

| 意外 Accident |

意外保百分百保費回贈計劃

Refundable Accident Protector

RAP

YFLife
萬通保險



《iMoney 智富雜誌》
優秀保險企業大獎2018
最受歡迎保險品牌



資本卓越銀行及金融大獎
2012-2018
資本卓越保險服務大獎

未來就在我手
Own the future

世事難料，既然我們無法預知未來，最佳的辦法就是未雨綢繆。
Life is full of uncertainties. As we can never tell exactly what the future may bring, the best solution is to be well prepared for the rainy days.

儘管我們處處小心謹慎，而意外就是意料之外，無論何時何地，亦有可能發生。事實上，我們每天都會面對意外發生的風險。

No matter how much care we take, sometimes accidents are unavoidable and can happen at anytime, anywhere. We run the risk of accidents every day.



意外
難以避免
Accidents
Can Happen

無論衣、食、住、行，甚至子女的教育，全都依靠你的收入去支付。即使遇上輕微意外，亦可能需入院治療數天，但若不幸因嚴重意外而引致傷殘，高昂的醫療以及復康費用會不斷蠶食你的積蓄，而頓失工作能力更會令家人生活即時陷入困境。

Your home, car, food, clothing, and children's education – all depend on your regular income. But even just a minor accident may lead to hospitalization for a few days. If you were injured in an accident and became incapacitated, your hard-earned dollars could easily be eroded by rising medical and convalescence expenses. And the loss of income resulting from the inability to work due to an injury sustained in an accident could also cause serious financial hardship to your family.



意外可
蠶食積蓄
Accidents
Eat Up Savings

你有否想過，透過完善的風險管理方案，萬一不幸遇上意外受傷，亦可獲取充裕的經濟支援，讓自己及家人更安心？

Have you ever considered a comprehensive risk management solution that gives you the financial support to keep repaying your essential ongoing expenses and that gives you more security?

萬通保險特別呈獻意外保百分百保費回贈計劃，為你提供全面的24小時全球意外保障，減輕因意外受傷帶來的經濟負擔。

YF Life is proud to present its Refundable Accident Protector. The plan offers a comprehensive array of 24-hour worldwide accident protections to relieve you from any unforeseen financial burden in the unfortunate event you suffer from any injury caused by an accident.



意外保百分百保費回贈計劃

Refundable Accident Protector

1

全面的24小時 全球意外保障

Comprehensive
24-Hour Worldwide
Accident Protections



- 意外醫療費用津貼每宗高達16,000
港元/澳門元
Accidental Medical Expense Allowance
up to HK\$/MOP160,000 per accident
- 意外住院現金保障每日高達3,000
港元/澳門元
Accidental Hospital Cash Benefit up to
HK\$/MOP3,000 per day
- 意外傷殘保障高達2,000,000港元/
澳門元
Accidental Disablement Benefit up to
HK\$/MOP2,000,000
- 意外完全及永久傷殘保障高達
2,000,000港元/澳門元
Accidental Total & Permanent Disability
Benefit up to HK\$/MOP2,000,000

2

意外身故保障

Accidental Death
Benefit



- 高達2,000,000港元/澳門元賠償
Benefit up to HK\$/MOP2,000,000

3

公共交通意外 雙倍保障

Double Benefit for
Public Conveyance



- 意外保障可享雙倍賠償
Accidental benefit will be doubled

4

非意外身故保障

Non-accidental
Death Benefit



- 保證支付全數已繳保費予受益人
Guaranteed refund of all premiums paid
to the beneficiary
- 金額不會扣除任何已付賠償
No deduction of any claims paid

5

保證保費回贈

Guaranteed Refund
of Premiums



- 於保單10周年起，百分百保費回贈
100% Refund of Premiums from
the 10th policy year onwards
- 回贈不會扣除任何曾支付的賠償金額
No deduction of any claims paid

1

全面的24小時全球意外保障

Comprehensive 24-Hour Worldwide Accident Protections



意外醫療費用津貼

如受保人因意外受傷，可獲賠償實際的醫療開支¹，每宗意外的賠償金額最高達16,000港元 / 澳門元，而意外醫療費用津貼²的意外索償宗數不限。本計劃提供的保障範圍包括由醫生、物理治療師³、脊醫³或中醫師⁴提供的各項診療、手術、治療、X光檢查、護理、物理治療、針灸及門診治療。

