

| 嚴重疾病 Critical Illness |

首選健康保1000 PrimeHealth Saver 1000

PS1000

YFLife 萬通保險

雲鋒金融集團成員



《彭博商業周刊》
金融機構大獎2021

危疾保障 - 傑出大獎



《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

罹患嚴重疾病，不單對健康造成影響，亦會消耗努力累積的財富。

When a critical illness strikes, not only will you lose your health, but also your wealth.

癌症 Cancer



每4位男士中便有一位患上^A
1 in 4 males may suffer from cancer^A



每5位女士中便有一人患上^A
1 in 5 females may suffer from cancer^A

近年有年輕化趨勢，近35%^B新增癌症患者乃處於創造財富黃金期的20至50來歲人士。於接受治療後癌症仍有機會復發，幸而醫學科技昌明，大大提升癌症的治癒率，以大腸癌為例，第一、二及三期的5年存活率分別高達95%、87%及68%^C。痊癒的關鍵在於充裕的經濟支援，及早接受優質治療。

Cancer is now striking many people at a much younger age. Almost 35%^B of people newly diagnosed with cancer are aged in their 20s to 50s and in the middle of their careers. Moreover, cancers may relapse even after treatment. Thanks to the advances in medical science, the cure rate for cancer has been significantly improving. Taking colorectal cancer as an example, the 5-year survival rate for Stages 1, 2 and 3 can be as high as 95%, 87% and 68% respectively^C. The key to a successful cure therefore is to have adequate financial support for prompt and quality treatment.

心臟病 Heart Attack

有年輕化趨勢，40歲以下的新增患者，較10年前約增加一倍^D。

People under age 40 who are newly diagnosed with heart attacks doubled in 10 years^D.



資料來源：

- 醫院管理局香港癌症資料統計中心，2019年香港癌症統計概覽（2021年10月出版），港人於75歲前患上癌症的比率。
- 醫院管理局香港癌症資料統計中心，2015-2019年癌症新症數目（按年份及年齡組別），20-59歲年齡組別佔所有年齡之百分比（下載日期：2021年10月）。
- 醫院管理局香港癌症資料統計中心，2018年香港癌症統計概覽（2020年10月出版），大腸癌的五年相對存活率。
- 醫院管理局發表資訊（2010年）。
- 醫院管理局統計年報（2016年5月出版）。

Source:

- Percentage of Hong Kong people developing cancer before the age of 75, according to the Overview of Hong Kong Cancer Statistics of 2019, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (published in October 2021).
- Percentage of cancer new cases aged from 20 to 59 among all age groups, according to the No. of New Cases by Year and Age Groups 2015-2019, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (downloaded in October 2021).
- The overall 5-year relative survival rate of colorectal cancer, according to the Overview of Hong Kong Cancer Statistics of 2018, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (published in October 2020).
- Information from Hospital Authority, Hong Kong (2010).
- Statistical Report, Hospital Authority, Hong Kong (published in May 2016).

中風 Stroke



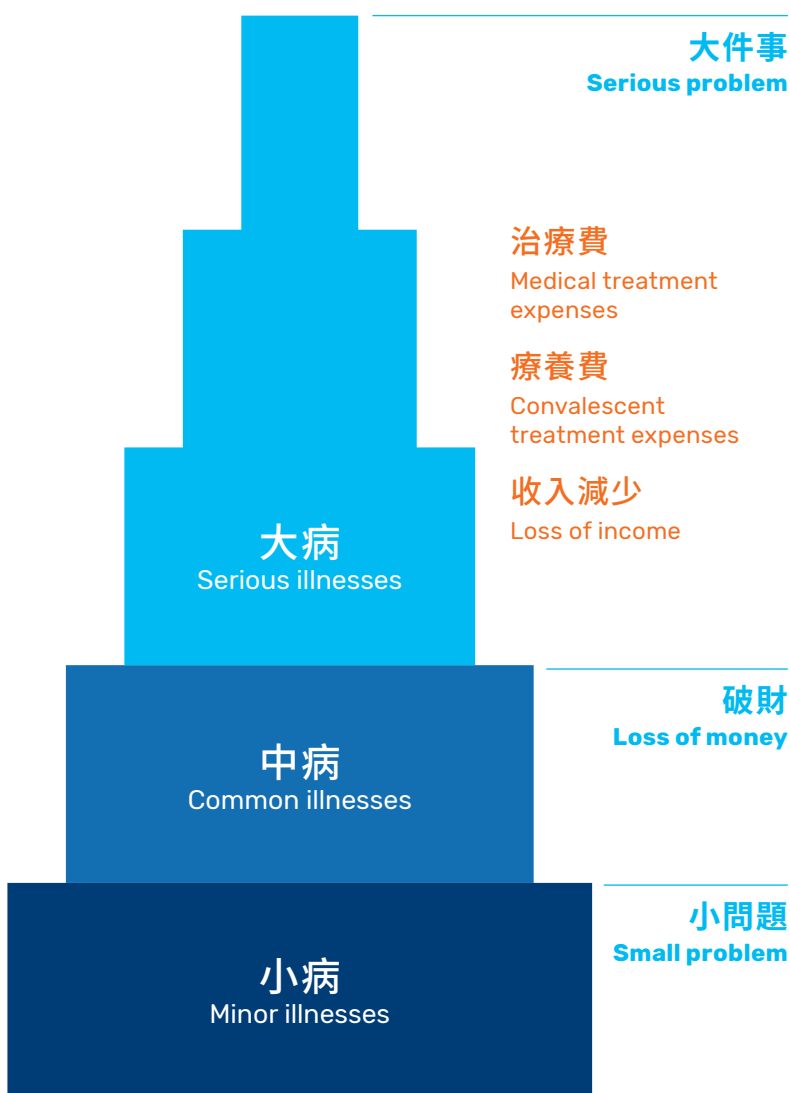
平均每日中風人數
The number of people on average suffer a stroke every day

香港平均每日有68人初次或再次中風^E，由於中風有可能會導致患者癱瘓、失去知覺等，而需要長期護理，因而失去收入來源。

Every day in Hong Kong, some 68 people on average suffer a stroke^E, whether recurring or for the first time. A stroke can cause paralysis and loss of consciousness. Long-term healthcare is required and thus it may lead to loss of income.



