

| 嚴重疾病 Critical Illness |

首選健康多重保

PrimeHealth Extra Saver

PHE

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

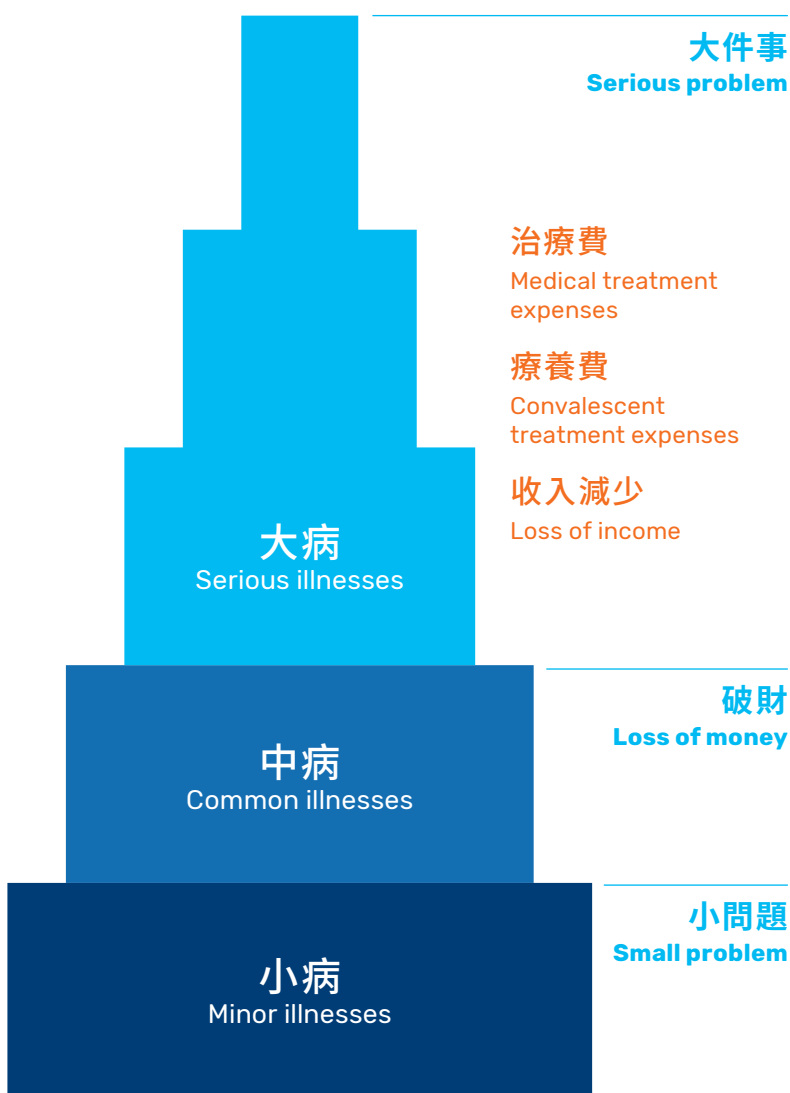
The number of people on average suffer a stroke every day

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「首選健康多重保」特別為「首選」健康的你而設，除提供多重安心保障，更保證保費回贈，健康及財富保障兼備。賠償額可供自己隨意運用，包括支付各項醫療費用，以及彌補收入損失。

Knowing that good health is your prime concern, YF Life is proud to offer you its PrimeHealth Extra Saver. The plan offers not only multiple protections to safeguard your health, but also guaranteed refund of premiums, providing you with health and wealth protection. What's more, you can spend the cash reimbursement at your total discretion to cover medical expenses as well as loss of income.