意外住院現金保障

為讓你倍感安心，若受保人因意外受傷而需要住院達8小時或以上，每日住院可獲高達3,000港元 / 澳門元的意外住院現金保障，每份保單的最長賠償期為365日⁵，讓你自由運用賠款，安心靜養。

意外傷殘保障

若受保人因意外受傷而導致90日內喪失視力 / 肢體，將獲發放一筆過高達2,000,000港元 / 澳門元的現金賠償⁶。

意外完全及永久傷殘保障

若受保人因意外受傷而導致完全及永久傷殘，將獲發放一筆過高達2,000,000港元 / 澳門元的現金賠償⁶。

Accidental Medical Expense Allowance

If the Insured sustains a bodily injury as a result of an accident, the Refundable Accident Protector will reimburse the actual medical expenses¹ up to HK\$ / MOP16,000 per accident. There is no limitation for the number of accidents for which Accident Medical Expense Allowance² is payable. The plan provides a wide range of coverage, including medical, surgical, therapeutic, X-ray, nursing, physiotherapy, acupuncture or outpatient treatment performed by a doctor, physiotherapist³, chiropractor³ or a Chinese medicine practitioner⁴.

Accidental Hospital Cash Benefit

For extra peace of mind, if the Insured is confined to a hospital for 8 hours or more due to accidental bodily injury, an Accidental Hospital Cash Benefit of up to HK\$ / MOP3,000 will be paid for each day of confinement, for up to 365 days⁵ per policy. And you can spend the cash at your total discretion.

Accidental Disablement Benefit

If the accidental bodily injury causes the Insured to suffer from loss of sight in eye(s) and / or limb(s) within 90 days of the date of such accident, a lump-sum cash benefit up to HK\$ / MOP2,000,000⁶ will be provided.

Accidental Total & Permanent Disability Benefit

If the accidental bodily injury causes the Insured to suffer from total and permanent disability, a lump-sum cash benefit up to HK\$ / MOP2,000,000⁶ will be provided.

2

意外身故保障

Accidental Death Benefit



若受保人遇上嚴重意外而導致身故，受益人將獲發放一筆過高達2,000,000港元 / 澳門元的賠償⁶。

If the accidental bodily injury results in the death of the Insured, a lump-sum benefit up to HK\$ / MOP2,000,000⁶ will be payable to the beneficiary.

3

公共交通意外雙倍保障

Double Benefit for Public Conveyance



若意外發生時，受保人為固定路線的陸上公共交通工具的繳費乘客，則意外身故保障、意外傷殘保障及意外完全及永久傷殘保障的賠償金額會以雙倍計算。

If the Insured sustains accidental bodily injury while riding as a fare-paying passenger on any public conveyance over an established land route, the payments for Accidental Death Benefit, Accidental Disablement Benefit and Accidental Total & Permanent Disability Benefit will be doubled.

4

非意外身故保障

Non-accidental Death Benefit



若受保人並非因意外受傷而導致身故，計劃會支付所有已繳保費予受益人，並不會扣除任何已賠償金額。

If the Insured passes away in a non-accidental event, the beneficiary will receive an amount equal to all premiums paid, without deduction of any claims paid.





本計劃保證於生效保單的第10個週年日起，當你選擇退保時，為你提供百分百保費回贈⁷。你亦可選擇繼續繳付保費以繼續享有保障，直至75歲保單期滿，屆時我們亦保證會百分百回贈已繳保費。更重要的是，保費回贈並不會扣除任何曾支付的賠償金額。

Effective from the 10th policy anniversary onwards, it is guaranteed that 100% of the premiums paid⁷ will be refunded as a lump-sum payment, if you request to surrender the in-force policy. You may also continue to enjoy coverage by paying premiums up to the policy expiry at age 75, by then 100% of the premiums paid will be refunded. Best of all, the refund will not deduct any claims paid.