疾病金字塔 Illness Pyramid



嚴重疾病帶來龐大財務負擔

Considerable financial burden entailed when contracting a critical illness

按第三期腸癌計算：

Based on a case of stage-3 colon cancer:

治療費 **\$1,100,000**

Medical treatment expenses

以第三期腸癌包括標靶治療、進行手術、化療、電療及免疫治療等計算

Monoclonal antibodies, surgical operation, chemotherapy, radiotherapy and immunotherapy, etc. for stage-3 colon cancer

療養費 **\$550,000**

Convalescent treatment expenses

包括監測檢查、造口、心理輔導、私家看護等

Monitoring investigation, stoma, psychological counselling, home nursing, etc

收入損失 **\$662,400**

Loss of income

\$18,400 X 36 月 / months

總額
Total Amount **\$2,312,400**

註：有關費用為假設，由專業醫生提供，只供參考之用，實際費用將視乎病情、藥物、主診醫生及醫院等收費而定。收入金額乃按香港政府統計處2020年收入及工時按年統計調查報告僱員每月工資中位數計算（2021年4月出版）。

Remark：The above treatment expenses are hypothetical, which are provided by a registered medical practitioner and are for reference only. Actual fees depend upon the actual medical condition, medication, fees charged by attending doctors and hospitals, etc. The income amount is based on the median monthly wage of employees in the 2020 Report on Annual Earnings and Hours Survey, Census and Statistics Department, Hong Kong (Published in April 2021).

萬通保險「首選健康保1000」集危疾保障、人壽及儲蓄於同一保單，除為常見嚴重疾病，例如癌症、心臟病、中風等提供多次賠償，更特設良性病變額外保障，是全面健康保障的「首選」。

YF Life's PrimeHealth Saver 1000 is an insurance solution that bundles critical illness, life protection and savings into one single policy. The plan allows multiple claims for common critical illnesses, such as Cancer, Heart Attack and Stroke. It also offers Benign Extra Care. This is no doubt the prime choice for safeguarding your health.



首選健康保1000

PrimeHealth Saver 1000

1 1000%安心保障 1000% Extensive Coverage



- 總保障高達1000%基本保障額
Maximum aggregate benefits up to 1000% of the Basic Sum Insured
- 承保多達116種疾病
Covers up to 116 Critical Illnesses

2 良性病變額外保障 Benign Extra Care



- 賠償獨立計算
An additional benefit
- 高達20%基本保障額
Up to 20% of the Basic Sum Insured

3 多次賠償 Extra Claims



為復發機會較高的疾病提供多次賠償：
Multiple claims to cover illnesses with higher recurrent rates:

- 癌症3次
3 times for Cancer
- 心臟病2次
2 times for Heart Attack
- 中風2次
2 times for Stroke

4 雙重保證 Extra Guarantees



- 保費回贈保證
Guaranteed Refund of Premiums
- 豁免保費保證
Guaranteed Waiver of Premiums

5 兼享紅利 Dual Bonuses



- 額外紅利
Extra Bonus
- 終期紅利
Terminal Bonus

6 多份壽險保障 Extra Life Protections



- 人壽保障
Life protection
- 延續壽險保障
Extension of Life Protection

7 國際專業醫療網絡 MediNet Pro



- 美國專科醫生提供第二醫療意見
Second medical opinion provided by US medical specialists
- 轉介赴美就醫
Quality treatment referrals in the USA

計劃提供長達至100歲的保障期，令你倍感安心，並備有10、15及20年三種供款期選擇。於繳付保費年期過後，無須繳付保費，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 may last up to age 100. You may also select from three premium-payment-term options: 10 Years, 15 Years and 20 Years to best suit your needs. Best of all, beyond the premium payment term, you will continue to enjoy full protection without paying any further premiums.

1

1000%安心保障 1000% Extensive Coverage



首選健康保1000承保共116種嚴重疾病，包括53種「主要嚴重疾病」及63種「初期疾病」，當中包括各類原位癌 / 初期癌症及兒童嚴重疾病保障，並劃分為6個疾病組別，每組別的最高賠償額均獨立計算，總保障高達1000%基本保障額¹，並以兩階段運作。

PrimeHealth Saver 1000 covers up to 116 Critical Illnesses, i.e., 53 "Major Critical Illnesses" and 63 "Early Stage Illnesses", including various Carcinoma-in-situ / Early Stage Cancers and Severe Child Diseases. All Critical Illnesses are categorized into 6 Critical Illness Groups. Each Group offers an individual maximum benefit, with the maximum aggregate benefits of all Groups up to 1000% of the Basic Sum Insured¹. The benefits are provided in two phases as shown below.

總賠償1000%基本保障額

Maximum Aggregate Benefits 1000% of Basic Sum Insured

			最高賠償 Maximum Benefit
	組別 Group	1 癌症 Cancer	300%
	組別 Group	2 心臟血管疾病 Cardiovascular Diseases	200%
	組別 Group	3 腦科疾病 / 異常情況 Brain Diseases / Disorders	200%
	組別 Group	4 器官嚴重疾病及衰竭 Organ Critical Illness and Failure	100%
	組別 Group	5 其他嚴重疾病 Other Critical Illnesses	100%
	組別 Group	6 永久傷殘 / 末期病症 ^f Permanent Disability / Terminal Illness ^f	100%

第1階段：100%基本保障額

此階段提供的總賠償額²為100%基本保障額、
「額外紅利」³及「終期紅利」³，保障長達至受保
人100歲，共承保116種「初期疾病」及「主要嚴重
疾病」。

Phase 1: 100% of Basic Sum Insured

This phase provides a total benefit² of 100% of the Basic Sum Insured plus “Extra Bonus”³ and “Terminal Bonus”³, with coverage of 116 “Early Stage Illnesses” and “Major Critical Illnesses”, up to age 100.

每症保障 Coverage per Illness	初期疾病 ² : Early Stage Illness ² : 30% / 50%	基本保障額 of Basic Sum Insured
	主要嚴重疾病 ² : Major Critical Illness ² : 100%	基本保障額 of Basic Sum Insured
總賠償 ² Total Benefit ²	100% 基本保障額 + 「額外紅利」 ³ + 「終期紅利」 ³ 或 現金價值 (以較高者為準) of Basic Sum Insured + Extra Bonus ³ + Terminal Bonus ³ OR Cash Value (whichever is higher)	

第2階段：900%基本保障額

於總賠償達100%基本保障額⁴後，可獲豁免繳
付餘下所需的保費，而保單仍會繼續生效，受保
人可繼續享有第2階段高達900%基本保障額的
「主要嚴重疾病」保障⁵至75歲。

Phase 2: 900% of Basic Sum Insured

After the total benefit paid has reached 100% of the Basic Sum Insured⁴, no further premiums are required. The policy will remain in force and continue to provide the Insured with “Major Critical Illnesses”⁵ coverage of up to 900% of the Basic Sum Insured during Phase 2, which may last up to age 75.

