

| 严重疾病 Critical Illness |

万通危疾加护保（优越版）/ 万通危疾爱护保 YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care

PHPS / PHPJ

YFLife
萬通保險



**Bloomberg
Businessweek**
彭博商业周刊·中文版
**Financial
Institutions 2023**
Outstanding Performance
Insurance Sector - Critical Illness Protection

《彭博商业周刊》
金融机构大奖2023

危疾保障 - 杰出大奖

iMONEY
iMONEY 智富
優秀保險企業大獎2023
Insurance Excellence Awards

《iMoney 智富杂志》优秀保险企业大奖 2023
最受欢迎危疾保障

未來在我手
Own the future

万通危疾加护保 (优越版) / 万通危疾爱护保
YF PrimeHealth Pro (Signature) /
YF PrimeHealth Pro Jr. Care

健康是我们最大的财富，万通危疾加护保(优越版)及万通危疾爱护保与您同行，承保182种疾病，提供多重保障，守护您和挚爱一生的健康，让您可以昂然面对未来。

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

孕妈妈及宝宝
Pregnant Moms & Babies

从保单缮发日起，计划守护宝宝不同人生阶段的健康需要
Upon issuance of the plan, it safeguards the baby at every stage of its life

■ 怀孕期间得到保障
Coverage during pregnancy

■ 宝宝出生后即可获保障
Coverage for babies upon birth

■ 严重疾病保障
Critical Illness Benefit

■ 危疾现金津贴
Cash Benefits for Critical Illnesses

■ 身故保障
Death Benefit

市场罕有¹
Rare in market¹

童年
Children

在孩子成长时期，全面的儿童严重疾病保障，让父母倍感安心
Parents can rest assured that their children are well protected against Severe Child Diseases during their childhood

■ 33种儿童严重疾病保障
Coverage of 33 Severe Child Diseases

■ 包括专注力失调及过度活跃症
Including Attention-Deficit Hyperactivity Disorder

■ 专注力失调及过度活跃症评估测试津贴
Attention-Deficit Hyperactivity Disorder Assessment Allowance

市场最多¹
Most comprehensive in market¹

市场独有¹
Unique in market¹

成年
Adults

踏入成人期，我们面对多种危疾威胁，计划提供多重财务支援，减轻受保人的经济压力
We face threats from a number of critical illnesses during our adulthood and the plans provide us with multiple financial support to alleviate our burden

■ 149种主要严重疾病、早期疾病、原位癌 / 初期癌症保障
Coverage of 149 Major Critical Illnesses, Early Stage Diseases, Carcinoma-in-situ / Early Stage Cancers

■ 保障额无缝还原保障
Seamless Coverage Restoration Benefit

■ 就癌症、心脏病、中风、脑退化疾病或帕金森病提供多次危疾保障
Multiple Critical Illness Benefit for Cancer, Heart Attack, Stroke, Degenerative Brain Disorders or Parkinson's Disease

■ 设有癌症预先支付权益
Advance Payout Option for Cancer

市场独有¹
Unique in market¹

市场独有¹
Unique in market¹

乐龄
Seniors

随着年龄增长，危疾风险越来越高，我们为您提供较长的保障期，让您安享晚年
The risk of being diagnosed with critical illness is increasing as we get older. With a long coverage period, you can have complete peace of mind

■ 投保年龄高达70岁
Issue age is up to 70

■ 多次危疾保障至85岁
Multiple Critical Illness Benefit is up to age 85

■ 危疾现金津贴至85岁
Cash Benefits for Critical Illnesses are up to age 85

■ 人寿保障至100岁
Life protection is up to age 100

市场首创¹ First in market¹

罕见疾病额外保障（包括“渐冻人症”）
Rare Diseases Extra Benefit (including Amyotrophic Lateral Sclerosis)

先天性疾病保障 Congenital Illness Protection

“精神上无行为能力”预设指示权益
Mental Incapacity Advance Instruction Option

市场罕有¹ Rare in market¹

现金价值：毋须扣除任何曾支付的赔偿金额
（在已赔偿金额少于100%基本保障额的情况下提供）
Cash Value: Without deduction of any claims paid
(Available if the total benefit paid is less than 100% of Basic Sum Insured)

身故保障
Death Benefit

身故现金津贴
Compassionate Cash Benefit

“宠爱无忧”额外身故保障 PamperForAll Extra Death Benefit

市场首创¹ First in market¹

严重疾病保障高达
Critical Illness Benefit up to
100%

+

多次危疾保障高达
Multiple Critical Illness Benefit up to
400%

+

保障额无缝还原保障高达
Seamless Coverage Restoration Benefit up to
100%

+

持续癌症现金津贴高达
Cash Benefit for Continuous Cancer up to
180%

+

心脏病及中风
现金津贴高达
Cash Benefit for Heart Attack and Stroke up to
60%

+

“宠爱无忧”额外
身故保障高达
PamperForAll Extra Death Benefit up to
20%

+

自选额外癌症现金津贴高达
Optional Extra Cancer Cash Benefit up to
180%

=

赔偿总额 Total Benefit:
高达 Up to **1040%***
基本保障额
of Basic Sum Insured

万通危疾爱护保特别为您快将出生的宝宝²而设，最早于怀孕第22周起便可为宝宝投保，母亲怀孕时亦会享有保障；而宝宝出生后亦即可获得保障。

YF PrimeHealth Pro Jr. Care is tailored for your soon-to-be-born baby². Application for the plan can be made from the 22nd week of gestation onward. The baby's mother is also covered during her pregnancy. Best of all, your baby will enjoy coverage from the moment it is born.

怀孕期保障³

假如不幸流产、胎死腹中、经专科注册医生建议下终止怀孕或母亲与宝宝不幸一同身故，计划将提供恩恤保费回奉保障^{4,5}，相等于已缴基本计划、“自选额外癌症现金津贴”（如适用）及“自选人寿保障复效权益”（如适用）保费总额的105%。

宝宝出生后保障

宝宝出生后将会成为保单受保人⁶，一旦确诊承保的疾病或不幸身故，可获得以下保障：

Pregnancy Benefit³

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

Benefit upon Birth of the Baby

After the baby is born, he/she will become the Insured⁶. If the Insured is diagnosed with the covered illnesses or in the unfortunate event of the death of the Insured, the following benefits will be payable:

保障 Benefits	出生後 ⁸ After Birth ⁸	赔偿额 Benefit Limit
严重疾病保障 Critical Illness Benefit (包括全面严重疾病保障、全面儿童严重疾病保障、保障额无缝还原保障、罕见疾病额外保障及临床试验药物保障 ¹⁰ Including Comprehensive Coverage of Critical Illnesses and Severe Child Diseases, Seamless Coverage Restoration Benefit, Rare Diseases Extra Benefit and Experimental Drugs Benefit ¹⁰)	90 天内确诊 Diagnosis within 90 days	全数赔偿额 ^{7,9} 的 20% 20% of the full benefit amount ^{7,9}
	90 天后确诊 Diagnosis after 90 days	全数赔偿额 ⁹ 的 100% 100% of the full benefit amount ⁹
危疾现金津贴¹⁰ Cash Benefits for Critical Illnesses¹⁰ 市场罕有¹ Rare in market¹ 及 and “自选额外癌症现金津贴” ¹⁰ (如适用) “Optional Extra Cancer Cash Benefit” ¹⁰ (if applicable)	90 天内确诊 Diagnosis within 90 days	现金津贴额 ⁹ 的 20% 20% of the cash benefit amount ⁹
	90 天后确诊 Diagnosis after 90 days	现金津贴额 ⁹ 的 100% 100% of the cash benefit amount ⁹
身故保障、身故现金津贴及“宠爱无忧”额外身故保障 Death Benefit, Compassionate Cash Benefit and PamperForAll Extra Death Benefit	180 天内 Within 180 days	全数赔偿额 ⁹ 的 20% 20% of the full benefit amount ⁹
	180 天后 After 180 days	全数赔偿额 ⁹ 的 100% 100% of the full benefit amount ⁹