首選健康多重保 — 一份保單 多重安心保障

PrimeHealth Extra Saver – Extra protections in one policy

1

多重保障 Extra Protections



- 承保5個疾病組別共116種嚴重疾病
Covering 116 illnesses in 5 Critical Illness Groups
- 總保障高達700%基本保障額¹
Total benefit up to 700% of Basic Sum Insured¹

4

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

2

多次賠償 Extra Claims



- 為復發機會較高的癌症及「通波仔」
提供多次賠償
Offering multiple claims that cover angioplasty and recurrence of cancer

5

多項醫療支援 Extra Medical Support



- 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

3

多項保證 Extra Guarantees



- 保費回贈保證
Guaranteed refund of premiums
- 保費豁免保證
Guaranteed waiver of premiums

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

1

多重保障 Extra Protections

700%

首選健康多重保承保共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「癌症」、「心臟血管疾病」、「腦科疾病/異常情況」、「器官嚴重疾病及衰竭」及「其他嚴重疾病」5個疾病組別，每組別的最高賠償額均獨立計算，總保障高達700%基本保障額¹，並以兩階段運作。

PrimeHealth Extra Saver 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 being categorized into 5 Critical Illness Groups, namely, "Cancer", "Cardiovascular Diseases", "Brain Diseases / Disorders", "Organ Critical Illness and Failure" and "Other Critical Illnesses". Each Group offers an individual maximum benefit, with the maximum aggregate benefits of all Groups up to 700% of the Basic Sum Insured¹, and benefits are provided in two phases.

總賠償700%基本保障額

Maximum Aggregate Benefits 700% 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	100%
	組別 Group 3 腦科疾病 / 異常情況 Brain Diseases / Disorders	100%
	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%

第1階段：100%基本保障額

此階段提供的總賠償額為100%基本保障額及非保證「終期紅利」，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 benefit of 100% of the Basic Sum Insured plus the non-guaranteed "Terminal Bonus", 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: Major Critical Illness: 100% 基本保障額 of Basic Sum Insured
總賠償 Total Benefit	100% 基本保障額 + 非保證「終期紅利」 ³ 或現金價值 (以較高者為準) of Basic Sum Insured + Non-guaranteed Terminal Bonus ³ OR Cash Value (whichever is higher)

第2階段：600%基本保障額

於總賠償達100%基本保障額後，保單仍會繼續生效，為受保人提供第2階段高達600%基本保障額的「主要嚴重疾病」保障⁴。賠償按個別疾病組別尚餘的基本保障額計算，最長至受保人75歲。

Phase 2: 600% of Basic Sum Insured

After the total benefit paid has reached 100% of the Basic Sum Insured, the policy will remain in force and continue to offer the Insured with "Major Critical Illnesses"⁴ coverage of up to 600% of the Basic Sum Insured during Phase 2, subject to the remaining benefit in each Critical Illness Group. The coverage 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多重保，基本保障額為100,000美元。

Example of Multiple Claims

Assume Mr Lee, aged 35, took out a PrimeHealth Extra Saver 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
	3	「通波仔」手術 Angioplasty	組別 Group 2 30%	\$30,000
	5	中風 Stroke	組別 Group 3 100%	\$100,000
第2階段 Phase 2 「主要嚴重疾病」保障 Coverage of "Major Critical Illnesses" + 保費豁免 Waiver of Premiums	8	心臟病 Heart Attack	組別 Group 2 70%*	\$70,000
	10	肺癌 Lung Cancer	組別 Group 1 100%	\$100,000
保單仍繼續生效至受保人 The Policy remains in force and provides coverage up to age				75歲
				平均每月保費 Average monthly premium \$276

* 組別2尚餘的保障金額
The remaining benefit limit in Group 2

註：以上例子之繳付保費年期為20年，以年繳方式繳付保費，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 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.