退保日期 Date of Policy Surrender	已繳保費的百分比 % of Total Premiums Paid
第6個保單週年日前 Before the 6 th policy anniversary	0%
第6個保單週年日當天或以後 On or after the 6 th policy anniversary	30%
第7個保單週年日當天或以後 On or after the 7 th policy anniversary	50%
第8個保單週年日當天或以後 On or after the 8 th policy anniversary	70%
第9個保單週年日當天或以後 On or after the 9 th policy anniversary	90%
第10個保單週年日當天或以後 On or after the 10 th policy anniversary	100%

附註

1. 若受保人從其他保險計劃已獲得意外醫療費用賠償，只可獲其他計劃未賠償的醫療費用餘額。
2. 於中國境內（香港及澳門除外）接受治療，可獲賠償實際的醫療開支，惟金額不會超過所投保計劃的每份保單的最高賠償額。詳情請參閱「一覽表」。
3. 接受物理治療師及脊醫治療前必先由醫生建議。
4. 不包括由中醫師提供的跌打服務及 / 或治療。
5. 於中國境內（香港及澳門除外）入院治療，每宗意外的最長賠償期為7日。
6. 最高賠償額為保障額的100%，惟需扣除曾發放的意外傷殘保障賠償。當意外傷殘保障、意外完全及永久傷殘保障及 / 或意外身故保障的累計賠償金額達100%保障額時，本計劃便會終止。
7. 如投保人於第10個保單週年日前退保，保單持有人將獲回贈部份已繳保費，或可能不會獲回贈任何已繳保費。
8. 本計劃的保費於首10個保單年度保證不變。於第10個保單週年日起，本公司保留隨時修訂適用於同一風險級別受保人的保費之權利。

Notes

1. If the Insured is entitled to a reimbursement of accident-related medical expenses from any other insurance plans, the Insured will only be reimbursed with any excess of the actual expense over the reimbursement amount from other plans.
2. If the medical expense is incurred in China (except Hong Kong and Macau), the Insured will be reimbursed with the actual amount up to the maximum benefit amount per policy according to the plan subscribed. Please refer to "At a Glance" for details.
3. Treatment performed by a physiotherapist or chiropractor must be recommended by a doctor in advance.
4. Service and / or treatment for bone-setting charged by Chinese medicine practitioner will be excluded.
5. The maximum period of payment for confinement in China (except Hong Kong and Macau) is 7 days per accident.
6. The maximum benefit is 100% of the Sum Insured, net of any previous Accidental Disablement Benefit paid. When the cumulative benefit payable under Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit and / or Accidental Death Benefit reaches 100% of the Sum Insured, the policy will terminate.
7. Should the policy owner surrender the policy before the 10th policy anniversary, the policy owner will receive a percentage of total premiums paid or may not receive any of the premium paid.
8. The premium is guaranteed for the first 10 policy years and the Company reserves the right to make adjustments at any time from the 10th policy anniversary for all Insured of the same risk class.

重要資料

繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人75歲。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止，而現金價值(如有)將獲支付。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止本保單
- 當受保人出現意外受傷導致保單內累計因意外受傷引致身故、喪失及 / 或完全及永久傷殘需支付之金額達保障額100%當日
- 受保人身故

提早退保

本產品是為長線持有而設。如提早終止保單，你所獲得的現金價值或會遠低於你的已繳保費。

保費調整

如接獲所需保費，保單會於每個保單週年獲續期一年。本計劃的保費於首10年保證不變。於第10個保單週年日起，在每次續期時，萬通保險國際有限公司(「萬通保險」)保留隨時更改適用於同一風險級別受保人的保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於萬通保險過去的索償紀錄及續保率、開支、預期未來的醫療通脹及投資環境。

通脹風險

當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本計劃由萬通保險承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

因以下一種或多種情況而直接或間接引致的意外保障，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒(除非由醫生處方)；吸入氣體(因工作需要而引致則除外)；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機(除非為民航機的持票乘客)；
- 生育或懷孕、小產、墮胎及因上述情況而引致的傷殘

保費徵費(只適用於香港)

保監局會透過保險公司向所有保單持有人，為其於香港緒發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁www.ia.org.hk/tc/levy。

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司(香港：香港灣仔駱克道33號27樓 / 澳門：澳門南灣大馬路517號南通商業大廈16樓E2座)，並確保本公司的辦事處於交付保單的21天內，或向你 / 你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日)後起計的21天內(以較早者為準)收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額及你所繳付的徵費(適用於香港)，但不包括任何利息。

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 75 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 and the Cash Value (if any) would be payable.

