

| 嚴重疾病 Critical Illness |

# 首選癌症儲蓄保

## PrimeHealth Cancer Saver

PCS

# YFLife

## 萬通保險

雲鋒金融集團成員



**Bloomberg Businessweek**  
彭博商業周刊·中文版  
Financial Institution Awards 2021  
Outstanding Performance  
Insurance - Critical Illness

《彭博商業周刊》  
金融機構大獎2021

危疾保障 - 傑出大獎

**BENCHMARK WEALTH MANAGEMENT AWARDS 2020**  
CRITICAL ILLNESS PRODUCT  
OUTSTANDING ACHIEVER

《指標》  
2020年財富管理大獎

危疾保險產品 - 傑出表現獎

未來在我手  
Own the future

保障健康與財富 安心掌握未來

Protect your health and wealth to  
own the future



## 健康人生的頭號敵人

癌症是健康人生的頭號敵人<sup>A</sup>，根據賠償個案統計，因為癌症而作出賠償的個案是其他危疾的3倍或以上<sup>B</sup>，而癌症的病發率日趨上升<sup>C</sup>，並有年輕化的趨勢。

## 充裕經濟支援 重拾精彩人生

癌症的治療費用，以及治療及康復期間的收入損失動輒百萬元或更高。因此，即使已投保了危疾保障，亦可針對癌症提升現有保障，以擁有更充裕的經濟支援去抗病，重拾健康人生。

## 加強癌症保障 兼享財富增值良機

**首選癌症儲蓄保**是兼備癌症保障及財富增值機會的綜合保險計劃，除讓你藉此提升現有的癌症保障外，若然健康無恙，計劃會為你累積一筆豐盛的財富，讓你更有信心地掌握未來。

## The major threat to our health

Cancer is the major threat to our health<sup>A</sup>. According to the statistics, claims cases due to cancers are more than triple the claims for other critical illnesses<sup>B</sup>. The incidence rate is on the increase<sup>C</sup> and cancers are now striking many people at a much younger age.

## Adequate financial support is the key to a wonderful life

The cost of cancer treatment, coupled with the loss of income during treatment and convalescence, can amount to more than a million dollars. In order to ensure sufficient coverage is in place to counterbalance the financial burden entailed when contracting cancer, you should take out an additional cancer benefit plan to enhance the coverage even if you already have an existing critical illness policy.

## Strengthen cancer protection and wealth creation

**PrimeHealth Cancer Saver** is an insurance plan bundling cancer protection and wealth creation opportunities. In addition to enhancing your existing protection, the policy will serve as a unique source of wealth if you stay healthy. With PrimeHealth Cancer Saver, you really can be more confident of owning your future.

A 香港衛生署香港健康寶庫《2019年致命疾病》。

B 萬通保險《2014-2019理賠數據分析》。

C 香港衛生署、食物及衛生局及醫院管理局《香港癌症策略2019》(2019年7月出版)。

A "Leading Cause of all Deaths in 2019", HealthyHK, Department of Health.

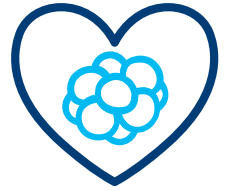
B "Analysis of claims data 2014-2019", YF Life Insurance.

C "Hong Kong Cancer Strategy 2019", Department of Health, Food and Health Bureau and Hospital Authority (Published in July 2019).

## 1

## 周全癌症保障

### Comprehensive Cancer Protection



**首選癌症儲蓄保**承保癌症、原位癌及初期癌症<sup>1</sup>，保障全面。一經確診，受保人可獲一筆過賠償，供隨意運用。

**PrimeHealth Cancer Saver** provides comprehensive coverage not only for Cancers, but also for Carcinoma-in-situ and Early Stage Cancers<sup>1</sup>. Upon diagnosis with cancer, a lump-sum cash benefit will become available.

保障類別 Type of Protection	最高賠償次數 Maximum No. of Claims	保障限額 Benefit Limit per Illness
癌症保障 Cancer	1	100% 保障額 + 非保證「終期紅利」或 現金價值 (以較高者為準) Sum Insured + Non-guaranteed "Terminal Bonus" OR Cash Value (whichever is higher <sup>2</sup> )
原位癌 / 初期癌症保障 Carcinoma-in-situ / Early Stage Cancers	2	30% 保障額 <sup>1</sup> of Sum Insured <sup>1</sup>

## 2

## 特設「癌症升級保」

### Added Cancer Benefit Booster



為讓你可享有更充裕的癌症保障，本計劃特設「癌症升級保」<sup>3</sup>，於保單首5年提供額外100%癌症保障，提升癌症賠償總額至高達200%保障額。於5年期滿後，你更可獲享「保證將來可保權益」<sup>4</sup>，在無需提交任何投保資料的情況下，投保指定嚴重疾病保障基本計劃。

To ensure you to have sufficient coverage for cancer, the plan provides a Cancer Benefit Booster<sup>3</sup> with an extra 100% sum insured during the first 5 policy years, making the total cancer benefit up to 200% of Sum Insured. What's more, you will be entitled to a Guaranteed Future Insurability Option<sup>4</sup> upon the 5<sup>th</sup> policy anniversary to take out a designated critical illness basic plan, without being required to provide evidence of insurability.