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 30% 基本保障額 ² Benefit per illness of Basic Sum Insured ²	主要嚴重疾病 ⁴ Major Critical Illness⁴ 每項疾病保障 100% 基本保障額 Benefit per illness of Basic Sum Insured																																				
<div data-bbox="113 472 236 600">  </div> <div data-bbox="244 501 357 568"> 組別 1 Group 1 </div> <div data-bbox="113 613 197 680"> 癌症 Cancer </div> <div data-bbox="113 703 293 770"> 300% </div>	原位癌 / 初期癌症 ^{5a} Carcinoma-in-situ / Early Stage Cancer ^{5a} <table border="1"> <tr><td>1 乳房</td><td>Breast</td></tr> <tr><td>2 子宮頸</td><td>Cervix</td></tr> <tr><td>3 子宮</td><td>Uterus</td></tr> <tr><td>4 卵巢</td><td>Ovary</td></tr> <tr><td>5 輸卵管</td><td>Fallopian Tube</td></tr> <tr><td>6 陰道</td><td>Vagina</td></tr> <tr><td>7 睪丸</td><td>Testis</td></tr> <tr><td>8 陰莖</td><td>Penis</td></tr> <tr><td>9 結腸或直腸</td><td>Colon or Rectum</td></tr> <tr><td>10 肺</td><td>Lung</td></tr> <tr><td>11 胃或食道</td><td>Stomach or Oesophagus</td></tr> <tr><td>12 鼻咽</td><td>Nasopharynx</td></tr> <tr><td>13 肝</td><td>Liver</td></tr> <tr><td>14 尿道</td><td>Urinary Tract</td></tr> <tr><td>15 AJCC第二期或以上的非黑色素瘤皮膚癌</td><td>Non Melanoma Skin Cancer of AJCC Stage II or above</td></tr> <tr><td>16 前列腺</td><td>Prostate</td></tr> <tr><td>17 早期甲狀腺乳頭狀癌</td><td>Early Stage Papillary Carcinoma of the Thyroid</td></tr> </table>	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	<table border="1"> <tr><td>1 癌症</td><td>Cancer</td></tr> </table>	1 癌症	Cancer
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組別
Group **3**

腦科疾病 / 異常情況
Brain Diseases / Disorders

100%

26 頸動脈成形術及其它頸動脈手術	Angioplasty and Other Surgeries for Carotid Arteries	9 中風	Stroke
27 中度嚴重帕金森病	Moderately Severe Parkinson's Disease	10 帕金森病	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	11 良性腦部腫瘤	Benign Brain Tumour
29 腦分流器植入術	Cerebral Shunt Insertion	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
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	13 昏迷	Coma
31 次級嚴重細菌性腦膜炎	Less Severe Bacterial Meningitis	14 植物人	Apallic Syndrome
32 次級嚴重昏迷	Less Severe Coma	15 腦膜炎	Bacterial Meningitis
33 次級嚴重腦炎	Less Severe Encephalitis	16 腦炎	Encephalitis
34 中度嚴重腦部損傷	Moderately Severe Brain Damage	17 腦部手術	Brain Surgery
35 腦硬膜下血腫手術	Surgery for Subdural Haematoma	18 嚴重頭部創傷	Major Head Trauma
36 移除腦下垂體腫瘤手術	Surgical Removal of Pituitary Tumour	19 多發性硬化症	Multiple Sclerosis
37 中度嚴重癱瘓	Moderately Severe Paralysis	20 運動神經原疾病	Motor Neurone Disease
38 自閉症 ^e	Autism ^e	21 脊髓灰質炎	Poliomyelitis
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	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	26 腎衰竭	Kidney Failure
41 早期慢性肺病	Early Chronic Lung Disease	27 慢性肝衰竭	Chronic Liver Failure
42 肝炎伴肝硬化	Hepatitis with Cirrhosis	28 主要器官移植	Major Organ Transplant
43 次級嚴重腎病	Less Severe Kidney Disease	29 暴發性病毒性肝炎	Fulminant Viral Hepatitis
44 肝臟手術	Liver Surgery	30 腎髓質囊腫病	Medullary Cystic Disease
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)	31 潰瘍性結腸炎	Ulcerative Colitis
46 移除單肺手術	Surgical Removal of One Lung	32 慢性肺病	Chronic Lung Disease
47 嚴重哮喘 ^e	Severe Asthma ^e	33 慢性自體免疫性肝炎	Chronic Auto-immune Hepatitis
48 幼兒期病發胰島素依賴性糖尿病 ^e	Insulin Dependent Diabetes Mellitus, Juvenile Onset ^e	34 克隆病	Crohn's Disease
		35 復發性慢性胰臟炎	Chronic Relapsing Pancreatitis