怀孕期保障及宝宝出生后保障只适用于万通危疾爱护保

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

全面儿童严重疾病保障

Comprehensive Coverage of Severe Child Diseases

万通危疾加护保 (优越版) / 万通危疾爱护保提供:

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

■ 33 种儿童严重疾病保障

33 Severe Child Diseases

市场最多¹

Most comprehensive in market¹

■ 保障期长达投保人 25 岁

Till age 25 of the Insured

保障期市场最长¹

Longest coverage in market¹

■ 保障额高达 30% 基本保障额^{11,12}

Up to 30% of Basic Sum Insured^{11,12}

市场最高¹

Highest in market¹

承保范围广泛, 包括严重手足口病、严重食物中毒、昆虫叮咬引起中毒、严重过敏反应、疫苗接种严重不良反应, 而市场较少承保的专注力失调及过度活跃症, 亦在保障范围内。

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

市场独有¹

专注力失调及过度活跃症评估测试津贴

每 100 名儿童之中, 约有 6 名患有专注力失调及过度活跃症¹³, 情况十分普遍。患者多面对学习或社交上的困难, 并可能导致情绪问题或自我形象低落, 令他们在生活上出现多种问题。

如何分辨孩子是较为顽皮还是患上专注力失调及过度活跃症? 家长宜在征状出现初期为孩子进行有关的评估测试, 以便及早治疗, 避免错过黄金学习期。计划由保单第 3 个周年日起为孩子提供专注力失调及过度活跃症评估测试津贴¹⁴, 减轻家长的焦虑。

Unique in market¹

Attention-Deficit Hyperactivity Disorder Assessment Allowance

The prevalence of Attention-Deficit Hyperactivity Disorder (ADHD) is around 6% in children¹³, suggesting it is very common. Children with ADHD tend to have difficulties in learning and interpersonal relationships, which may lead to emotional problems or low self-esteem, resulting in multiple functional problems.

"Is my child a bit mischievous? Or does he/she have ADHD?" To have an early treatment and avoid missing the golden learning period, parents are advised to have an ADHD assessment for their children as soon as symptoms emerge. The plans offer children an ADHD Assessment Allowance¹⁴ from the third policy anniversary onwards to relieve the anxiety of parents.

先天性疾病保障

我们深明父母关注子女的健康, 所以计划特别为孩子未发现的先天性情况而引致的承保危疾提供保障。

Congenital Illness Protection

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

自选“缴款人保障”

为了给孩子周全的保障, 您可支付小额保费, 在万通危疾加护保 (优越版) 或万通危疾爱护保上附加“缴款人保障”。万一保单持有人于 65 岁前不幸身故或完全伤残并持续 6 个月以上, 计划会代为支付全数保费, 直至保单持有人 65 岁或受保儿童年满 25 岁为止 (以较早者为准)。

Optional supplementary "Payor's Benefit"

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

1

全面严重疾病保障

Comprehensive Coverage of Critical Illnesses



除了儿童严重疾病外，万通危疾加护保（优越版）/ 万通危疾爱护保还承保 149 种主要严重疾病、早期疾病，以及原位癌 / 初期癌症。多种引起大众关注的罕见疾病，亦在保障范围内。

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

保障类别 Type of Benefits	保障限额 ^{11,12} Benefit Limit ^{11,12}
68 种主要严重疾病 Major Critical Illnesses	100% 基本保障额 + 非保证“终期红利” of Basic Sum Insured + Non-guaranteed “Terminal Bonus”
50 种早期疾病保障 Early Stage Diseases	10% / 30% / 50% 基本保障额 of Basic Sum Insured
31 种原位癌 / 初期癌症保障 Carcinoma-in-situ / Early Stage Cancers	30% 基本保障额 of Basic Sum Insured

市场独有¹

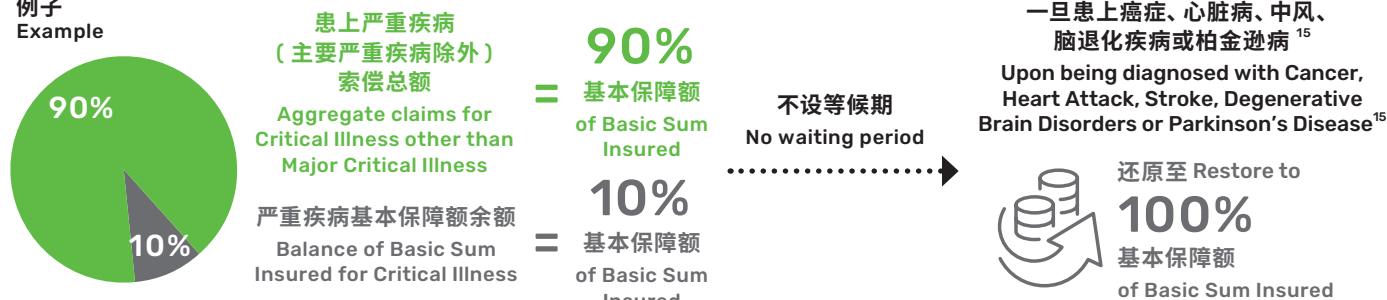
保障额无缝还原保障

不论曾就严重疾病（主要严重疾病除外）索偿多少次，一旦投保人于 85 岁的保单周年日当天或之前确诊患上癌症、心脏病、中风、脑退化疾病或帕金森病¹⁵，均毋须扣减曾得到的赔偿，即可还原赔偿额至 100% 基本保障额，期间更不设等候期。

Unique in market¹

Seamless Coverage Restoration Benefit

No matter how many claims have been made for Critical Illness other than Major Critical Illness, once the Insured is diagnosed with Cancer, Heart Attack, Stroke, Degenerative Brain Disorders or Parkinson's Disease¹⁵ before the policy anniversary on or following his/her 85th birthday, the benefit payable will be restored to 100% of the Basic Sum Insured without deducting previous benefits paid. There is no waiting period between claims.

例子
Example

2

罕见疾病额外保障

Rare Diseases Extra Benefit

市场首创¹ First in market¹

罕见疾病的患病率极低，因此病例不多，病人往往要经历漫长的确诊期，延误治疗；同时由于投放在罕见疾病研发的资源有限，药物昂贵而且难求，病人得不到适切的医护支援，亦令家属承受沉重的心理及财务压力¹⁶。

Due to low prevalence, patients have to go through a lengthy journey before being diagnosed with rare diseases, resulting in deferred treatment. Meanwhile, few resources are allocated to research and development of rare diseases, making it difficult to access the drugs, let alone in a low price. All in all, patients have a lack of adequate medical support and their families face substantial psychological and financial burdens¹⁶.