首5年 **200%** 保障額  
Sum Insured for the first 5 years

## 3

## 提供癌症海外就醫建議

## Overseas Cancer Treatment Advisory Services



計劃透過專業醫療網絡，聯繫了4,000多間美國醫院，讓確診癌症的受保人，獲享：

- 1) 由美國專科醫生提供第二醫療意見<sup>5</sup>；
- 2) 轉介赴美就醫，並協助獲取更相宜價格<sup>5</sup>

Currently, more than 4,000 US hospitals are members of the MediNet Pro network. If the Insured has been diagnosed with cancer, the following services are available:

- 1) **Second medical opinion provided by US medical specialists<sup>5</sup>**, and
- 2) **Quality treatment referrals in the USA**, plus assistance in obtaining competitive quotations<sup>5</sup>

## 4

## 現金價值回奉

## Cash Value



於保單生效第3個周年日起及計劃的已賠償金額少於100%保障額，當你選擇退保時，可獲取保單內的保證現金價值，以及非保證「終期紅利」，而毋須扣除任何曾支付的賠償金額<sup>6</sup>，有助累積財富。

**終期紅利** — 由第5個保單周年日起，計劃將提供非保證「終期紅利」，並於保障期滿、退保、受保人身故或被確診患上癌症而獲支付賠償時派發。

Effective from the 3<sup>rd</sup> policy anniversary onwards, if the total benefit payments under the plan are less than 100% of Sum Insured, 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>6</sup> to help you accumulate wealth.

**Terminal Bonus** — From the 5<sup>th</sup> policy anniversary onwards, the non-guaranteed "Terminal Bonus" will be payable upon maturity or surrender of the policy, or upon the death of the Insured, or at the time the Insured is diagnosed with a cancer qualifying for a benefit payment.

## 5

## 人壽保障

## Life Protection



若受保人不幸身故，受益人可獲發身故保障賠償<sup>2</sup>。

In the unfortunate event of the death of the Insured, the life protection benefit<sup>2</sup> will be paid to the designated beneficiary.

## 6

## 終身保障至100歲

## Whole Life Protection up to Age 100



計劃的保障年期長達至100歲，讓您盡享無後顧之憂的安心保障。可供選擇的繳付保費年期共4款，分別為10年、15年、20年及25年，靈活配合您的需要。於繳付保費年期過後，毋須繳付保費，仍可繼續享有終身的保障。

You can enjoy absolute peace of mind, knowing that the benefit term of the plan lasts up to age 100. You may select from four premium payment term options of 10, 15, 20 and 25 years to suit your individual needs. Beyond the premium payment term, you will continue to enjoy full protection without paying any further premiums.

## 7

## 簡易投保 無需驗身

## Simple Application

## No Medical Examination Required



投保首選癌症儲蓄保，只需完成簡易投保程序，無需驗身，簡便快捷。

Application for a PrimeHealth Cancer Saver is easy. It takes just a few easy steps to complete the application, and no medical examination is required.

承保30種原位癌 / 初期癌症保障<sup>1</sup>Coverage of 30 Carcinoma-in-situ / Early Stage Cancers<sup>1</sup>

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

可獲賠償兩次，並必須為兩種不同的原位癌 / 初期癌症。

Carcinoma-in-situ / Early Stage Cancers can be claimed for twice, but only once for each type.

註：有關「原位癌 / 初期癌症」的定義，請參閱保單條文。

Remark: For the definition of each "Carcinoma-in-situ / Early Stage Cancers", please refer to the policy document.

30歲的工程師Alex早前已投保了首選健康保500+，保障額為100,000美元，每年保費2,172美元，繳付保費年期25年。

Alex明白患上癌症的機會是其他危疾的3倍或以上，所以他選擇多投保一份首選癌症儲蓄保，提升癌症保障。

Alex, a 30-year-old engineer, has already taken out a PrimeHealth Saver 500+ with Sum Insured of US\$100,000 and a 25-year premium payment term. The annual premium is US\$2,172. Alex is aware that the chance of contracting cancer is over three times greater than contracting any other critical illness, so he takes out a PrimeHealth Cancer Saver to enhance the cancer coverage.