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 30% 基本保障額 ² Benefit per illness of Basic Sum Insured ²	主要嚴重疾病⁴ Major Critical Illness⁴ 每項疾病保障 100% 基本保障額 Benefit per illness of Basic Sum Insured
 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 末期病症 ^f Terminal Illness ^f
	50 早期克雅氏症 (早期瘋牛症) Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease)	37 紅斑狼瘡 Systemic Lupus Erythematosus
	51 意外所致的臉部燒傷 Facial Burns due to Accident	38 失明 Blindness
	52 單目失明 Loss of Sight in One Eye	39 身體機能阻障 ^f Dysfunction ^f
	53 單耳失聰 Loss of Hearing in One Ear	40 完全及永久傷殘 ^{d, f} Total and Permanent Disability ^{d, f}
	54 失去單肢 Loss of One Limb	41 類風濕性關節炎 Rheumatoid Arthritis
	55 耳蝸植入術 Cochlear Implant Surgery	42 失去肢體 / 視力 Loss of Limbs / Sight of Eyes
	56 糖尿病性視網膜病變 ^a Diabetic Retinopathy ^a	43 失聰 Deafness
	57 次級嚴重紅斑狼瘡 Less Severe Systematic Lupus Erythematosus	44 失去語言能力 Loss of Speech
	58 骨質疏鬆症併骨折 ^c Osteoporosis with Fractures ^c	45 嚴重燒傷 Major Burns
	59 意外矯形手術 ^{a, b} Accidental Reconstructive Surgery ^{a, b}	46 克雅氏症 (瘋牛症) Creutzfeld-Jacob Disease (Mad Cow Disease)
	60 周圍動脈疾病的血管介入治療 ^a Endovascular Treatment of Peripheral Arterial Disease ^a	47 象皮病 Elephantiasis
	61 血友病 ^e Haemophilia ^e	48 壞死性筋膜炎 Necrotising Fasciitis
	62 成骨不全症 ^e Osteogenesis Imperfecta ^e	49 成形不全貧血病 Aplastic Anaemia
	63 幼兒慢性關節炎—斯蒂爾病 ^e Juvenile Chronic Arthritis – Still’s Disease ^e	50 經輸血感染人類免疫力缺乏病毒 HIV through Blood Transfusion
		51 因職業感染人類免疫力缺乏病毒 Occupationally Acquired HIV
		52 慢性腎上腺功能不全 Chronic Adrenal Insufficiency
		53 伊波拉出血性熱病 Ebola Hemorrhagic Fever

註：有關各疾病的定義，請參閱保單文件。

- 個人於本公司就該項疾病的最高總賠償額為37,500美元/300,000港元/澳門元。
- 賠償未獲賠償而需支付的實際住院及醫療費用。
- 個人於本公司就該項疾病的最高總賠償額為18,750美元/150,000港元/澳門元。保障至受保人70歲。
- 「完全及永久傷殘」保障只適用於18至65歲的受保人。
- 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37,500美元/300,000港元/澳門元。
- 末期病症、身體機能阻障及完全及永久傷殘的保障只適用於第1階段的保障，即保單的賠償總額未達100%基本保障額。

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

- Subject to US\$37,500 / HK\$/MOP300,000 per type of illness per life limit under all benefits issued by the Company.
- Reimburses the actual amount of hospitalization and medical expenses not yet reimbursed.
- Subject to US\$18,750 / HK\$/MOP150,000 per type of illness per life limit under all benefits issued by the Company; coverage may last up to age 70 of the Insured.
- Coverage for “Total and Permanent Disability” is only applicable to Insured aged 18-65.
- All Severe Child Diseases in total can be claimed once only, and the coverage may last up to age 25 of the Insured, subject to US\$37,500 / HK\$/MOP300,000 per life limit under all benefits issued by the Company.
- Coverage for Terminal Illness, Dysfunction, and Total and Permanent Disability is only applicable to Phase 1 when the total benefit paid has not reached 100% of the Basic Sum Insured.

2

多次賠償 Extra Claims



首選健康多重保特別為復發⁸機會高的癌症提供多達5次賠償，總賠償額可高達300%基本保障額。此外，計劃亦為「冠狀動脈的血管成形術及其它冠狀動脈的血管手術」（俗稱「通波仔」手術）提供多達兩次賠償。

In view of the high risk of cancer recurrence⁸, PrimeHealth Extra Saver provides extra coverage for Cancer, which can be claimed up to five times, with a benefit limit up to 300% of the Basic Sum Insured. For Angioplasty and Other Surgeries for Coronary Artery, the claim may be made twice.