有见及此，计划特设罕见疾病额外保障，于计划的已赔偿金额少于 100% 基本保障额¹⁷ 时，若受保人不幸确诊患上指定罕见疾病，如俗称“渐冻人症”的肌萎缩性脊髓侧索硬化，除了可获主要严重疾病保障外，还可获相等于基本保障额 10% 的额外赔偿¹⁸。

Thus, the plans have specially covered the designated rare diseases such as Amyotrophic Lateral Sclerosis in which an extra benefit equivalent to 10% of Basic Sum Insured¹⁸ will be payable to the Insured in addition to the Major Critical Illness Benefit when the total benefit paid is less than 100% of Basic Sum Insured¹⁷.

11 种罕见疾病获额外保障 Extra Benefit for 11 Rare Diseases

i. 成形不全贫血病 Aplastic Anaemia	vii. 进行性延髓麻痹症 Progressive Bulbar Palsy	额外 Additional 10% 基本保障额 of Basic Sum Insured
ii. 克隆病 Crohn's Disease	viii. 脊髓肌肉萎缩症 Spinal Muscular Atrophy	
iii. 多发性硬化症 Multiple Sclerosis	ix. 肌肉萎缩，包括杜兴氏肌肉营养不良症 Muscular Dystrophy, including Duchenne Muscular Dystrophy	
iv. 运动神经元疾病 Motor Neurone Disease	x. 严重重症肌无力 Severe Myasthenia Gravis	
v. 肌萎缩性脊髓侧索硬化 (俗称“渐冻人症”) Amyotrophic Lateral Sclerosis	xi. 肺动脉高血压 Pulmonary Arterial Hypertension	
vi. 原发性侧索硬化 Primary Lateral Sclerosis		

3

多次危疾保障 Multiple Critical Illness Benefit



在获得或将获得就主要严重疾病而赔偿的严重疾病保障及 / 或保障额无缝还原保障后，保单仍会继续生效，“多次危疾保障”随即启动：

- 受保人无须缴付任何保费，亦可继续获得**额外 4 次赔偿，包括癌症、心脏病、中风、脑退化疾病或帕金森病¹⁵ 至 85 岁，每次最高可达 100% 基本保障额**
- 等候期：
 - 相隔 1 年¹⁹ (两次上述主要严重疾病(癌症除外)的确诊日期)
 - 市场独有¹**
 - 如就癌症²⁰ 作出多次赔偿，而前次主要严重疾病亦为癌症，则等候期为 3 年；您亦可选择缩短等候期至 1 年以预先获支付多次危疾保障²¹，而赔偿额为 50% 基本保障额 (不论是复发、转移、持续又或是新的癌症)

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

- The Insured will be entitled to **4 additional claim payments for Cancer, Heart Attack, Stroke, Degenerative Brain Disorders or Parkinson's Disease¹⁵, each up to 100% of the Basic Sum Insured**, without having to pay any further premiums and the coverage will last up to age 85
- Waiting Period:
 - 1 year¹⁹ (the diagnosis dates between two above Major Critical Illnesses, excluding Cancer)
 - Unique in market¹**
 - in the case of multiple claims for Cancer²⁰, if the immediately preceding Major Critical Illness is also Cancer, the waiting period is 3 years; alternatively, you may choose to shorten the waiting period to 1 year in order to advance the Multiple Critical Illness Benefit²¹, with the benefit payable being 50% of the Basic Sum Insured (regardless of the Cancer being a recurrence, metastasis, continuation or new Cancer)

严重疾病保障
Critical Illness
Benefit
100%



保障额无缝还原保障
Seamless Coverage
Restoration Benefit
100%



多次危疾保障
Multiple Critical
Illness Benefit
400%



高达 Up to **600%**
基本保障额
of Basic Sum Insured

市场罕有¹Rare in market¹

危疾现金津贴

若受保人确诊癌症、心脏病或中风，除可获得一笔过高达 100% 基本保障额的赔偿外，更可额外获得危疾现金津贴，毋需等候期，可供随意运用，又可弥补收入损失。

Cash Benefits for Critical Illnesses

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

危疾现金津贴 Cash Benefits for Critical Illnesses	每月现金津贴 Monthly Cash Benefits	最高现金津贴总额 Maximum Aggregate Cash Benefits
持续癌症现金津贴 ²² Cash Benefit for Continuous Cancer ²²	1% 基本保障额 of Basic Sum Insured	180% 基本保障额（最长可达 180 个月） of Basic Sum Insured (Up to 180 months)
心脏病及中风现金津贴 ²³ Cash Benefit for Heart Attack and Stroke ²³		60% 基本保障额（最长可达 60 个月） of Basic Sum Insured (Up to 60 months) (每次心脏病及中风现金津贴高达 12% 基本保障额，最长可达 12 个月) Up to 12% of Basic Sum Insured for each Cash Benefit for Heart Attack and Stroke, up to 12 months)

危疾现金津贴总额最高可达 **240%** 基本保障额
Maximum aggregate Cash Benefits for Critical Illnesses up to **240%** of Basic Sum Insured

自选额外癌症现金津贴

您可附加“自选额外癌症现金津贴”，一旦不幸确诊癌症，除可获得基本计划提供的持续癌症现金津贴²²外，每月更可获：

Optional Extra Cancer Cash Benefit

You may choose to attach the “Optional Extra Cancer Cash Benefit” to the plans, so that in the unfortunate event that the Insured is diagnosed with Cancer, in addition to the monthly payment of Cash Benefit for Continuous Cancer²² offered by the basic plan, the following benefit is payable monthly:

	每月现金津贴 Monthly Cash Benefit	最高现金津贴总额 Maximum Aggregate Cash Benefit
自选额外癌症现金津贴 ²² Optional Extra Cancer Cash Benefit ²²	5% 基本保障额 of Basic Sum Insured	180% 基本保障额（最长可达 36 个月） of Basic Sum Insured (Up to 36 months)

市场罕有¹

中医癌症治疗纾缓保障

为有效协助受保人治疗癌症，计划提供中医癌症治疗纾缓保障，若受保人就癌症已获支付或将获支付严重疾病保障、保障额无缝还原保障或多次危疾保障赔偿，可于确诊该癌症之诊断日期起计的三年内，以实报实销形式获赔偿处方中药、针灸及推拿的费用²⁴，有助病人面对治疗期间出现的不同副作用，减低恶性肿瘤的复发与转移的可能性。

市场罕有¹

临床试验药物保障

随着医疗技术不断进步，试验性药物为癌症患者提供多一项治疗上的选择，提高存活率。由于试验性药物一般费用高昂，若受保人就癌症已获支付或将获支付严重疾病保障、保障额无缝还原保障或多次危疾保障赔偿，而所处方之试验性药物被确认于医疗上有治疗该癌症之必要，计划可在确诊该癌症之诊断日期起计的三年内，就该等被处方之试验性药物的医疗费用以实报实销形式，并以合理及惯常的原则作出赔偿，最高达20%基本保障额²⁵。

受保人需至少有一种一线癌症治疗已失效或无反应，并且没有其他后续治疗方案而被处方试验性药物，惟处方时必须处于该癌症的临床试验第III阶段，并得到以下的其中一个监管机构之有效的初步审查和批准，以进行人体测试及/或治疗的临床试验：

- 美国食品药品监督管理局 (FDA)
- 欧洲药品管理局 (EMA)
- 中国国家药品监督管理局 (NMPA)
- 香港卫生署
- 澳门卫生局

市场罕有¹

生殖细胞冷冻保存保障

如受保人不幸确诊癌症并已获支付或将获支付严重疾病保障、保障额无缝还原保障或多次危疾保障赔偿后，若希望于未来延续生育计划，计划将赔偿受保人进行精子/卵母细胞冷冻保存的实际费用²⁶，包括最长一年期的储存费用，最高达10%基本保障额。

Rare in market¹

Chinese Medicine Benefit for Cancer Treatment

To effectively support the Insured with Cancer, the plans provide Chinese Medicine Benefit for Cancer Treatment. If Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit is paid or becomes payable for Cancer, the Insured can be reimbursed the actual expenses for Chinese medicines, acupuncture and Tui Na²⁴ within 3 years after the diagnosis date of such Cancer. It helps to alleviate various side effects of cancer treatment and mitigate the possibility of recurrence or metastasis of malignant tumors.