多重保障例子

假設現年35歲的李先生投保了首選健康保1000，
基本保障額為100,000美元。

Example of Multiple Claims

Assume Mr Lee, aged 35, took out a PrimeHealth Saver 1000 policy with a Basic Sum Insured of US\$100,000.

	保單年 Policy Year	保障類別 Type of Protection	% 基本保障額 of Basic Sum Insured	賠償額 Benefit Payable
第1階段 Phase 1 「初期疾病」 Coverages of “Early Stage Illnesses” + 「主要嚴重疾病」保障 “Major Critical Illnesses”	2	結腸原位癌 Carcinoma-in-situ: Colon	組別 Group 1 30%	\$30,000
	5	「通波仔」手術 Angioplasty	組別 Group 2 30%	\$30,000
第2階段 Phase 2 「主要嚴重疾病」保障 Coverages of “Major Critical Illnesses” + 保費豁免 Waiver of Premiums	10	心瓣置換 Heart Valve Replacement	組別 Group 2 100%	\$100,000
	16	心臟病 Heart Attack	組別 Group 2 70%*	\$70,000
	22	慢性肺病 Chronic Lung Disease	組別 Group 4 100%	\$100,000
主要嚴重疾病保障仍繼續生效至受保人 The Major Critical Illness Coverage remains in force up to age		75 歲 of the Insured	賠償總額 Total Benefit Paid	\$330,000 + 「額外紅利」³ Extra Bonus³
* 組別2尚餘的保障金額 Remaining benefit limit in Group 2		平均每月保費 Average monthly premium		\$326

註： 以上例子乃按非吸煙男性，繳付保費年期為20年，以年繳方式繳付保費的首選健康保1000計算，並只供說明之用，有關保障範圍、詳情及條款，請參閱保單文件。

Remark: The above example is based on a non-smoking male insured with PrimeHealth Saver 1000, with a 20-year premium payment term and premiums paid annually. It is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.

2

良性病變額外保障

Benign Extra Care



- 一般情況下，如受保人於投保時已獲確診患有下列良性病變，該器官所發生的癌症會被列為不保事項。
- 然而，只要符合核保要求，首選健康保1000會為已獲確診患有良性病變的器官所出現的癌症，提供高達20%基本保障額的良性病變額外保障ⁱ。
- 於第二至六個保單年內ⁱⁱ，只要符合核保要求，受保人可向本公司提交所需的證明文件，申請將該項良性病變額外保障，提升至組別1原本的300%基本保障額。
- When taking out an insurance application, if the Insured has already been diagnosed with the below benign conditions, cancers developed from the corresponding organ will usually be regarded as an exclusion.
- However, PrimeHealth Saver 1000 will offer Benign Extra Care with total benefits payable up to 20% of the Basic Sum Insuredⁱ for cancers developed from the corresponding organ diagnosed with benign conditionsⁱ, provided that the underwriting requirements are met.
- From the 2nd to 6th Policy Yearⁱⁱ, the Insured may submit the required documents to us to upgrade the coverage of the Benign Extra Care to 300% of the Basic Sum Insured originally provided in Group 1 of this plan, provided that the underwriting requirements are met.

良性病變 Benign Condition	原位癌 / 初期癌症 ^{iv} Carcinoma-in-situ / Early Stage Cancer ^{iv}	癌症 Cancer	最高賠償限額 Maximum Benefit	將良性病變額外保障提升至組別1 (癌症) 原本的300%基本保障額的申請條件 ⁱⁱ Criteria ⁱⁱ for upgrading the coverage of Benign Extra Care to Group 1 (Cancer): 300% of the Basic Sum Insured
每項良性病變基本保障額% % of Basic Sum Insured per Benign Condition				
良性乳房病變ⁱⁱⁱ 例如乳房纖維腺瘤、乳腺鈣化、 乳腺囊腫、乳房脂肪瘤 Benign Breast Disorderⁱⁱⁱ e.g. fibroadenoma, breast calcification, breast cysts, breast lipoma	6%	20%^v	20%	<ul style="list-style-type: none"> - 情況並無惡化及該器官並無新增病變 - 未曾就任何受保疾病提出索償 - 並無尚待結果之檢查，且並無癌症之跡象 - 前列腺特異抗原濃度恢復至正常水平 (適用於前列腺良性病變) - The benign condition does not worsen and no new lesion occurs in that organ - No claims for any covered illnesses have been made - No pending investigations and signs of any malignancy - Prostate-specific antigen (PSA) level reduced back to normal level (applicable to benign condition of prostate gland)
子宮肌瘤 Uterine Fibroid				
卵巢囊腫 Ovarian cysts				
前列腺特異抗原濃度 (PSA) 上升 例如良性前列腺增生 Elevated Prostate-specific antigen (PSA) levels e.g. Benign Prostate Hyperplasia				

- 只適用於保單修訂文件訂明的良性病變額外保障的受保癌症，受保人必須由確診日起計生存最少14天。良性病變額外保障於受保人75歲或第1階段保障完結時 (取其較後者) 終止。
- 須符合本公司當其時適用的核保規定。
- 若受保人於投保前 / 後曾進行乳房整形手術 (例如：隆胸)，則不符合可獲良性病變額外保障 / 提升良性病變額外保障之要求。
- 個人於本公司就該項疾病的最高總賠償額為50,000美元 / 400,000港元 / 澳門元。
- 須扣除任何曾為同一受保器官作出的良性病變額外保障原位癌 / 初期癌症的賠償金額。

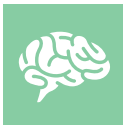
- Applicable only to cancers covered under the "Benign Extra Care" as specified in the Endorsement. The Insured must survive for at least 14 days from the date of diagnosis of a Critical Illness. The coverage of Benign Extra Care may last up to age 75 of the Insured or when the coverage of Phase 1 ceases, whichever is later.
- Subject to the applicable underwriting rules at the time of application.
- The Insured with any breast reconstruction surgery (e.g. breast augmentation) performed before / after taking out the policy is not qualified for Benign Extra Care / upgrading the coverage of Benign Extra Care.
- Subject to US\$50,000 / HK\$ / MOP400,000 per life limit under all benefits issued by the Company.
- Net of any Carcinoma-in-situ / Early Stage Cancer benefits paid under Benign Extra Care for the same organ.

