

完全及永久傷殘保障計劃

Total and Permanent Disability Benefit TPD



- Extra Cash for Disability
- Advanced Payment of the Death Benefit
- A Range of Benefit Terms to Best Fit Your Needs

Extra Cash for Disability

This benefit provides extended coverage with an advance on your death benefit, 20% of which will be paid six months after the commencement of disability as diagnosed by a doctor. Should you suffer prolonged disability for more than 18 months, the remaining 80% of your death benefit will be advanced to you as well. This money can be used to cover hospital fees, family expenses or mortgage payments, as you see fit. This benefit provides a range of benefit terms to best fit your needs.

Extent of Cover

This benefit covers not only cases where the insured becomes totally and permanently incapable of engaging in any work for remuneration. The plan also covers the occurrence of any one of the following; in which case the benefit will be paid immediately.

- Loss of sight of both eyes;
- Loss of any two limbs; or
- Loss of sight of one eye and one limb

Total and Permanent Disability Benefit - At a Glance

Policy Information					
Plan Type	Attachable to basic plan	Attachable to basic plan / Attachable to term life supplementary benefit			
	TPDB	TPDR1	TPDR5 / TPDMY	TPDR65	TPDR10
Currency	Policy Issued in Hong Kong: US\$ / HK\$ Policy Issued in Macau: US\$ / MOP / HK\$				
Payment Mode	Annual / Semi-annual / Quarterly / Monthly Payment				
Premium	Premium is level and guaranteed	Premium is non-guaranteed	Premium is non-guaranteed	Premium is level and guaranteed	Premium is level and guaranteed
	Occupational Classification 1: Premium Rate x 1.00 Occupational Classification 2: Premium Rate x 1.50 Occupational Classification 3: Premium Rate x 2.00 (Per \$1,000 Sum Insured)				
Minimum Sum Insured	Policy Issued in Hong Kong: US\$15,000 / HK\$120,000 Policy Issued in Macau: US\$15,000 / MOP / HK\$120,000				
Maximum Sum Insured	Individual consideration				
Type of Benefit	Non-indemnity Product - Non-reimbursable Protection Plan				
Basic Information					
Issue Age (At Last Birthday)	Age 18 - 55				
Benefit Term	Up to Age 65				10 Years
Premium Payment Term	Same as Basic Plan	Every Year	Every 5 Years	Up to Age 65	10 Years

Total and Permanent Disability Benefit (Attached to Basic Plan)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 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, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 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 premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

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. ("the Company") meets all of its contractual obligations.

Credit Risk

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

Key Exclusions

The supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) 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 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:

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Premium Levy (Applicable to Hong Kong only)

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Total and Permanent Disability Benefit (on Yearly Term)

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this 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, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates
- The Insured dies

Premium Adjustment

The supplementary benefit will be renewed at each policy anniversary 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, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. YF Life Insurance International Ltd. ("the Company") 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 the Company 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 the Company meets all of its contractual obligations.

Credit Risk

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

Key Exclusions

The supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS

Duty of Disclosure and the Consequences of Not Making Full Disclosure

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Total and Permanent Disability Benefit (on 5-Year Term)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this 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, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

Premium Adjustment

The supplementary benefit will be renewed at the expiration of each 5-year term period 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. ("the Company") 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 the Company 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 the Company meets all of its contractual obligations.

Credit Risk

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

Key Exclusions

The supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS

Duty of Disclosure and the Consequences of Not Making Full Disclosure

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Total and Permanent Disability Benefit (on 10-Year Term)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) 10 years, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this 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, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) 10 years, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

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. ("the Company") meets all of its contractual obligations.

Credit Risk

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

Key Exclusions

The supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS

Duty of Disclosure and the Consequences of Not Making Full Disclosure

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Total and Permanent Disability Benefit (on Term to age 65)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this 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, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

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. ("the Company") meets all of its contractual obligations.

Credit Risk

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

Key Exclusions

The supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS

Duty of Disclosure and the Consequences of Not Making Full Disclosure

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Total and Permanent Disability Benefit (on Term to age 75)

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this 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, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

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. ("the Company") meets all of its contractual obligations.

Credit Risk

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

Key Exclusions

The supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS

Duty of Disclosure and the Consequences of Not Making Full Disclosure

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Total and Permanent Disability Benefit (on My Health Benefit)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this 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, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

Premium Adjustment

The supplementary benefit will be renewed at the expiration of each 5-year term period 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. ("the Company") 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 the Company 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 the Company meets all of its contractual obligations.

Credit Risk

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

Key Exclusions

The supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) 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 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.

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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