

| 嚴重疾病 Critical Illness |

# 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

PHPS / PHPJ

**YFLife**  
萬通保險



YF PrimeHealth Pro (Signature) /  
YF PrimeHealth Pro Jr. Care

Health is our most valuable asset. YF PrimeHealth Pro (Signature) and YF PrimeHealth Pro Jr. Care offer you comprehensive protection covering 182 illnesses with multiple benefits so that you can safeguard the health of you and your loved ones. Together, we face our future with confidence.

\* 如同時附加自選額外癌症現金津貼，總賠償金額可高達1040%基本保障額  
Together with the Optional Extra Cancer Cash Benefit, the total benefit can be as high as 1040% of Basic Sum Insured

萬通危疾愛護保特別為您快將出生的寶寶<sup>2</sup>而設，最早於懷孕第22週起便可為寶寶投保，母親懷孕時亦會享有保障；而寶寶出生後亦即可獲得保障。

**YF PrimeHealth Pro Jr. Care** is tailored for your soon-to-be-born baby<sup>2</sup>. Application for the plan can be made from the 22<sup>nd</sup> week of gestation onward. The baby's mother is also covered during her pregnancy. Best of all, your baby will enjoy coverage from the moment it is born.

### 懷孕期保障<sup>3</sup>

假如不幸流產、胎死腹中、經專科註冊醫生建議下終止懷孕或母親與寶寶不幸一同身故，計劃將提供恩恤保費回奉保障<sup>4,5</sup>，相等於已繳基本計劃、「自選額外癌症現金津貼」（如適用）及「自選人壽保障復效權益」（如適用）保費總額的 105%。

### 寶寶出生後保障

寶寶出生後將會成為保單受保人<sup>6</sup>，一旦確診承保的疾病或不幸身故，可獲得以下保障：

### Pregnancy Benefit<sup>3</sup>

In the unfortunate event of Miscarriage, Stillbirth, Termination of Pregnancy recommended by a Doctor, or the death of both mother and baby, the plan will provide Compassionate Refund of Premium Benefit equivalent to 105% of total premiums paid<sup>4,5</sup> for the basic plan, "Optional Extra Cancer Cash Benefit" (if applicable) and "Optional Death Benefit Revival Option" (if applicable).

### Benefit upon Birth of the Baby

After the baby is born, he/she will become the Insured<sup>6</sup>. If the Insured is diagnosed with the covered illnesses or in the unfortunate event of the death of the Insured, the following benefits will be payable:

保障 Benefits	出生後 <sup>8</sup> After Birth <sup>8</sup>	賠償額 Benefit Limit
<b>嚴重疾病保障</b> <b>Critical Illness Benefit</b> (包括全面嚴重疾病保障、全面兒童嚴重疾病保障、保障額無縫還原保障、罕見疾病額外保障及臨床試驗藥物保障 <sup>10</sup> Including Comprehensive Coverage of Critical Illnesses and Severe Child Diseases, Seamless Coverage Restoration Benefit, Rare Diseases Extra Benefit and Experimental Drugs Benefit <sup>10</sup> )	90 天內確診 Diagnosis within 90 days	全數賠償額 <sup>7,9</sup> 的 20% 20% of the full benefit amount <sup>7,9</sup>
	90 天後確診 Diagnosis after 90 days	全數賠償額 <sup>9</sup> 的 100% 100% of the full benefit amount <sup>9</sup>
<b>危疾現金津貼<sup>10</sup></b> <b>Cash Benefits for Critical Illnesses<sup>10</sup></b> <div>市場罕有<sup>1</sup> Rare in market<sup>1</sup></div> 及 and <b>「自選額外癌症現金津貼」<sup>10</sup> (如適用)</b> <b>"Optional Extra Cancer Cash Benefit"<sup>10</sup> (if applicable)</b>	90 天內確診 Diagnosis within 90 days	現金津貼額 <sup>9</sup> 的 20% 20% of the cash benefit amount <sup>9</sup>
	90 天後確診 Diagnosis after 90 days	現金津貼額 <sup>9</sup> 的 100% 100% of the cash benefit amount <sup>9</sup>
<b>身故保障、身故現金津貼及「寵愛無憂」額外身故保障</b> <b>Death Benefit, Compassionate Cash Benefit and PamperForAll Extra Death Benefit</b>	180 天內 Within 180 days	全數賠償額 <sup>9</sup> 的 20% 20% of the full benefit amount <sup>9</sup>
	180 天後 After 180 days	全數賠償額 <sup>9</sup> 的 100% 100% of the full benefit amount <sup>9</sup>



懷孕期保障及寶寶出生後保障只適用於萬通危疾愛護保

Pregnancy benefit and Benefit upon birth of the baby are applicable to YF PrimeHealth Pro Jr. Care only



# 全面兒童嚴重疾病保障

## Comprehensive Coverage of Severe Child Diseases

### 萬通危疾加護保 (優越版) / 萬通危疾愛護保提供:

#### YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care covers:

##### ■ 33 種兒童嚴重疾病保障

33 Severe Child Diseases

市場最多<sup>1</sup>  
Most comprehensive in market<sup>1</sup>

##### ■ 保障期長達受保人 25 歲

Till age 25 of the Insured

保障期市場最長<sup>1</sup>  
Longest coverage in market<sup>1</sup>

##### ■ 保障額高達 30% 基本保障額<sup>11,12</sup>

Up to 30% of Basic Sum Insured<sup>11,12</sup>

市場最高<sup>1</sup>  
Highest in market<sup>1</sup>

承保範圍廣泛，包括嚴重手足口病、嚴重食物中毒、昆蟲叮咬引起中毒、嚴重過敏反應、疫苗接種嚴重不良反應，而市場較少承保的專注力失調及過度活躍症，亦在保障範圍內。

A wide spectrum of illnesses is covered, including Severe Hand, Foot and Mouth Disease, Severe Food Poisoning, Insect Bite Causing Poisoning, Severe Anaphylaxis Reaction, Severe Vaccination Reaction. Some of the diseases are rarely covered in the market, such as Attention-Deficit Hyperactivity Disorder.

#### 市場獨有<sup>1</sup>

### 專注力失調及過度活躍症評估 測試津貼

每 100 名兒童之中，約有 6 名患有專注力失調及過度活躍症<sup>13</sup>，情況十分普遍。患者多面對學習或社交上的困難，並可能導致情緒問題或自我形象低落，令他們在生活上出現多種問題。

如何分辨孩子是較為頑皮還是患上專注力失調及過度活躍症？家長宜在徵狀出現初期為孩子進行有關的評估測試，以便及早治療，避免錯過黃金學習期。計劃由保單第 3 個週年日起為孩子提供專注力失調及過度活躍症評估測試津貼<sup>14</sup>，減輕家長的焦慮。

#### Unique in market<sup>1</sup>

### Attention-Deficit Hyperactivity Disorder Assessment Allowance

The prevalence of Attention-Deficit Hyperactivity Disorder (ADHD) is around 6% in children<sup>13</sup>, suggesting it is very common. Children with ADHD tend to have difficulties in learning and interpersonal relationships, which may lead to emotional problems or low self-esteem, resulting in multiple functional problems.

"Is my child a bit mischievous? Or does he/she have ADHD?" To have an early treatment and avoid missing the golden learning period, parents are advised to have an ADHD assessment for their children as soon as symptoms emerge. The plans offer children an ADHD Assessment Allowance<sup>14</sup> from the third policy anniversary onwards to relieve the anxiety of parents.

### 先天性疾病保障

我們深明父母關注子女的健康，所以計劃特別為孩子未發現的先天性情況而引致的承保危疾提供保障。

### Congenital Illness Protection

Nothing concerns parents more than the health of their children, that's why the plans have specially extended its protection to cover Critical Illnesses due to undetected congenital conditions.

#### 自選「繳款人保障」

為了給孩子周全的保障，您可支付小額保費，在萬通危疾加護保 (優越版) 或萬通危疾愛護保上附加「繳款人保障」。萬一保單持有人於 65 歲前不幸身故或完全傷殘並持續 6 個月以上，計劃會代為支付全數保費，直至保單持有人 65 歲或受保兒童年滿 25 歲為止 (以較早者為準)。

#### Optional supplementary "Payor's Benefit"

To provide a comprehensive protection for your child, you may choose to attach "Payor's Benefit" to YF PrimeHealth Pro (Signature) or YF PrimeHealth Pro Jr. Care for an additional premium. In the unfortunate event of the Policy Owner's death or total disability for over 6 consecutive months before age 65, the plans will pay all premiums until the Policy Owner reaches age 65 or the Insured child turns age 25 (whichever is earlier).

## 1

## 全面嚴重疾病保障

## Comprehensive Coverage of Critical Illnesses



除了兒童嚴重疾病外，萬通危疾加護保（優越版）／萬通危疾愛護保還承保 149 種主要嚴重疾病、早期疾病，以及原位癌／初期癌症。多種引起大眾關注的罕見疾病，亦在保障範圍內。

In addition to Severe Child Diseases, YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care provides comprehensive protections covering 149 illnesses, from Major Critical Illnesses, Early Stage Diseases, to Carcinoma-in-situ / Early Stage Cancers. A number of the Rare Diseases which have aroused public awareness are also covered.

保障類別 Type of Benefits	保障限額 <sup>11,12</sup> Benefit Limit <sup>11,12</sup>
<b>68 種主要嚴重疾病</b> Major Critical Illnesses	100% 基本保障額 + 非保證「終期紅利」 of Basic Sum Insured + Non-guaranteed "Terminal Bonus"
<b>50 種早期疾病保障</b> Early Stage Diseases	10% / 30% / 50% 基本保障額 of Basic Sum Insured
<b>31 種原位癌／初期癌症保障</b> Carcinoma-in-situ / Early Stage Cancers	30% 基本保障額 of Basic Sum Insured

市場獨有<sup>1</sup>

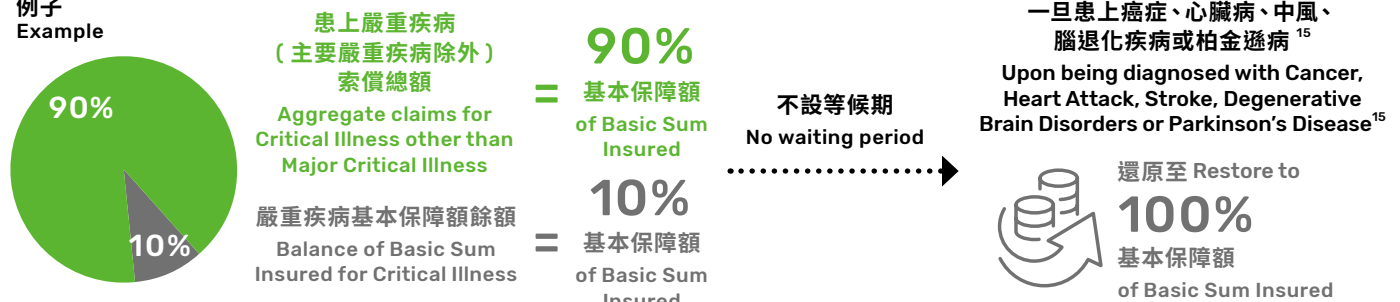
## 保障額無縫還原保障

不論曾就嚴重疾病（主要嚴重疾病除外）索償多少次，一旦受保人於 85 歲的保單週年日當天或之前確診患上癌症、心臟病、中風、腦退化疾病或柏金遜病<sup>15</sup>，均毋須扣減曾得到的賠償，即可還原賠償額至 100% 基本保障額，期間更不設等候期。

Unique in market<sup>1</sup>

## Seamless Coverage Restoration Benefit

No matter how many claims have been made for Critical Illness other than Major Critical Illness, once the Insured is diagnosed with Cancer, Heart Attack, Stroke, Degenerative Brain Disorders or Parkinson's Disease<sup>15</sup> before the policy anniversary on or following his/her 85<sup>th</sup> birthday, the benefit payable will be restored to 100% of the Basic Sum Insured without deducting previous benefits paid. There is no waiting period between claims.

例子  
Example

## 2

## 罕見疾病額外保障

## Rare Diseases Extra Benefit

市場首創<sup>1</sup> First in market<sup>1</sup>

罕見疾病的患病率極低，因此病例不多，病人往往要經歷漫長的確診期，延誤治療；同時由於投放在罕見疾病研發的資源有限，藥物昂貴而且難求，病人得不到適切的醫護支援，亦令家屬承受沉重的心理及財務壓力<sup>16</sup>。

Due to low prevalence, patients have to go through a lengthy journey before being diagnosed with Rare Diseases, resulting in deferred treatment. Meanwhile, few resources are allocated to research and development of Rare Diseases, making it difficult to access the drugs, let alone in a low price. All in all, patients have a lack of adequate medical support and their families face substantial psychological and financial burdens<sup>16</sup>.

有見及此，計劃特設罕見疾病額外保障，於計劃的已賠償金額少於 100% 基本保障額<sup>17</sup> 時，若受保人不幸確診患上指定罕見疾病，如俗稱「漸凍人症」的肌萎縮性脊髓側索硬化，除了可獲主要嚴重疾病保障外，還可獲相等於基本保障額 10% 的額外賠償<sup>18</sup>。

Thus, the plans have specially covered the designated Rare Diseases such as Amyotrophic Lateral Sclerosis in which an extra benefit equivalent to 10% of Basic Sum Insured<sup>18</sup> will be payable to the Insured in addition to the Major Critical Illness Benefit when the total benefit paid is less than 100% of Basic Sum Insured<sup>17</sup>.