疾病保障及賠償額一覽表

Table of Critical Illness Coverage & Benefit

疾病組別 / 每組別賠償限額 Critical Illness Group / Maximum Benefit Per Group % 基本保障額 of Basic Sum Insured	初期疾病 Early Stage Illness 每項疾病保障 Benefit per illness 30% 基本保障額 ² of Basic Sum Insured ²	主要嚴重疾病 ⁵ Major Critical Illness ⁵ 每項疾病保障 Benefit per illness 100% 基本保障額 ² of Basic Sum Insured ²
 <p>組別 1 Group 1</p> <p>癌症 Cancer</p> <p>300%</p>	原位癌 / 初期癌症 ^{6a} Carcinoma-in-situ / Early Stage Cancer ^{6a} <ul style="list-style-type: none"> 1 乳房 Breast 2 子宮頸 Cervix 3 子宮 Uterus 4 卵巢 Ovary 5 輸卵管 Fallopian Tube 6 陰道 Vagina 7 睪丸 Testis 8 陰莖 Penis 9 結腸或直腸 Colon or Rectum 10 肺 Lung 11 胃或食道 Stomach or Oesophagus 12 鼻咽 Nasopharynx 13 肝 Liver 14 尿道 Urinary Tract 15 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 16 前列腺 Prostate 17 早期甲狀腺乳頭狀癌 Early Stage Papillary Carcinoma of the Thyroid 	1 癌症 Cancer
 <p>組別 2 Group 2</p> <p>心臟血管疾病 Cardiovascular Diseases</p> <p>200%</p>	<ul style="list-style-type: none"> 18 冠狀動脈的血管成形術及其它冠狀動脈的血管手術^{7a} (俗稱通波仔) Angioplasty and Other Surgeries for Coronary Artery^{7a} 19 微創性直接冠狀動脈搭橋術^a Minimally Invasive Direct Coronary Artery By-pass^a 20 心瓣膜疾病的次級創傷性治療 Less Invasive Treatments of Heart Valve Disease 21 次級嚴重心臟疾病 Less Severe Heart Disease 22 心包切除術 Pericardectomy 23 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 24 腔靜脈過濾器植入 Insertion of a Vena-cava Filter 25 川崎病^e Kawasaki Disease^e 	<ul style="list-style-type: none"> 2 心臟病⁸ Heart Attack⁸ 3 冠狀動脈 (迴接) 手術 Coronary Artery Bypass Surgery 4 其它嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease 5 主要動脈手術 Surgery to Aorta 6 心瓣置換 Heart Valve Replacement 7 心肌病 Cardiomyopathy 8 肺動脈高血壓 Pulmonary Arterial Hypertension

疾病組別 /
每組別賠償限額
**Critical Illness Group /
Maximum Benefit
Per Group**
% 基本保障額
of Basic Sum Insured



組別
Group **3**

腦科疾病 / 異常情況
**Brain Diseases /
Disorders**

200%

初期疾病 Early Stage Illness

每項疾病保障 30% 基本保障額²
Benefit per illness of Basic Sum Insured²

- | | |
|---|--|
| 26 頸動脈成形術及
其它頸動脈手術 | Angioplasty and Other
Surgeries for Carotid
Arteries |
| 27 中度嚴重帕金森病 | Moderately Severe
Parkinson's Disease |
| 28 需進行手術之
腦血管瘤

(基本保障額 50% of Basic Sum Insured) | Cerebral Aneurysm
Requiring Surgery |
| 29 腦分流器植入術 | Cerebral Shunt
Insertion |
| 30 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 |
| 31 次級嚴重細菌性
腦膜炎 | Less Severe Bacterial
Meningitis |
| 32 次級嚴重昏迷 | Less Severe Coma |
| 33 次級嚴重腦炎 | Less Severe
Encephalitis |
| 34 中度嚴重腦部損傷 | Moderately Severe
Brain Damage |
| 35 腦硬膜下血腫手術 | Surgery for Subdural
Haematoma |
| 36 移除腦下垂體腫瘤
手術 | Surgical Removal of
Pituitary Tumour |
| 37 中度嚴重癱瘓 | Moderately Severe
Paralysis |
| 38 自閉症 ^e | Autism ^e |
| 39 因疾病及 / 或意外
受傷導致智力受損 ^e | Intellectual Impairment
due to Sickness and / or
Accidental Bodily Injury ^e |

主要嚴重疾病⁵ Major Critical Illness⁵

每項疾病保障 100% 基本保障額²
Benefit per illness of Basic Sum Insured²

- | | |
|----------------------------------|--|
| 9 中風 ⁸ | Stroke ⁸ |
| 10 帕金森病 | Parkinson's Disease |
| 11 良性腦部腫瘤 | Benign Brain Tumour |
| 12 亞爾茲默氏病 /
不能復原的器官性
退化腦毛病 | Alzheimer's Disease /
Irreversible Organic
Degenerative Brain
Disorders |
| 13 昏迷 | Coma |
| 14 植物人 | Apallic Syndrome |
| 15 腦膜炎 | Bacterial Meningitis |
| 16 腦炎 | Encephalitis |
| 17 腦部手術 | Brain Surgery |
| 18 嚴重頭部創傷 | Major Head Trauma |
| 19 多發性硬化症 | Multiple Sclerosis |
| 20 運動神經原
疾病 | Motor Neurone Disease |
| 21 脊髓灰質炎 | Poliomyelitis |
| 22 漸進性核上神經
麻痺症 | Progressive
Supranuclear Palsy |
| 23 肌肉萎縮 | Muscular Dystrophy |
| 24 腦部受損 / 失去
獨立生存的能力 | Brain Damage / Loss of
Independent Existence |
| 25 癱瘓 | Paralysis |