疾病 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 ⁵ Carcinoma-in-situ / Early Stage Cancer ⁵	2	30% ⁷
	主要嚴重疾病 — 癌症 ⁴ Major Critical Illness – Cancer ⁴	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 ⁶ (俗稱「通波仔」) Angioplasty and Other Surgeries for Coronary Artery ⁶	2	30% ⁷

多次賠償例子

假設現年30歲的陳小姐投保了
首選健康多重保，基本保障額為50,000美元。

Example of Multiple Claims

Assume Ms Chan, aged 30, is insured with a PrimeHealth Extra Saver policy with a Basic Sum Insured of US\$50,000.

保單年 Policy Year	疾病 Type of Protection	% 基本保障額 of Basic Sum Insured	賠償額 Benefit Payable
1	結腸原位癌 Carcinoma-in-situ: Colon	組別 Group 1 30%	\$15,000
	乳房原位癌 Carcinoma-in-situ: Breast	組別 Group 1 30%	\$15,000
3			
4	結腸癌 Colon Cancer	組別 Group 1 100%	\$50,000
6	肺癌 Lung Cancer	組別 Group 1 100%	\$50,000
13	肺癌復發 ⁸ Lung Cancer recurrence ⁸	組別 Group 1 40%*	\$20,000

兩種不同的原位癌 / 初期癌症可獲賠償各一次。
 Up to two different types of "Carcinoma-in-situ / Early Stage Cancers" benefit can be claimed once each.

兩種不同癌症的確診日期相距一年或以上，便可獲賠償。（並非復發⁸所致）
 Provided that the period elapsed between the diagnosis dates of two different Cancers is 1 year or more, claims can be made (not due to recurrence⁸).

癌症的復發⁸亦可獲得賠償，惟確診日期必須與前次相關癌症完全康復日起計相距5年或以上。
 Cancer recurrence⁸ can also be claimed. However, the period elapsed between the diagnosis date of the subsequent Cancer and the date of complete remission in respect of the Relevant Preceding Cancer must be 5 years or more.

保單仍繼續生效及提供其他疾病組別保障至 75 歲
The Policy remains in force and provides coverage of other Critical Illness Groups up to age 75

平均每月保費 **\$110**
Average monthly premium

註： 以上例子之繳付保費年期為20年，以年繳方式繳付保費，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 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.

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

3

多項保證

Extra Guarantees



保費回贈保證

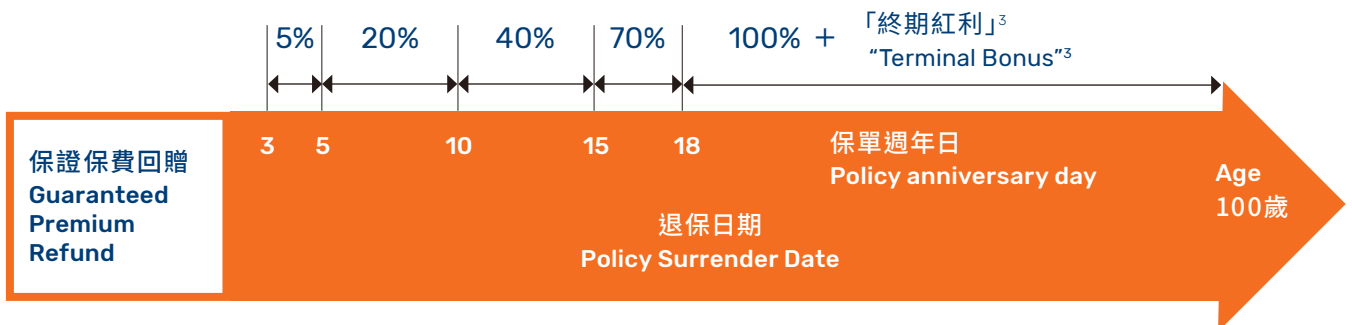
於第1階段保障期間，當你選擇退保時，而保單已生效滿18年或以上，便可獲百分百保費回贈⁹，以及「終期紅利」³，而毋須扣除任何曾支付的賠償金額；此外，於保單生效滿3年起退保，計劃亦提供部分保費回贈。

Guaranteed Refund of Premiums

In Phase 1, if you surrender the policy at the 18th policy anniversary onwards, the plan offers you a guaranteed "Refund of Premiums"⁹, and a "Terminal Bonus"³, without deduction of any claims paid. What's more, starting from the third policy anniversary onwards, the plan offers you a partial "Refund of Premiums" upon policy surrender.

