

YFLife  
萬通保險

## 萬通危疾加護保(優越版)/萬通危疾愛護保 YF PrimeHealth Pro (Signature)/YF PrimeHealth Pro Jr. Care

健康是我們最大的財富，萬通危疾加護保(優越版)及萬通危疾愛護保與您同行，承保182種疾病(包括33種兒童嚴重疾病)，並提供多重保障，全方位關顧您的需要，守護您和摯愛一生的健康，讓您昂然面對未來。

孕媽媽更可在懷孕第22週起投保萬通危疾愛護保，確保腹中寶寶可享有無縫銜接的終身危疾保障。

Health is our most valuable asset. YF PrimeHealth Pro (Signature) and YF PrimeHealth Pro Jr. Care offer you comprehensive protection covering 182 illnesses (and 33 of them are Severe Child Diseases). With multiple benefits and all-round support provided by the plans, you can safeguard the health of you and your loved ones. Together, we face our future with confidence.

The pregnant mom may take out a YF PrimeHealth Pro Jr. Care from 22nd week of gestation onwards so that your soon-to-be-born baby can enjoy a seamless lifelong critical illness protection.

## 個案 1 Example 1



保單持有人 Policy Owner

Mary

基本保障額 Basic Sum Insured

US\$100,000 美元

受保人 The Insured

未出生的兒子 Soon-to-be-born son

Matthew

每年保費 Annual premium

US\$1,250 美元

賠償總額 Total benefit payable

**\$131,125**

+非保證終期紅利  
Non-guaranteed Terminal Bonus

Mary為了給未出生的兒子Matthew無縫銜接的終身危疾保障，所以在懷孕22週時投保萬通危疾愛護保，保障懷孕期的自己，同時Matthew出生後即享保障。

Mary wants to give a seamless lifelong critical illness protection for her soon-to-be-born son, Matthew. She has taken out a YF PrimeHealth Pro Jr. Care at the 22nd week of gestation to protect herself during her pregnancy as well as Matthew upon his birth.

老師向Mary反映Matthew上課不專心，坐立不定，經常打斷同學說話，又不能在課堂時間完成練習，建議Matthew進行專注力失調及過度活躍症評估測試。

Matthew's teacher tells Mary that Matthew does not pay attention in class or sit still. He constantly interrupts his classmates' conversations and cannot finish his exercises during class.

Thus, she suggests an Attention-Deficit Hyperactivity Disorder (ADHD) assessment for Matthew.



Matthew確診患上「漸凍人症」  
He is diagnosed with Amyotrophic Lateral Sclerosis



可獲 Entitled to

**主要嚴重疾病保障**  
Major Critical Illness Benefit

**\$87,500**

100% 基本保障額扣除曾得到的賠償  
100% Basic Sum Insured less than the previous benefit paid

**罕見疾病額外保障**  
Rare Diseases Extra Benefit

**\$10,000**

10% 基本保障額 of Basic Sum Insured

**非保證終期紅利**  
Non-guaranteed Terminal Bonus



可獲 Entitled to

**專注力失調及過度活躍症評估測試津貼**  
ADHD Assessment Allowance

**\$125**

以實報實銷形式賠償最高\$125  
Reimburse the actual expenses, up to \$125

Matthew確診患上專注力失調及過度活躍症  
He is diagnosed with ADHD

可獲 Entitled to

**兒童嚴重疾病保障**  
Severe Child Disease Benefit

**\$12,500**

30% 基本保障額 of Basic Sum Insured 或 or \$12,500  
(以較低者為準 whichever is lower)

**豁免保費 12個月**  
Waiver of Premiums for 12 months



Matthew身故，遺下父母、妻子及貓咪  
Matthew passes away and is survived by his parents, wife and cat



可獲 Entitled to

**「寵愛無憂」額外身故保障**  
PamperForAll Extra Death Benefit

**\$20,000**

每人/每寵物額外 5% 基本保障額，合共 20% 基本保障額或\$25,000  
(以較低金額為準)  
Extra 5% of Basic Sum Insured per dependent, summing up 20% of Basic Sum Insured or \$25,000 (whichever is lower)

額外身故保障將支付予受益人  
The Extra Death Benefit is payable to the beneficiary

**身故現金津貼**  
Compassionate Cash Benefit

**\$1,000**



註：以上例子乃按孩子出生前投保，繳付保費年期為25年，以年繳方式繳付美元保費的萬通危疾愛護保計算，於保單生效期內並沒有進行保單借貸。僅供舉例說明之用。有關保障範圍、詳情及條款，請參閱保單文件。

Remarks: The above example is based on a child prior to its birth insured with YF PrimeHealth Pro Jr. Care, with a 25-year premium payment term and premiums paid annually in US dollars. No policy loans have been made while the policy is in force. This is for illustration purposes only. Please refer to the policy document for benefit coverage and exact terms and conditions.



## 個案2 Example 2

保單持有人及受保人 Policy Owner & the Insured

保障額 Sum Insured

**Brian**  
(Age 40歲, 非吸煙者 non-smoker)

**US\$200,000 美元** + **US\$200,000 美元**  
萬通危疾加護保(優越版) YF PrimeHealth Pro(Signature) 自選人壽保障復效權益 Optional Death Benefit Revival Option

家庭狀況 Family status

每年保費 Annual premium

已婚, 育有2名子女  
Married with 2 children

**US\$6,566+512 美元**



Brian是一家之柱, 他希望為潛在的健康風險作好準備, 於是投保萬通危疾加護保(優越版), 並同時附加自選人壽保障復效權益。萬一不幸患上危疾, 他及家人同樣得到經濟援助。

Brian is the breadwinner of the family. He wants to manage the potential health risks. By taking out a YF PrimeHealth Pro (Signature) with an Optional Death Benefit Revival Option, he ensures that he and his family will have financial support in case he is diagnosed with a critical illness.