組別
Group **4**

器官嚴重疾病及衰竭
**Organ Critical Illness
and Failure**

100%

- | | |
|------------------------------------|--|
| 40 膽道再造術 | Biliary Tract
Reconstruction Surgery |
| 41 早期慢性肺病 | Early Chronic Lung
Disease |
| 42 肝炎伴肝硬化 | Hepatitis with Cirrhosis |
| 43 次級嚴重腎病 | Less Severe Kidney
Disease |
| 44 肝臟手術 | Liver Surgery |
| 45 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) |
| 46 移除單肺手術 | Surgical Removal of
One Lung |
| 47 嚴重哮喘 ^e | Severe Asthma ^e |
| 48 幼兒期病發胰島素
依賴性糖尿病 ^e | Insulin Dependent
Diabetes Mellitus,
Juvenile Onset ^e |

- | | |
|------------------|-----------------------------------|
| 26 腎衰竭 | Kidney Failure |
| 27 慢性肝衰竭 | Chronic Liver Failure |
| 28 主要器官移植 | Major Organ Transplant |
| 29 暴發性病毒性肝炎 | Fulminant Viral
Hepatitis |
| 30 腎髓質囊腫病 | Medullary Cystic
Disease |
| 31 潰瘍性結腸炎 | Ulcerative Colitis |
| 32 慢性肺病 | Chronic Lung Disease |
| 33 慢性自體免疫性
肝炎 | Chronic Auto-immune
Hepatitis |
| 34 克隆病 | Crohn's Disease |
| 35 復發性慢性胰臟炎 | Chronic Relapsing
Pancreatitis |



組別 5
Group 5

其他嚴重疾病
Other Critical Illnesses

100%

49 腎上腺腺瘤的腎上腺切除術	Adrenalectomy for Adrenal Adenoma	36 紅斑狼瘡	Systemic Lupus Erythematosus
50 早期克雅氏症 (早期瘋牛症)	Early Stage Creutzfeldt-Jacob Disease (Early Mad Cow Disease)	37 失明	Blindness
51 意外所致的臉部燒傷	Facial Burns due to Accident	38 類風濕性關節炎	Rheumatoid Arthritis
52 單目失明	Loss of Sight in One Eye	39 失去肢體 / 視力	Loss of Limbs / Sight of Eyes
53 單耳失聰	Loss of Hearing in One Ear	40 失聰	Deafness
54 失去單肢	Loss of One Limb	41 失去語言能力	Loss of Speech
55 耳蝸植入術	Cochlear Implant Surgery	42 嚴重燒傷	Major Burns
56 糖尿病性視網膜病變 ^a	Diabetic Retinopathy ^a	43 克雅氏症 (瘋牛症)	Creutzfeldt-Jacob Disease (Mad Cow Disease)
57 次級嚴重紅斑狼瘡	Less Severe Systematic Lupus Erythematosus	44 象皮病	Elephantiasis
58 骨質疏鬆症併骨折 ^c	Osteoporosis with Fractures ^c	45 壞死性筋膜炎	Necrotising Fasciitis
59 意外矯形手術 ^{a, b}	Accidental Reconstructive Surgery ^{a, b}	46 成形不全貧血病	Aplastic Anaemia
60 周圍動脈疾病的血管介入治療 ^a	Endovascular Treatment of Peripheral Arterial Disease ^a	47 經輸血感染人類免疫力缺乏病毒	HIV through Blood Transfusion
61 血友病 ^e	Haemophilia ^e	48 因職業感染人類免疫力缺乏病毒	Occupationally Acquired HIV
62 成骨不全症 ^e	Osteogenesis Imperfecta ^e	49 慢性腎上腺功能不全	Chronic Adrenal Insufficiency
63 幼兒慢性關節炎—斯蒂爾病 ^e	Juvenile Chronic Arthritis – Still's Disease ^e	50 伊波拉出血性熱病	Ebola Hemorrhagic Fever



組別 6
Group 6

永久傷殘 / 末期病症
Permanent Disability / Terminal Illness

100%

51 末期病症 ^f	Terminal Illness ^f
52 完全及永久傷殘 ^{d, f}	Total and Permanent Disability ^{d, f}
53 身體機能阻障 ^f	Dysfunction ^f

- a. 個人於本公司就該項疾病的最高總賠償額為50,000美元 / 400,000港元 / 澳門元。
- b. 賠償未獲賠償而需支付的實際住院及醫療費用。
- c. 個人於本公司就該項疾病的最高總賠償額為50,000美元 / 400,000港元 / 澳門元。保障至受保人70歲。
- d. 「完全及永久傷殘」保障只適用於18至65歲的受保人。
- e. 各類兒童嚴重疾病合共只可獲賠償一次，保障至受保人25歲，而個人於本公司最高總賠償額為50,000美元 / 400,000港元 / 澳門元。
- f. 末期病症、完全及永久傷殘及身體機能阻障的保障只適用於第1階段的保障，即保單的賠償總額未達100%基本保障額⁴。

- a. Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company.
- b. Reimburses the actual amount of hospitalization and medical expenses not yet reimbursed.
- c. Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company; coverage may be provided up to age 70 of the Insured.
- d. Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18-65.
- e. All Severe Child Diseases in total may be claimed once only, and the coverage may last up to age 25 of the Insured, subject to US\$50,000 / HK\$ / MOP400,000 per life limit under all benefits issued by the Company.
- f. Coverage for Terminal Illness, Total and Permanent Disability and Dysfunction is only applicable to Phase 1 when the total benefit paid has not reached 100% of the Basic Sum Insured⁴.

註：有關各疾病的定義，請參閱保單文件。

Remark: For the definition of each illness, please refer to the policy document.

