

額外癌症加護保

Extra Cancer Care ECC



- Comprehensive Benefit Up to \$9,000,000
- Extra Cash Benefit
- Worldwide Coverage Lifetime Guaranteed Renewal
- Multiple Cancer Benefits

Comprehensive Benefit Up to \$9,000,000

The plan provides the most comprehensive cancer benefit, from diagnostic investigation and medical treatment to ongoing monitoring after treatment. The plan offers a maximum lifetime limit of as much as HK\$/MOP 9,000,000, with full reimbursement¹ of the actual medical expenses for diagnosis and treatment. On top of this, the plan offers an array of extra care and cash benefits.

Before Treatment	Diagnosis <ul style="list-style-type: none"> • Diagnostic Investigation • Cancer Specialist Consultation 	Extra Cash <ul style="list-style-type: none"> • Monthly Living Benefit • Hospital Cash Extra Care <ul style="list-style-type: none"> • Chinese Herbalist Consultation • Dietician Consultation • Physiotherapist Consultation • Home Nursing • Psychological Counselling • Medical Appliances
During Treatment	Medical Treatment <ul style="list-style-type: none"> • Hospitalization Benefit • Surgical Benefit • Reconstructive Surgery • Medical Treatment Benefit • Palliative Treatment • Cancer Specialist Consultation 	
After Treatment	Recovery <ul style="list-style-type: none"> • Monitoring Investigation • Cancer Specialist Consultation 	

Extra Cash Benefit

Unlike other plans available in the market, Extra Cancer Care provides you with two more cash benefits. You can spend the cash at your total discretion to cover the loss of income as well as the extra expenses.

Hospital Cash	Maximum HK\$/MOP1,000 daily; double benefit for Confinement in Intensive Care Unit
Monthly Living Benefit²	Maximum HK\$/MOP30,000 monthly for up to 12 months

Worldwide Coverage Lifetime Guaranteed Renewal

The plan provides worldwide coverage³ that applies to any Hospital, day case unit of a Hospital, Cancer Clinic worldwide and clinic in Hong Kong/Macau, and lifetime guaranteed renewal, with a benefit term of up to age 100 of the Insured. The annual renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal.

Multiple Cancer Benefits

The plan provides comprehensive coverage in case of multiple Cancers.

- Provided that the period elapsed between the diagnosis dates of the two different Cancers (whether they occur in the same or a different organ) is one year or more, the subsequent Cancer is considered as another Cancer.
- If the subsequent Cancer is a recurrence or metastasis of the Relevant Preceding Cancer,

provided that the period elapsed between the diagnosis dates of the subsequent Cancer and the Relevant Preceding Cancer is five years or more, and the Relevant Preceding Cancer was once in complete remission during such period, the subsequent Cancer is considered as another Cancer.

- Otherwise, it is considered as a continuation of the Preceding Cancer, i.e., the benefit will be paid under the same Cancer.

Extra Cancer Care – At a Glance

Benefits	HK\$ / MOP		
	Prestige	Select	Basic
Overall Per Cancer Limit (Applicable to Item 1–4)	3,000,000	2,000,000	1,000,000
Maximum Lifetime Limit (Applicable to Item 1–4)	9,000,000	6,000,000	3,000,000
Covered Territory	Worldwide ³		
Ward Type ⁴	Semi-Private		
Covered Diseases	Carcinoma-in-situ, Early-stage and Later-stage Cancers		
1. Hospitalization Benefit			
Room, Board & General Nursing	Full reimbursement ¹		
In-hospital Doctor's Call / In-hospital Specialist Consultation			
Intensive Care			
Other Designated Medical Services (Drugs and medicines, dressings, intravenous infusions, blood, oxygen, electrocardiograms, etc.)			
2. Surgical Benefit			
Surgical Treatment ⁵	Including surgeon, anesthetist, operating theatre, operating theatre equipment. Reconstructive surgery done for face and/or breast due to Cancer (including cost of implants).	Full reimbursement ¹	
Reconstructive Surgery			
3. Medical Treatment Benefit			
Non-surgical Treatment	Active Treatment ⁷ of Cancer includes but not limited to: Target Therapy, Chemotherapy, Hormonal Therapy, Immunotherapy and Radiotherapy	Full reimbursement ¹	
Palliative Care	Medical and surgical treatment to relieve the Insured's discomfort, side-effects of the treatment or any complications of the disease.		
Drugs	Including anti-nausea, anti-rejection, anti-vertigo and anodyne drugs		

