

## 首選糖尿保

# PrimeHealth Diabetes Care PDC

YFLife  
萬通保險



- Easy Enrollment No Medical Exam Required
- Critical Illness Benefit -  
Maximum Benefit \$1,200,000
- Guaranteed Renewal

### Easy Enrollment No Medical Exam Required

PrimeHealth Diabetes Care is a plan tailor for people with diabetes\*. Application is easy. It takes only a few easy steps to complete the underwriting procedure, no medical examination is required.

### Guaranteed Renewal

The plan guarantees annual renewal up to age 85. The annual renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect for the same level of benefit at the time of renewal.

### Critical Illness Benefit – Maximum Benefit \$1,200,000

A maximum benefit of HK\$/MOP200,000 is payable for limb amputation<sup>1</sup> as a result of disease or even injury. If the Insured is diagnosed with Blindness, Coronary Artery Bypass surgery, Heart Attack, Kidney Failure or Stroke, a maximum benefit of HK\$/MOP1,000,000<sup>2</sup> is payable, without deduction of the amount of any limb amputation benefit paid.

\* Not applicable to people with Type 1 diabetes

Remarks: Type 1 Diabetes Mellitus is also known as “Insulin-dependent Diabetes Mellitus”. It is related to factors of genetic and immune system. (Source: Hospital Authority)

Benefits	Plan Standard (Basic Sum Insured: 1,000,000 <sup>3</sup> )	Plan Special (Basic Sum Insured: 500,000 <sup>3</sup> )
<b>Critical Illness/Surgery</b> <sup>2</sup> • Blindness • Coronary Artery Bypass Surgery • Heart Attack • Kidney Failure • Stroke	1,000,000 (100% of the Basic Sum Insured)	500,000 (100% of the Basic Sum Insured)
<b>Limb Amputation</b> <sup>1</sup>	200,000 (20% of the Basic Sum Insured)	100,000 (20% of the Basic Sum Insured)
<b>Death Benefit</b>	10,000	5,000
Policy Information		
<b>Plan Type</b>	Basic Plan	
<b>Currency</b>	Policy Issued in Hong Kong: HK\$ Policy Issued in Macau: MOP/HK\$	
<b>Premium</b>	Yearly renewable, the premium is non-guaranteed. The renewable premium will be adjusted based on the Insured’s attained age and at the premium rate in effect for the same level of benefit at the time of policy renewal.	
<b>Payment Mode</b>	Annual / Semi-annual / Quarterly / Monthly Payment	
<b>Type of Benefit</b>	Non-indemnity Product - Non-reimbursable Critical Illness Plan	
Basic Information		
<b>Issue Age</b> (At Last Birthday)	Age 30 to 60	
<b>Benefit Term</b>	To Age 85	
<b>Premium Payment Term</b>	To Age 85	

<sup>1</sup> Applicable if no Critical Illness Benefit has been paid. The limb amputation benefit is payable once only.

<sup>2</sup> All coverage will be terminated when the benefit for a covered Critical Illness (except limb amputation) has been paid, and the limb amputation benefit will no longer be applicable.

<sup>3</sup> 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.

## Important Information

### Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 85 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.

### 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 Insured dies

Besides the above conditions, the **PrimeHealth Diabetes Care** will also be terminated when the Insured is diagnosed with a Critical Illness other than limb amputation giving rise to payment of Critical Illness Benefit.

### 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). 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.

## Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, the total liability of YF Life Insurance International Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable.

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 Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS; the Insured dies within 14 days after the first diagnosis of a 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 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://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](http://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.

### **YF Life Insurance International Ltd.**

**Customer Service** Suite 1211, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong  
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau

**[www.yflife.com](http://www.yflife.com)**

**PrimeHealth Diabetes Care**

Annually in HK\$/MOP

Age at Last Birthday	Plan Special		Plan Standard	
	Male	Female	Male	Female
30	2,600	2,085	5,150	4,130
31	2,820	2,205	5,580	4,370
32	3,005	2,315	5,950	4,580
33	3,235	2,450	6,410	4,850
34	3,465	2,590	6,860	5,130
35	3,725	2,725	7,380	5,400
36	4,055	3,075	8,030	6,090
37	4,585	3,430	9,080	6,790
38	5,130	3,795	10,160	7,510
39	5,680	4,125	11,250	8,170
40	6,215	4,440	12,310	8,790
41	6,750	4,760	13,370	9,430
42	7,305	5,085	14,470	10,070
43	7,860	5,395	15,560	10,680
44	8,420	5,720	16,670	11,330
45	8,995	6,045	17,810	11,970
46	9,575	6,350	18,960	12,570
47	10,160	6,640	20,120	13,150
48	10,750	6,930	21,290	13,720
49	11,335	7,185	22,450	14,230
50	11,450	7,275	22,670	14,410
51	11,585	7,370	22,940	14,590
52	11,705	7,460	23,180	14,770
53	11,825	7,550	23,420	14,950
54	11,950	7,635	23,660	15,120
55	12,070	7,715	23,900	15,280
56	12,930	7,815	25,600	15,480
57	14,060	7,910	27,840	15,660
58	15,440	8,630	30,570	17,090
59	17,115	9,500	33,890	18,810
60	18,025	9,610	35,690	19,030
61*	18,750	10,510	37,130	20,810
62*	20,455	11,500	40,500	22,770
63*	22,205	12,575	43,970	24,900
64*	23,980	13,705	47,490	27,140
65*	26,230	16,140	51,940	31,960
66*	27,990	17,440	55,430	34,530
67*	29,790	18,765	58,990	37,160
68*	31,575	20,140	62,520	39,880
69*	33,365	21,540	66,070	42,650
70*	33,905	22,030	67,140	43,620
71*	35,740	23,430	70,770	46,400
72*	37,575	24,885	74,410	49,280
73*	39,405	26,375	78,030	52,230
74*	41,260	27,920	81,700	55,290
75*	42,200	30,070	83,560	59,540
76*	43,590	31,275	86,320	61,930
77*	44,820	32,360	88,750	64,080
78*	45,925	33,365	90,940	66,070
79*	46,960	34,345	92,990	68,010
80*	48,010	35,345	95,070	69,990
81*	49,790	37,135	98,590	73,530
82*	51,640	39,040	102,260	77,310
83*	53,600	41,100	106,140	81,390
84*	55,630	43,310	110,160	85,760

\* For Renewal Only