Rare in market¹

Experimental Drugs Benefit

With advancements in medical technology, experimental drugs offer Cancer patients an additional treatment option, improving survival rates. If Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit is paid or becomes payable for Cancer, and it is deemed Medically Necessary for the Insured to be prescribed experimental drugs for the treatment of such Cancer, the Reasonable and Customary cost of those prescribed experimental drugs within 3 years after the diagnosis date of such Cancer can be reimbursed, up to 20% of Basic Sum Insured²⁵.

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

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

Rare in market¹

Sperm / Oocyte Cryopreservation Benefit

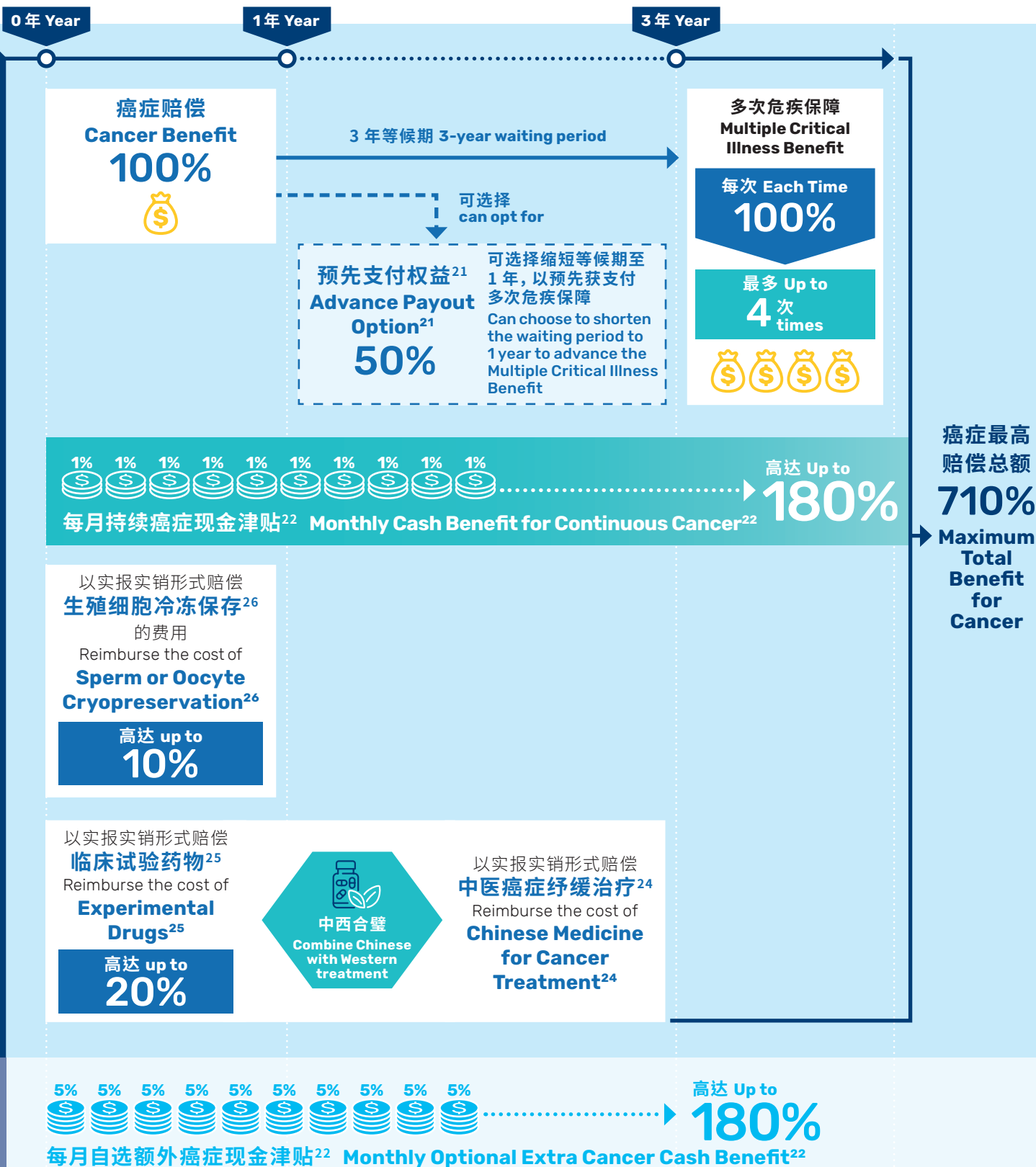
In the unfortunate event that the Insured is diagnosed with Cancer and Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit is paid or becomes payable, if the Insured undergoes Sperm or Oocyte Cryopreservation in order to extend family planning for the future, the plans will reimburse the actual expenses²⁶ incurred, including up to one year of storage fees and up to 10% of Basic Sum Insured.

全方位无缝衔接的癌症保障

All-Round and Seamless Cancer Protection

万一不幸确诊癌症，我们提供全面的保障与支援，在抗癌路上与您同行。

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





在困难时期，我们为您提供财务支援。一经确诊患上计划承保的疾病并已获严重疾病赔偿后，您即可获豁免缴付保费²⁷，而保单仍会生效，让您继续享有保障。

患上严重疾病（主要严重疾病除外） - 豁免基本计划、“自选额外癌症现金津贴”（如适用）及“自选人寿保障复效权益”（如适用）之下一个保费到期日起计 **12 个月** 的保费。

赔偿总额达100%基本保障额 - 豁免基本计划、“自选额外癌症现金津贴”（如适用）及“自选人寿保障复效权益”（如适用）之 **余下年期保费**，并继续享有“多次危疾保障”、“保障额无缝还原保障”（如计划未曾就主要严重疾病支付或将支付严重疾病保障赔偿时适用）、“危疾现金津贴”、“中医癌症治疗纾缓保障”、“临床试验药物保障”、“生殖细胞冷冻保存保障”、“『宠爱无忧』额外身故保障”、“自选额外癌症现金津贴”（如适用）及“自选人寿保障复效权益”（如适用）。

We provide you with financial support when you are in difficult time. Premium will be waived²⁷ upon diagnosis of any covered illness and payments of Critical Illness Benefit, while the policy remains in force and you continue to enjoy coverage.

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

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



1

“精神上无行为能力”预设指示权益 Mental Incapacity Advance Instruction Option

市场罕有¹
Rare in market¹



保单持有人可透过预设指示权益²⁸，于患上严重认知障碍症等指定疾病或其他情况以致精神上失去行为能力时，转赠保单予挚爱持有或作出适当安排，确保家人可于紧急情况下动用其资产，以解燃眉之急，而毋须经历漫长而复杂的法律程序。

The Policy Owner can make an advance instruction²⁸ to nominate their loved ones to own the policy or make appropriate arrangements in the unfortunate event of mental incapacitation or designated illnesses such as severe dementia. This is to ensure the family member has access to their asset and receive immediate financial relief in case of emergency, without going through a lengthy and complicated legal process.

