保单周年日起，本公司将每年宣布随后12个月内适用的“终期红利”³，并将于保障期满、退保、受保人身故或作出100%基本保障额的总赔偿额⁴时派发。

Terminal Bonus

From the 20th policy anniversary onwards, the “Terminal Bonus”³ will be declared annually for the following twelve-month period and will be payable upon the maturity or surrender of the policy, or upon the death of the Insured or the total benefit payments being 100% of the Basic Sum Insured⁴.



人寿保障

于第1阶段保障期间，若受保人不幸身故，其受益人可获发人寿保障赔偿²。

Life Protection

In the unfortunate event of the death of the Insured during Phase 1, the life protection benefit² will be paid to the beneficiary.

100%

基本保障额 + “额外红利”³ 及 “终期红利”³ 或 现金价值
of the Basic Sum Insured + “Extra Bonus”³ and “Terminal Bonus”³ OR Cash Value
(以较高者为准 whichever is higher)

延续寿险保障

如不幸患上严重疾病，当然希望给家人多一份保障。我们深明你的需要，因此，受保人经确诊患上严重疾病而总赔偿额达100%基本保障额⁴的一年后的90日内¹¹，在毋须提供满意的投保资料的情况下，选择投保另一份终身寿险计划，最高可达原本计划的100%基本保障额。

Extension of Life Protection

We understand that, in the unfortunate event of being diagnosed with a critical illness, one may like to give extra protection to the family. Therefore, without the need to provide any satisfactory proof of insurability, the Insured may opt to take out a permanent life insurance plan within 90 days¹¹ following the end of one year after diagnosis of a Critical Illness with the total benefit paid reaching 100% of the Basic Sum Insured⁴. The sum insured of the life insurance plan may be up to 100% of the Basic Sum Insured under the plan.



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

- 1) 由美国专科医生提供第二医疗意见¹²；
- 2) 转介赴美就医，并协助获取更相宜价格¹²

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

- 1) **Second medical opinion provided by US medical specialists**¹², and
- 2) **Quality treatment referrals in the USA**, and assistance in obtaining the competitive pricing¹²

附注

1. 若因同一宗疾病 / 意外被同日确诊多于一次严重疾病，我们只会赔偿当中最高赔偿额的一次疾病。
2. 须扣除保单债项(如有)。
3. “额外红利”及“终期红利”派发金额并非保证。
4. 不包括良性病变额外保障之赔偿额。
5. 第2阶段的“主要严重疾病”保障须符合以下情况：
 - (a) 受保人必须由确诊日起计生存最少14天；及
 - (b) 主要严重疾病之确诊日期必须与紧接前次的主要严重疾病之确诊日期相距一年或以上，及：

Notes

1. If more than one Critical Illness diagnosed on the same day are arising from the same illness or injury, the claim will be paid once only for the Critical Illness with the higher benefit amount.
2. Net of policy debt (if any).
3. “Extra Bonus” and “Terminal Bonus” are not guaranteed.
4. Not including benefit paid under Benign Extra Care.
5. Conditions for the coverage of “Major Critical Illnesses” in Phase 2:
 - (a) the Insured must survive for at least 14 days from the date of diagnosis of a Major Critical Illness; and
 - (b) the period elapsed between the diagnosis dates of a Major Critical Illness and the immediate preceding Major Critical Illness must be at least one year, and:

