

「妳的健康」保障計劃

Lady Health Benefit LADY



- Extensive Coverage at Competitive Premium Rates
- Free Health Check-Up
- Lifelong Benefit Up to Age 100
- MediNet Pro

Extensive Coverage at Competitive Premium Rates

Lady Health Benefit not only provides you with all-round coverage, but also at competitive premium rates. The Plan covers 4 Female Critical Illnesses, 8 Common Female Illnesses, 7 benefits for Complications from Pregnancy Cover, 14 benefits for Congenital Anomalies, and Accidental Reconstructive Surgery¹, to protect you at different stages of your life. In the unfortunate event that any of these illnesses occurs, you can rest assured that all the necessary financial support is in place.

Free Health Check-Up

A free health check-up will be provided for you after the first policy anniversary and every two years thereafter, up to age 75. Four plans, suitable for the unmarried, females preparing for marriage, married people and for the elderly, are designed to give you the most appropriate healthcare program at different stages of your life.

Lifelong Benefit Up to Age 100

Unlike other female protection plans in the market, Lady Health Benefit offers lifelong protection up to the Insured's 100th birthday. Best of all, the plan is guaranteed to be renewed every five years.

MediNet Pro

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 will be available:

1. **Second medical opinion provided by US medical specialists²**
2. **Quality treatment referrals in the USA, and assistance in obtaining the competitive pricing²**

Coverage of Female Illnesses³

4 Female Critical Illnesses

- Systemic Lupus Erythematosus
- Chronic Auto-immune Hepatitis
- Rheumatoid Arthritis
- Aplastic Anaemia

Accidental Reconstructive Surgery⁴

- Facial reconstruction surgery subsequent to accident
- Skin transplantation for the treatment of accidental burns

8 Common Female Illnesses

- Mastectomy⁵
- Breast Cancer / Carcinoma-in-situ⁶
- Cervix Cancer / Carcinoma-in-situ⁶
- Uterus Cancer / Carcinoma-in-situ⁶
- Ovarian Cancer / Carcinoma-in-situ⁶
- Fallopian Tube Cancer / Carcinoma-in-situ⁶
- Vaginal Cancer / Carcinoma-in-situ⁶
- Osteoporotic Fractures

7 Pregnancy Complications

- Disseminated Intravascular Coagulation
- Ectopic Pregnancy
- Death of the Foetus or New Born Child
- Acute Fatty Liver of Pregnancy
- Choriocarcinoma, including Hydatidiform Mole
- Prenatal Diagnosis of Down's Syndrome
- Prenatal Diagnosis of Absence of Two Limbs

14 Congenital Anomalies

- Spina Bifida Cystica / Spina Bifida Aperta
- Tetralogy of Fallot
- Down's Syndrome
- Oesophageal Atresia / Tracheo-oesophageal Fistula
- Anal Atresia / Imperforate Anus
- Infantile Hydrocephalus
- Developmental Dysplasia of the Hip
- Absence of Two Limbs
- Cleft Palate / Cleft Palate and Cleft Lip
- Patent Ductus Arteriosus
- Congenital Hypertrophic Pyloric Stenosis
- Atrial Septal Defect
- Club Foot (Talipes Equinovarus)
- Transposition of the Great Vessels

Lady Health Benefit – At a Glance

Benefits¹

4 Female Critical Illnesses	100% Sum Insured
8 Common Female Illnesses^{5,6}	20% / 30% Sum Insured
Accidental Reconstructive Surgery⁴	Reimbursement of hospitalization and surgical expenses, subject to a maximum of 20% of Sum Insured
7 Pregnancy Complications	20% Sum Insured
14 Congenital Anomalies	20% Sum Insured
Gynaecological Examinations	Bi-Yearly
Death Benefit	US\$125 or equivalent
MediNet Pro²	“Second Medical Opinion Provided by US Medical Specialists” and “Quality Treatment Referrals in the USA”