		保障額 Benefit Payable	每年保費 (美元) Annual Premium (US\$)
已投保 Already insured	首選健康保500+ PrimeHealth Saver 500+	100,000	2,172
新投保 Newly insured	首選癌症儲蓄保 PrimeHealth Cancer Saver	50,000 + 50,000 (首5年癌症升級保 Cancer Benefit Booster for the first 5 policy years)	711

以32%保費即時獲  
享100%額外保障  
Instantly enjoy extra  
100% coverage with  
a 32% premium

**情況 1** 於保單生效期間患上癌症，「首選癌症儲蓄保」保單的賠償：  
Scenario 1 Diagnosed with cancer while the policy is in force, the benefit payable for PrimeHealth Cancer Saver will be:

保單年 Policy Year	疾病 Disease	% of Sum Insured	保障額 of Sum Insured	賠償額 (美元) Benefit Payable (US\$)
3	原位癌 / 初期癌症：肝 Carcinoma-in-situ / Early Stage Cancers: Liver	30%		15,000
5	肝癌 Liver Cancer	癌症升級保 Cancer Benefit Booster	70%*	35,000
			100%	50,000
			<b>賠償總額 Total benefit payable</b>	<b>100,000</b>
			<b>平均每月保費 Average Monthly Premium</b>	<b>59</b>

\*100%保障額的餘額  
Remaining benefit of 100% Sum Insured

**情況 2** 身體健康，於不同保單年退保，「首選癌症儲蓄保」的預期現金價值  
Scenario 2 In good health – the projected Cash Value of PrimeHealth Cancer Saver upon policy surrender at different policy years

保單年 Policy Year	繳付保費總額 Total Premiums Paid	預期現金價值 Projected Cash Value
45 (age 75歲)	\$17,763	\$119,576 (673%)
55 (age 85歲)		\$232,193 (1307%)
70 (age 100歲)		\$630,129 (3548%)

註： 以上例子乃按30歲非吸煙男性，繳付保費年期為25年，以年繳方式繳付保費的首選癌症儲蓄保計算，僅供舉例說明之用。數字經調整捨入至整數。有關保障範圍、詳情及條款，請參閱保單條文。

Remark: The above example is based on a non-smoking male aged 30 insured with PrimeHealth Cancer Saver, with a 25-year premium payment term and premiums paid annually. This is for illustration purposes only. Figures are rounded to the nearest integer. Please refer to the policy document for benefit coverage and exact terms and conditions.

## 附註

1. 個人於本公司就該疾病的最高總賠償額為50,000美元 / 400,000港元 / 澳門元。
2. 須扣除任何曾支付的賠償金額及保單債項 (如有)。
3. 只適用於美元保單及癌症保障的賠償。
4. 只適用於標準級別及並無任何索償紀錄的保單。行使時, 受保人必須符合當時適用的最高投保年齡及保單適用的最低保障額及保費要求。按現行規定, 最低保障額為15,000美元, 而每年保費最低為200美元。
5. 專業醫療網絡服務現時由國際救援 (亞洲) 公司提供。現時, 每次徵詢第二醫療意見的費用為500港元, 而轉介到美國就醫的手續費為500美元, 受保人需自付所有赴美國就醫的行政費、醫療及其他有關費用。國際救援 (亞洲) 公司保留調整收費及醫院數目的權利, 有關的更改將不作另行通知。本公司保留隨時更改或終止本服務的權利。
6. 須扣除保單債項 (如有)。
7. 已繳保費金額乃按「每年保費」計算。
8. 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 / 澳門元。而同一受保人於本公司投保的首選癌症保與首選癌症儲蓄保的總保障額最高為375,000美元 / 3,000,000港元 / 澳門元 (投保年齡為55歲以下) 或187,500美元 / 1,500,000港元 / 澳門元 (投保年齡為55歲或以上)。
9. 一經投保, 保費不會接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。

## Notes

1. Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness, per life limit, under all benefits issued by the Company.
2. Net of any claims paid and policy debt (if any).
3. Applicable only to US dollar policies and claims benefit for Cancer.
4. Applicable only to policies issued at standard terms and with no claims made. Exercising the Option is subject to prevailing requirements for maximum issue age of the Insured, minimum sum issued and minimum premium. Currently, the minimum sum insured is US\$15,000, with a minimum annual premium requirement of US\$200.
5. MediNet Pro is currently provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice. The Company reserves the right to change or discontinue this service at any time.
6. Net of policy debt (if any).
7. The amount of "Total Premiums Paid" is based on the "Annual Premium".
8. The maximum aggregate Sum Insured of all Critical Illness plans under the same Insured with the Company is limited to US\$1,500,000/ HK\$ / MOP12,000,000. The maximum aggregate Sum Insured of PrimeHealth Cancer Saver and PrimeHealth Cancer Care under the same Insured with the Company is limited US\$375,000 / HK\$ / MOP3,000,000 (if issue age is below 55 years) or US\$187,500 / HK\$ / MOP1,500,000 (if issue age is 55 years or above).
9. 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.