- i) 若曾为癌症作出主要严重疾病的赔偿, 而其后再次被确诊患上癌症, 不论是复发、转移、原有的又或是新的癌症, 与前次确诊日期须相距三年或以上;
 - ii) 若曾为癌症作出主要严重疾病的赔偿, 而受保人其后被确诊患上组别4“器官严重疾病及衰竭”, 两者之确诊日期必须相距五年或以上;
 - iii) 若紧接之前之主要严重疾病赔偿为组别6“永久伤残 / 末期病症”, 则其后之主要严重疾病的确诊日期必须与上述疾病之前次确诊日期相距五年或以上; 及
- (c) 保障并不包括组别6“永久伤残 / 末期病症”。
6. 最多可获赔偿两种不同的“原位癌 / 初期癌症”各一次。
 7. 索偿只适用于需进行手术的冠状动脉出现收窄的情况达 50% 或以上; 而第2次之索偿需符合上述之情况, 以及于首次获赔偿时所依据的医学检查报告内已显示第2次进行手术的主要冠状动脉收窄或阻塞之位置并不多于60%。
 8. 第二次索偿之诊断必须以新诊断证明支持其符合另一次心脏病或中风的定义。
 9. 个人于本公司就该项疾病的最高总赔偿额为50,000美元 / 400,000港元 / 澳门元。
 10. 已缴保费按“基本计划的每年保费”计算(不包括额外附加保费)。
 11. 只适用于受保人76岁前。
 12. 国际专业医疗网络所提供的服务由国际救援(亚洲)公司提供。现时, 每次征询第二医疗意见的费用为500港元, 而转介到美国就医的手续费为500美元, 受保人需自付所有赴美国就医的行政费、医疗及其他有关费用。国际救援(亚洲)公司保留调整收费及医院数目的权利, 有关的更改将不作另行通知。本公司保留随时更改或终止提供本服务的权利。
 13. 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 / 澳门元。
 14. 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。
- i) if the Insured has received Major Critical Illness benefit for Cancer and is subsequently diagnosed with Cancer again, no matter whether the Cancer is a recurrence or metastasis of the preceding Cancer, or is an existing or a new Cancer, the period elapsed between the diagnosis dates of the respective Cancers must be at least three years;
 - ii) if the Insured has received Major Critical Illness benefit for Cancer and is subsequently diagnosed with “Group 4: Organ Critical Illness and Failure”, the period elapsed between the two diagnosis dates must be at least five years;
 - iii) if the immediate preceding Major Critical Illness claim is for “Group 6: Permanent Disability / Terminal Illness”, the period elapsed between the two diagnosis dates of the subsequent Major Critical Illness and the above illnesses must be at least five years; and
- (c) coverage is not applicable to “Group 6: Permanent Disability / Terminal Illness”
6. Benefits for up to two different types of “Carcinoma-in-situ / Early Stage Cancer” may be claimed once each.
 7. To be eligible for a claim, the coronary artery must have stenosis of 50% or higher; 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.
 8. The diagnosis relevant to the second claim must be supported with the new evidence consistent with the diagnosis of another Heart Attack or Stroke.
 9. Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company.
 10. The amount of Total Premiums Paid is based on the “Annual Premium of Basic Plan” (excluding extra loading premiums).
 11. Only applicable to the Insured aged below 76.
 12. MediNet Pro is provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice. The Company reserves the right to change or cease this service at any time.
 13. The maximum aggregate Sum Insured of all Critical Illness plans under the same Insured with the Company is limited to US\$1,500,000/ HK\$ / MOP12,000,000.
 14. 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.

重要资料

额外红利 / 终期红利理念

公司已成立一个委员会, 在厘定额外红利及 / 或终期红利派发之金额时向公司董事会提供独立意见。实际额外红利及 / 或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。

于厘定额外红利及 / 或终期红利时, 我们致力确保保单持有人和本公司能得到合理的盈余分配。此计划的利润与亏损会因包括但不限于投资回报及退保而影响你的资产份额。为使我们的利益一致, 我们的目标是将不少于90%的可分配利润分配予你, 余下的部分则归于我们。可分配利润和总利润是分开计算且可能不同。

我们将最少每年检视及厘定额外红利及 / 或终期红利一次。我们将会参考包括但不限于以下因素的过往经验和预期未来展望, 以厘定保单的额外红利及 / 或终期红利。

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

Important Information

Extra Bonus / Terminal Bonus Philosophy

A committee has been set up to provide independent advice on the determination of the extra bonus and / or terminal bonus amounts to the Board of the Company. The actual extra bonuses and / or terminal bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

Extra bonuses and / or terminal bonuses will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. In the plan, profit and loss arising from including, but not limited to, investment performance and surrenders will impact your asset share. To align our interest with yours, we aim to share with you no less than 90% of the distributable profit while the remaining portion goes to us. The amount of the distributable profits is determined separately from and may not be the same as the total profits.