Extra Cancer Care – At a Glance

Benefits		HK\$ / MOP		
		Prestige	Select	Basic
4. Medical Consultation and Diagnostic Benefit				
Diagnostic Investigation ⁶	Laboratory tests, X-ray, CT, MRI, PET Scans, fine needle aspiration cytology (FNAC), histopathology or cytology biopsies, other investigation modalities deemed Medically Necessary, and genetic testing to aid the identification of appropriate chemotherapy drugs.	Full reimbursement ¹		
Monitoring Investigation	Physical examinations and diagnostic tests to monitor the response and progress of the Cancer treatment received, and follow-up evaluation to rule out any relapse of Cancer for up to 5 years beyond completion of Active Treatment ⁷ .			
Cancer Specialist Consultation (Max. no. of visits per Cancer)	Cancer specialist consultation before the treatment and for up to 5 years beyond completion of Active Treatment ⁷ .	40 visits	1,000/visit 30 visits	20 visits
MediNet Pro ⁸	“Second Medical Opinion provided by US Medical Specialists” and “Quality Treatment Referrals in the USA”	✓	✓	✓
5. Extra Care Benefit (per Cancer)				
Chinese Herbalist Consultation (Max. no. of visits per Cancer)	Chinese herbalist consultation, dietician consultation, physiotherapist consultation, home nursing and psychological counselling during the Cancer treatment and for up to 5 years beyond completion of Active Treatment ⁷ .	40 visits	600/visit 30 visits	20 visits
Dietician Consultation (Max. no. of visits per Cancer)		40 visits	600/visit 30 visits	20 visits
Physiotherapist Consultation (Max. no. of visits per Cancer)		40 visits	600/visit 30 visits	20 visits
Home Nursing (Max. no. of days per Cancer)		60 days	1,000/visit 45 days	30 days
Psychological Counselling (Max. no. of visits per Cancer)		40 visits	1,000/visit 30 visits	20 visits
Medical Appliances		Purchasing or renting medical appliances related to Cancer treatment	10,000	7,500

Extra Cancer Care – At a Glance

Benefits		HK\$ / MOP		
		Prestige	Select	Basic
6. Extra Cash Benefit (per Cancer)				
Hospital Cash ⁹ (Max. no. of days per Cancer)	Confined in a Hospital for Active Treatment of Cancer or Palliative Treatment for a minimum of 8 hours	1,000/day	750/day 60 days	500/day
Hospital Cash for Confinement in Intensive Care Unit ⁹ (Max. no. of days per Cancer)		2,000/day	1,500/day 15 days	1,000/day
Monthly Living Benefit ² (Max. no. of mths per Cancer)	Applicable to the diagnosis of a Later-stage Cancer	30,000/mth	20,000/mth 12 mths	10,000/mth
7. Life Protection				
Death Benefit		40,000	30,000	20,000 or Annual Premium (whichever is higher)
8. Policy Information				
Plan type	Basic Plan			
Currency	Policy issued in Hong Kong : HK\$		Policy issued in Macau : MOP/HK\$	
Premium	<ul style="list-style-type: none"> Yearly renewable, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal. Annual / Semi-annual / Quarterly / Monthly Payment 			
Type of Benefit	Combo Product - Including indemnity and non-indemnity benefits			
9. Basic Information				
Issue Age (At Last Birthday)	Age 0 - 70			
Benefit Term	To Age 100			
Premium Payment Term	To Age 100			