## 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終期紅利金額。我們將最少每年檢視及釐定終期紅利一次。我們將會參考包括但不限於以下因素的過往經驗和預期未來展望, 以釐定保單的終期紅利。

**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、房地產價格及商品價格之波動及滙率而影響。

**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。

為了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。

## 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 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.

**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, 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.

## 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、房地產和商品市場。此多元化的投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據投資的資產之過往及預期的表現、波幅及相關風險去選擇投資的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按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	35% - 75%
股票類資產	25% - 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（主要投資於美國市場），提供一個多元化及高質素之債券投資組合。

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、交易所交易基金、高息債券、房地產及商品市場。投資遍佈於不同地區及涉及不同的行業。另外，我們或會使用衍生工具作為資產風險管理。

為有效地管理投資組合或優化投資組合，我們可能在若干時期內某程度上偏離上述目標。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及過往派息率資料請瀏覽本公司網頁：



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



澳門：  
<https://corp.yflife.com/tc/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原位癌 / 初期癌症保障之賠償金額，保單的所有保障將會終止，而償還保單債項後所剩餘的現金價值（如有）將獲支付。

保障年期最長可至受保人100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原位癌 / 初期癌症保障之賠償金額。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
- 寬限期屆滿，除非自動保費貸款適用
- 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原位癌 / 初期癌症保障之賠償金額
- 保單持有人呈交書面要求終止本保單
- 受保人身故
- 受保人經確診患上癌症而需要作出癌症保障的賠償

## 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 vehicles, which may include global equities, bonds and other fixed-income instruments, properties and commodities. 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% - 75%
Equity-like assets	25% - 65%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) 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 and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

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

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, please visit our website:



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



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

## 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 Policy Debt reaches the Guaranteed Cash Value net of any previous Carcinoma-in-situ/Early Stage Cancer Benefit paid or payable under this Policy, all coverage under the policy will be terminated and the Cash Value (after deducting any Policy Debt), if any, would be payable.

The Benefit Term is up to age 100 of the Insured.

### 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 any previous Carcinoma-in-situ/Early Stage Cancer Benefit paid or payable 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 Grace Period ends, except if the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Guaranteed Cash Value net of any previous Carcinoma-in-situ/Early Stage Cancer Benefit paid or payable under this Policy
- The policy owner submits a written request to terminate this policy
- The Insured dies
- The Insured is diagnosed with a Cancer giving rise to payment of Cancer Benefit.

## 提早退保

本產品是為長線持有而設。如閣下提早終止保單，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，萬通保險國際有限公司（「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

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，閣下的保單權益會受其信貸風險所影響。

## 主要不保事項

受保人若在保單日期起計一年內自殺，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))。

因以下一種或多種情況而直接或間接引致的原位癌 / 初期癌症或癌症，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（除非由醫生處方）；吸入氣體（因工作需要而引致則除外）；
- 投保時已存在的病徵及病狀；在保障生效日期的六十天內出現的原位癌 / 初期癌症或癌症；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；受保人在確診患上原位癌 / 初期癌症或癌症後的十四天內身故。

## 提供資料責任及未符合這要求的後果

在投保時，你 / 你們必須提供一切知悉或據常理知悉的資料，因萬通保險會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期（以較後日期為準）完成。你 / 你們若不清楚某一事項是否重要，請將該事項填寫於申請書內。若未符合以上要求，該保單可能因此而作廢。

## 索償程序

有關索償程序，請瀏覽本公司網頁：

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

澳門：<https://corp.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：澳門蘇亞里斯博士大馬路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，以及你的有效身份證明文件副本及固定住址證明（如適用），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，並會於接獲你的有效身份證明文件副本後安排保單終止事宜。

## 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. ("YF Life") 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 expenses, the expected claim costs in the future, and the investment environment.

## Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if YF Life meets all of its contractual obligations.

## Credit Risk

This plan is underwritten by YF Life. The insurance benefits are held solely responsible by the company and subject to its credit risk.