The extra bonuses and / or terminal bonuses will be reviewed and determined by us at least once per year. In determining the extra bonuses and / or terminal bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

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。

为了提供更平稳的额外红利及 / 或终期红利, 我们或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额外红利及 / 或终期红利。

投资政策、目标及策略

万通保险国际有限公司(“本公司”)的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具, 可能包括环球股票、债券及其他固定收益资产、房地产和商品市场。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。

我们会根据投资的资产之过往及预期的表现、波幅及相关风险去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, 本公司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	80% - 100%
股票类资产	0% - 20%

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(主要投资于美国市场), 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、房地产及商品市场。投资遍布于不同地区及涉及不同的行业。另外, 我们或使用衍生工具作为资产风险管理。

投资策略或会不时根据市场环境及经济展望而作变动。

相关详情及过往派息率资料请浏览本公司网页:



香港:

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



澳门:

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

主要产品说明

缴付保费年期及保障年期

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

保障年期最长可至受保人100岁。

保单借贷

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

延迟付款期

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

终止

在下列任何情况下, 保单将会终止:

- 于保障到期日当日
- 宽限期届满, 除非自动保费贷款适用
- 保单债项到达保证现金价值扣除本保单任何已支付或将获支付之严重疾病保障之赔偿金额
- 保单持有人呈交书面要求终止本保单
- 受保人身故

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 extra bonuses and / or terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger extra bonuses and / or terminal bonuses during periods of less favourable performance.

Investment Policy, Objective and Strategy

The investment objective of YF Life Insurance International Ltd. ("the Company") is to optimize policyholders' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment vehicles, which may include global equities, bonds and other fixed-income instruments, properties and commodities. 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, the Company implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	80% - 100%
Equity-like assets	0% - 20%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets may include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and historical crediting interest rate, please visit our website:



Hong Kong:

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



Macau:

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

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing Policy Debt reaches the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under this Policy, all coverage under the policy will be terminated and the Cash Value (after deducting any Policy Debt), if any, would be payable.

The Benefit Term is up to age 100 of the Insured.

Borrowing

If this Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under this Policy. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged at a rate determined by us. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans.

Deferred Payment Period

We may delay making any loan for a period up to six months from the date we receive your written request, unless the loan is to be used to pay premium to us.

Termination

The policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends, except if the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under this Policy
- The policy owner submits a written request to terminate this policy
- The Insured dies

提早退保

本产品是为长线持有而设。如阁下提早终止保单，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，本公司保留更改适用于同一风险级别投保人的保费之权利，并会于每个保单周年日不少于30日前以书面通知你有关更改。保费会因应某些因素而作出调整，这些因素包括但不限于本公司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

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

信贷风险

本计划由本公司承保及负责，阁下的保单权益会受其信贷风险所影响。

因医疗而必须进行的

指符合以下所有情况：

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

主要不保事项

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

因以下一种或多种情况而直接或间接引致的严重疾病，将不获赔偿：

- 自杀或在神智不清醒的状况下受伤；自伤身体；酒精或药物中毒（除非由医生处方）；吸入气体（因工作需要而引致则除外）；
- 因战争或民间骚动引致；在战争中参与军事服务；犯法、企图犯法或拒捕；
- 参与任何驾驶或骑术赛事；专业运动；需使用呼吸用具之潜水活动；乘搭或驾驶任何飞机（除非为民航机的持票乘客）；
- 投保时已存在的病症及病状；在保障生效日期的六十天内出现的严重疾病；任何在受保人十八岁前因患上或出现之先天性畸形或反常的情况而引致的疾病或病患；任何人类免疫力缺乏症病毒及 / 或与此有关之病症，包括爱滋病；在受保人确诊患上导致总赔偿额达到合计限额的严重疾病后，在受保人其后确诊患上另一种严重疾病后的十四天内身故

提供资料责任及未符合这要求的后果

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

索偿程序

有关索偿程序，请浏览本公司网页：

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

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

保费征费（只适用于香港）

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

保单冷静期及取消保单的权利

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

期满及退保

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

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

Early Surrender

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

Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. The Company reserves the right to change the premium on each renewal for all Insureds of the same class, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of the Company, expenses, the expected claim costs in the future, and the investment environment.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if the Company meets all of its contractual obligations.