2

现金价值 Cash Value



于保单生效第 3 个保单周年日起及计划的已赔偿金额少于 100% 基本保障额¹⁷，当您选择退保时，可获取保单内的保证现金价值，以及非保证“终期红利”，而无需扣除任何曾支付的赔偿金额⁴。

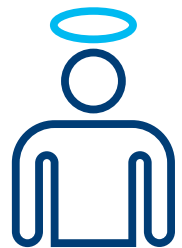
终期红利— 于保单生效第 5 个保单周年日起及计划的已赔偿金额少于 100% 基本保障额¹⁷，计划为您提供非保证“终期红利”，并将于保障期满、退保、受保人身故或总赔偿额达 100% 基本保障额时派发。

Effective from the 3rd policy anniversary onwards, if the total benefit paid is less than 100% of the Basic Sum Insured¹⁷, when you surrender the policy, the plan will offer you the Guaranteed Cash Value, plus a non-guaranteed “Terminal Bonus”, without deduction of any claims paid⁴.

Terminal Bonus – Available from the 5th policy anniversary onwards, and when the total benefit paid is less than 100% of the Basic Sum Insured¹⁷, non-guaranteed “Terminal Bonus” will be payable upon the maturity or surrender of the policy, or upon the death of the Insured, or when total benefit payments reach 100% of the Basic Sum Insured.

3

身故保障 Death Benefit



于赔偿总额未达 100% 基本保障额¹⁷，若受保人不幸身故，受益人可获发身故保障赔偿²⁹。

In the unfortunate event of the death of the Insured, the death benefit²⁹ will be paid to the beneficiary, provided the total benefit paid has not reached 100% of the Basic Sum Insured¹⁷.

100% 基本保障额 + 非保证“终期红利”或现金价值

100% of Basic Sum Insured + Non-Guaranteed “Terminal Bonus” OR Cash Value

(以较高者为准 whichever is higher)

身故现金津贴

不论受保人是否曾经索偿，在其不幸身故后，计划将支付 1,000 美元或等值予受益人。

Compassionate Cash Benefit

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

4

“宠爱无忧”额外身故保障 PamperForAll Extra Death Benefit

市场首创¹
First in market¹



多重安心 Multiple Reassurances

当挚爱离世时，每一名家庭成员连同宠物都会哀恸无名。我们深明，在这段时期，他们需要额外的关怀与支持。

因此，计划在受保人离世时，会向受益人支付额外身故保障，其金额视乎受保人离世时其受养者的数目，包括受保人的父母、配偶、子女以至宠物。额外身故保障相等于每名受养者 5% 基本保障额，最高合共 20% 基本保障额³⁰。

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

The plans will pay the beneficiary an extra death benefit when the Insured passes away, while the total amount depends on the number of surviving dependents. The extra benefit equivalent to 5% of Basic Sum Insured will be made payable for each dependent including the Insured's parent, spouse, child, as well as the Insured's pet, with the maximum total benefit of 20% of Basic Sum Insured³⁰.

5

自选人寿保障复效权益 Optional Death Benefit Revival Option

市场罕有¹
Rare in market¹



您可附加“自选人寿保障复效权益”，在确诊严重疾病而赔偿总额达基本计划的 100% 保障额的一年后的 90 日内，保单持有人可选择投保新一份终身寿险计划，毋须提供投保资料证明³¹，以加强对自己及家人的保障。

You may choose to attach “Optional Death Benefit Revival Option” to the plans. Within 90 days following the end of one year after the diagnosis of a critical illness resulting in the total benefit reaching 100% of the Sum Insured of the basic plan, the Policy Owner may enhance personal and family protection by choosing to take out a new whole life plan without being required to provide evidence of insurability³¹.





保单持有人 Policy Owner

Mary

基本保障额 Basic Sum Insured

US\$100,000美元

受保人 The Insured

未出生的儿子 Soon-to-be-born son

Matthew

每年保费 Annual premium

US\$1,250美元

赔偿总额 Total benefit payable

\$131,125

+非保证终期红利
Non-guaranteed Terminal Bonus

Mary为了给未出生的儿子Matthew无缝衔接的终身危疾保障，所以在怀孕22周时投保万通危疾爱护保，保障怀孕期的自己，同时Matthew出生后即享保障。

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

老师向Mary反映Matthew上课不专心，坐立不定，经常打断同学说话，又不能在课堂时间完成练习，建议Matthew进行专注力失调及过度活跃症评估测试。

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

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



6

Matthew确诊患上“渐冻人症”
He is diagnosed with Amyotrophic Lateral Sclerosis



可获 Entitled to

主要严重疾病保障
Major Critical Illness Benefit

\$87,500

100% 基本保障额扣除曾得到的赔偿
100% Basic Sum Insured less than the previous benefit paid

罕见疾病额外保障
Rare Diseases Extra Benefit

\$10,000

10% 基本保障额 of Basic Sum Insured

非保证终期红利
Non-guaranteed Terminal Bonus



40

可获 Entitled to

专注力失调及过度活跃症评估测试津贴
ADHD Assessment Allowance

\$125

以实报实销形式赔偿最高\$125
Reimburse the actual expenses, up to \$125

Matthew确诊患上专注力失调及过度活跃症
He is diagnosed with ADHD

可获 Entitled to

儿童严重疾病保障
Severe Child Disease Benefit

\$12,500

30% 基本保障额 of Basic Sum Insured 或 or \$12,500
(以较低者为准 whichever is lower)

豁免保费12个月
Waiver of Premiums for 12 months



45

Matthew身故，遗下父母、妻子及猫咪
Matthew passes away and is survived by his parents, wife and cat



可获 Entitled to

“宠爱无忧”额外身故保障
PamperForAll Extra Death Benefit

\$20,000

每人/每宠物额外 5% 基本保障额，合共 20% 基本保障额或\$25,000
(以较低金额为准)

Extra 5% of Basic Sum Insured per dependent, summing up 20% of Basic Sum Insured or \$25,000 (whichever is lower)

额外身故保障将支付予受益人
The Extra Death Benefit is payable to the beneficiary

身故现金津贴
Compassionate Cash Benefit

\$1,000

注：以上例子乃按孩子出生前投保，缴付保费年期为25年，以年缴方式缴付美元保费的万通危疾爱护保计算，于保单生效期内并没有进行保单借贷。仅供举例说明之用。有关保障范围、详情及条款，请参阅保单文件。