## Key Exclusions

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

The policy will not pay any benefit claim to a Carcinoma-in-situ/Early Stage Cancer or Cancer caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Pre-existing symptoms or conditions; any Carcinoma-in-situ/Early Stage Cancer or Cancer which occurred within 60 days after the Effective Date of Coverage; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS; the Insured dies within 14 days after the diagnosis of a Carcinoma-in-situ/Early Stage Cancer or Cancer.

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

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

## Claims Procedures

For details of the procedures for making claims, please refer to our website at: Hong Kong: <https://corp.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://corp.yflife.com/en/Macau/Individual/Services/Claims-Corner>

## Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) 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 together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly, upon receipt of your valid identification document copy.

# 「首選癌症儲蓄保」一覽表

## PrimeHealth Cancer Saver – at a glance

保障項目 Benefits				
癌症 Cancer	100% 保障額 + 非保證「終期紅利」或 現金價值 of the Sum Insured + Non-guaranteed "Terminal Bonus" OR Cash Value (以較高者為準 <sup>2</sup> whichever is higher <sup>2</sup> )			
癌症升級保 <sup>3</sup> Cancer Benefit Booster <sup>3</sup>	首5個保單年：額外100%癌症保障 First 5 policy years: Extra 100% cancer benefit			
原位癌 / 初期癌症 <sup>1</sup> Carcinoma-in-situ / Early Stage Cancers <sup>1</sup>	30% 保障額 of Sum Insured			
身故保障 <sup>2</sup> Death Benefit <sup>2</sup>	100% 已繳保費 <sup>7</sup> 或 現金價值 of Total Premiums Paid <sup>7</sup> OR Cash Value (以較高者為準 whichever is higher)			
現金價值回奉 <sup>6</sup> Cash Value <sup>6</sup>	保證現金價值 + 非保證「終期紅利」 Guaranteed Cash Value + Non-guaranteed "Terminal Bonus"			
癌症海外就醫建議 <sup>5</sup> Overseas Cancer Treatment Advisory Services <sup>5</sup>	「美國專科醫生提供第二醫療意見」及「轉介赴美就醫」 "Second Medical Opinion Provided by US Medical Specialists" and "Quality Treatment Referral in the USA"			
保單資料 Policy Information				
保單類別 Plan Type	基本計劃 Basic Plan			
保單貨幣單位 Currency	香港保單：美元 / 港元 澳門保單：美元 / 澳門元 / 港元 Policy Issued in Hong Kong: US\$ / HK\$ Policy Issued in Macau: US\$ / MOP / HK\$			
保費 <sup>9</sup> Premium <sup>9</sup>	保費並非保證 Premium is non-guaranteed			
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment			
最低基本保障額 Minimum Basic Sum Insured	基本保障額 Basic Sum Insured: US\$15,000美元 / HK\$ / MOP120,000港元 / 澳門元 或 OR 每年保費 Annual premium: US\$200美元 / HK\$ / MOP1,600港元 / 澳門元 (兩者取其較高者 whichever is higher)			
最高基本保障額 <sup>8</sup> Maximum Basic Sum Insured <sup>8</sup>	投保年齡 Issue Age < 55 < US\$375,000美元 / HK\$ / MOP3,000,000港元 / 澳門元 投保年齡 Issue Age ≥ 55 < US\$187,500美元 / HK\$ / MOP1,500,000港元 / 澳門元			
保障類別 Type of Benefit	非償款產品 — 非實報實銷之危疾保障計劃 Non-indemnity Product - Non-reimbursable Critical Illness Plan			
投保資料 Basic Information				
繳付保費年期 <sup>9</sup> Premium Payment Term <sup>9</sup>	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 – 60	0 – 60	0 – 55	0 – 50
保障年期 Benefit Term	至100歲 To Age 100			

以上為計劃的一般資料，只供參考之用，並非保單的一部份，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。

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

# 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「全美5大互惠壽險公司」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，一起建構非凡未來。

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 Mutual Life Insurance Companies". Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

## Own the future.



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WeChat



YouTube

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大互惠壽險公司」乃按2021年6月1日《FORTUNE 500》公佈的「互惠壽險公司」2020年度收入排名榜計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Mutual Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" on total revenues for 2020, and based on the FORTUNE 500 as published on June 1, 2021.

萬通保險國際有限公司  
YF Life Insurance International Ltd.  
www.yflife.com

客戶服務：  
香港尖沙咀廣東道9號港威大廈6座12樓1208室  
澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座  
Customer Service:  
Suite 1208, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong  
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,  
8 Andar A, Macau