Lady Health Benefit – At a Glance

Policy Information	
Plan Type	Basic Plan OR Supplementary Benefit (Applicable to Universal Life plans)
Currency	Policy Issued in Hong Kong: US\$ / HK\$ Policy Issued in Macau: US\$ / MOP / HK\$
Premium	Renewable 5-yearly, the premium is non-guaranteed. The renewal premium will be adjusted based on the Insured's attained age and the premium rate in effect at the time of policy renewal
Payment Mode	Renewable for every 5 years Annual / Semi-annual / Quarterly / Monthly Payment
Minimum Sum Insured	Basic Plan Sum Insured: US\$50,000/HK\$/MOP400,000 Supplementary Benefit Sum Insured: US\$30,000/HK\$/MOP240,000
Maximum Sum Insured	US\$150,000/HK\$/MOP1,200,000 (For Supplementary Benefit, the Maximum Sum Insured is also capped by 5 times of Sum Insured on Basic Plan)
Type of Benefit	Non-indemnity Product - Non-reimbursable Critical Illness Plan
Basic Information	
Issue Age (At Last Birthday)	Age 18-60
Benefit Term	To Age 100
Premium Payment Term	To Age 100

¹ Within the benefit term, each particular benefit type will be claimed once only.

² MediNet Pro is currently 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 discontinue this service at any time.

³ The maximum benefit amount that can be claimed under this plan is 100% of the Sum Insured.

⁴ Within the benefit term, "Accidental Reconstructive Surgery" can be claimed once only. Benefit payment for "Accidental Reconstructive Surgery" is 20% of the Sum Insured or the actual amount of hospitalization and surgical expenses not reimbursed by other medical plans (whichever is the lower), subject to a maximum aggregate benefit of US\$30,000/ HK\$/ MOP240,000 under all benefits issued by the Company under the same Insured.

⁵ If a Mastectomy is undergone due to breast cancer or carcinoma-in-situ, the maximum claim benefit is 30% of the Sum Insured (including benefit for breast cancer or carcinoma-in-situ).

⁶ Within the benefit term, "Carcinoma-in-situ" can be claimed once only. Benefit payment for "Carcinoma-in-situ" is 20% of the Sum Insured, subject to a maximum aggregate benefit of US\$30,000/ HK\$/ MOP240,000 under all benefits issued by the Company under the same Insured.

Important Information

Premium Payment Term and Benefit Term

If this policy is a Basic Plan

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 such premium due date, all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit

The premium payment term and the benefit term are up to (1) age 100 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The Grace Period ends (if applicable)
- The policy owner submits a written request to terminate this policy/supplementary benefit
- The aggregated benefit amount paid/payable under this policy (except Death Benefit and Health Checkup) reaches 100% of the Sum Insured
- The Insured dies

If this policy is a Supplementary Benefit, it will also be terminated when the following event occurs:

- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up /Extended Term Insurance

Premium Adjustment

The policy/supplementary benefit will be renewed at the expiration of each 5-year term for another term upon receipt of the payment of the premium in accordance with the premium rate in effect of the same plan of the then attained age of the Insured on the date of renewal. YF Life Insurance International Ltd. reserves the right to change the 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. and expenses.

Inflation Risk

Where the actual rate of inflation is higher than expected, 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 subject to its credit risk.

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.

Key Exclusions

The policy will not pay any benefit claims caused directly or indirectly, by or resulting from one or more of the following:

- Pre-existing symptoms or conditions;
- Any female illness or female critical illness which occurs within 60 days after the Effective Date of Coverage; any pregnancy complication of the Insured which is first diagnosed within 300 days after the Effective Date of Coverage or congenital anomaly of the Child who is borne by the Insured within 300 days of Effective Date of Coverage;
- The Insured dies within 30 days from the date of the the first diagnosis of female illness, female critical illness or complication of pregnancy; the Child dies within 30 days from the date of the first diagnosis of a congenital anomaly;
- Suicide or injuries due to insanity; self-infliction; drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Violation or attempted violation of the law or resistance to arrest;
- Human Immunodeficiency Virus (HIV) infection and/or any HIV-related illnesses, including AIDS

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 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 (For Basic Plan Only)

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 (For Basic Plan Only)

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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