3




多次賠償

Extra Claims



首選健康保1000特別為復發機會較高的常見嚴重疾病，包括癌症、心臟病及中風等提供多次賠償：

PrimeHealth Saver 1000 provides multiple claims for critical illnesses with a higher rate of recurrence, including Cancer, Heart Attack and Stroke:

疾病 Critical Illness	最高賠償次數 Max. No. of Claims	每症保障限額 Benefit Limit per Illness		最高賠償限額 Max. Benefit
		基本保障額 % of Basic Sum Insured		
 組別 1 Group 1 癌症 Cancer	原位癌 / 初期癌症 ⁶ Carcinoma-in-situ / Early Stage Cancer ⁶	2	30% ⁹	300%
	主要嚴重疾病 — 癌症 ⁵ Major Critical Illness – Cancer ⁵	3	100%	
 組別 2 Group 2 心臟血管疾病 Cardiovascular Diseases	冠狀動脈的血管成形術及其它冠狀動脈的血管手術 ⁷ (俗稱「通波仔」) Angioplasty and Other Surgeries for Coronary Artery ⁷	2	30% ⁹	200%
	主要嚴重疾病 — 心臟病 ⁸ Major Critical Illness – Heart Attack ⁸	2	100%	
 組別 3 Group 3 腦科疾病 / 異常情況 Brain Diseases / Disorders	主要嚴重疾病 — 中風 ⁸ Major Critical Illness – Stroke ⁸	2	100%	200%

多次賠償例子

假設現年30歲的陳小姐投保了
首選健康保1000，保障額為50,000美元。

Example of Multiple Claims

Assume Ms Chan, aged 30, took out a **PrimeHealth Saver 1000** policy, with a Basic Sum Insured of US\$50,000.

	保單年 Policy Year	保障類別 Type of Protection	% 基本保障額 of Basic Sum Insured	賠償額 Benefit Payable
最多可獲賠償兩種不同的「原位癌 / 初期癌症」各一次。 Up to two different types of "Carcinoma-in-situ / Early Stage Cancers" may be claimed once each.	1	結腸原位癌 Carcinoma-in-situ: Colon	組別 Group 1 30%	\$15,000
	2	乳房原位癌 Carcinoma-in-situ: Breast	組別 Group 1 30%	\$15,000
不論是否復發、轉移、原有的又或是新的癌症，兩次癌症的確診日期只要相距3年或以上，便可獲賠償。 No matter whether the Cancer is a recurrence or metastasis of the preceding Cancer, or is an existing or a new cancer, provided that the period elapsed between the diagnosis dates of the respective Cancers is three years or more, the benefit will be paid. + 保費豁免 Waiver of Premiums	6	結腸癌 Colon Cancer	組別 Group 1 100%	\$50,000
	10	肺癌 Lung Cancer	組別 Group 1 100%	\$50,000
	15	肺癌復發 Lung Cancer recurrence	組別 Group 1 40%*	\$20,000

保單仍繼續生效及提供其他疾病組別保障至
The Policy remains in force and provides coverage of other Critical Illness Groups up to age

75歲

* 組別1尚餘的保障金額
Remaining benefit for Group 1

賠償總額 **\$150,000**
Total Benefit Paid
+
「額外紅利」³
Extra Bonus³

註： 以上例子乃按非吸煙女性，繳付保費年期為20年，以年繳方式繳付保費的首選健康保1000計算，並只供說明之用，有關保障範圍、詳情及條款，請參閱保單文件。

Remark: The above example is based on a non-smoking female insured with PrimeHealth Saver 1000, with a 20-year premium payment term and premiums paid annually. It is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.

平均每月保費
Average monthly premium

\$134

4

雙重保證

Extra Guarantees



保費回贈保證

於第1階段保障期間，當你選擇退保時，而保單已生效滿20年或以上，便可獲百分百保費回贈¹⁰、「額外紅利」³及「終期紅利」³，而毋須扣除任何曾支付的賠償金額²；此外，於保單生效滿3年起退保，計劃亦提供部分保費回贈。

Guaranteed Refund of Premiums

In Phase 1, if you surrender the policy at the 20th policy anniversary onwards, the plan offers you a guaranteed "Refund of Premiums"¹⁰, an "Extra Bonus"³ and a "Terminal Bonus"³, without deduction of any claims paid². What's more, starting from the 3rd policy anniversary onwards, the plan offers you a partial "Refund of Premiums" upon policy surrender.

保證現金價值 (已繳保費¹⁰ 的百分比)

Guaranteed Cash Value (% of Total Premiums Paid¹⁰)



豁免保費保證

於賠償總額達100%基本保障額⁴後，你不但可繼續獲享第2階段高達900%基本保障額的「主要嚴重疾病」保障至75歲，更可獲豁免繳付餘下所需的保費，而保單仍會生效。

Guaranteed Waiver of Premiums

After the total benefit paid has reached 100% of the Basic Sum Insured⁴, not only will you continue to enjoy the Phase 2 coverage of "Major Critical Illnesses" with total benefit up to 900% of the Basic Sum Insured up to age 75, but also a waiver of premiums for the remaining premium payment term while the policy remains in force.

5

兼享紅利

Dual Bonuses



於第1階段保障期間，你更可兼享：

額外紅利

於第5個保單週年日及其後每5年派發「額外紅利」³，你可隨意提取使用又或存放於保單以累積更豐厚的回報。

During Phase 1, you will enjoy:

Extra Bonus

An Extra Bonus³ will be credited to your policy on the 5th policy anniversary and every 5 years thereafter. You may withdraw the Extra Bonus at your total discretion, or accumulate it in your policy account for higher returns.

終期紅利

由保單生效第20個保單週年日起，本公司將每年宣佈隨後12個月內適用的「終期紅利」³，並將於保障期滿、退保、受保人身故或作出100%基本保障額的總賠償額⁴時派發。

Terminal Bonus

From the 20th policy anniversary onwards, the "Terminal Bonus"³ will be declared annually for the following twelve-month period and will be payable upon the maturity or surrender of the policy, or upon the death of the Insured or the total benefit payments being 100% of the Basic Sum Insured⁴.

6

多份壽險保障

Extra Life Protections



人壽保障

於第1階段保障期間，若受保人不幸身故，其受益人可獲發人壽保障賠償²。

Life Protection

In the unfortunate event of the death of the Insured during Phase 1, the life protection benefit² will be paid to the beneficiary.

100% 基本保障額 + 「額外紅利」³ 及 「終期紅利」³ 或 現金價值
of the Basic Sum Insured + "Extra Bonus"³ and "Terminal Bonus"³ OR Cash Value
(以較高者為準 whichever is higher)

延續壽險保障

如不幸患上嚴重疾病，當然希望給家人多一份保障。我們深明你的需要，因此，受保人經確診患上嚴重疾病而總賠償額達100%基本保障額⁴的一年後的90日內¹¹，在毋須提供滿意的投保資料的情況下，選擇投保另一份終身壽險計劃，最高可達原本計劃的100%基本保障額。

Extension of Life Protection

We understand that, in the unfortunate event of being diagnosed with a critical illness, one may like to give extra protection to the family. Therefore, without the need to provide any satisfactory proof of insurability, the Insured may opt to take out a permanent life insurance plan within 90 days¹¹ following the end of one year after diagnosis of a Critical Illness with the total benefit paid reaching 100% of the Basic Sum Insured⁴. The sum insured of the life insurance plan may be up to 100% of the Basic Sum Insured under the plan.