- ¹ Reimbursement will be based on a "Reasonable and Customary" basis, i.e., The charges for treatment, procedure, supplies or other medical services which are Medically Necessary but do not exceed the general level of charges at the location for such treatment, procedure, supplies or other medical services. We will base the calculation of Reasonable and Customary on a combination of global experience, statistical information provided by local health authoritative body and information collected from medical specialists and surgeons practicing in the country or area where the treatment is received. For the avoidance of doubt when comparing treatment, we will take into account the complexity of the procedure and the standard of the medical facility where the treatment is received. We reserve the right to adjust any benefits payable in relation to any charges which in the opinion of our Doctor are not Reasonable and Customary.
- ² Applicable to the first diagnosis of a Later-stage Cancer and while the Insured is still alive.
- ³ The maximum aggregate benefit payable for Cancer treatment charges incurred in the US including Hospitalization Benefit, Surgical Benefit, Medical Treatment Benefit, as well as the Medical Consultation and Diagnostic Benefit for all Extra Cancer Care and Extra Cancer Benefit issued by the Company under the same Insured will be up to HK\$2,000,000 Per Cancer.
- ⁴ For Confinement of ward type above semi-private room, the benefit payable under Hospitalization Benefit, Surgical Benefit, Medical Treatment Benefit, Diagnostic Investigation and Monitoring Investigation during such period will be reduced to 50%.
- ⁵ The benefit payable includes but not limited to Cryosurgery, Laser Surgery, Photodynamic Therapy and Radiofrequency Ablation.
- ⁶ Covers only Diagnostic Tests directly confirming the positive diagnosis of Cancer.
- ⁷ Active Treatment of Cancer means any treatment prescribed by or administered under the supervision of a Cancer Specialist to treat Cancer using interventions including but not limited to Chemotherapy, Radiotherapy, Target Therapy and surgery, etc (excluding any treatment given solely as Palliative Care).
- ⁸ MediNet Pro is provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$/MOP500. 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.
- ⁹ If the benefit is payable under Hospital Cash for Confinement in Intensive Care Unit, no Hospital Cash will be paid.

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured. If the premium is not paid before the end of the 31-day Grace Period from the premium due date, all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The total benefit paid under Item 1 - 4 reaches the maximum lifetime limit
- The Insured dies

Benefit and Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time of renewal). In order to keep pace with the medical advancement and to provide you with continuous protection, YF Life Insurance International Ltd. reserves the right to change the benefit and premium on each renewal, 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 of YF Life Insurance International Ltd., expenses, medical inflation, medical trends and / or revised benefit structure / level of benefits (if any) which might impact the expected claim costs in the future.

For relevant historical premium increases rates of this plan, please visit our website:



Hong Kong:

<https://corp.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>



Macau:

<https://corp.yflife.com/en/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>

Inflation Risk

Medical costs in the future are likely to be higher than they are today due to inflation. As a result, the premium rates and / or the benefit levels may be reviewed from time to time, and the policy owner might receive less in real terms even if YF Life Insurance International Ltd. meets all of its contractual obligations.

Credit Risk

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

Medically Necessary

This 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

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, our total liability shall be limited to the premiums paid less any claim amount that has been paid or is payable.

This plan does not pay any benefit claims (except for Death Benefit) caused directly or indirectly, by or resulting from the following:

- Any disease or illness occurring within 60 days of the Effective Date of Coverage;
- Pre-existing conditions before the Effective Date of Coverage (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- All tumors that are described as benign or pre-malignant; or all precancerous changes; all non-melanoma skin cancers classified as AJCC stage I or below; or cancer in the presence of HIV infection;
- Cosmetic or plastic surgery (except reconstructive surgery of the face and / or breast due to Cancer);
- Experimental treatment or procedures and their medical conditions or complications; convalescence, custodial or sanatorium care;
- Genetic testing undertaken to test for a genetic predisposition to Cancer or any treatment undergone based on genetic test results; vaccines for the prevention of Cancer; preventative screening or checkups; any treatment modality undergone without a definite diagnosis of the presence of Cancer;
- Suicide, self-infliction or injuries due to insanity; drug addiction or alcoholism;
- Acts of war, civil commotion or illegal activity; disease or sickness arising from nuclear radiation, asbestos;
- Compensation paid under any government law or any other insurance policy.

Duty of disclosure and the consequences of not making full disclosure

You are required to disclose in application all information you know or could reasonably be expected to know because YF Life Insurance International Ltd. 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) 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 the 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.

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.

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.

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