### 11 種罕見疾病獲額外保障 Extra Benefit for 11 Rare Diseases

i. 成形不全貧血病 Aplastic Anaemia	vii. 進行性延髓麻痺症 Progressive Bulbar Palsy	額外 Additional 10% 基本保障額 of Basic Sum Insured
ii. 克隆病 Crohn's Disease	viii. 脊髓肌肉萎縮症 Spinal Muscular Atrophy	
iii. 多發性硬化症 Multiple Sclerosis	ix. 肌肉萎縮，包括杜興氏肌肉營養不良症 Muscular Dystrophy, including Duchenne Muscular Dystrophy	
iv. 運動神經原疾病 Motor Neurone Disease	x. 嚴重重症肌無力 Severe Myasthenia Gravis	
v. 肌萎縮性脊髓側索硬化 (俗稱「漸凍人症」) Amyotrophic Lateral Sclerosis	xi. 肺動脈高血壓 Pulmonary Arterial Hypertension	
vi. 原發性側索硬化 Primary Lateral Sclerosis		

## 3

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



在獲得或將獲得就主要嚴重疾病而賠償的嚴重疾病保障及 / 或保障額無縫還原保障後，保單仍會繼續生效，「多次危疾保障」隨即啟動：

- 受保人無須繳付任何保費，亦可繼續獲得**額外 4 次賠償，包括癌症、心臟病、中風、腦退化疾病或帕金森病<sup>15</sup> 至 85 歲，每次最高可達 100% 基本保障額**
  - 等候期：
    - 相隔 1 年<sup>19</sup> (兩次主要嚴重疾病的確診日期)
- 市場獨有<sup>1</sup>**
- 如就癌症<sup>20</sup> 作出多次賠償，而前次主要嚴重疾病亦為癌症，則等候期為 3 年；您亦可選擇縮短等候期至 1 年以預先獲支付多次危疾保障<sup>21</sup>，而賠償額為 50% 基本保障額 (不論是復發、轉移、持續又或是新的癌症)

After any claims paid or payable for Major Critical Illness under Critical Illness Benefit and / or Seamless Coverage Restoration Benefit, the policy will remain effective and the Multiple Critical Illness Benefit will be activated:

- The Insured will be entitled to **4 additional claim payments for Cancer, Heart Attack, Stroke, Degenerative Brain Disorders or Parkinson's Disease<sup>15</sup>, each up to 100% of the Basic Sum Insured**, without having to pay any further premiums and the coverage will last up to age 85
  - Waiting Period:
    - 1 year<sup>19</sup> (the diagnosis dates between two Major Critical Illnesses)
- Unique in market<sup>1</sup>**
- in the case of multiple claims for Cancer<sup>20</sup>, if the immediately preceding Major Critical Illness is also Cancer, the waiting period is 3 years; alternatively, you may choose to shorten the waiting period to 1 year in order to advance the Multiple Critical Illness Benefit<sup>21</sup>, with the benefit payable being 50% of the Basic Sum Insured (regardless of the Cancer being a recurrence, metastasis, continuation or new Cancer)

嚴重疾病保障  
Critical Illness  
Benefit  
**100%**



保障額無縫還原保障  
Seamless Coverage  
Restoration Benefit  
**100%**



多次危疾保障  
Multiple Critical  
Illness Benefit  
**400%**



**高達 Up to 600%**  
基本保障額  
of Basic Sum Insured

市場罕有<sup>1</sup>Rare in market<sup>1</sup>

### 危疾現金津貼

若受保人確診癌症、心臟病或中風，除可獲得一筆過高達 100% 基本保障額的賠償外，更可額外獲得危疾現金津貼，毋需等候期，可供隨意運用，又或彌補收入損失。

### Cash Benefits for Critical Illnesses

If the Insured is diagnosed with Cancer / Heart Attack / Stroke, on top of the lump-sum benefit payment of up to 100% of the Basic Sum Insured, additional Cash Benefits for Critical Illnesses will be paid with no waiting period. You can spend the cash at your total discretion to cover the loss of income.

危疾現金津貼 Cash Benefits for Critical Illnesses	每月現金津貼 Monthly Cash Benefits	最高現金津貼總額 Maximum Aggregate Cash Benefits
持續癌症現金津貼 <sup>22</sup> Cash Benefit for Continuous Cancer <sup>22</sup>	1% 基本保障額 of Basic Sum Insured	180% 基本保障額（最長可達 180 個月） of Basic Sum Insured (Up to 180 months)
心臟病及中風現金津貼 <sup>23</sup> Cash Benefit for Heart Attack and Stroke <sup>23</sup>		60% 基本保障額（最長可達 60 個月） of Basic Sum Insured (Up to 60 months) (每次心臟病及中風現金津貼高達 12% 基本保障額，最長可達 12 個月) Up to 12% of Basic Sum Insured for each Cash Benefit for Heart Attack and Stroke, up to 12 months)

危疾現金津貼總額最高可達 **240%** 基本保障額  
Maximum aggregate Cash Benefits for Critical Illnesses up to **240%** of Basic Sum Insured

### 自選額外癌症現金津貼

您可附加「自選額外癌症現金津貼」，一旦不幸確診癌症，除可獲得基本計劃提供的持續癌症現金津貼<sup>22</sup>外，每月更可獲：

### Optional Extra Cancer Cash Benefit

You may choose to attach the "Optional Extra Cancer Cash Benefit" to the plans, so that in the unfortunate event that the Insured is diagnosed with Cancer, in addition to the monthly payment of Cash Benefit for Continuous Cancer<sup>22</sup> offered by the basic plan, the following benefit is payable monthly:

	每月現金津貼 Monthly Cash Benefit	最高現金津貼總額 Maximum Aggregate Cash Benefit
自選額外癌症現金津貼 <sup>22</sup> Optional Extra Cancer Cash Benefit <sup>22</sup>	5% 基本保障額 of Basic Sum Insured	180% 基本保障額（最長可達 36 個月） of Basic Sum Insured (Up to 36 months)

市場罕有<sup>1</sup>

## 中醫癌症治療紓緩保障

為有效協助受保人治療癌症，計劃提供中醫癌症治療紓緩保障，若受保人就癌症已獲支付或將獲支付嚴重疾病保障、保障額無縫還原保障或多次危疾保障賠償，可於確診該癌症之診斷日期起計的三年內，以實報實銷形式獲賠償處方中藥、針灸及推拿的費用<sup>24</sup>，有助病人面對治療期間出現的不同副作用，減低惡性腫瘤的復發與轉移的可能性。

市場罕有<sup>1</sup>

## 臨床試驗藥物保障

隨著醫療技術不斷進步，試驗性藥物為癌症患者提供多一項治療上的選擇，提高存活率。由於試驗性藥物一般費用高昂，若受保人就癌症已獲支付或將獲支付嚴重疾病保障、保障額無縫還原保障或多次危疾保障賠償，而所處方之試驗性藥物被確認於醫療上有治療該癌症之必要，計劃可在確診該癌症之診斷日期起計的三年內，就該等被處方之試驗性藥物的醫療費用以實報實銷形式，並以合理及慣常的原則作出賠償，最高達 20% 基本保障額<sup>25</sup>。

受保人需至少有一種一線癌症治療已失效或無反應，並且沒有其他後續治療方案而被處方試驗性藥物，惟處方時必須處於該癌症的臨床試驗第 III 階段，並得到以下的其中一個監管機構之有效的初步審查和批准，以進行人體測試及 / 或治療的臨床試驗：

- 美國食品藥品監督管理局 (FDA)
- 歐洲藥品管理局 (EMA)
- 中國國家藥品監督管理局 (NMPA)
- 香港衛生署
- 澳門衛生局

市場罕有<sup>1</sup>

## 生殖細胞冷凍保存保障

如受保人不幸確診癌症並已獲支付或將獲支付嚴重疾病保障、保障額無縫還原保障或多次危疾保障賠償後，若希望於未來延續生育計劃，計劃將賠償受保人進行精子 / 卵母細胞冷凍保存的實際費用<sup>26</sup>，包括最長一年期的儲存費用，最高達 10% 基本保障額。

Rare in market<sup>1</sup>

## Chinese Medicine Benefit for Cancer Treatment

To effectively support the Insured with Cancer, the plans provide Chinese Medicine Benefit for Cancer Treatment. If Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit is paid or becomes payable for Cancer, the Insured can be reimbursed the actual expenses for Chinese medicines, acupuncture and Tui Na<sup>24</sup> within 3 years after the diagnosis date of such Cancer. It helps to alleviate various side effects of cancer treatment and mitigate the possibility of recurrence or metastasis of malignant tumors.

Rare in market<sup>1</sup>

## Experimental Drugs Benefit

With advancements in medical technology, experimental drugs offer Cancer patients an additional treatment option, improving survival rates. If Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit is paid or becomes payable for Cancer, and it is deemed Medically Necessary for the Insured to be prescribed experimental drugs for the treatment of such Cancer, the Reasonable and Customary cost of those prescribed experimental drugs within 3 years after the diagnosis date of such Cancer can be reimbursed, up to 20% of Basic Sum Insured<sup>25</sup>.

The experimental drug has to be prescribed after failure or non-response of at least one first-line Cancer treatment and there are no other subsequent treatment options, and is in active phase III of a clinical trial for such Cancer at the time of prescription with effective preliminary review and approval from one of the following regulatory authorities for human testing and/or clinical trials:

- United States Food and Drug Administration (FDA)
- European Medicines Agency (EMA)
- National Medical Products Administration (NMPA) of China
- Department of Health of Hong Kong
- Health Bureau of Macau

Rare in market<sup>1</sup>

## Sperm / Oocyte Cryopreservation Benefit

In the unfortunate event that the Insured is diagnosed with Cancer and Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit is paid or becomes payable, if the Insured undergoes Sperm or Oocyte Cryopreservation in order to extend family planning for the future, the plans will reimburse the actual expenses<sup>26</sup> incurred, including up to one year of storage fees and up to 10% of Basic Sum Insured.

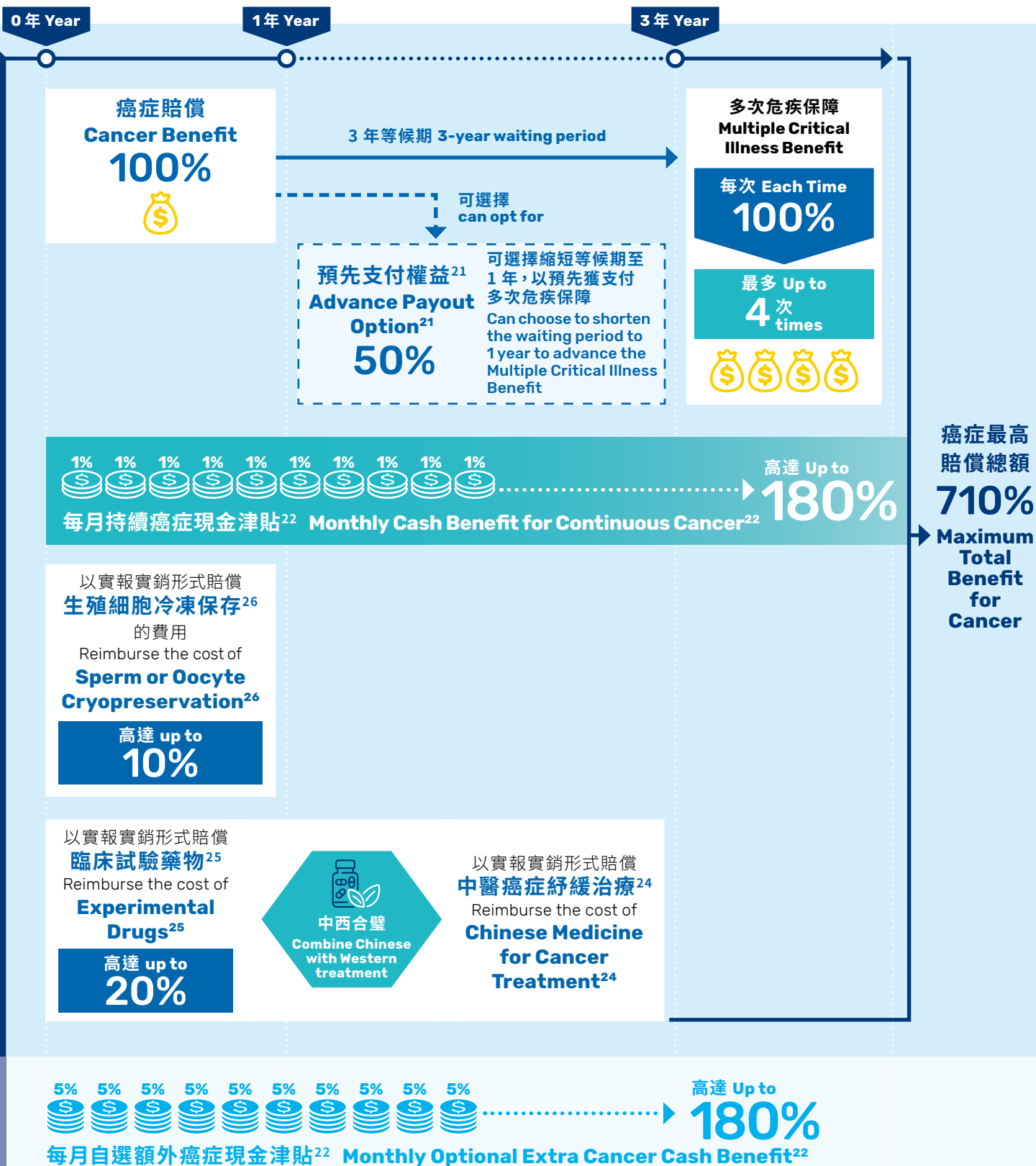


# 全方位無縫銜接的癌症保障

## All-Round and Seamless Cancer Protection

萬一不幸確診癌症，我們提供全面的保障與支援，在抗癌路上與您同行。

In the unfortunate event of being diagnosed with a cancer, we stand hand in hand with you and provide you with comprehensive protection and support.





在困難時期，我們為您提供財務支援。一經確診患上計劃承保的疾病並已獲嚴重疾病賠償後，您即可獲豁免繳付保費<sup>27</sup>，而保單仍會生效，讓您繼續享有保障。

**患上嚴重疾病 (主要嚴重疾病除外) - 豁免基本計劃、「自選額外癌症現金津貼」(如適用)及「自選人壽保障復效權益」(如適用)之下一個保費到期日起計 12 個月的保費。**

**賠償總額達 100% 基本保障額 - 豁免基本計劃、「自選額外癌症現金津貼」(如適用)及「自選人壽保障復效權益」(如適用)之餘下年期保費，並繼續享有「多次危疾保障」、「保障額無縫還原保障」(如計劃未曾就主要嚴重疾病支付或將支付嚴重疾病保障賠償時適用)、「危疾現金津貼」、「中醫癌症治療舒緩保障」、「臨床試驗藥物保障」、「生殖細胞冷凍保存保障」、「『寵愛無憂』額外身故保障」、「自選額外癌症現金津貼」(如適用)及「自選人壽保障復效權益」(如適用)。**

We provide you with financial support when you are in difficult time. Premium will be waived<sup>27</sup> upon diagnosis of any covered illness and payments of Critical Illness Benefit, while the policy remains in force and you continue to enjoy coverage.

**Diagnosed with Critical Illness other than Major Critical Illness -** Premium payments of the basic plan plus the "Optional Extra Cancer Cash Benefit" (if applicable) and "Optional Death Benefit Revival Option" (if applicable) will be waived for **12 months** starting from next premium due date.