7

國際專業醫療網絡

MediNet Pro



本計劃透過專業醫療網絡，聯繫了4,000多間美國醫院，讓患上任何承保疾病的受保人獲享：

- 1) 由美國專科醫生提供第二醫療意見¹²；
- 2) 轉介赴美就醫，並協助獲取更相宜價格¹²

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

- 1) **Second medical opinion provided by US medical specialists**¹², and
- 2) **Quality treatment referrals in the USA**, and assistance in obtaining the competitive pricing¹²

附註

1. 若因同一宗疾病 / 意外被同日確診多於一次嚴重疾病，我們只會賠償當中最最高賠償額的一次疾病。
2. 須扣除保單債項(如有)。
3. 「額外紅利」及「終期紅利」派發金額並非保證。
4. 不包括良性病變額外保障之賠償額。
5. 第2階段的「主要嚴重疾病」保障須符合以下情況：
 - (a) 受保人必須由確診日起計生存最少14天；及
 - (b) 主要嚴重疾病之確診日期必須與緊接前次的主要嚴重疾病之確診日期相距一年或以上，及：

Notes

1. If more than one Critical Illness diagnosed on the same day are arising from the same illness or injury, the claim will be paid once only for the Critical Illness with the higher benefit amount.
2. Net of policy debt (if any).
3. "Extra Bonus" and "Terminal Bonus" are not guaranteed.
4. Not including benefit paid under Benign Extra Care.
5. Conditions for the coverage of "Major Critical Illnesses" in Phase 2:
 - (a) the Insured must survive for at least 14 days from the date of diagnosis of a Major Critical Illness; and
 - (b) the period elapsed between the diagnosis dates of a Major Critical Illness and the immediate preceding Major Critical Illness must be at least one year, and:

- i) 若曾為癌症作出主要嚴重疾病的賠償，而其後再次被確診患上癌症，不論是復發、轉移、原有的又或是新的癌症，與前次確診日期須相距三年或以上；
 - ii) 若曾為癌症作出主要嚴重疾病的賠償，而受保人其後被確診患上組別4「器官嚴重疾病及衰竭」，兩者之確診日期必須相距五年或以上；
 - iii) 若緊接之前之主要嚴重疾病賠償為組別6「永久傷殘 / 末期病症」，則其後之主要嚴重疾病的確診日期必須與上述疾病之前次確診日期相距五年或以上；及
- (c) 保障並不包括組別6「永久傷殘 / 末期病症」。
6. 最多可獲賠償兩種不同的「原位癌 / 初期癌症」各一次。
 7. 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，以及於首次獲賠償時所依據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%。
 8. 第二次索償之診斷必須以新診斷證明支持其符合另一次心臟病或中風的定義。
 9. 個人於本公司就該項疾病的最高總賠償額為50,000美元 / 400,000港元 / 澳門元。
 10. 已繳保費按「基本計劃的每年保費」計算(不包括額外附加保費)。
 11. 只適用於受保人76歲前。
 12. 國際專業醫療網絡所提供的服務由國際救援(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提供本服務的權利。
 13. 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。
 14. 一經投保，保費不會接受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。
- i) if the Insured has received Major Critical Illness benefit for Cancer and is subsequently diagnosed with Cancer again, no matter whether the Cancer is a recurrence or metastasis of the preceding Cancer, or is an existing or a new Cancer, the period elapsed between the diagnosis dates of the respective Cancers must be at least three years;
 - ii) if the Insured has received Major Critical Illness benefit for Cancer and is subsequently diagnosed with "Group 4: Organ Critical Illness and Failure", the period elapsed between the two diagnosis dates must be at least five years;
 - iii) if the immediate preceding Major Critical Illness claim is for "Group 6: Permanent Disability / Terminal Illness", the period elapsed between the two diagnosis dates of the subsequent Major Critical Illness and the above illnesses must be at least five years; and
- (c) coverage is not applicable to "Group 6: Permanent Disability / Terminal Illness"
6. Benefits for up to two different types of "Carcinoma-in-situ / Early Stage Cancer" may be claimed once each.
 7. To be eligible for a claim, the coronary artery must have stenosis of 50% or higher; 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.
 8. The diagnosis relevant to the second claim must be supported with the new evidence consistent with the diagnosis of another Heart Attack or Stroke.
 9. Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company.
 10. The amount of Total Premiums Paid is based on the "Annual Premium of Basic Plan" (excluding extra loading premiums).
 11. Only applicable to the Insured aged below 76.
 12. MediNet Pro is 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 cease this service at any time.
 13. 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.
 14. 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

額外紅利 / 終期紅利理念

公司已成立一個委員會，在釐定額外紅利及 / 或終期紅利派發之金額時向公司董事會提供獨立意見。實際額外紅利及 / 或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。

於釐定額外紅利及 / 或終期紅利時，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回報及退保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。

我們將最少每年檢視及釐定額外紅利及 / 或終期紅利一次。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，以釐定保單的額外紅利及 / 或終期紅利。

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。

Important Information

Extra Bonus / Terminal Bonus Philosophy

A committee has been set up to provide independent advice on the determination of the extra bonus and / or terminal bonus amounts to the Board of the Company. The actual extra bonuses and / or 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.

Extra bonuses and / or 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 performance and surrenders 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.

The extra bonuses and / or terminal bonuses will be reviewed and determined by us at least once per year. In determining the extra bonuses and / or 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.

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。

為了提供更平穩的額外紅利及 / 或終期紅利, 我們或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額外紅利及 / 或終期紅利。

投資政策、目標及策略

萬通保險國際有限公司(「本公司」)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。此多元化之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, 本公司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	80% - 100%
股票類資產	0% - 20%

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。

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嚴重疾病保障之賠償金額, 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嚴重疾病保障之賠償金額。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嚴重疾病保障之賠償金額
- 保單持有人呈交書面要求終止本保單
- 受保人身故

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 extra bonuses and / or terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger extra bonuses and / or terminal bonuses during periods of less favourable performance.