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

68种主要严重疾病保障¹¹

68 Major Critical Illness¹¹

癌症 Cancer	1 癌症 Cancer			
心脏血管疾病 Cardiovascular Diseases	2 心脏病 Heart Attack		7 肺动脉高血压 Pulmonary Arterial Hypertension	
	3 冠状动脉(回接)手术 Coronary Artery Bypass Surgery		8 其它严重冠状动脉疾病 Other Serious Coronary Artery Disease	
	4 心瓣置换 Heart Valve Replacement		9 艾森门格综合症 Eisenmenger's Syndrome	
	5 主要动脉手术 Surgery to Aorta		10 传染性心内膜炎 Infective Endocarditis	
	6 心肌病 Cardiomyopathy			
器官严重疾病及衰竭 Organ Critical Illness and Failure	11 肾衰竭 Kidney Failure		17 克隆病 Crohn's Disease	
	12 慢性肝衰竭 Chronic Liver Failure		18 慢性肺病 Chronic Lung Disease	
	13 主要器官移植 Major Organ Transplant		19 慢性自体免疫性肝炎 Chronic Auto-immune Hepatitis	
	14 暴发性病毒性肝炎 Fulminant Viral Hepatitis		20 复发性慢性胰腺炎 Chronic Relapsing Pancreatitis	
	15 肾髓质囊肿病 Medullary Cystic Disease		21 系统性硬皮病 Systemic Scleroderma	
	16 溃疡性结肠炎 Ulcerative Colitis		22 急性坏死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis	
神经系统疾病 Nervous System Diseases	23 中风 Stroke		37 脊髓灰质炎 Poliomyelitis	
	24 良性脑部肿瘤 Benign Brain Tumour		38 亚尔兹默氏病 / 不可还原之器质性脑退化疾病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	
	25 昏迷 Coma			
	26 脑膜炎 Bacterial Meningitis		39 渐进性核上神经麻痹症 Progressive Supranuclear Palsy	
	27 脑炎 Encephalitis		40 严重重症肌无力 Severe Myasthenia Gravis	
	28 严重头部创伤 Major Head Trauma		41 进行性延髓麻痹症 Progressive Bulbar Palsy	
	29 植物人 Apallic Syndrome		42 结核脑膜炎 Meningeal Tuberculosis	
	30 脑部手术 Brain Surgery		43 偏瘫 Hemiplegia	
	31 脑部受损 / 失去独立生存的能力 Brain Damage / Loss of Independent Existence		44 肌萎缩性脊髓侧索硬化(俗称“渐冻人症”) Amyotrophic Lateral Sclerosis	
	32 肌肉萎缩 Muscular Dystrophy		45 脊髓肌肉萎缩症 Spinal Muscular Atrophy	
	33 瘫痪 Paralysis		46 原发性侧索硬化 Primary Lateral Sclerosis	
	34 多发性硬化症 Multiple Sclerosis			
	35 运动神经元疾病 Motor Neurone Disease			
	36 帕金森病 Parkinson's Disease			
严重伤残 Serious Disability	47 失明 Blindness		52 失聪 Deafness	
	48 身体机能障碍 Dysfunction		53 失去语言能力 Loss of Speech	
	49 完全及永久伤残 ³² Total and Permanent Disability ³²		54 严重烧伤 Major Burns	
	50 类风湿性关节炎 Rheumatoid Arthritis		55 糖尿病并发症引致切除双足 Amputation of Feet due to Complication from Diabetes Mellitus	
	51 失去肢体 / 视力 Loss of Limbs / Sight of Eyes			
其它 Others	56 末期病症 Terminal Illness		63 红斑狼疮 Systemic Lupus Erythematosus	
	57 象皮病 Elephantiasis		64 慢性肾上腺功能不全 Chronic Adrenal Insufficiency	
	58 坏死性筋膜炎 Necrotising Fasciitis		65 伊波拉出血性热病 Ebola Hemorrhagic Fever	
	59 成形不全贫血病 Aplastic Anaemia		66 嗜铬细胞瘤 Pheochromocytoma	
	60 克雅氏症(俗称“疯牛症”) Creutzfeld-Jacob Disease (Mad Cow Disease)		67 合资格的深切治疗部留医 ³³ Qualified ICU Stay ³³	
	61 经输血感染人类免疫力缺乏病毒 HIV through Blood Transfusion		68 侵入性甲类链球菌(iGAS)疾病(俗称“食人菌”) Invasive group A streptococcal (iGAS) disease	
	62 因职业感染人类免疫力缺乏病毒 Occupationally Acquired HIV			

50种早期疾病保障¹¹

50 Early Stage Disease¹¹

心脏血管疾病 Cardiovascular Diseases	1	腔静脉过滤器植入	Insertion of a Vena-cava Filter	5	冠状动脉的血管成形术及其它冠状动脉的血管手术 ^{34,35} (俗称“通波仔”)	Angioplasty and Other Surgeries for Coronary Artery ^{34,35}
	2	心瓣膜疾病的次级创伤性治疗	Less Invasive Treatments of Heart Valve Disease	2次 Twice		
	3	次级严重心脏疾病	Less Severe Heart Disease	6	心包切除术	Pericardectomy
	4	微创性直接冠状动脉搭桥术 ³⁴	Minimally Invasive Direct Coronary Artery By-pass ³⁴	7	主动脉疾病或主动脉瘤的血管介入治疗	Endovascular Treatments of Aortic Disease or Aortic Aneurysm
				8	次级严重传染性心内膜炎	Less Severe Infective Endocarditis
				9	早期心肌病	Early Cardiomyopathy
				14	肝脏手术	Liver Surgery
				15	主要器官移植 (属于器官移植轮候名单上的轮候者)	Major Organ Transplantation (on Waiting List)
				16	移除单肺手术	Surgical Removal of One Lung
器官严重疾病及衰竭 Organ Critical Illness and Failure	10	胆道再造术	Biliary Tract Reconstruction Surgery	24	次级严重脑炎	Less Severe Encephalitis
	11	早期慢性肺病	Early Chronic Lung Disease	25	中度严重脑部损伤	Moderately Severe Brain Damage
	12	肝炎伴肝硬化	Hepatitis with Cirrhosis	26	脑硬膜下血肿手术	Surgery for Subdural Haematoma
	13	次级严重肾病	Less Severe Kidney Disease	27	移除脑下垂体肿瘤手术	Surgical Removal of Pituitary Tumour
神经系统疾病 Nervous System Diseases	17	需进行手术之脑血管瘤	Cerebral Aneurysm Requiring Surgery	28	中度严重瘫痪	Moderately Severe Paralysis
	18	脑分流器植入术	Cerebral Shunt Insertion	29	严重精神病 ^{34,36}	Severe Psychiatric Illness ^{34,36}
	19	颈动脉成形术及其它颈动脉手术	Angioplasty and Other Surgeries for Carotid Arteries	30	早期脑退化症 (包括早期亚尔兹默氏病)	Early Stage Dementia (including Early Stage Alzheimer's Disease)
	20	脑动脉瘤的血管介入治疗和脑病变的其它治疗	Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease	31	次级严重结核脑膜炎	Less Severe Meningeal Tuberculosis
	21	次级严重细菌性脑膜炎	Less Severe Bacterial Meningitis	35	失去单肢	Loss of One Limb
	22	中度严重帕金森病	Moderately Severe Parkinson's Disease	36	单目失明	Loss of Sight in One Eye
	23	次级严重昏迷	Less Severe Coma	37	糖尿病并发症引致的单脚截除	Amputation of One Foot due to Complication from Diabetes
	32	意外所致的脸部烧伤	Facial Burns due to Accident			
	33	中度严重烧伤	Moderately Severe Burns			
严重伤残 Serious Disability	34	单耳失聪	Loss of Hearing in One Ear			
其它 Others	38	耳蜗植入术	Cochlear Implant Surgery	45	黄斑部病变 / 早发性白内障 ³⁹	Macular Degeneration / Early Onset of Cataract ³⁹
	39	糖尿病性视网膜病变 ³⁴	Diabetic Retinopathy ³⁴	46	青光眼手术 ⁴⁰	Glaucoma Surgical Treatment ⁴⁰
	40	次级严重红斑狼疮	Less Severe Systemic Lupus Erythematosus	47	早期克雅氏症 (早期疯牛症)	Early Stage Creutzfeldt-Jacob Disease (Early Mad Cow Disease)
	41	骨质疏松症并骨折 ^{34,37}	Osteoporosis with Fractures ^{34,37}	48	糖尿病并发症引致的肾脏病变	Nephropathy due to Complication from Diabetes
	42	肾上腺腺瘤的肾上腺切除术	Adrenalectomy for Adrenal Adenoma	49	严重中枢神经性睡眠窒息症或混合性睡眠窒息症	Severe Central or Mixed Sleep Apnea
	43	意外矫形手术 ^{34,38}	Reconstructive Surgery due to Accident ^{34,38}	50	严重阻塞性睡眠呼吸暂停窒息症	Severe Obstructive Sleep Apnea
	44	周围动脉疾病的血管介入治疗 ³⁴	Endovascular Treatment of Peripheral Arterial Disease ³⁴			