Credit Risk

This plan is underwritten by the Company. The insurance benefits are held solely responsible by the Company and subject to its credit risk.

Medically Necessary

This means all of the following conditions are met:

- consistent with the diagnosis and customary medical treatment for the condition.
- in accordance with standards of good medical practice.
- not for the convenience of the Insured and / or the Doctor.

Key Exclusions

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

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

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; military services in time of war; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage; any diseases or illnesses which are due to a congenital defect or condition and occurred before the Insured reaches 18 years of age; any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS; the Insured, after the diagnosis of a Critical Illness giving rise to the Reaching of Aggregate Limit, dies within 14 days after the diagnosis of a subsequent Critical Illness

Duty of disclosure and the consequences of not making full disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because the Company will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

Claims Procedures

For details of the procedures for making claims, please refer to our website at:

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

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

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force 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 only), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Maturity and Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly, upon receipt of your valid identification document copy.

“首选健康保1000” 一览表

PrimeHealth Saver 1000 – at a glance

保障项目 Benefits				
承保116种严重疾病: Cover 116 Critical Illnesses:	初期疾病 ² 每项疾病保障 Early Stage Illnesses ² Max. Benefit per Illness	主要严重疾病 ^{2,5} 每项疾病保障 Major Critical Illnesses ^{2,5} Max. Benefit per Illness	每组别保障限额 Max. Benefit per Group	总赔偿 Max. Aggregate Benefits
	基本保障额 % of Basic Sum Insured			
 组别 Group 1 : 癌症 Cancer	30%	100%	300%	1000%
 组别 Group 2 : 心脏血管疾病 Cardiovascular Diseases	30%	100%	200%	
 组别 Group 3 : 脑科疾病 / 异常情况 Brain Diseases / Disorders	30% / 50%*	100%	200%	
 组别 Group 4 : 器官严重疾病及衰竭 Organ Critical Illness and Failure	30%	100%	100%	
 组别 Group 5 : 其他严重疾病 Other Critical Illnesses	30%	100%	100%	
 组别 Group 6 : 永久伤残 / 末期病症 Permanent Disability / Terminal Illness	-	100%	100%	
	第1阶段保障:最高总赔偿为“100%基本保障额 + 非保证的‘额外红利’及‘终期红利’”或现金价值 (以较高者为准, 须扣除保单债项[如有]) 第2阶段保障 ⁵ :最高总赔偿为900%基本保障额 Phase 1 Coverage: Total maximum benefit equal to “100% of Basic Sum Insured + Non-guaranteed Extra Bonus and Terminal Bonus” OR Cash Value (whichever is higher; less any policy debt, if any) Phase 2 Coverage ⁶ : Total maximum benefit equal to 900% of the Basic Sum Insured			
良性病变额外保障 Benign Extra Care	适用之良性病变的相关器官:乳房、子宫、卵巢及前列腺 原位癌 / 初期癌症 ⁹ :各6%基本保障额 癌症:各20%基本保障额 ^v Applicable organs relevant to benign condition: breasts, uterus, ovaries and prostate Carcinoma-in-situ / Early Stage Cancer ⁹ : 6% of the Basic Sum Insured (each) Cancer: 20% of the Basic Sum Insured ^v (each)			
保费回赠保证 Guaranteed Refund of Premiums	适用于第1阶段:保证“100%保费回赠”(即保证现金价值 ¹⁰) + 非保证的“额外红利”及“终期红利”(保单生效满20年起, 于选择退保时适用) Applicable to Phase 1: Guaranteed “100% Refund of Premiums” (i.e. Guaranteed Cash Value ¹⁰) + Non-guaranteed “Extra Bonus” and “Terminal Bonus” (Applicable from the 20 th policy anniversary onwards upon policy surrender)			
保费豁免保证 Guaranteed Waiver of Premiums	适用于第2阶段:豁免缴付余下所需的保费 Applicable to Phase 2: Premiums are waived for the remaining premium payment terms			