現金價值 (已繳保費⁹ 的百分比)

Cash Value (% of Total Premiums Paid⁹)



保費豁免保證

於賠償總額達100%基本保障額後，你不但可繼續獲享第2階段高達600%基本保障額的「主要嚴重疾病」保障至75歲，更可獲豁免餘下繳付保費年期的所需保費，而保單仍會生效。

Guaranteed Waiver of Premiums

After the total benefit paid has reached 100% of the Basic Sum Insured, not only can you continue to enjoy coverage of "Major Critical Illnesses" with total benefit up to 600% 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.



4

多份壽險 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。

Life Protection

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

100%

基本保障額 + 非保證「終期紅利」³ 或現金價值
of the Basic Sum Insured + Non-guaranteed
"Terminal Bonus"³ OR Cash Value

(以較高者為準，並須扣除任何曾支付的賠償金額
whichever is higher, after deduction of any claims paid)

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賠償總額達100%基本保障額的一年後的90日內¹⁰，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, if diagnosed with a critical illness, you may like to give extra protection to your family. Therefore, you may opt to take out a permanent life insurance plan¹⁰ without the need to provide any satisfactory proof of insurability 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. The Basic Sum Insured may be up to 100% of the Basic Sum Insured under the original plan.

5

多項醫療支援 Extra Medical Support



國際專業醫療網絡

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¹¹；
- 2) 轉介赴美就醫，並協助獲取更相宜價格¹¹

MediNet Pro

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 specialists¹¹**, and
- 2) **Quality treatment referrals in the USA**, and assistance in obtaining the competitive pricing¹¹

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髙賠償額的一次疾病。
2. 初期疾病的總賠償額最高為100%基本保障額及非保證「終期紅利」或現金價值（以較高者為準）。
3. 由保單生效第18個保單週年日起，本公司將每年宣佈隨後12個月內適用的非保證「終期紅利」，並將於受保人身故、作出的總賠償額達100%基本保障額、保障期滿或退保時派發一次。
4. 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十四天；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：
 - i) 若被確診患上之癌症是前次相關癌症的復發，則其後的癌症確診日期必須與前次相關癌症的所有療程完畢後，進行診斷檢查確定已完全康復之日起計算相距五年或以上；
 - ii) 若曾作出主要嚴重疾病為癌症的賠償，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身體機能阻障、末期病症或完全及永久傷殘，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) 保障並不包括身體機能阻障、末期病症或完全及永久傷殘。
5. 最多可獲兩種不同原位癌 / 初期癌症賠償各一次。
6. 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%。
7. 個人於本公司就該項疾病的最高總賠償額為37,500美元 / 300,000港元 / 澳門元。
8. 癌症復發指「由前次癌症的相同癌細胞所致」或「由前次癌症轉移所致」。
9. 保費回贈保證適用於賠償總額未達100%基本保障額之保單。已繳保費金額乃按「基本計劃的每年保費」（不包括額外附加保費）計算。
10. 只適用於受保人76歲前。
11. 國際專業醫療網絡所提供的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，而轉介手續費為500美元，受保人需自付所有就醫的行政費及其他有關費用。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。
12. 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。
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。