31种原位癌 / 初期癌症保障^{11,34}

31 Carcinoma-in-situ / Early Stage Cancers^{11,34}

1 乳房	Breast(s)	13 肺	Lung	24 胆囊	Gallbladder
2 子宫颈	Cervix	14 胃或食道	Stomach or Oesophagus	25 肾脏	Kidney
3 子宫	Uterus	15 喉	Larynx	26 胰脏	Pancreas
4 卵巢	Ovary or Ovaries	16 咽(包括舌头, 软腭及小舌)	Pharynx (including Tongue, Soft Palate and Uvula)	27 肾盂	Renal Pelvis
5 输卵管	Fallopian Tube(s)	17 鼻咽	Nasopharynx	28 AJCC第二期或以上的非黑色素瘤皮肤癌	Non Melanoma Skin Cancer of AJCC Stage II or above
6 阴道	Vagina	18 肝	Liver	29 前列腺	Prostate
7 外阴	Vulva	19 尿道	Urinary Tract	30 早期甲状腺乳头状癌	Early Stage Papillary Carcinoma of the Thyroid
8 泪管	Tear Duct	20 输尿管	Ureter	31 慢性淋巴性白血病	Chronic Lymphocytic Leukemia
9 睾丸	Testis or Testes	21 壶腹	Ampulla of Vater		
10 阴茎	Penis	22 肛管	Anal Cannel		
11 小肠(包括十二指肠, 空肠及回肠)	Small Intestine (including Duodenum, Jejunum and Ileum)	23 肝外胆管	Extra-hepatic Bile Duct		
12 结肠或直肠	Colon or Rectum				

33种儿童严重疾病保障^{11,34}

33 Severe Child Diseases^{11,34}

1 严重哮喘	Severe Asthma	18 严重肺炎	Severe Pneumonia
2 自闭症	Autism	19 昆虫叮咬引起中毒	Insect Bite Causing Poisoning
3 血友病	Haemophilia	20 严重过敏反应	Severe Anaphylaxis Reaction
4 幼儿期病发胰岛素依赖性糖尿病	Insulin Dependent Diabetes Mellitus, Juvenile Onset	21 严重食物中毒	Severe Food Poisoning
5 川崎病	Kawasaki Disease	22 严重手足口病	Severe Hand, Foot and Mouth Disease
6 因疾病及 / 或意外受伤导致智力受损	Intellectual Impairment due to Sickness and / or Accidental Bodily Injury	23 疫苗接种严重不良反应	Severe Vaccination Reaction
7 成骨不全症	Osteogenesis Imperfecta	24 庞贝氏症	Pompe's Disease
8 幼儿慢性关节炎—斯蒂尔病	Juvenile Chronic Arthritis – Still's Disease	25 输血依赖型重度β地中海贫血	Transfusion dependent Major Beta-thalassemia
9 风湿性心瓣疾病	Rheumatic Fever with Valvular Impairment	26 专注力失调及过度活跃症 ⁴¹	Attention-Deficit Hyperactivity Disorder ⁴¹
10 出血性登革热	Dengue Haemorrhagic Fever	27 妥瑞症 ⁴¹	Tourette Syndrome ⁴¹
11 大理石骨病 (骨质疏松症)	Marble Bone Disease (Osteopetrosis)	28 肠套叠手术 ⁴¹	Surgical treatment for Intussusception ⁴¹
12 威尔逊病	Wilson's Disease	29 先天性巨结肠的手术 ⁴¹	Surgical Treatment for Hirschsprung's Disease ⁴¹
13 儿童亨廷顿舞蹈症	Juvenile Huntington Disease	30 幽门狭窄手术 ⁴¹	Surgical Treatment for Pyloric Stenosis ⁴¹
14 第一型儿童脊髓肌萎缩	Type I Juvenile Spinal Amyotrophy	31 须要手术之关节脱位 ⁴¹	Dislocation Requiring Surgery ⁴¹
15 第二型儿童脊髓肌萎缩	Type II Juvenile Spinal Amyotrophy	32 特发性脊柱侧弯手术 ⁴¹	Surgery for Idiopathic Scoliosis ⁴¹
16 严重癫痫	Severe Epilepsy	33 须要手术之骨折 ⁴¹	Fractures Requiring Surgery ⁴¹
17 肾小球肾炎合并肾病综合症	Glomerulonephritis with Nephrotic Syndrome		

注：有关各“主要严重疾病”、“早期疾病”、“原位癌 / 初期癌症”及“儿童严重疾病”的定义，请参阅保单文件。

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

附注

1. 以 2024 年 6 月 1 日港澳市场主要保险公司之同类计划为准。
2. 每份保单承保一名婴孩。如同一次怀孕诞生 2 名婴孩，则每名婴孩应各自受保于 1 份保单，而基本保障额相同。若同一次怀孕诞生超过 2 名婴孩，则所有婴孩均不能受保。
3. 于婴孩出生前，母亲将为暂时保单投保人，计划只提供恩恤保费回奉保障。
4. 须扣除保单债项（如有）。
5. 无论是否于自然的情况下或是否资格获支付恩恤保费回奉保障赔偿，计划将于怀孕终止（即失去胎儿或胎儿死亡）当日终止。假如母亲与婴孩不幸一同身故，计划将于支付恩恤保费回奉保障赔偿后终止。
6. 婴孩的出生证明必须于首个保单周年日的 14 天或之前提交，并受限于现行的行政规则并须由万通保险核准，否则保单将会于首个保单周年日终止，并不会退还任何保费。
7. 如于受保婴孩出生后或保障生效日期（以较后日期计算）起计 90 天内确诊严重疾病而已支付或将获支付严重疾病保障，则于厘订其后的任何严重疾病保障、儿童严重疾病保障、保障额无缝还原保障及身故保障赔偿额时，该等曾获支付项目的赔偿额将被视为全数赔偿额的 100%。
8. 以受保婴孩出生后或保障生效日期起计，以较后日期计算。
9. “全数赔偿额”及“现金津贴额”是指“全面儿童严重疾病保障”、“全面严重疾病保障”、“罕见疾病额外保障”、“安心加护保障”、“身故保障”及“『宠爱无忧』额外身故保障”内所述之相关保障的赔偿额。
10. 如婴孩于出生或保障生效日期（以较后日期计算）90 天内确诊癌症，与该癌症相关的“持续癌症现金津贴”及“自选额外癌症现金津贴”（如适用）将为现金津贴额的 20%，而与该癌症相关的临床试验药物保障将以 4% 基本保障额为限。如婴孩于出生或保障生效日期（以较后日期计算）90 天内确诊心脏病或中风，则该次之“心脏病及中风现金津贴”将为现金津贴额的 20%。有关详情，请参阅保单文件。
11. “主要严重疾病”（癌症、心脏病、中风、脑退化疾病及帕金森病除外）、“早期疾病”、“原位癌 / 初期癌症”及“儿童严重疾病”合共的赔偿额最高为“100% 基本保障额及非保证终期红利”（须扣除任何保单债项），或现金价值，以较高者为准。
12. 若因同一宗疾病 / 意外被同日确诊多于一种严重疾病，我们只会赔偿当中最高赔偿额的一种疾病。
13. 资料来源：香港卫生署儿童体能智力测验服务之网站 (<https://www.dhcas.gov.hk/tc/adhd.html>)。
14. 由保单第 3 个周年日起适用于年龄 25 岁以下的投保人，以实报实销形式赔偿。评估测试需由香港或澳门的合格护士或医生进行。本公司在任何时间续发之所有保单及附加保障所支付及 / 或将支付之专注力失调及过度活跃症评估测试津贴将以 125 美元 / 1,000 港元 / 1,000 澳门元为限，每名投保人最多可获一次赔偿。
15. 脑退化疾病是指阿尔兹默氏病 / 不可还原之器质性脑退化疾病。就脑退化疾病及帕金森病，每张保单的投保人最多可获共一次赔偿。
16. 资料来源：香港罕见疾病联盟之网站 (<https://rdhk.org/what-is-rd>)。
17. 若计划为万通危疾爱护保，如于受保婴孩出生后或保障生效日期（以较后日期计算）起计 90 天内确诊严重疾病而已支付或将获支付严重疾病保障，该等曾获支付项目的赔偿额将被视为全数赔偿额的 100%。
18. 每名投保人最多可获一次赔偿。