Investment Policy, Objective and Strategy

The investment objective of YF Life Insurance International Ltd. ("the Company") 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, the Company 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	80% - 100%
Equity-like assets	0% - 20%

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.

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 Critical Illness 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 Critical Illness 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 Critical Illness Benefit paid or payable under this Policy
- The policy owner submits a written request to terminate this policy
- The Insured dies

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，本公司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本公司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，即使本公司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

本計劃由本公司承保及負責，閣下的保單權益會受其信貸風險所影響。

因醫療而必須進行的

指符合以下所有情況：

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

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，本公司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嚴重疾病，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（除非由醫生處方）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；在戰爭中參與軍事服務；犯法、企圖犯法或被捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 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嚴重疾病；任何在受保人十八歲前因患上或出現之先天性畸形或反常的情況而引致的疾病或病患；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；在受保人確診患上導致總賠償額達到合計限額的嚴重疾病後，在受保人其後確診患上另一種嚴重疾病後的十四天內身故

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，因本公司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。

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。於收受書面要求後，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. The Company 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 the Company, 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 the Company meets all of its contractual obligations.

Credit Risk

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

Medically Necessary

This means all of the following conditions are met:

- consistent with the diagnosis and customary medical treatment for the condition.
- in accordance with standards of good medical practice.
- not for the convenience of the Insured and / or the Doctor.

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, the total liability of the Company 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 Critical Illness caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; military services in time of war; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage; any diseases or illnesses which are due to a congenital defect or condition and occurred before the Insured reaches 18 years of age; any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS; 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

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

Claims Procedures

For details of the procedures for making claims, please refer to our website at:

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

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

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

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 only), 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.

「首選健康保1000」一覽表

PrimeHealth Saver 1000 – at a glance

保障項目 Benefits				
承保116種嚴重疾病: Cover 116 Critical Illnesses:	初期疾病 ² 每項疾病保障 Early Stage Illnesses ² Max. Benefit per Illness	主要嚴重疾病 ^{2,5} 每項疾病保障 Major Critical Illnesses ^{2,5} Max. Benefit per Illness	每組別保障限額 Max. Benefit per Group	總賠償 Max. Aggregate Benefits
基本保障額 % of Basic Sum Insured				
 組別 Group 1: 癌症 Cancer	30%	100%	300%	1000%
 組別 Group 2: 心臟血管疾病 Cardiovascular Diseases	30%	100%	200%	
 組別 Group 3: 腦科疾病 / 異常情況 Brain Diseases / Disorders	30% / 50%*	100%	200%	
 組別 Group 4: 器官嚴重疾病及衰竭 Organ Critical Illness and Failure	30%	100%	100%	
 組別 Group 5: 其他嚴重疾病 Other Critical Illnesses	30%	100%	100%	
 組別 Group 6: 永久傷殘 / 末期病症 Permanent Disability / Terminal Illness	-	100%	100%	
	第1階段保障：最高總賠償為“100%基本保障額 + 非保證的「額外紅利」及「終期紅利」或現金價值 (以較高者為準，須扣除保單債項[如有]) 第2階段保障 ⁵ ：最高總賠償為900%基本保障額 Phase 1 Coverage: Total maximum benefit equal to “100% of Basic Sum Insured + Non-guaranteed Extra Bonus and Terminal Bonus” OR Cash Value (whichever is higher; less any policy debt, if any) Phase 2 Coverage ⁵ : Total maximum benefit equal to 900% of the Basic Sum Insured			
良性病變額外保障 Benign Extra Care	適用之良性病變的相關器官：乳房、子宮、卵巢及前列腺 原位癌 / 初期癌症 ⁹ ：各6%基本保障額 癌症：各20%基本保障額 ^v Applicable organs relevant to benign condition: breasts, uterus, ovaries and prostate Carcinoma-in-situ / Early Stage Cancer ⁹ : 6% of the Basic Sum Insured (each) Cancer: 20% of the Basic Sum Insured ^v (each)			
保費回贈保證 Guaranteed Refund of Premiums	適用於第1階段：保證「100%保費回贈」(即保證現金價值 ¹⁰) + 非保證的「額外紅利」及「終期紅利」(保單生效滿20年起，於選擇退保時適用) Applicable to Phase 1: Guaranteed “100% Refund of Premiums” (i.e. Guaranteed Cash Value ¹⁰) + Non-guaranteed “Extra Bonus” and “Terminal Bonus” (Applicable from the 20 th policy anniversary onwards upon policy surrender)			
保費豁免保證 Guaranteed Waiver of Premiums	適用於第2階段：豁免繳付餘下所需的保費 Applicable to Phase 2: Premiums are waived for the remaining premium payment terms			

身故賠償 Death Benefit	適用於第1階段：“100%基本保障額+非保證的「額外紅利」及「終期紅利」” 或現金價值(以較高者為準，須扣除任何曾支付的賠償金額及保單債項[如有]) 適用於第1及2階段：身故現金津貼1,000美元 / 8,000港元 / 澳門元 Phase 1: “100% of the Basic Sum Insured + Non-guaranteed Extra Bonus and Terminal Bonus” OR Cash Value (whichever is higher, after deduction of any claims paid and any policy debt) Phase 1 and 2: Compassionate Cash Benefit US\$1,000 / HK\$ / MOP8,000
延續壽險保障¹¹ Extension of Life Protection¹¹	最高可達100%基本保障額 (適用於確診患上嚴重疾病而賠償總額達100%基本保障額 ⁴ 的一年後的90日內) Up to 100% of Basic Sum Insured (Applicable within 90 days following the end of one year after the diagnosis date of a covered Critical Illness, which results in the total benefit paid reaching 100% of the Basic Sum Insured ⁴)
國際專業醫療網絡¹² MediNet Pro¹²	「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 Referrals 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¹⁴ Premium¹⁴	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¹³ Maximum Basic Sum Insured¹³	US\$1,500,000美元 / HK\$ / MOP12,000,000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¹⁴ Premium Payment Term¹⁴	10年 Years	15年 Years	20年 Years
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0 – 65	0 – 60	0 – 55
保障年期 Benefit Term	至100歲 To Age 100		

* 適用於需進行手術之腦血管瘤

* Applicable to Cerebral Aneurysm Requiring Surgery

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.

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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.

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