**Total Benefits Payable Reaching 100% of Basic Sum Insured - all subsequent premium payments** of the basic plan plus the "Optional Extra Cancer Cash Benefit" (if applicable) and "Optional Death Benefit Revival Option" (if applicable) will be waived while "Multiple Critical Illness Benefit", "Seamless Coverage Restoration Benefit" (applicable if Critical Illness Benefit has not been paid or become payable for a Major Critical Illness), "Cash Benefits for Critical Illnesses", "Chinese Medicine Benefit for Cancer Treatment", "Experimental Drugs Benefit", "Sperm / Oocyte Cryopreservation Benefit", "PamperForAll Extra Death Benefit", "Optional Extra Cancer Cash Benefit" (if applicable) and "Optional Death Benefit Revival Option" (if applicable) will remain in effect.



1

## 「精神上無行為能力」預設指示權益 Mental Incapacity Advance Instruction Option

市場罕有<sup>1</sup>  
Rare in market<sup>1</sup>



保單持有人可透過預設指示權益<sup>28</sup>，於患上嚴重認知障礙症等指定疾病或其他情況以致精神上失去行為能力時，轉贈保單予摯愛持有或作出適當安排，確保家人可於緊急情況下動用其資產，以解燃眉之急，而毋須經歷漫長而複雜的法律程序。

The Policy Owner can make an advance instruction<sup>28</sup> to nominate their loved ones to own the policy or make appropriate arrangements in the unfortunate event of mental incapacitation or designated illnesses such as severe dementia. This is to ensure the family member has access to their asset and receive immediate financial relief in case of emergency, without going through a lengthy and complicated legal process.

2

## 現金價值 Cash Value



於保單生效第 3 個保單週年日起及計劃的已賠償金額少於 100% 基本保障額<sup>17</sup>，當您選擇退保時，可獲取保單內的保證現金價值，以及非保證「終期紅利」，而無須扣除任何曾支付的賠償金額<sup>4</sup>。

**終期紅利** — 於保單生效第 5 個保單週年日起及計劃的已賠償金額少於 100% 基本保障額<sup>17</sup>，計劃為您提供非保證「終期紅利」，並將於保障期滿、退保、受保人身故或總賠償額達 100% 基本保障額時派發。

Effective from the 3<sup>rd</sup> policy anniversary onwards, if the total benefit paid is less than 100% of the Basic Sum Insured<sup>17</sup>, when you surrender the policy, the plan will offer you the Guaranteed Cash Value, plus a non-guaranteed "Terminal Bonus", without deduction of any claims paid<sup>4</sup>.

**Terminal Bonus** — Available from the 5<sup>th</sup> policy anniversary onwards, and when the total benefit paid is less than 100% of the Basic Sum Insured<sup>17</sup>, non-guaranteed "Terminal Bonus" will be payable upon the maturity or surrender of the policy, or upon the death of the Insured, or when total benefit payments reach 100% of the Basic Sum Insured.

3

## 身故保障 Death Benefit



於賠償總額未達 100% 基本保障額<sup>17</sup>，若受保人不幸身故，受益人可獲發身故保障賠償<sup>29</sup>。

In the unfortunate event of the death of the Insured, the death benefit<sup>29</sup> will be paid to the beneficiary, provided the total benefit paid has not reached 100% of the Basic Sum Insured<sup>17</sup>.

**100% 基本保障額 + 非保證「終期紅利」或現金價值**

**100% of Basic Sum Insured + Non-Guaranteed "Terminal Bonus" OR Cash Value**

(以較高者為準 whichever is higher)

### 身故現金津貼

不論受保人是否曾經索償，在其不幸身故後，計劃將支付 1,000 美元或等值予受益人。

### Compassionate Cash Benefit

Regardless of how many claims the Insured has made, the plan will pay US\$1,000 or equivalent to the beneficiary in the unfortunate event of the death of the Insured.



4

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

市場首創<sup>1</sup>  
First in market<sup>1</sup>



多重安心 Multiple Reassurances

當摯愛離世時，每一名家庭成員連同寵物都會哀慟無名。我們深明，在這段時期，他們需要額外的關懷與支持。

因此，計劃在受保人離世時，會向受益人支付額外身故保障，其金額視乎受保人離世時其受養者的數目，包括受保人的父母、配偶、子女以至寵物。額外身故保障相等於每名受養者 5% 基本保障額，最高合共 20% 基本保障額<sup>30</sup>。

When a loved one passes away, each family member experiences bereavement and even the pets mourn the loss. We understand that they are in need of extra care and support during this difficult period.

The plans will pay the beneficiary an extra death benefit when the Insured passes away, while the total amount depends on the number of surviving dependents. The extra benefit equivalent to 5% of Basic Sum Insured will be made payable for each dependent including the Insured's parent, spouse, child, as well as the Insured's pet, with the maximum total benefit of 20% of Basic Sum Insured<sup>30</sup>.

5

## 自選人壽保障復效權益 Optional Death Benefit Revival Option

市場罕有<sup>1</sup>  
Rare in market<sup>1</sup>



在確診嚴重疾病而賠償總額達基本計劃的 100% 保障額的一年後的 90 日內，受保人可選擇投保新一份終身壽險計劃，毋須提供投保資料證明<sup>31</sup>，以加強對自己及家人的保障。

Within 90 days following the end of one year after the diagnosis of a critical illness resulting in the total benefit reaching 100% of the Sum Insured of the basic plan, the Insured may enhance personal and family protection by choosing to take out a new whole life plan without being required to provide evidence of insurability<sup>31</sup>.







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.



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**



6



40



45

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**



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，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. This is for illustration purposes only. Please refer to the policy document for benefit coverage and exact terms and conditions.

# 68種主要嚴重疾病保障<sup>11</sup>

## 68 Major Critical Illness<sup>11</sup>

癌症 Cancer	1 癌症 Cancer			
心臟血管疾病 Cardiovascular Diseases	2 心臟病 Heart Attack		7 肺動脈高血壓 Pulmonary Arterial Hypertension	
	3 冠狀動脈(迴接)手術 Coronary Artery Bypass Surgery		8 其它嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease	
	4 心瓣置換 Heart Valve Replacement		9 艾森門格綜合症 Eisenmenger's Syndrome	
	5 主要動脈手術 Surgery to Aorta		10 傳染性心內膜炎 Infective Endocarditis	
	6 心肌病 Cardiomyopathy			
器官嚴重疾病及衰竭 Organ Critical Illness and Failure	11 腎衰竭 Kidney Failure		17 克隆病 Crohn's Disease	
	12 慢性肝衰竭 Chronic Liver Failure		18 慢性肺病 Chronic Lung Disease	
	13 主要器官移植 Major Organ Transplant		19 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis	
	14 暴發性病毒性肝炎 Fulminant Viral Hepatitis		20 復發性慢性胰臟炎 Chronic Relapsing Pancreatitis	
	15 腎髓質囊腫病 Medullary Cystic Disease		21 系統性硬皮病 Systemic Scleroderma	
	16 潰瘍性結腸炎 Ulcerative Colitis		22 急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis	
神經系統疾病 Nervous System Diseases	23 中風 Stroke		37 脊髓灰質炎 Poliomyelitis	
	24 良性腦部腫瘤 Benign Brain Tumour		38 亞爾茲默氏病 / 不可還原之器質性腦退化疾病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	
	25 昏迷 Coma			
	26 腦膜炎 Bacterial Meningitis		39 漸進性核上神經麻痺症 Progressive Supranuclear Palsy	
	27 腦炎 Encephalitis		40 嚴重重症肌無力 Severe Myasthenia Gravis	
	28 嚴重頭部創傷 Major Head Trauma		41 進行性延髓麻痺症 Progressive Bulbar Palsy	
	29 植物人 Apallic Syndrome		42 結核腦膜炎 Meningeal Tuberculosis	
	30 腦部手術 Brain Surgery		43 偏癱 Hemiplegia	
	31 腦部受損 / 失去獨立生存的能力 Brain Damage / Loss of Independent Existence		44 肌萎縮性脊髓側索硬化(俗稱「漸凍人症」) Amyotrophic Lateral Sclerosis	
	32 肌肉萎縮 Muscular Dystrophy		45 脊髓肌肉萎縮症 Spinal Muscular Atrophy	
	33 癱瘓 Paralysis		46 原發性側索硬化 Primary Lateral Sclerosis	
	34 多發性硬化症 Multiple Sclerosis			
	35 運動神經原疾病 Motor Neurone Disease			
	36 帕金森病 Parkinson's Disease			
嚴重傷殘 Serious Disability	47 失明 Blindness		52 失聰 Deafness	
	48 身體機能阻障 Dysfunction		53 失去語言能力 Loss of Speech	
	49 完全及永久傷殘 <sup>32</sup> Total and Permanent Disability <sup>32</sup>		54 嚴重燒傷 Major Burns	
	50 類風濕性關節炎 Rheumatoid Arthritis		55 糖尿病併發症引致切除雙足 Amputation of Feet due to Complication from Diabetes Mellitus	
	51 失去肢體 / 視力 Loss of Limbs / Sight of Eyes			
其它 Others	56 末期病症 Terminal Illness		63 紅斑狼瘡 Systemic Lupus Erythematosus	
	57 象皮病 Elephantiasis		64 慢性腎上腺功能不全 Chronic Adrenal Insufficiency	
	58 壞死性筋膜炎 Necrotising Fasciitis		65 伊波拉出血性熱病 Ebola Hemorrhagic Fever	
	59 成形不全貧血病 Aplastic Anaemia		66 嗜鉻細胞瘤 Pheochromocytoma	
	60 克雅氏症 (俗稱「瘋牛症」) Creutzfeld-Jacob Disease (Mad Cow Disease)		67 合資格的深切治療部留醫 <sup>33</sup> Qualified ICU Stay <sup>33</sup>	
	61 經輸血感染人類免疫力缺乏病毒 HIV through Blood Transfusion		68 侵入性甲類鏈球菌 (iGAS) 疾病 (俗稱「食人菌」) Invasive group A streptococcal (iGAS) disease	
	62 因職業感染人類免疫力缺乏病毒 Occupationally Acquired HIV			

# 50種早期疾病保障<sup>11</sup>

## 50 Early Stage Disease<sup>11</sup>

心臟血管疾病 Cardiovascular Diseases	1	腔靜脈過濾器植入	Insertion of a Vena-cava Filter	5	冠狀動脈的血管成形術及其它冠狀動脈的血管手術 <sup>34,35</sup> (俗稱「通波仔」)	Angioplasty and Other Surgeries for Coronary Artery <sup>34,35</sup>
	2	心瓣膜疾病的次級創傷性治療	Less Invasive Treatments of Heart Valve Disease			2次 Twice
	3	次級嚴重心臟疾病	Less Severe Heart Disease	6	心包切除術	Pericardectomy
	4	微創性直接冠狀動脈搭橋術 <sup>34</sup>	Minimally Invasive Direct Coronary Artery By-pass <sup>34</sup>	7	主動脈疾病或主動脈瘤的血管介入治療	Endovascular Treatments of Aortic Disease or Aortic Aneurysm
				8	次級嚴重傳染性心內膜炎	Less Severe Infective Endocarditis
				9	早期心肌病	Early Cardiomyopathy
器官嚴重疾病及衰竭 Organ Critical Illness and Failure	10	膽道再造術	Biliary Tract Reconstruction Surgery	14	肝臟手術	Liver Surgery
	11	早期慢性肺病	Early Chronic Lung Disease	15	主要器官移植 (屬於器官移植輪候名單上的輪候者)	Major Organ Transplantation (on Waiting List)
	12	肝炎伴肝硬化	Hepatitis with Cirrhosis			
	13	次級嚴重腎病	Less Severe Kidney Disease	16	移除單肺手術	Surgical Removal of One Lung
神經系統疾病 Nervous System Diseases	17	需進行手術之腦血管瘤	Cerebral Aneurysm Requiring Surgery	24	次級嚴重腦炎	Less Severe Encephalitis
	18	腦分流器植入術	Cerebral Shunt Insertion	25	中度嚴重腦部損傷	Moderately Severe Brain Damage
	19	頸動脈成形術及其它頸動脈手術	Angioplasty and Other Surgeries for Carotid Arteries	26	腦硬膜下血腫手術	Surgery for Subdural Haematoma
	20	腦動脈瘤的血管介入治療和腦病變的其它治療	Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease	27	移除腦下垂體腫瘤手術	Surgical Removal of Pituitary Tumour
	21	次級嚴重細菌性腦膜炎	Less Severe Bacterial Meningitis	28	中度嚴重癱瘓	Moderately Severe Paralysis
	22	中度嚴重帕金森氏病	Moderately Severe Parkinson's Disease	29	嚴重精神病 <sup>34,36</sup>	Severe Psychiatric Illness <sup>34,36</sup>
	23	次級嚴重昏迷	Less Severe Coma	30	早期腦退化症 (包括早期亞爾茲默氏病)	Early Stage Dementia (including Early Stage Alzheimer's Disease)
				31	次級嚴重結核腦膜炎	Less Severe Meningeal Tuberculosis
嚴重傷殘 Serious Disability	32	意外所致的臉部燒傷	Facial Burns due to Accident	35	失去單肢	Loss of One Limb
	33	中度嚴重燒傷	Moderately Severe Burns	36	單目失明	Loss of Sight in One Eye
	34	單耳失聰	Loss of Hearing in One Ear	37	糖尿病併發症引致的單腳截除	Amputation of One Foot due to Complication from Diabetes
其它 Others	38	耳蝸植入術	Cochlear Implant Surgery	45	黃斑部病變 / 早發性白內障 <sup>39</sup>	Macular Degeneration / Early Onset of Cataract <sup>39</sup>
	39	糖尿病性視網膜病變 <sup>34</sup>	Diabetic Retinopathy <sup>34</sup>	46	青光眼手術 <sup>40</sup>	Glaucoma Surgical Treatment <sup>40</sup>
	40	次級嚴重紅斑狼瘡	Less Severe Systemic Lupus Erythematosus	47	早期克雅氏症 (早期瘋牛症)	Early Stage Creutzfeldt-Jacob Disease (Early Mad Cow Disease)
	41	骨質疏鬆症併骨折 <sup>34,37</sup>	Osteoporosis with Fractures <sup>34,37</sup>	48	糖尿病併發症引致的腎臟病變	Nephropathy due to Complication from Diabetes
	42	腎上腺腺瘤的腎上腺切除術	Adrenalectomy for Adrenal Adenoma	49	嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症	Severe Central or Mixed Sleep Apnea
	43	意外矯形手術 <sup>34,38</sup>	Reconstructive Surgery due to Accident <sup>34,38</sup>	50	嚴重阻塞性睡眠呼吸暫停窒息症	Severe Obstructive Sleep Apnea
	44	周圍動脈疾病的血管介入治療 <sup>34</sup>	Endovascular Treatment of Peripheral Arterial Disease <sup>34</sup>			