Brian進行「通波仔」手術  
He undergoes angioplasty



可獲 Entitled to

**早期疾病保障**  
Early Stage Disease Benefit

**\$60,000**

30% 基本保障額 of Basic Sum Insured

**豁免保費12個月**  
Waiver of Premiums for 12 months



在賠償總額達100%基本保障額時, Brian行使自選人壽保障復效權益, 毋須提供投保資料證明, 可投保新一份終身壽險計劃, 加強對自己及家人的保障

Upon total benefit reaching 100% of Basic Sum Insured, Brian exercises the Optional Death Benefit Revival Option to take out a new whole life plan, without the proof of insurability, to enhance personal and family protection



Brian接受標靶藥物治療未得到改善, 經醫生確認於醫療上有治療該癌症之必要而被處方試驗性藥物

Brian, without improvement after undergoing targeted drug therapy, is prescribed experimental drugs by his doctor, as it is deemed Medically Necessary for the treatment of such Cancer



可獲 Entitled to

**臨床試驗藥物保障**  
Experimental Drugs Benefit

**\$40,000**

按實際費用最高支付20%基本保障額或\$62,500 (以較低者為準)  
Up to 20% of Basic Sum Insured or \$62,500 (whichever is lower), based on actual expenses incurred

Brian確診亞爾茲默氏病  
He is diagnosed with Alzheimer's Disease



**多次危疾保障**  
Multiple Critical Illness Benefit

可獲 Entitled to

**多次危疾保障**  
Multiple Critical Illness Benefit

**\$200,000**

100% 基本保障額 of Basic Sum Insured

40

45

46

47

48

49

60

80

100



**Brian**  
(Age 40歲)

Brian確診大腸癌, 他持續接受積極治療

He is diagnosed with Colon Cancer and is persistently receiving active treatment



可獲 Entitled to

**主要嚴重疾病保障**  
Major Critical Illness Benefit

**\$200,000**

100% 基本保障額 of Basic Sum Insured\*

**保障額無縫還原保障\* Seamless Coverage Restoration Benefit\***

\*毋須扣減「通波仔」手術的賠償, 即可還原賠償額至100% 基本保障額, 期間不設等候期  
Benefit payable is restored to 100% of Basic Sum Insured without deducting benefit paid for angioplasty. No waiting period is required

**非保證終期紅利**  
Non-guaranteed Terminal Bonus



**持續癌症現金津貼 (最長可達180個月)**  
Cash Benefit for Continuous Cancer (Up to 180 months)

供隨意運用或彌補收入損失 for Brian to spend at his discretion or cover the loss of income



**全數豁免餘下年期保費**  
All subsequent premium payments are waived



Brian為減低癌症治療帶來的副作用, 接受中醫藥及針灸治療

To alleviate the side effects of cancer treatment, Brian tries Chinese medicines and acupuncture

可獲 Entitled to

**中醫癌症治療舒緩保障**  
Chinese Medicine Benefit for Cancer Treatment

**\$1,000**

按實際費用每次最高\$50, 合共最高支付\$1,000  
Up to \$50 per visit and \$1,000 in total, based on actual expenses incurred

Brian大腸癌復發, 他持續接受積極治療, 並行使預先支付權益

His Colon Cancer recurs. He is persistently receiving active treatment and exercises Advance Payment Option



**多次危疾保障**  
Multiple Critical Illness Benefit

可獲 Entitled to

**預先支付權益**  
Advance Payout Option

**\$100,000**

50% 基本保障額 of Basic Sum Insured

**等候期縮短至1年**  
Shortened Waiting Period to 1 year

**持續癌症現金津貼 (最長可達180個月)**  
Cash Benefit for Continuous Cancer (Up to 180 months)

供隨意運用或彌補收入損失 for Brian to spend at his discretion or cover the loss of income



Brian確診心臟病  
He is diagnosed with Heart Attack



**多次危疾保障**  
Multiple Critical Illness Benefit

可獲 Entitled to

**多次危疾保障**  
Multiple Critical Illness Benefit

**\$200,000**

100% 基本保障額 of Basic Sum Insured

**心臟病及中風現金津貼 (最長可達12個月)**  
Cash Benefit for Heart Attack and Stroke (Up to 12 months)

12% 基本保障額 of Basic Sum Insured



賠償總額 Total benefit payable

**\$801,000**

**+** **非保證終期紅利**  
Non-guaranteed Terminal Bonus



**+** **持續癌症現金津貼 (最長可達180個月)**  
Cash Benefit for Continuous Cancer (Up to 180 months)



供隨意運用或彌補收入損失 for Brian to spend at his discretion or cover the loss of income

**+** **心臟病及中風現金津貼 (最長可達12個月)**  
Cash Benefit for Heart Attack and Stroke (Up to 12 months)



12% 基本保障額 of Basic Sum Insured

註: 以上例子乃按40歲非吸煙男性投保, 繳付保費年期為25年, 以年繳方式繳付美元保費的萬通危疾加護保(優越版)及自選人壽保障復效權益計算, 於保單生效期內並沒有進行保單借貸。僅供舉例說明之用。有關保障範圍、詳情及條款, 請參閱保單文件。

Remarks: The above example is based a non-smoking male aged 40 insured with YF PrimeHealth Pro (Signature) and Optional Death Benefit Revival Option, with a 25-year premium payment term and premiums paid annually in US dollars. No policy loans have been made while the policy is in force. This is for illustration purposes only. Please refer to the policy document for benefit coverage and exact terms and conditions.



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