身故赔偿 Death Benefit	<p>适用于第1阶段：“100%基本保障额+非保证的‘额外红利’及‘终期红利’”或现金价值(以较高者为准, 须扣除任何曾支付的赔偿金额及保单债项[如有])</p> <p>适用于第1及2阶段: 身故现金津贴1,000美元 / 8,000港元 / 澳门元</p> <p>Phase 1: “100% of the Basic Sum Insured + Non-guaranteed Extra Bonus and Terminal Bonus” OR Cash Value (whichever is higher, after deduction of any claims paid and any policy debt)</p> <p>Phase 1 and 2: Compassionate Cash Benefit US\$1,000 / HK\$ / MOP8,000</p>
延续寿险保障¹¹ Extension of Life Protection¹¹	<p>最高可达100%基本保障额 (适用于确诊患上严重疾病而赔偿总额达100%基本保障额⁴的一年后的90日内)</p> <p>Up to 100% of Basic Sum Insured (Applicable within 90 days following the end of one year after the diagnosis date of a covered Critical Illness, which results in the total benefit paid reaching 100% of the Basic Sum Insured⁴)</p>
国际专业医疗网络¹² MediNet Pro¹²	<p>“美国专科医生提供第二医疗意见”及“转介赴美就医”</p> <p>“Second Medical Opinion Provided by US Medical Specialists” and “Quality Treatment Referrals in the USA”</p>

保单资料 Policy Information

保单类别 Plan Type	基本计划 Basic Plan
保单货币单位 Currency	<p>香港保单: 美元 / 港元</p> <p>澳门保单: 美元 / 澳门元 / 港元</p> <p>Policy Issued in Hong Kong: US\$ / HK\$</p> <p>Policy Issued in Macau: US\$ / MOP / HK\$</p>
保费¹⁴ Premium¹⁴	<p>保费并非保证</p> <p>Premium is non-guaranteed</p>
缴费方式 Payment Mode	<p>每年 / 每半年 / 每季 / 每月缴付</p> <p>Annual / Semi-annual / Quarterly / Monthly Payment</p>
最低基本保障额 Minimum Basic Sum Insured	<p>基本保障额 Basic Sum Insured: US\$5,000美元 / HK\$ / MOP120,000港元 / 澳门元 或 OR</p> <p>每年保费 Annual premium: US\$200美元 / HK\$ / MOP1,600港元 / 澳门元</p> <p>(两者取其较高者 whichever is higher)</p>
最高基本保障额¹³ Maximum Basic Sum Insured¹³	US\$1,500,000美元 / HK\$ / MOP12,000,000港元 / 澳门元
保障类别 Type of Benefit	<p>非偿款产品 — 非实报实销之危疾保障计划</p> <p>Non-indemnity Product - Non-reimbursable Critical Illness Plan</p>

投保资料 Basic Information

缴付保费年期¹⁴ Premium Payment Term¹⁴	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)	0 – 65	0 – 60	0 – 55
保障年期 Benefit Term	至100岁 To Age 100		

* 适用于需进行手术之脑血管瘤

* Applicable to Cerebral Aneurysm Requiring Surgery

以上为计划的一般资料, 只供参考之用, 并非保单的一部份, 亦未涵盖保单的所有条款。有关保障范围、详情及条款, 以及不保事项, 请参阅保单文件。如有垂询或欲索取保单文件之范本, 欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线: 香港 (852) 2533 5555 / 澳门 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

YFLife

萬通保險

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

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

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Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Mutual Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” on total revenues for 2020, and based on the FORTUNE 500 as published on June 1, 2021.

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