## 31種原位癌 / 初期癌症保障<sup>11,34</sup>

### 31 Carcinoma-in-situ / Early Stage Cancers<sup>11,34</sup>

1 乳房	Breast(s)	13 肺	Lung	24 膽囊	Gallbladder
2 子宮頸	Cervix	14 胃或食道	Stomach or Oesophagus	25 腎臟	Kidney
3 子宮	Uterus	15 喉	Larynx	26 胰臟	Pancreas
4 卵巢	Ovary or Ovaries	16 咽(包括舌頭, 軟齶及小舌)	Pharynx (including Tongue, Soft Palate and Uvula)	27 腎盂	Renal Pelvis
5 輸卵管	Fallopian Tube(s)	17 鼻咽	Nasopharynx	28 AJCC第二期或以上的非黑色素瘤皮膚癌	Non Melanoma Skin Cancer of AJCC Stage II or above
6 陰道	Vagina	18 肝	Liver	29 前列腺	Prostate
7 外陰	Vulva	19 尿道	Urinary Tract	30 早期甲狀腺乳頭狀癌	Early Stage Papillary Carcinoma of the Thyroid
8 淚管	Tear Duct	20 輸尿管	Ureter	31 慢性淋巴性白血病	Chronic Lymphocytic Leukemia
9 睪丸	Testis or Testes	21 壺腹	Ampulla of Vater		
10 陰莖	Penis	22 肛管	Anal Cannel		
11 小腸(包括十二指腸, 空腸及迴腸)	Small Intestine (including Duodenum, Jejunum and Ileum)	23 肝外膽管	Extra-hepatic Bile Duct		
12 結腸或直腸	Colon or Rectum				



## 33種兒童嚴重疾病保障<sup>11,34</sup>

## 33 Severe Child Diseases<sup>11,34</sup>

1 嚴重哮喘	Severe Asthma	18 嚴重肺炎	Severe Pneumonia
2 自閉症	Autism	19 昆蟲叮咬引起中毒	Insect Bite Causing Poisoning
3 血友病	Haemophilia	20 嚴重過敏反應	Severe Anaphylaxis Reaction
4 幼兒期病發胰島素依賴性糖尿病	Insulin Dependent Diabetes Mellitus, Juvenile Onset	21 嚴重食物中毒	Severe Food Poisoning
5 川崎病	Kawasaki Disease	22 嚴重手足口病	Severe Hand, Foot and Mouth Disease
6 因疾病及 / 或意外受傷導致智力受損	Intellectual Impairment due to Sickness and / or Accidental Bodily Injury	23 疫苗接種嚴重不良反應	Severe Vaccination Reaction
7 成骨不全症	Osteogenesis Imperfecta	24 龐貝氏症	Pompe's Disease
8 幼兒慢性關節炎—斯蒂爾病	Juvenile Chronic Arthritis – Still's Disease	25 輸血依賴型重度β地中海貧血	Transfusion dependent Major Beta-thalassemia
9 風濕性心瓣疾病	Rheumatic Fever with Valvular Impairment	26 專注力失調及過度活躍症 <sup>41</sup>	Attention-Deficit Hyperactivity Disorder <sup>41</sup>
10 出血性登革熱	Dengue Haemorrhagic Fever	27 妥瑞症 <sup>41</sup>	Tourette Syndrome <sup>41</sup>
11 大理石骨病 (骨質疏鬆症)	Marble Bone Disease (Osteopetrosis)	28 腸套疊手術 <sup>41</sup>	Surgical treatment for Intussusception <sup>41</sup>
12 威爾遜病	Wilson's Disease	29 先天性巨結腸的手術 <sup>41</sup>	Surgical Treatment for Hirschsprung's Disease <sup>41</sup>
13 兒童亨廷頓舞蹈症	Juvenile Huntington Disease	30 幽門狹窄手術 <sup>41</sup>	Surgical Treatment for Pyloric Stenosis <sup>41</sup>
14 第一型兒童脊髓肌萎縮	Type I Juvenile Spinal Amyotrophy	31 須要手術之關節脫位 <sup>41</sup>	Dislocation Requiring Surgery <sup>41</sup>
15 第二型兒童脊髓肌萎縮	Type II Juvenile Spinal Amyotrophy	32 特發性脊柱側彎手術 <sup>41</sup>	Surgery for Idiopathic Scoliosis <sup>41</sup>
16 嚴重癲癇	Severe Epilepsy	33 須要手術之骨折 <sup>41</sup>	Fractures Requiring Surgery <sup>41</sup>
17 腎小球腎炎合併腎病綜合症	Glomerulonephritis with Nephrotic Syndrome		

註： 有關各「主要嚴重疾病」、「早期疾病」、「原位癌 / 初期癌症」及「兒童嚴重疾病」的定義，請參閱保單文件。

Remarks: For the definition of each "Major Critical Illness", "Early Stage Disease", "Carcinoma-in-situ / Early Stage Cancer", and "Severe Child Disease", please refer to the policy document.

## 附註

1. 以 2024 年 6 月 1 日港澳市場主要保險公司之同類計劃為準。
2. 每份保單承保一名嬰孩。如同一次懷孕誕生 2 名嬰孩，則每名嬰孩應各自受保於 1 份保單，而基本保障額相同。若同一次懷孕誕生超過 2 名嬰孩，則所有嬰孩均不能受保。
3. 於嬰孩出生前，母親將為暫時保單受保人，計劃只提供恩恤保費回奉保障。
4. 須扣除保單債項（如有）。
5. 無論是否於自然的情況下或是否合資格獲支付恩恤保費回奉保障賠償，計劃將於懷孕終止（即失去胎兒或胎兒死亡）當日終止。假如母親與嬰孩不幸一同身故，計劃將於支付恩恤保費回奉保障賠償後終止。
6. 嬰孩的出生證明必須於首個保單週年日的 14 天或之前提交，並受限於現行的行政規則並須由萬通保險核准，否則保單將會於首個保單週年日終止，並不會退還任何保費。
7. 如於受保嬰孩出生後或保障生效日期（以較後日期計算）起計 90 天內確診嚴重疾病而已支付或將獲支付嚴重疾病保障，則於釐訂其後的任何嚴重疾病保障、兒童嚴重疾病保障、保障額無縫還原保障及身故保障賠償額時，該等曾獲支付項目的賠償額將被視為全數賠償額的 100%。
8. 以受保嬰孩出生後或保障生效日期起計，以較後日期計算。
9. 「全數賠償額」及「現金津貼額」是指「全面兒童嚴重疾病保障」、「全面嚴重疾病保障」、「罕見疾病額外保障」、「安心加護保障」、「身故保障」及「『寵愛無憂』額外身故保障」內所述之相關保障的賠償額。
10. 如嬰孩於出生或保障生效日期（以較後日期計算）90 天內確診癌症，與該癌症相關的「持續癌症現金津貼」及「自選額外癌症現金津貼」（如適用）將為現金津貼額的 20%，而與該癌症相關的臨床試驗藥物保障將以 4% 基本保障額為限。如嬰孩於出生或保障生效日期（以較後日期計算）90 天內確診心臟病或中風，則該次之「心臟病及中風現金津貼」將為現金津貼額的 20%。有關詳情，請參閱保單文件。
11. 「主要嚴重疾病」（癌症、心臟病、中風、腦退化疾病及帕金森病除外）、「早期疾病」、「原位癌 / 初期癌症」及「兒童嚴重疾病」合共的賠償額最高為「100% 基本保障額及非保證終期紅利」（須扣除任何保單債項），或現金價值，以較高者為準。
12. 若因同一宗疾病 / 意外被同日確診多於一種嚴重疾病，我們只會賠償當中最高賠償額的一種疾病。
13. 資料來源：香港衛生署兒童體能智力測驗服務之網站 (<https://www.dhcas.gov.hk/tc/adhd.html>)。
14. 由保單第 3 個週年日起適用於年齡 25 歲以下的受保人，以實報實銷形式賠償。評估測試需由香港或澳門的合資格護士或醫生進行。本公司在任何時間繕發之所有保單及附加保障所支付及 / 或將支付之專注力失調及過度活躍症評估測試津貼將以 125 美元 / 1,000 港元 / 1,000 澳門元為限，每名受保人最多可獲一次賠償。
15. 腦退化疾病是指亞爾茲默氏病 / 不可還原之器質性腦退化疾病。就腦退化疾病及帕金森病，每張保單的受保人最多可獲共一次賠償。
16. 資料來源：香港罕見疾病聯盟之網站 (<https://rdhk.org/what-is-rd>)。
17. 若計劃為萬通危疾愛護保，如於受保嬰孩出生後或保障生效日期（以較後日期計算）起計 90 天內確診嚴重疾病而已支付或將獲支付嚴重疾病保障，該等曾獲支付項目的賠償額將被視為全數賠償額的 100%。
18. 每名受保人最多可獲一次賠償。

## Notes

1. Based on similar types of plans offered by major insurance companies in the Hong Kong and Macau market, as of 1 June 2024.
2. A policy covers one baby. Where 2 babies are born as a result of the same pregnancy, each baby should be covered by one policy with same Basic Sum Insured separately. Where more than 2 babies are born as a result of the same pregnancy, no policy will be issued on these babies.
3. The mother is temporarily the Insured of the policy prior to the birth of the baby. The plan only offers Compassionate Refund of Premium Benefit.
4. Net of policy debt (if any).
5. The policy will be terminated on the date on which the pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Refund of Premium Benefit is payable. In case of the death of both mother and baby, the policy will be terminated upon payment of Compassionate Refund of Premium Benefit.
6. The birth certificate of the baby is required to be submitted 14 days on or before the first policy anniversary, subject to YF Life's approval and the prevailing administrative rules. Otherwise, the policy will be terminated at the first policy anniversary, with no premium refund provided.
7. If the Insured baby is diagnosed with a Critical Illness within 90 days of its birth or the Effective Date of Coverage, whichever is later, and a Critical Illness Benefit is paid or is payable, the benefit amount for such paid benefit will be deemed as 100% of the full benefit amount in determining any subsequent Critical Illness Benefit, Severe Child Disease Benefit, Seamless Coverage Restoration Benefit and Death Benefit.
8. Subject to the birth of the Insured baby or the Effective Date of Coverage, whichever is later.
9. The "full benefit amount" and "cash benefit amount" are illustrated in the relevant sections under "Comprehensive Coverage of Severe Child Diseases", "Comprehensive Coverage of Critical Illnesses", "Rare Diseases Extra Benefit", "Peace of Mind Protections", "Death Benefit" and "PamperForAll Extra Death Benefit".
10. If the baby is diagnosed with Cancer within 90 days of its birth or the Effective Date of Coverage, whichever is later, the "Cash Benefit for Continuous Cancer" and "Optional Extra Cancer Cash Benefit" (if applicable) related to such Cancer will be 20% of the Cash Benefit, while the Experimental Drugs Benefit related to such Cancer will be limited to 4% of Basic Sum Insured. If the baby is diagnosed with Heart Attack or Stroke within 90 days of its birth or the Effective Date of Coverage, whichever is later, the "Cash Benefit for Heart Attack and Stroke" for such Heart Attack or Stroke will be 20% of the Cash Benefit. Please refer to the policy document for details.
11. The maximum amount of the sum of benefits payable for Major Critical Illnesses (excluding Cancer, Heart Attack, Stroke, Degenerative Brain Disorders and Parkinson's Disease), Early Stage Diseases, Carcinoma-in-situ / Early Stage Cancers and Severe Child Diseases is equal to "the sum of 100% of the Basic Sum Insured and non-guaranteed Terminal Bonus" net of policy debt (if any), or Cash Value, whichever is higher.
12. If more than one Critical Illness diagnosed on the same day arise from the same illness or injury, the claim will be paid once only for the Critical Illness with the highest benefit amount.
13. Source: Website of Child Assessment Service, Department of Health, Hong Kong (<https://www.dhcas.gov.hk/en/adhd.html>).
14. Applicable to the Insured aged below 25 from the third policy anniversary onwards by reimbursing the actual expenses for an ADHD assessment. The assessment is required to be performed by a Qualified Nurse or a Doctor in Hong Kong or Macau. The aggregate ADHD Assessment Allowance payment paid and / or payable under all policies and supplementary benefits issued by the Company at any time will be limited to US\$125 / HK\$1,000 / MOP1,000 under the same Insured. Each Insured can claim once.
15. Degenerative Brain Disorders means Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders. The Insured of each policy can claim once only in total for either Degenerative Brain Disorders or Parkinson's Disease.
16. Source: Website of Rare Disease Hong Kong (<https://rdhk.org/what-is-rd?lang=en>).
17. For YF PrimeHealth Pro Jr. Care, if the Insured baby is diagnosed with a Critical Illness within 90 days of its birth or the Effective Date of Coverage, whichever is later, and a Critical Illness Benefit is paid or is payable, the benefit amount for such paid benefit will be deemed as 100% of the full benefit amount.
18. Each Insured can claim once.