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 higher benefit amount.
2. The maximum aggregate benefits for Early Stage Illnesses are up to 100% of the Basic Sum Insured plus the non-guaranteed "Terminal Bonus" or Cash Value (whichever is higher).
3. From the 18th policy anniversary onwards, the non-guaranteed "Terminal Bonus" will be declared annually for the following twelve-month period and will be payable upon the death of the Insured, the total benefits paid reaching 100% of the Basic Sum Insured, or upon the maturity or surrender of the policy.
4. 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 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) if the diagnosed Cancer is a Recurrence of the Relevant Preceding Cancer, the diagnosis date of the subsequent Cancer must be at least five years after the date of complete remission of the Relevant Preceding Cancer;
 - 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 Dysfunction, Terminal Illness or Total and Permanent Disability, 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 Dysfunction, Terminal Illness, Total and Permanent Disability.
5. Benefits for up to two different types of "Carcinoma-in-situ/Early Stage Cancer" can be claimed once each.
6. 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 percent was identified in the medical examination report relating to the first claim.
7. Subject to US\$37,500 / HK\$ / MOP300,000 per type of illness per life limit under all benefits issued by the Company.
8. Recurrence of Cancer means a Cancer which is caused by "the same malignant cells that caused the preceding Cancer" or "metastasis of the preceding Cancer".
9. Guaranteed Refund of Premiums is only applicable to the policy if total benefit paid has not reached 100% of the Basic Sum Insured. The calculation of Total Premiums paid is based on the "Annual Premium of Basic Plan" (excluding extra loading premiums).
10. Only applicable to the Insured aged below 76.
11. 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.
12. 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.
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.

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。

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匯率而影響。

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。

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	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>

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.

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 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.

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>

主要產品說明

繳付保費年期及保障年期

你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，保單的所有保障將會終止，而現金價值（如有）將獲支付。

保障年期最長可至受保人100歲。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止本保單
- 受保人身故

提早退保

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

保費調整

如接獲所需保費，保單會於每個保單週年獲續期一年。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，保單持有人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：

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。

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）。

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、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 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

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, all coverage under the policy will be terminated and the Cash Value (if any) would be payable.

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

Termination

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

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The Insured dies

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.

Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. 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

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.

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.

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

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，為其於香港繕發之保單，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。

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) collects levy on insurance premiums from policy holders through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period 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.

「首選健康多重保」一覽表

PrimeHealth Extra Saver – 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 ⁴ 每項疾病保障 Major Critical Illnesses ⁴ Max. Benefit per Illness	每組別 賠償限額 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%	700%
 組別 Group 2: 心臟血管疾病 Cardiovascular Diseases	30%	100%	100%	
 組別 Group 3: 腦科疾病 / 異常情況 Brain Diseases / Disorders	30% / 50%*	100%	100%	
 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%	
第1階段保障：最高總賠償為“100%基本保障額 + 非保證「終期紅利」 ³ ”或現金價值（以較高者為準） 第2階段保障 ⁴ ：最高總賠償為600%基本保障額 Phase 1 Coverage: Total maximum benefit equal to “100% of the Basic Sum Insured + Non-guaranteed Terminal Bonus ³ ” OR Cash Value (whichever is higher) Phase 2 Coverage ⁴ : Total maximum benefit equal to 600% of the Basic Sum Insured				
保費回贈保證 (現金價值) Guaranteed Refund of Premiums (Cash Value)	適用於第1階段：保證「100%保費回贈」 ⁹ + 非保證「終期紅利」 ³ (保單生效滿18年起，於選擇退保時適用) Applicable to Phase 1: Guaranteed “100% Refund of Premiums” ⁹ + Non-guaranteed “Terminal Bonus” ³ (Applicable from the 18 th policy anniversary onwards upon policy surrender)			
保費豁免保證 Guaranteed Waiver of Premiums	適用於第2階段：豁免餘下繳付保費年期的所需保費 Applicable to Phase 2: Premiums are waived for the remaining premium payment term			
身故賠償 Death Benefit	適用於第1階段：“100%基本保障額 + 非保證「終期紅利」 ³ ”或現金價值（以較高者為準，須扣除任何曾支付的賠償金額） 適用於第1及第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 Terminal Bonus ³ ” OR Cash Value (whichever is higher, after deduction of any claims paid) Phase 1 and 2: Compassionate Cash Benefit US\$1,000 / HK\$ / MOP8,000			

延續壽險保障 Extension of Life Protection	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)
國際專業醫療網絡¹¹ MediNet Pro¹¹	「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¹² Premium¹²	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¹² Premium Payment Term¹²	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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