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
- Upon the occurrence of Accidental Bodily Injury resulting in the cumulative benefits payable for Accidental Bodily Injury causing Death, Loss and / or Total & Permanent Disability reaches 100% of the Sum Insured
- The Insured dies

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. YF Life Insurance International Ltd. guarantees the premium rate for the first 10 years and reserves the right to change the premium on each renewal at any time from the 10th policy anniversary for all Insured of the same risk class. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of YF Life Insurance International Ltd., expenses, the expected future medical inflation, 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 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

This plan does not cover any Accidental Benefits 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; 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;
- Childbirth or pregnancy, miscarriage, abortion and all complications connected therewith

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

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue 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.

「意外保百分百保費回贈計劃」一覽表

Refundable Accident Protector – at a glance

(港元HK\$ / 澳門元MOP)

保障 Benefits	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4
意外醫療費用津貼¹ Accidental Medical Expense Allowance¹				
每宗意外最高保障額 Max. benefit per accident	5,000	7,000	10,000	16,000
於中國境內 (香港及澳門除外) 接受治療， 每份保單的最高保障額 Max. benefit per policy for medical treatments in China (except Hong Kong and Macau)	25,000	35,000	50,000	80,000
意外住院現金保障⁵ Accidental Hospital Cash Benefit⁵	每日1,200 / day	每日1,700 / day	每日2,500 / day	每日3,000 / day
每份保單最長賠償 期為365日 Up to 365 days per policy		於中國境內 (香港及澳門除外) 入院治療，每宗意外的最長 賠償期為7日 The maximum period of payment for confinement in China (except Hong Kong and Macau) is 7 days per accident		
意外傷殘保障⁶ (於意外受傷的90日內) Accidental Disablement Benefit⁶ (within 90 days from the date of accident)				
喪失兩肢或以上 Loss of two or more limbs	800,000	1,200,000	1,600,000	2,000,000
	(100%保障額 100% of the Sum Insured)			
喪失雙眼視力 Loss of sight in both eyes	800,000	1,200,000	1,600,000	2,000,000
	(100%保障額 100% of the Sum Insured)			
喪失一肢及單眼視力 Loss of one limb and sight in one eye	800,000	1,200,000	1,600,000	2,000,000
	(100%保障額 100% of the Sum Insured)			
喪失一肢或單眼視力 Loss of one limb or sight in one eye	400,000	600,000	800,000	1,000,000
	(100%保障額 100% of the Sum Insured)			
意外完全及永久傷殘保障⁶ Accidental Total & Permanent Disability Benefit⁶	800,000	1,200,000	1,600,000	2,000,000
	(100%保障額 100% of the Sum Insured)			
意外身故保障⁶ Accidental Death Benefit⁶	800,000	1,200,000	1,600,000	2,000,000
	(100%保障額 100% of the Sum Insured)			
公共交通意外雙倍保障 Double Benefit for Public Conveyance	適用於意外傷殘保障、意外完全及永久傷殘保障及意外身故保障 Applicable to Accidental Disablement, Accidental Total & Permanent Disability and Accidental Death Benefits			
非意外身故保障 Non-accidental Death Benefit	回贈所有已繳保費 Refund of total premiums paid			

保證保費回贈 (現金價值) Guaranteed Refund of Premium (Cash Value)	退保日期 Date of Policy Surrender	已繳保費的百分比 % of Total Premiums Paid
	第6個保單週年日前 Before the 6 th policy anniversary	0%
	第6個保單週年日當天或以後 On or after the 6 th policy anniversary	30%
	第7個保單週年日當天或以後 On or after the 7 th policy anniversary	50%
	第8個保單週年日當天或以後 On or after the 8 th policy anniversary	70%
	第9個保單週年日當天或以後 On or after the 9 th policy anniversary	90%
	第10個保單週年日當天或以後 On or after the 10 th policy anniversary	100%

保單資料 Policy Information

保單貨幣單位 Currency	香港保單：港元 Policy issued in Hong Kong: HK\$		澳門保單：澳門元 / 港元 Policy issued in Macau: MOP / HK\$	
每年保費 ⁸ Annual Premium ⁸	6,800	9,120	11,840	14,900
	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment			

投保資料 Basic Information

投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0 – 60	18 – 60	18 – 60	18 – 60
保障年期 Benefit Term	至75歲 Up to Age 75			
繳付保費年期 Premium Payment Term	至75歲 Up to Age 75			

本冊子只提供計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，請參閱保單文件。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。

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

YFLife 萬通保險

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YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and MassMutual International LLC. Yunfeng Financial Holdings Limited is a company owned by Mr. Jack Ma (Yun) and Mr. David Yu (Feng). 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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