19. 若要符合心臟病或中風的新一次索償資格，新診斷證明必須符合另一次心臟病或中風的定義。
20. 適用於復發、轉移、持續及新的癌症。70 歲或以上的受保人如就前列腺癌作出多於一次的索償，並為前次前列腺癌的延續，則受保人必須於兩個確診日期相隔期間（包括首尾兩天）已接受或正接受癌症治療的情況下方可獲得賠償。
21. 如欲行使預先支付權益，受保人必須於前次的主要嚴重疾病的確診日期起計最少一年後，已接受或正接受癌症治療或晚期護理。預先支付權益只可行使一次。任何行使預先支付權益獲支付的賠償將被計入獲支付的多次危疾保障。
22. 受保人須每 6 個月提交醫療報告證明癌症的存在及持續接受癌症治療或晚期護理。癌症治療並不包括任何舒緩治療或預防治療。癌症治療包括外科手術、電療（包括質子治療、數碼導航刀及伽瑪刀）、化療、標靶治療、骨髓移植、免疫治療（包括嵌合抗原受體（CAR-T 細胞）治療）及由本公司不時批准的任何其他治療。持續癌症現金津貼 / 「自選額外癌症現金津貼」（如適用），各自最高可達 180% 基本保障額、支付至受保人 85 歲或受保人身故（取其較早者）。不論癌症的出現或復發次數，每一個月所支付的持續癌症現金津貼將不會多於 1% 基本保障額，而每一個月所支付的「自選額外癌症現金津貼」（如適用）將不會多於 5% 基本保障額。
23. 受保人每次確診心臟病或中風並已獲嚴重疾病保障、保障額無縫還原保障或多次危疾保障賠償後，可獲最高 12% 基本保障額的現金津貼。心臟病及中風現金津貼總額最高可達 60% 基本保障額、支付至受保人 85 歲或受保人身故（取其較早者）。不論心臟病或中風的出現或復發次數，每一個月所支付的心臟病及中風現金津貼將不會多於 1% 基本保障額。
24. 如受保人被確診患上癌症並因該癌症而獲得支付或將會獲得支付嚴重疾病保障、保障額無縫還原保障或多次危疾保障賠償，我們將支付受保人於該癌症之確診日期起計三年內，由註冊中醫師處方的中藥或進行的針灸及推拿的費用，每次最高 50 美元 / 400 港元 / 400 澳門元，每天最多 1 次。以同一受保人計算，本公司在任何時間繕發之所有保單及附加保障所支付及 / 或將支付之中醫癌症治療舒緩保障將以 1,000 美元 / 8,000 港元 / 8,000 澳門元為限。
25. 如受保人被確診患上癌症並因該癌症而獲得支付或將會獲得支付嚴重疾病保障、保障額無縫還原保障或多次危疾保障賠償，我們將支付受保人於該癌症之確診日期起計三年內，由受保人的主診腫瘤科醫生或相關領域的專科醫生，就該癌症而進行因醫療而必須進行的治療時，所處方的臨床試驗藥物的合理及慣常的費用，並以基本保障額的 20% 或 62,500 美元 / 500,000 港元 / 500,000 澳門元（以較低金額為準）為限，而此保障並不包括診斷測試及治療之診症費用。臨床試驗藥物保障只會支付不會根據任何政府條例或從任何其他保險計劃或機構而獲得或將獲得賠償的實際費用。每張保單所支付及 / 或將支付之臨床試驗藥物保障總賠償金額以 20% 基本保障額為限。以同一受保人計算，本公司在任何時間繕發之所有保單及附加保障所支付及 / 或將支付之臨床試驗藥物保障總賠償金額將以 62,500 美元 / 500,000 港元 / 500,000 澳門元為限。
26. 賠償以癌症確診日期起計一年內於指定服務提供者進行的精子冷凍保存 / 卵母細胞冷凍保存的實際費用為準，並以基本保障額的 10% 或 12,500 美元 / 100,000 港元 / 澳門元為限（取其較低者）。此保障將於該癌症確診日期的一年後自動終止。以同一受保人計算，本公司在任何時間繕發之所有保單及附加保障所支付及 / 或將支付之生殖細胞冷凍保存保障總賠償金額將以 12,500 美元 / 100,000 港元 / 100,000 澳門元為限。
27. 如計劃為萬通危疾愛護保，則孩子出生或保障生效日期（以較後日期計算）起計 90 天內所確診的疾病將不適用於保費豁免。
28. 保單持有人可預先作出指示，在其精神上失去行為能力後轉換新的保單持有人。於保障期內，受保人與保單持有人亦可共同預先設定指示，指定在受保人其精神上失去行為能力後有關的賠償將支付予指定人士。
19. To be eligible for a new claim under Heart Attack or Stroke, the diagnosis must be supported with the new evidence consistent with the diagnosis of another Heart Attack or Stroke.
20. Applicable to any recurrence, metastasis, continuation or new Cancer. In the case of multiple claims for Prostate Cancer, if the current diagnosis is a continuation of the preceding Prostate Cancer and the Insured is age 70 or above, the "Multiple Critical Illness Benefit" will only be payable if the Insured has received or is in the process of receiving Cancer Treatment which is performed during the intervening period between the diagnosis dates of the Preceding Prostate Cancer and the Subsequent Prostate Cancer (both dates inclusive).
21. To exercise the Advance Payout Option, the Insured should have received or be in the process of receiving Cancer Treatment or End-of-life Care which is performed at least one year following the diagnosis date of the immediately preceding Major Critical Illness. The Advance Payout Option can only be exercised once. Any payment made by exercising the Advance Payout Option will be counted towards Multiple Critical Illness Benefit paid.
22. The Insured is required to provide medical reports every 6 months confirming the existence of Cancer and the Insured is in the process of receiving on-going Cancer Treatment or End-of-life Care. Cancer Treatment does not include any treatment given solely as palliative care or as prophylactic purpose. It includes surgery, radiotherapy (including proton therapy, CyberKnife and Gamma Knife), chemotherapy, targeted therapy, bone marrow transplant, immunotherapy (including Chimeric Antigen Receptor (CAR) T-cell therapy) and any other treatments as approved by the Company from time to time. The Cash Benefit for Continuous Cancer or "Optional Extra Cancer Cash Benefit" (if applicable) will each be paid up to 180% of the Basic Sum Insured, up to age 85 of the Insured or death of the Insured, whichever is earlier. Regardless of the number of occurrence / recurrence of Cancer, no more than 1% of the Basic Sum Insured under Cash Benefit for Continuous Cancer and 5% of the Basic Sum Insured under "Optional Extra Cancer Cash Benefit" (if applicable) will be payable for each month.
23. The Insured will be paid up to a maximum of 12% of the Basic Sum Insured for each diagnosis of Heart Attack or Stroke and upon payment of Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit. The Cash Benefit for Heart Attack and Stroke will be paid up to 60% of the Basic Sum Insured, up to age 85 of the Insured or death of the Insured, whichever is earlier. Regardless of the number of occurrence / recurrence of Heart Attack or Stroke, no more than 1% of the Basic Sum Insured under Cash Benefit for Heart Attack and Stroke will be payable for each month.
24. If the Insured is diagnosed to be suffering from Cancer and Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit has been paid or is payable for such Cancer, we shall reimburse the actual expenses for Chinese medicines prescribed by, or acupuncture and Tui Na performed by, a Registered Chinese Medicine Practitioner within 3 years after the diagnosis date of such Cancer, up to US\$50 / HK\$400 / MOP400 per visit and up to 1 visit per day. The aggregate Chinese Medicine Benefit for Cancer Treatment payment paid and / or payable under all policies and supplementary benefits issued by the Company at any time will be limited to US\$1,000 / HK\$8,000 / MOP8,000 under the same Insured.
25. If the Insured is diagnosed to be suffering from Cancer and Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit has been paid or is payable for such Cancer, we shall reimburse the Reasonable and Customary charges of the experimental drugs prescribed by the Insured's attending oncologist or specialist in relevant field for the Medically Necessary treatment of such Cancer within 3 years after the diagnosis date of such Cancer, up to 20% of the Basic Sum Insured or US\$62,500 / HK\$500,000 / MOP500,000, whichever is lower. The consultation fee including any diagnostic tests and treatments are not covered under this benefit. Experimental Drugs Benefit will only reimburse the actual expenses to the extent such expenses are not paid or payable under any government law or any other insurance policies or by any other institutions. The aggregate Experimental Drugs Benefit payment paid and / or payable under each policy will be limited to 20% of the Basic Sum Insured. The aggregate Experimental Drugs Benefit payment paid and / or payable under all policies and supplementary benefits issued by the Company at any time will be limited to US\$62,500 / HK\$500,000 / MOP500,000 under the same Insured.
26. The actual expenses incurred for Sperm Cryopreservation or Oocyte Cryopreservation performed by the Insured with designated service providers within one year after the diagnosis date of cancer will be reimbursed, in the amount of up to 10% of the Basic Sum Insured or US\$12,500 / HK\$100,000 / MOP100,000, whichever is lower. This benefit will automatically cease after one year from the diagnosis date of such Cancer. The aggregate Sperm / Oocyte Cryopreservation Benefit payment paid and / or payable under all policies and supplementary benefits issued by the Company at any time will be limited to US\$12,500 / HK\$100,000 / MOP100,000 under the same Insured.
27. For YF PrimeHealth Pro Jr. Care, Waiver of Premiums is not applicable to illnesses diagnosed within 90 days of birth of the child or the Effective Date of Coverage, whichever is later.
28. The Policy Owner can provide advance instructions to change the new Policy Owner in the event of their mental incapacity. During the benefit term, the Insured and the Policy Owner can jointly preset instructions to designate that benefit payout will be paid to a designated person in case of the Insured is diagnosed of mental incapacitation.



精神上無行為能力人士指因精神上無行為能力而無能力處理和管理其財產及事務的人。精神上無行為能力的診斷必須由兩名註冊精神專科或腦神經專科醫生所提供。

本公司將於收到保單持有人確認為永久精神上無行為能力人士、植物人、腦部受損 / 失去獨立生存的能力、昏迷或嚴重認知障礙症的證明文件時，處理有關指示。有關精神上無行為能力預設指示權益之詳情，請參閱條款及細則。在行使此選項前宜謹慎考慮，並評估及理解其對您有任何潛在的財務影響。

29. 須扣除曾支付的賠償金額及保單債項（如有）。

30. 在釐定「寵愛無憂」額外身故保障時，寵物數目最多為 2 隻，而受養者數目合共最多為 4 名。以同一受保人計算，所有「寵愛無憂」額外身故保障總賠償金額最高為 20% 基本保障額或 25,000 美元 / 200,000 港元 / 200,000 澳門元（以較低金額為準）。受養者必須在受保人離世時符合以下規定：

- 父母：65 歲或以上
- 配偶：18 歲或以上
- 子女：受保人 18 歲以下的子女或繼子繼女，或於香港或澳門經合法收養的子女
- 寵物：狗及貓，並 (1) 與受保人同一居住地；(2) 並非用作任何商業或職業用途；(3) 已植入晶片不少於兩年；(4) 為受保人已擁有不少於兩年

受益人須在索償時提供受保人與受養者的關係證明及存活證明，並受限於現行的行政規定及須由萬通保險核准。就寵物而言，須以微型晶片方式及由獸醫提供的擁有權及存活證明。

31. 於初次確診嚴重疾病而賠償總額達基本計劃 100% 保障額後，須有一年等候期，方可於投保新一份終身壽險計劃，不適用於投保定期人壽保障計劃。行使權益時，受保人年齡不得超過 75 歲。新計劃的保障額不可高於原來萬通危疾加護保（優越版）/ 萬通危疾愛護保的保障額。同時，新計劃會根據受保人當時的實際年齡，並按照原來保單同等風險類別及不保事項（如適用）續發。有關自選人壽保障復效權益的詳情，請參閱條款及細則。

32. 「完全及永久傷殘」保障只適用於 18 至 65 歲的受保人。

33. 有關「合資格的深切治療部留醫」之詳情及指定手術的列表，請參閱保單文件。若受保人符合所有合資格的深切治療部留醫的條件，而該狀況是直接或間接由任何其他主要嚴重疾病所致或有關，我們只會就其他主要嚴重疾病作出嚴重疾病保障賠償。

34. 個人於本公司就該項疾病的最高總賠償額為 62,500 美元 / 500,000 港元 / 500,000 澳門元。

35. 索償只適用於需進行手術的冠狀動脈出現收窄的情況達 50% 或以上；而第 2 次之索償需符合上述之情況，以及於首次已獲賠償的醫學檢查報告內已顯示第 2 次進行手術的主要冠狀動脈收窄或阻塞之位置並不多於 60%。

36. 「嚴重精神病」指經精神科專科醫生首次確定診斷為嚴重憂鬱症、精神分裂症或躁鬱症，並需持續因嚴重精神病入住醫院所屬的精神科院舍超過 28 日。有關「嚴重精神病」的詳情，請參閱保單文件。

37. 保障至受保人 70 歲。

38. 賠償未獲賠償而需支付的實際住院及醫療費用。

39. 保障至受保人 65 歲。

40. 賠償額為 10% 基本保障額，上限為 5,000 美元 / 40,000 港元 / 40,000 澳門元，保障至受保人 65 歲。

41. 賠償額為 30% 基本保障額，上限為 12,500 美元 / 100,000 港元 / 100,000 澳門元，保障至受保人 25 歲。

42. 一經投保，保費不會按受保人年齡增加而遞增。然而，本公司保留調整同一風險級別保費率的權利。

43. 同一受保人於本公司投保的所有嚴重疾病計劃的總保障額最高為 1,500,000 美元 / 12,000,000 港元 / 12,000,000 澳門元。

Mentally incapacitated person means a person who is incapable, by reason of mental incapacity, of managing and administering his/her property and affairs. The diagnosis of mental incapacity must be given by 2 registered medical practitioners who are psychiatrists or neurologists.

The Company will process the instruction when the proof of diagnosis as a permanently mentally incapacitated person, Apallic Syndrome, Brain Damage / Loss of Independent Existence, Coma or Severe Dementia of the Policy Owner is received. Please refer to the policy document for the details of Mental Incapacity Advance Instruction Option. You are reminded to consider carefully before exercising this option and shall assess and understand any potential financial impact to you.

29. Net of claims paid and policy debt (if any).

30. The maximum number of pets is 2 and the maximum number of dependents is 4 in determining the PamperForAll Extra Death Benefit. The maximum aggregate Sum Insured is 20% of Basic Sum Insured or US\$25,000 / HK\$200,000 / MOP200,000, whichever is lower, under the same Insured. The dependents are required to meet the following conditions at the time of the death of the Insured:

- Parents: aged 65 or above
- Spouse: aged 18 or above
- Children: natural children, stepchildren or children legally adopted in Hong Kong or Macau by the Insured, who are aged below 18
- Pets: Dogs and cats which (1) have the same residency with the Insured, (2) are not owned for the purpose of commercial or occupational purposes, (3) have been micro-chipped for no less than two years and (4) owned by the Insured for no less than two years

The beneficiary(ies) is (are) required to provide relationship proof between the Insured and the dependents and living proof upon claim, subject to YF Life's approval and prevailing administrative rules. Ownership and living proofs by means of microchip and from a vet are required for pets.

31. There is one-year waiting period between the first diagnosis of the critical illness resulting in the total benefit reaching 100% of the Sum Insured of the basic plan and taking out the new whole life plan, not applicable to term life plan. The option can be exercised before the Insured turns age 75. The Sum Insured of the new plan cannot be higher than that of original plan of YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care. The new plan will be issued at the insured's attained age with the same risk class and exclusions, if applicable, of the original policy. Please refer to the terms and conditions for the details of the Optional Death Benefit Revival Option.

32. Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18 to 65.

33. Please refer to the policy document for the details of "Qualified ICU Stay" and the list of designated surgeries. In the event that the Insured satisfies all the criteria of Qualified ICU Stay and such condition is directly or indirectly arising from or in connection with any other Major Critical Illness, we will only pay the Critical Illness Benefit in relation to the other Major Critical Illness.

34. Subject to US\$62,500 / HK\$500,000 / MOP500,000 per type of illness, per life limit under all benefits issued by the Company.

35. To be eligible for a claim, the coronary artery must have a stenosis of 50% or more; to be eligible for a second claim, in addition to the above-mentioned criterion, the treatment must also be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the medical examination report relating to the first claim.

36. "Severe Psychiatric Illness" means a first definitive diagnosis of severe depression, schizophrenia or bipolar disorder by a Doctor in psychiatry, which requires in-patient hospitalization for more than 28 consecutive days in the psychiatric unit of a Hospital for Severe Psychiatric Illness. Please refer to the policy document for details of "Severe Psychiatric Illness".

37. The protection is up to age 70 of the Insured.

38. Benefit payment is the actual amount of hospitalization and medical expenses not yet reimbursed.

39. The protection is up to age 65 of the Insured.

40. The benefit payable is 10% of the Basic Sum Insured, capped at US\$5,000 / HK\$40,000 / MOP40,000; the protection is up to age 65 of the Insured.

41. The benefit payable is 30% of the Basic Sum Insured, capped at US\$12,500 / HK\$100,000 / MOP100,000; the protection is up to age 25 of the Insured.

42. Once insured, the premiums will not increase as the age of the Insured increases. However, the Company reserves the right to adjust the premium rate for all Insured of the same risk class.

43. 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\$12,000,000 / MOP12,000,000.



## 重要資料

### 終期紅利理念

公司已成立一個委員會，在釐定終期紅利派發之金額時向公司董事會提供獨立意見。實際終期紅利派發之金額會先由委任精算師建議，然後經此委員會審議決定，最後由公司董事會（包括一個或以上獨立非執行董事）批准。

你的保單為分紅保險計劃並可分享由我們釐定之相關產品組別中的盈餘。於釐定終期紅利時，我們致力確保保單持有人和本公司能得到合理的盈餘分配。此計劃的利潤與虧損會因包括但不限於投資、索償及保單續保率而影響你的資產份額。為使我們與你的利益一致，我們的目標是將不少於 90% 的可分配利潤分配予你，餘下的部分則歸於我們。可分配利潤和總利潤是分開計算且可能不同。

終期紅利並不是永久附加於保單。本公司有權決定公佈終期紅利之頻率及金額。我們將最少每年檢視及釐定終期紅利一次。我們會參考包括但不限於以下因素的過往經驗及預期未來展望，以釐定保單的終期紅利。

**理賠：**包括產品所提供的身故保障及其他保障的成本。

**支出費用：**包括與保單直接有關的支出費用及間接開支。

**投資回報：**包括所投資的資產賺取的利息/紅利收入及市場價格變動。投資表現會受利息/紅利收入之波動以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格、商品價格之波動、匯率及流動性等而影響。

**退保：**包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為提供更平穩的終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之終期紅利。

終期紅利之決定會先由委任精算師建議，然後經由包括一名或以上獨立非執行董事的公司董事會批准。

### 投資政策、目標及策略

萬通保險國際有限公司（「萬通保險」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，可能包括環球股票、債券及其他固定收益資產、房地產、商品市場及另類投資等。此多元化之投資組合務求達到可觀且穩定的長線投資回報。

我們會根據過往及預期回報、波幅及相關投資風險來選擇投資資產及管理我們的投資組合。

為達至長線目標回報，萬通保險採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略投資在以下資產並按下述比例分配：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	35% - 100%
股票類資產	0% - 65%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券，提供一個多元化及高質素的債券投資組合。

股票類資產可能包括環球股票（公共及/或私募股權）、互惠基金、交易所買賣基金、高息債券、房地產、商品市場及另類投資等。投資遍佈不同地區及行業。投資資產將涉及不同貨幣並有可能與保單貨幣不同。

## Important Information

### Terminal Bonus Philosophy

A committee has been set up to provide independent advice on the determination of the Terminal Bonus amounts to the Board of the Company. The actual Terminal Bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

Your policy is a participating policy and can share the divisible surplus from the product group determined by us. Terminal Bonuses will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. In the plan, profit and loss arising from including, but not limited to, investment, claims and policy persistency will impact your asset share. To align our interest with yours, we aim to share with you no less than 90% of the distributable profit while the remaining portion goes to us. The amount of the distributable profits is determined separately from and may not be the same as the total profits.

Terminal Bonus does not form a permanent addition to the policy. The Company has the right to determine the declaration frequency and the declared Terminal Bonus amount. The Terminal Bonuses will be reviewed and determined by us at least once per year. In determining the Terminal Bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

**Claims:** These include the costs of providing coverage such as death benefit and other benefits.

**Expenses:** These include both direct and indirect expenses related to the policy.

**Investment performance:** This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, and liquidity risk, etc.

**Surrenders:** These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable Terminal Bonuses, we may retain returns during periods of strong performance to support or maintain stronger Terminal Bonuses during periods of less favourable performance.

The determination of Annual Dividends and/or Terminal Bonuses will be recommended by the Appointed Actuary and approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

### Investment Policy, Objective and Strategy

YF Life Insurance International Ltd.'s investment objective is to optimize policyholders' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment instruments, which may include global equities, bonds and other fixed-income instruments, properties, commodities and other alternative investment assets. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

To achieve the long-term target returns, YF Life Insurance International Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	35% - 100%
Equity-like assets	0% - 65%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets may include global equities (public and/or private), mutual funds, exchange-traded funds, high yield debts, properties, commodities and alternative investment assets. Investments are diversified across various geographical areas and industries. Investment assets may be invested in a currency other than the underlying policy denomination.

此外，我們或會使用衍生工具作風險管理之用，以減低利率、貨幣及其他市場因素所帶來的風險。

為有效地管理及優化投資組合，我們可能在若干時期內偏離上述目標。

投資策略或會按市場環境及經濟展望而作出變動。

相關詳情及過往派息率 / 分紅實現率資料請瀏覽本公司網頁：



香港：

<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



澳門：

<https://www.yflife.com/tc/Macau/Individual/Services/Useful-Information/Investment-Strategy>

Derivatives may be used for risk-management purposes to reduce market risks including but not limited to interest rate and currency risk.

There may be some degree of deviation from the above targets in certain periods in order to manage the portfolio efficiently and to optimize the portfolio return and risk.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and historical crediting interest rate / fulfillment ratio, please visit our website:



Hong Kong:

<https://www.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



Macau:

<https://www.yflife.com/en/Macau/Individual/Services/Useful-Information/Investment-Strategy>

## 主要產品說明

### 繳付保費年期及保障年期

閣下應就已選擇的繳付保費年期持續繳付保費。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項到達保證現金價值扣除本保單任何已支付或將獲支付之嚴重疾病保障之賠償金額（及相應之嚴重疾病保障調整金額（如有，只適用於萬通危疾愛護保）），保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予閣下。

萬通危疾加護保（優越版）、萬通危疾愛護保、自選額外癌症現金津貼及自選人壽保障復效權益的保障年期最長分別為至受保人 100 歲、至受保人 99 歲、至受保人 85 歲及至受保人 75 歲。

### 保單借貸

如本保單有保證現金價值，你可提出借貸要求。最高借貸限額為保證現金價值的 90% 扣除本保單任何已支付或將獲支付之嚴重疾病保障之賠償金額（及相應之嚴重疾病保障調整金額（如有，只適用於萬通危疾愛護保））的總和。你可借貸的數額為最高借貸限額扣除任何尚未償還的保單債項。貸款利息將由本公司釐定。如利息於保單週年當天尚未支付，該數額便會被加於尚欠的貸款內。

### 延遲付款期

除非該筆借款是用作繳付由本公司簽發保單的保費，我們有權押後借貸，最長不超過接獲書面借貸要求後六個月。

### 終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 在寬限期屆滿前，到期的保費仍未能繳付，除非自動保費貸款適用
- 保單債項超過保證現金價值扣除本保單任何已支付或將獲支付之嚴重疾病保障之賠償金額（及相應之嚴重疾病保障調整金額（如有，只適用於萬通危疾愛護保））的總和
- 保單持有人呈交書面要求終止本保單
- 受保人身故（除在萬通危疾愛護保下，受孕婦女身故而受保孩子仍然生存）
- 懷孕終止（即失去胎兒或胎兒死亡）當日，無論是否於自然的情況下或是否合資格獲支付恩恤保費回奉保障（只適用於萬通危疾愛護保）
- 於第一個保單週年日（當受保人是受保孩子，而萬通保險未曾於第一個保單週年日之前的十四日或以前收受該受保孩子的出生證明）（只適用於萬通危疾愛護保）

當自選額外癌症現金津貼的已支付或將獲支付的額外癌症現金津貼每月津貼總數目達到 36 個月，此附加保障將會終止。

## Key Product Disclosures

### Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. 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 reaches the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable (and the corresponding Critical Illness Benefit Adjustment Amount (if any, applicable to YF PrimeHealth Pro Jr. Care only)) under this Policy, all coverage under the policy will be terminated and the Cash Value (after deducting any policy debt) will be paid to you (if any).

The Benefit Term is up to age 100, 99, 85 and 75 of the Insured for YF PrimeHealth Pro (Signature), YF PrimeHealth Pro Jr. Care, Optional Extra Cancer Cash Benefit and Optional Death Benefit Revival Option respectively.

### Borrowing

If this Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value net of the sum of any previous Critical Illness Benefit paid or payable (and the corresponding Critical Illness Benefit Adjustment Amount (if any, applicable to YF PrimeHealth Pro Jr. Care only)) under this Policy. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged at a rate determined by us. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans.

### Deferred Payment Period

We may delay making any loan for a period up to six months from the date we receive your written request, unless the loan is to be used to pay premium to us.

### Termination

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

- On the Benefit Expiry Date
- The due premium is still unpaid at the end of the Grace Period, except if the Automatic Premium Loan applies
- The amount of Policy Debt exceeds the Guaranteed Cash Value net of the sum of any previous Critical Illness Benefit paid or payable (and the corresponding Critical Illness Benefit Adjustment Amount (if any, applicable to YF PrimeHealth Pro Jr. Care only)) under this Policy
- The policy owner submits a written request to terminate this policy
- The Insured dies (except when the Expectant Mother who is the Insured dies but the Insured child survives under YF PrimeHealth Pro Jr. Care)
- The date on which the Pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Refund of Premium Benefit is payable (applicable to YF PrimeHealth Pro Jr. Care only)
- Where the Insured is the Insured child, the first policy anniversary, if YF Life Insurance International Ltd. does not receive proof of Live Birth of the Insured child as provided herein by the fourteenth day before the first policy anniversary (applicable to YF PrimeHealth Pro Jr. Care only)

The Optional Extra Cancer Cash Benefit will also be terminated when the total number of monthly payments under Extra Cancer Cash Benefit under this supplementary benefit paid or payable reaches 36 months.

在下列任何情況下，自選人壽保障復效權益將會終止：

- 人壽保障復效權益被行使
- 於受保人（適用於萬通危疾加護保（優越版））/ 身為受保人的嬰孩（適用於萬通危疾愛護保）經確診患上嚴重疾病而此附加保障所屬保單的已支付或將獲支付的賠償總額達到 100% 基本保障額一年後的第 91 天當天

#### 提早退保

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

#### 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。在每次續期時，萬通保險保留更改適用於同一風險級別受保人的保費之權利，並會於每個保單週年日不少於 30 日前以書面通知你有關更改。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、預期未來的索償成本及投資環境。

#### 通脹風險

在通脹下，未來生活費用將會增加，導致現有的預期保障可能無法滿足未來的需求。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我們的信貸風險所影響。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

#### 匯率風險

如選擇的保單貨幣並非本地貨幣，閣下須承受匯率風險。匯率可能波動，因而影響你以本地貨幣計算時所需繳付保費及利益的金額。

#### 因醫療而必須進行的

指符合以下所有情況：

1. 因應診斷結果而施行一般慣常使用的醫治方法。
2. 根據既定之良好醫療守則。
3. 並非就受保人及 / 或醫生之方便而進行。

#### 合理及慣常的收費

指因醫療而必須進行的及不超過由當地具有類似地位的醫療服務機構於當地就相類同的疾病或受傷，為相同年齡和性別人士提供治療、醫療服務或供應品之一般標準收費。合理及慣常的收費於任何情況下不得超過實際收費。萬通保險可參考以下情況（如適用）決定有關醫療費用是否為「合理及慣常的收費」：

1. 由當地政府憲報就其公立醫院為私家病人提供醫療服務所定的收費；
2. 醫療行業的收費調查；
3. 內部保險賠償統計數據；
4. 受保障程度或水平；及／或
5. 其他相關的參考資料。

如萬通保險之公司醫生認為任何醫院／醫療費用並非合理及慣常的收費，萬通保險保留權利調整部份或全部賠償金額。

#### 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嚴重疾病，將不獲賠償嚴重疾病保障、保費豁免保障、罕見疾病額外保障、保障額無縫還原保障、多次危疾保障、持續癌症現金津貼、心臟病及中風現金津貼、臨床試驗藥物保障、中醫癌症治療舒緩保障、生殖細胞冷凍保存保障及自選額外癌症現金津貼：

- 在保障生效日期（只適用於萬通危疾加護保（優越版））或批准復效日期（以較後日期為準）的六十日內出現的嚴重疾病；
- 就多次危疾保障：在受保人確診患上嚴重疾病而導致總賠償額達到合計限額後，受保人在確診患上其後之嚴重疾病後的十四天內身故；

The Optional Death Benefit Revival Option will also be terminated when one of the following events occurs:

- The Death Benefit Revival Option is exercised.
- On the 91st day following the end of one year after the date of diagnosis of a Critical Illness of the Insured (applicable to YF PrimeHealth Pro (Signature)) / Insured child (applicable to YF PrimeHealth Pro Jr. Care) giving rise to the total benefit paid or payable under the Policy to which this supplementary benefit is attached reaching 100% of Basic Sum Insured.

#### 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. reserves the right to change the premium on each renewal for all Insureds of the same class, 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 and persistency experience of YF Life Insurance International Ltd., expenses, the expected claim costs in the future, and the investment environment.

#### Inflation Risk

The current planned benefit may not be sufficient to meet future needs due to higher living costs under inflation. 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 our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose the value of policy and its coverage.

#### Exchange Rate Risk

Should you choose a policy currency other than the local currency, you are subject to exchange rate risk. Exchange rates fluctuate from time to time, which may affect the premium and benefit amounts in local currency.

#### 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.

#### Reasonable and Customary Charges

This means a charge for medical care which is Medically Necessary and does not exceed the general level of charges being made by medical service providers of similar standing in the locality where the charge is incurred for similar treatment, services or supplies to individuals of the same gender and age, for a similar disease or injury. The "Reasonable and Customary" charges shall not in any event exceed the actual charges incurred. In determining whether an expense is "Reasonable and Customary", YF Life may make reference to the followings (if applicable):

1. The gazette issued by the local government which sets out the fees for the private patient services in public hospitals;
2. Industrial medical fee survey;
3. Internal claim statistics;
4. Extent or level of benefit insured; and/or
5. Other pertinent source of reference.

YF Life reserves the right to adjust any or all benefits payable in relation to any hospital / medical charges which in the opinion of the YF Life's doctor is not a Reasonable and Customary charge.

#### Key Exclusions

The policy will not pay any benefit claim to Critical Illness Benefit, Premium Waiver Benefit, Rare Diseases Extra Benefit, Seamless Coverage Restoration Benefit, Multiple Critical Illness Benefit, Cash Benefit for Continuous Cancer, Cash Benefit for Heart Attack and Stroke, Experimental Drugs Benefit, Chinese Medicine Benefit for Cancer Treatment, Sperm / Oocyte Cryopreservation Benefit and Optional Extra Cancer Cash Benefit caused directly or indirectly, by or resulting from one or more of the following:

- Any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage (applicable to YF PrimeHealth Pro (Signature) only) or the approval date of reinstatement, whichever is later;
- For Multiple Critical Illness Benefit: the Insured, after the diagnosis of a Critical Illness giving rise to the Reaching of Aggregate Limit, dies within 14 days after the diagnosis of a subsequent Critical Illness;



- 在保障生效日期(只適用於萬通危疾加護保(優越版))或批准復效日期(以較後日期為準)前,所有受保人本身已存在的情況及接受保人已呈現的病徵及病狀,受保人已知悉或據常理應該已知悉的情況;
- 自殺、企圖自殺或在神智不清醒、自傷身體或精神狀態異常的狀況下受傷;
- 藥癮、酗酒或因酒精或藥物中毒(除非由醫生處方);
- 在戰爭(無論宣戰與否)中參與軍事服務;
- 因戰爭(無論宣戰與否)、侵略、抗敵、民間騷動、叛亂或暴動引致的任何行動;
- 參與任何駕駛或騎術賽事、專業運動或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);
- 犯法或企圖犯法、拒捕或參與任何刑事的非法行為;
- 任何人類免疫力缺乏症病毒及/或與此有關之病症,包括愛滋病及/或任何由此而產生的病症(受本單嚴重疾病保障的經輸血感染人類免疫力缺乏病毒或因職業感染人類免疫力缺乏病毒除外);或
- 在保單計劃表或附加修訂文件內所有註明之不保情況(如有)。

受保人若在保單日期或批准保單復效申請當日(以較後日期計算)起計一年內自殺,無論其是否在神智清醒的情況下,萬通保險的全部責任將只限於退還已支付之保費(扣除已支付或將獲支付之賠償額及保單債項(如有)),或現金價值,以較高者為準。

#### 提供資料責任及未符合這要求的後果

本保單是基於你和受保人於投保申請表內提供給我們的資料。重要的是,你和受保人對所提供的資料都是真實和準確的,因為這些資料有助於我們決定你和受保人是否符合本保單的資格。如果你或受保人提供給我們的資料不準確、誤導或被誇大,你應該立即通知我們。如你或受保人未有提供準確及真實的資料,或你或受保人提供誤導或被誇大的資料,本保單的保障可能會受到影響。

於本保單作為依據的投保申請內,或任何足以影響本保單的任何事項、或有關依據本保單提出任何索償事宜中,如有任何詐騙、關鍵性的錯誤陳述或隱瞞,我們有絕對權決定本保單自成立之日起無效及本保單的所有索償失效。任何已支付的保費,將在此情況下不被發還及沒收。

#### 索償程序

有關索償程序,請瀏覽本公司網頁:

香港: <https://www.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門: <https://www.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

#### 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,為其於香港續發之保單,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](http://www.ia.org.hk/tc/levy)。

#### 保單冷靜期及取消保單的權利

如保單未能滿足你的要求,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號萬通保險大廈27樓/澳門:澳門蘇亞利士博士大馬路320號澳門財富中心8樓A座),並確保本公司的辦事處於交付保單的21個曆日內,或向你/你的代表人交付《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個曆日內(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。若曾獲賠償或將獲得賠償,則不獲發還保費。

#### 期滿及退保

如需申請退保,你只需填妥、簽署並寄回由本公司提供的特定表格,本公司將安排退保事宜。

於保單期滿時,本公司將致函通知你,並會安排保單終止事宜。

- All pre-existing conditions in respect of the Insured existed before the Effective Date of Coverage (applicable to YF PrimeHealth Pro (Signature) only) or the approval date of reinstatement, whichever is later, and presented signs and symptoms of which the Insured has been aware or should reasonably have been aware;
- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of the mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Military services in time of declared or undeclared war;
- Any act due to war, declared or undeclared, invasion, hostilities, civil commotion, rebellion or riot;
- 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;
- Violation or attempted violation of the law or resistance to arrest or participation in any criminal act;
- Any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivation or variations thereof (except the Critical Illness covered under HIV through Blood Transfusion or Occupationally Acquired HIV in this Policy); or
- All excluded condition(s) as specified in the Policy Schedule or endorsement(s), if any.

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the date we approve the reinstatement application, whichever is later, 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 and Policy Debt (if any), or Cash Value, whichever is higher.

#### Duty of Disclosure and the Consequences of Not Making Full Disclosure

This policy is based on the information you and the Insured gave us in your insurance application. It is important that you and the Insured were truthful and accurate with all of the information provided, as this information helped us to decide if you and the Insured were eligible for the policy. You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or the Insured gave misleading or exaggerated information, the benefits under this Policy may be affected.

If there is any fraud, material misstatement or concealment in the insurance application on which the policy is based, or in relation to any other matter affecting the policy, or in connection with the making of any claim under the policy, we shall have the sole and absolute discretion to render the policy null and void from the date of inception and forfeit all claims. Any premium paid shall not be refundable and shall be forfeited.

#### 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 webpages 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 levy you paid (applicable to Hong Kong), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

#### Maturity and Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly.



# 萬通危疾加護保（優越版）／萬通危疾愛護保一覽表

## YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care – at a glance

保障項目 Benefits		
<b>182種嚴重疾病保障 Coverage of 182 Critical Illnesses</b>		
<b>68 種主要嚴重疾病 Major Critical Illnesses</b>	[100% 基本保障額 <sup>4</sup> + 非保證「終期紅利」] 或現金價值 [100% of Basic Sum Insured <sup>4</sup> + Non-Guaranteed "Terminal Bonus"] OR Cash Value (以較高者為準，並須扣除任何曾支付或將獲支付之嚴重疾病保障之賠償金額 whichever is higher, after deduction of any previous Critical Illness Benefit paid or payable)	至保障到期日 <sup>32</sup> Up to end of benefit expiry date <sup>32</sup>
<b>50 種早期疾病 Early Stage Diseases</b>	賠償次數不限，而每項最多可獲賠償一次（特別註明除外） Unlimited claims, but subject to one claim per illness (unless otherwise specified)	
<b>40 種早期疾病 Early Stage Diseases</b>	<b>30% 基本保障額（各項） of Basic Sum Insured (Each)</b>	至保障到期日 Up to end of benefit expiry date
<b>10 種早期疾病 Early Stage Diseases</b>	<b>50% 基本保障額 of Basic Sum Insured</b>	至保障到期日 Up to end of benefit expiry date
	<b>30% 基本保障額（各項） of Basic Sum Insured (Each)</b> (同一受保人於本公司續發之所有保單及附加保障所支付的個人最高總賠償限額各為62,500美元/500,000港元/500,000澳門元 Each subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
需進行手術之腦血管瘤 Cerebral Aneurysm Requiring Surgery	<b>30% 基本保障額 of Basic Sum Insured</b> (賠償未獲賠償而需支付的實際住院及醫療費用；同一受保人於本公司續發之所有保單及附加保障所支付的個人最高總賠償限額為62,500美元/500,000港元/500,000澳門元 Reimburse the actual amount of hospitalization and surgical expenses not yet reimbursed, subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
冠狀動脈的血管成形術及其它冠狀動脈的血管手術 Angioplasty and Other Surgeries for the Coronary Artery	<b>30% 基本保障額 of Basic Sum Insured</b> (賠償未獲賠償而需支付的實際住院及醫療費用；同一受保人於本公司續發之所有保單及附加保障所支付的個人最高總賠償限額為62,500美元/500,000港元/500,000澳門元 Reimburse the actual amount of hospitalization and surgical expenses not yet reimbursed, subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至保障到期日 Up to end of benefit expiry date
周圍動脈疾病的血管介入治療 Endovascular Treatment of Peripheral Arterial Disease		至保障到期日 Up to end of benefit expiry date
糖尿病性視網膜病變 Diabetic Retinopathy		至保障到期日 Up to end of benefit expiry date
微創性直接冠狀動脈搭橋術 Minimally Invasive Direct Coronary Artery By-pass		至保障到期日 Up to end of benefit expiry date
嚴重精神病 <sup>36</sup> Severe Psychiatric Illness <sup>36</sup>	<b>30% 基本保障額 of Basic Sum Insured</b> (賠償未獲賠償而需支付的實際住院及醫療費用；同一受保人於本公司續發之所有保單及附加保障所支付的個人最高總賠償限額為62,500美元/500,000港元/500,000澳門元 Reimburse the actual amount of hospitalization and surgical expenses not yet reimbursed, subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至保障到期日 Up to end of benefit expiry date
意外矯形手術 Reconstructive Surgery Due to Accident		至保障到期日 Up to end of benefit expiry date
骨質疏鬆症併骨折 Osteoporosis with Fractures		至70歲 Up to Age 70
黃斑部病變/ 早發性白內障 Macular Degeneration / Early Onset of Cataract		至65歲 Up to Age 65
青光眼手術 Glaucoma Surgical Treatment	<b>10% 基本保障額 of Basic Sum Insured</b> (同一受保人於本公司續發之所有保單及附加保障所支付的個人最高總賠償限額為5,000美元/40,000港元/40,000澳門元 Subject to US\$5,000 / HK\$40,000 / MOP40,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至65歲 Up to Age 65

## 保障項目 Benefits

<b>31 種原位癌/初期癌症</b> <b>Carcinoma-in-situ / Early Stage Cancers</b>	<p>可獲支付最多兩次賠償，而該兩次賠償必須分別因兩種不同的原位癌/初期癌症而作出相關賠償            Can be claimed twice for two different Carcinoma-in-situ / Early Stage Cancer</p> <p><b>30%</b> 基本保障額 (各保障類別)            of Basic Sum Insured (Each type of protection)            (同一受保人於本公司續發之所有保單及附加保障所支付的個人最高總賠償限額為62,500美元/500,000港元/500,000澳門元 Subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p> <p>至保障到期日            Up to end of benefit expiry date</p>
<b>33 種兒童嚴重疾病</b> <b>Severe Child Diseases</b>	<p>只可獲賠償一次            Can be claimed once only</p>
<b>25 種兒童嚴重疾病</b> Severe Child Diseases	<p><b>30%</b> 基本保障額 (各保障類別)            of Basic Sum Insured (Each type of protection)            (同一受保人於本公司續發之所有保單及附加保障所支付的個人最高總賠償限額為62,500美元/500,000港元/500,000澳門元 Subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p> <p>至 25 歲            Up to Age 25</p>
<b>8 種兒童嚴重疾病</b> Severe Child Diseases <div>             專注力失調及過度活躍症              Attention-Deficit Hyperactivity Disorder              妥瑞症              Tourette Syndrome              腸套疊手術              Surgical treatment for Intussusception              先天性巨結腸的手術              Surgical Treatment for Hirschsprung's Disease              幽門狹窄手術              Surgical treatment for Pyloric Stenosis              須要手術之關節脫位              Dislocation Requiring Surgery              特發性脊柱側彎手術              Surgery for Idiopathic Scoliosis              須要手術之骨折              Fractures Requiring Surgery           </div>	<p><b>30%</b> 基本保障額或 12,500 美元/100,000 港元/100,000 澳門元            of Basic Sum Insured or US\$12,500 / HK\$100,000 / MOP100,000            (以較低者為準 whichever is lower)            (同一受保人於本公司續發之所有保單及附加保障所支付的個人最高總賠償限額為62,500美元/500,000港元/500,000澳門元 Subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p> <p>至 25 歲            Up to Age 25</p>
<b>專注力失調及過度活躍症評估測試津貼<sup>14</sup></b> <b>Attention-Deficit Hyperactivity Disorder Assessment Allowance<sup>14</sup></b>	<p>於保單第3個週年日起按實際費用支付賠償，最高賠償額為 125 美元/1,000 港元/1,000 澳門元            Reimbursement of actual expenses, with maximum benefit of US\$125 / HK\$1,000 / MOP1,000, from the third policy anniversary onwards</p> <p>至 25 歲            Up to Age 25</p>
<b>保障額無縫還原保障</b> <b>Seamless Coverage Restoration Benefit</b>	<p>一旦受保人確診患上癌症、心臟病、中風、腦退化疾病或帕金森病<sup>15</sup>，毋須扣減曾就嚴重疾病 (主要嚴重疾病除外) 得到的賠償，即可還原賠償額至 100% 基本保障額，期間不設等候期            Once the Insured is diagnosed with Cancer, Heart Attack, Stroke, Degenerative Brain Disorders or Parkinson's Disease<sup>15</sup>, the benefit payable will be restored to 100% of the Basic Sum Insured without deducting previous benefits paid for Critical Illness (other than Major Critical Illness). There is no waiting period between claims</p> <p>至 85 歲            Up to Age 85</p>

## 保障項目 Benefits

<b>罕見疾病額外保障<sup>18</sup></b> <b>Rare Diseases Extra Benefit<sup>18</sup></b>	額外 10% 基本保障額的賠償，只可獲賠償一次及於賠償總額達 100% 基本保障額時終止 Additional 10% of Basic Sum Insured is paid. Can be claimed once only and will be terminated when the total benefit paid reaches 100% of Basic Sum Insured	
<b>多次危疾保障<sup>20,21</sup></b> <b>Multiple Critical Illness Benefit<sup>20,21</sup></b>	額外就癌症、心臟病、中風、腦退化疾病或帕金森病 <sup>15</sup> 提供合共 4 次保障，每次最高賠償額為 100% 基本保障額 Up to 4 additional claim payments for Cancer, Heart Attack, Stroke, Degenerative Brain Disorders or Parkinson's Disease <sup>15</sup> , each can be up to 100% of Basic Sum Insured	至 85 歲 Up to Age 85
<b>持續癌症現金津貼<sup>22</sup></b> <b>Cash Benefit for Continuous Cancer<sup>22</sup></b>	每月為 1% 基本保障額，總現金津貼可高達 180% 基本保障額 1% of Basic Sum Insured is paid monthly and up to 180% of Basic Sum Insured	至 85 歲 Up to Age 85
<b>心臟病及中風現金津貼<sup>23</sup></b> <b>Cash Benefit for Heart Attack and Stroke<sup>23</sup></b>	每次確診心臟病或中風：每月為 1% 基本保障額，最高 12% 基本保障額 總現金津貼可高達 60% 基本保障額 Each Heart Attack or Stroke: 1% of Basic Sum Insured is paid monthly, up to 12% of Basic Sum Insured Maximum aggregate cash benefit can be up to 60% of Basic Sum Insured	至 85 歲 Up to Age 85
<b>中醫癌症治療紓緩保障<sup>24</sup></b> <b>Chinese Medicine Benefit for Cancer Treatment<sup>24</sup></b>	按實際費用支付賠償，每天最多 1 次，每次最高 50 美元 / 400 港元 / 400 澳門元，最高賠償總額為 1,000 美元 / 8,000 港元 / 8,000 澳門元 Reimbursement of actual expenses, up to US\$50 / HK\$400 / MOP400 per visit and 1 visit per day, with aggregate maximum benefit of US\$1,000 / HK\$8,000 / MOP8,000	
<b>臨床試驗藥物保障<sup>25</sup></b> <b>Experimental Drugs Benefit<sup>25</sup></b>	按實際費用支付賠償，最高賠償額為： Reimbursement of actual expenses, with maximum benefit: <b>20% 基本保障額</b> of Basic Sum Insured (同一受保人於本公司續發之所有保單及附加保障所支付的個人最高總賠償限額為 62,500 美元 / 500,000 港元 / 500,000 澳門元 Subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	
<b>生殖細胞冷凍保存保障<sup>26</sup></b> <b>Sperm / Oocyte Cryopreservation Benefit<sup>26</sup></b>	賠償按實際費用支付 (包括最長一年期的儲存費用)，最高賠償額為： Reimbursement of actual expenses (including up to one year of storage fees), maximum benefit: <b>10% 基本保障額</b> / 12,500 美元 / 100,000 港元 / 100,000 澳門元 (以較低者為準) of Basic Sum Insured / US\$12,500 / HK\$100,000 / MOP100,000 (whichever is lower)	
<b>保費豁免<sup>27</sup></b> <b>Waiver of Premiums<sup>27</sup></b>	嚴重疾病 (主要嚴重疾病除外)： 豁免基本計劃、「自選額外癌症現金津貼」(如適用) 及「自選人壽保障復效權益」(如適用) 下一個保費到期日起計 12 個月的保費 賠償總額達 100% 基本保障額： 全數豁免基本計劃、「自選額外癌症現金津貼」(如適用) 及「自選人壽保障復效權益」(如適用) 餘下年期的保費 Critical Illness other than Major Critical Illness: Premiums of Basic Plan, "Optional Extra Cancer Cash Benefit" (if applicable) and "Optional Death Benefit Revival Option" (if applicable) are waived for 12 months starting from next premium due date Total benefits payable reaching 100% of Basic Sum Insured: All subsequent premiums of Basic Plan, "Optional Extra Cancer Cash Benefit" (if applicable) and "Optional Death Benefit Revival Option" (if applicable) are waived	

## 保障項目 Benefits

### 「精神上無行為能力」預設指示權益<sup>28</sup> Mental Incapacity Advance Instruction Option<sup>28</sup>

保單持有人可預先作出指示，在其精神上失去行為能力後轉換新的保單持有人。於保障期內，受保人與保單持有人亦可共同預先設定指示，指定在受保人其精神上失去行為能力後有關的賠償將支付予指定人士  
The Policy Owner can provide advance instructions to change the new Policy Owner in the event of their mental incapacity. During the benefit term, the Insured and the Policy Owner can jointly pre-set instructions to designate that benefit payout will be paid to a designated person in case the Insured is diagnosed of mental incapacitation

### 現金價值 Cash Value

保證現金價值 + 非保證「終期紅利」- 保單債項(如有)  
Guaranteed Cash Value + Non-guaranteed "Terminal Bonus" – policy debt (if any)

### 身故保障 Death Benefit

[100% 基本保障額<sup>4</sup> + 非保證「終期紅利」] 或現金價值  
[100% of Basic Sum Insured<sup>4</sup> + Non-Guaranteed "Terminal Bonus"] OR Cash Value (以較高者為準，並須扣除任何曾支付或將支付的賠償金額 whichever is higher, after deduction of any claims paid or payable)

### 身故現金津貼 Compassionate Cash Benefit

1,000 美元 / 8,000 港元 / 8,000 澳門元  
US\$1,000 / HK\$8,000 / MOP8,000

### 「寵愛無憂」額外身故保障<sup>30</sup> PamperForAll Extra Death Benefit<sup>30</sup>

向受益人為受保人的身故，替每名父母、子女、配偶及每隻寵物發放額外 5% 基本保障額的身故保障。以同一受保人計算，最高賠償總額為 20% 基本保障額或 25,000 美元 / 200,000 港元 / 200,000 澳門元 (以較低金額為準)  
The beneficiary will be paid for the death of the Insured in which an extra 5% of Basic Sum Insured will be payable for each parent, child, spouse and pet of the Insured, with aggregate maximum benefit of 20% of Basic Sum Insured or US\$25,000 / HK\$200,000 / MOP200,000, whichever is lower, under the same Insured

## 懷孕期保障<sup>3</sup> Pregnancy Benefit<sup>3</sup>

### 恩恤保費回奉保障<sup>4,5</sup>

### Compassionate Refund of Premium Benefit<sup>4,5</sup>

已繳基本計劃、「自選額外癌症現金津貼」(如適用) 及「自選人壽保障復效權益」(如適用) 保費總額 105%  
105% of total premium paid for the basic plan, "Optional Extra Cancer Cash Benefit" (if applicable) and "Optional Death Benefit Revival Option" (if applicable)

孩子出生前  
Prior to birth of the child

## 寶寶出生後保障<sup>6</sup> Benefit upon birth of the baby<sup>6</sup>

### 嚴重疾病保障

### Critical Illness Benefit

(包括全面嚴重疾病保障、全面兒童嚴重疾病保障、保障額無縫還原保障、罕見疾病額外保障及臨床試驗藥物保障<sup>10</sup> Including Comprehensive Coverage of Critical Illnesses and Severe Child Diseases, Seamless Coverage Restoration Benefit, Rare Diseases Extra Benefit and Experimental Drugs Benefit<sup>10</sup>)

出生<sup>8</sup>90 天內確診 : 全數賠償額<sup>7,9</sup>的 20%  
Diagnosis within 90 days after birth<sup>8</sup> : 20% of the full benefit amount<sup>7,9</sup>

出生<sup>8</sup>90 天後確診 : 全數賠償額<sup>9</sup>的 100%  
Diagnosis 90 days after birth<sup>8</sup> : 100% of the full benefit amount<sup>9</sup>

孩子出生後  
After birth of the child

危疾現金津貼<sup>10</sup> Cash Benefits for Critical Illnesses<sup>10</sup> 及 and  
「自選額外癌症現金津貼」(如適用)<sup>10</sup>  
"Optional Extra Cancer Cash Benefit"<sup>10</sup> (if applicable)

出生<sup>8</sup>90 天內確診 : 現金津貼額<sup>9</sup>的 20%  
Diagnosis within 90 days after birth<sup>8</sup> : 20% of the cash benefit amount<sup>9</sup>

出生<sup>8</sup>90 天後確診 : 現金津貼額<sup>9</sup>的 100%  
Diagnosis 90 days after birth<sup>8</sup> : 100% of the cash benefit amount<sup>9</sup>

身故保障、身故現金津貼及「寵愛無憂」額外身故保障  
Death Benefit, Compassionate Cash Benefit and PamperForAll Extra Death Benefit

出生<sup>8</sup>180 天內 : 全數賠償額<sup>9</sup>的 20%  
Within 180 days after birth<sup>8</sup> : 20% of the full benefit amount<sup>9</sup>

出生<sup>8</sup>180 天後 : 全數賠償額<sup>9</sup>的 100%  
180 days after birth<sup>8</sup> : 100% of the full benefit amount<sup>9</sup>



只適用於萬通危疾愛護保

Applicable to YF PrimeHealth Pro Jr. Care only



## 自選附加保障 Optional Supplementary Benefits

<b>自選繳款人保障</b> <b>Optional Payor's Benefit</b>	若保單持有人於65歲前不幸身故或完全傷殘並持續6個月以上，自選繳款人保障會代為支付全數保費，直至保單持有人65歲或受保兒童年滿25歲為止 If the Policy Owner passes away or suffers from a total disability for over 6 consecutive months before age 65, the Optional Payor's Benefit will pay all premiums on behalf of the Policy Owner until he / she reaches age 65, or the Insured's child turns 25 (以較早者為準 whichever is earlier)	
<b>自選額外癌症現金津貼</b> <sup>22</sup> <b>Optional Extra Cancer Cash Benefit<sup>22</sup></b>	每月5%基本保障額，總額可高達180%基本保障額 5% of Basic Sum Insured is paid monthly, up to 180% of Basic Sum Insured	至85歲 Up to Age 85
<b>自選人壽保障復效權益</b> <sup>31</sup> <b>Optional Death Benefit Revival Option<sup>31</sup></b>	在確診嚴重疾病而賠償總額達基本計劃的100%保障額後，受保人可選擇投保新一份終身壽險計劃，毋須提供投保資料證明 Upon the diagnosis of a critical illness resulting in the total benefit reaching 100% of the Sum Insured of the basic plan, the Insured may take out a new whole life plan without being required to provide evidence of insurability	至75歲 Up to Age 75

## 保單資料 Policy Information

	萬通危疾加護保 (優越版) YF PrimeHealth Pro (Signature)	萬通危疾愛護保 YF PrimeHealth Pro Jr. Care	自選額外癌症 現金津貼 Optional Extra Cancer Cash Benefit	自選人壽保障復效權益 Optional Death Benefit Revival Option
保單類別 Plan Type	基本計劃 Basic Plan		附加保障 Supplementary Benefit	
保單貨幣單位 Currency	香港繕發保單：美元/港元 Policy Issued in Hong Kong: US\$ / HK\$ 澳門繕發保單：美元/澳門元/港元 Policy Issued in Macau: US\$ / MOP / HK\$			
保費 <sup>42</sup> Premium <sup>42</sup>	保費並非保證，惟不會隨著受保人年齡而增加 Premium is non-guaranteed, but it will not be increased based on the age of the Insured			
繳費方式 Payment Mode	每年/每半年/每季/每月繳付 (萬通危疾愛護保之首年保費須以年繳方式繳付) Annual / Semi-annual / Quarterly / Monthly Payment (Annual Payment is required for the first year premium of YF PrimeHealth Pro Jr. Care)			
最低基本保障額 Minimum Basic Sum Insured	基本保障額15,000美元/120,000港元/ 120,000澳門元 或 每年保費350美元/ 2,800港元/2,800澳門元 Basic Sum Insured: US\$15,000 / HK\$120,000 / MOP120,000 OR Annual premium: US\$350 / HK\$2,800 / MOP2,800 (兩者取其較高者 whichever is higher)		與基本計劃相同 Same as Basic Plan	
最高基本保障額 <sup>43</sup> Maximum Basic Sum Insured <sup>43</sup>	US\$1,500,000美元/ HK\$12,000,000港元/ MOP12,000,000澳門元	US\$500,000美元/ HK\$4,000,000港元/ MOP4,000,000澳門元		

## 投保資料 Basic Information

	萬通危疾加護保 (優越版) YF PrimeHealth Pro (Signature)				自選額外癌症 現金津貼 Optional Extra Cancer Cash Benefit	自選人壽保障復效權益 Optional Death Benefit Revival Option			
繳付保費年期 <sup>43</sup> Premium Payment Term <sup>43</sup>	10年 Years	15年 Years	20年 Years	25年 Years	與基本計劃相同 Same as Basic Plan	10年 Years	15年 Years	20年 Years	25年 Years
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0 – 70	0 – 65	0 – 60	0 – 55		0 – 65	0 – 60	0 – 55	0 – 50
保障年期 Benefit Term	至 100 歲 To Age 100				至 85 歲 To Age 85	至 75 歲 To Age 75			
	萬通危疾愛護保 YF PrimeHealth Pro Jr. Care				自選額外癌症 現金津貼 Optional Extra Cancer Cash Benefit	自選人壽保障復效權益 Optional Death Benefit Revival Option			
繳付保費年期 <sup>43</sup> Premium Payment Term <sup>43</sup>	10年 Years	15年 Years	20年 Years	25年 Years	與基本計劃相同 Same as Basic Plan				
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	懷孕第 22 週起至孩子出生前 Gestation period from 22nd week and prior to the birth of the child (母親年齡須為 18 – 45 歲 Mother must be aged 18 to 45)								
保障年期 Benefit Term	至 99 歲 To Age 99				至 85 歲 To Age 85	至 75 歲 To Age 75			

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# YFLife

## 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及 Fortune 500「全美5大壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，協助客戶規劃未來，體現「未來在我手」的品牌承諾。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the "Five Largest US Life Insurance Companies" on the Fortune 500. Leveraging our robust financial background and solid reliability, we are committed to helping customers "own the future" by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

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註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大壽險公司」乃按2024年6月4日《FORTUNE 500》公布的「互惠壽險公司」及「上市股份壽險公司」2023年度收入排名榜合併計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2023, and based on the FORTUNE 500 as published on June 4, 2024.

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