Notes

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

19. 若要符合心脏病或中风的新一次索偿资格，新诊断证明必须符合另一次心脏病或中风的定义。
20. 适用于复发、转移、持续及新的癌症。70 岁或以上的受保人如就前列腺腺作出多于一次的索偿，并为前次前列腺癌的延续，则受保人必须于两个确诊日期相隔期间（包括首尾两天）已接受或正接受癌症治疗的情况下方可获得赔偿。
21. 如欲行使预先支付权益，受保人必须于前次的主要严重疾病的确诊日期起计最少一年后，已接受或正接受癌症治疗或晚期护理。预先支付权益只可行使一次。任何行使预先支付权益获支付的赔偿将被计入获支付的多次危疾保障。
22. 受保人须每 6 个月提交医疗报告证明癌症的存在及持续接受癌症治疗或晚期护理。癌症治疗并不包括任何纾缓治疗或预防治疗。癌症治疗包括外科手术、电疗（包括质子治疗、数码导航刀及伽玛刀）、化疗、标靶治疗、骨髓移植、免疫治疗（包括嵌合抗原受体（CAR-T 细胞）治疗）及由本公司不时批准的任何其他治疗。持续癌症现金津贴 / “自选额外癌症现金津贴”（如适用），各自最高可达 180% 基本保障额、支付至受保人 85 岁或受保人身故（取其较早者）。不论癌症的出现或复发次数，每个月所支付的持续癌症现金津贴将不会多于 1% 基本保障额，而每个月所支付的“自选额外癌症现金津贴”（如适用）将不会多于 5% 基本保障额。
23. 受保人每次确诊心脏病或中风并已获严重疾病保障、保障额无缝还原保障或多次危疾保障赔偿后，可获最高 12% 基本保障额的现金津贴。心脏病及中风现金津贴总额最高可达 60% 基本保障额、支付至受保人 85 岁或受保人身故（取其较早者）。不论心脏病或中风的出现或复发次数，每个月所支付的心脏病及中风现金津贴将不会多于 1% 基本保障额。
24. 如受保人被确诊患上癌症并因该癌症而获得支付或将会获得支付严重疾病保障、保障额无缝还原保障或多次危疾保障赔偿，我们将支付受保人于该癌症之确诊日期起计三年内，由注册中医师处方的中药或进行的针灸及推拿的费用，每次最高 50 美元 / 400 港元 / 400 澳门元，每天最多 1 次。以同一受保人计算，本公司在任何时间续发之所有保单及附加保障所支付及 / 或将支付之中医癌症治疗纾缓保障将以 1,000 美元 / 8,000 港元 / 8,000 澳门元为限。
25. 如受保人被确诊患上癌症并因该癌症而获得支付或将会获得支付严重疾病保障、保障额无缝还原保障或多次危疾保障赔偿，我们将支付受保人于该癌症之确诊日期起计三年内，由受保人的主诊肿瘤科医生或相关领域的专科医生，就该癌症而进行因医疗而必须进行治疗时，所处方之临床试验药物的合理及惯常的费用，并以基本保障额的 20% 或 62,500 美元 / 500,000 港元 / 500,000 澳门元（以较低金额为准）为限，而此保障并不包括诊断测试及治疗之诊症费用。临床试验药物保障只会支付不会根据任何政府条例或从任何其他保险计划或机构而获得或将获得赔偿的实际费用。每张保单所支付及 / 或将支付之临床试验药物保障总赔偿金额以 20% 基本保障额为限。以同一受保人计算，本公司在任何时间续发之所有保单及附加保障所支付及 / 或将支付之临床试验药物保障总赔偿金额将以 62,500 美元 / 500,000 港元 / 500,000 澳门元为限。
26. 赔偿以癌症确诊日期起计一年内在指定服务提供者进行的精子冷冻保存 / 卵母细胞冷冻保存的实际费用为准，并以基本保障额的 10% 或 12,500 美元 / 100,000 港元 / 澳门元为限（取其较低者）。此保障将于该癌症确诊日期的一年后自动终止。以同一受保人计算，本公司在任何时间续发之所有保单及附加保障所支付及 / 或将支付之生殖细胞冷冻保存保障总赔偿金额将以 12,500 美元 / 100,000 港元 / 100,000 澳门元为限。
27. 如计划为万通危疾爱护保，则孩子出生或保障生效日期（以较后日期计算）起计 90 天内所确诊的疾病将不适用于保费豁免。
28. 保单持有人可预先作出指示，在其精神上失去行为能力后转换新的保单持有人。于保障期内，受保人与保单持有人亦可共同预先设定指示，指定在受保人其精神上失去行为能力后有关的赔偿将支付予指定人士。
19. To be eligible for a new claim under Heart Attack or Stroke, the diagnosis must be supported with the new evidence consistent with the diagnosis of another Heart Attack or Stroke.
20. Applicable to any recurrence, metastasis, continuation or new Cancer. In the case of multiple claims for Prostate Cancer, if the current diagnosis is a continuation of the preceding Prostate Cancer and the Insured is age 70 or above, the "Multiple Critical Illness Benefit" will only be payable if the Insured has received or is in the process of receiving Cancer Treatment which is performed during the intervening period between the diagnosis dates of the Preceding Prostate Cancer and the Subsequent Prostate Cancer (both dates inclusive).
21. To exercise the Advance Payout Option, the Insured should have received or be in the process of receiving Cancer Treatment or End-of-life Care which is performed at least one year following the diagnosis date of the immediately preceding Major Critical Illness. The Advance Payout Option can only be exercised once. Any payment made by exercising the Advance Payout Option will be counted towards Multiple Critical Illness Benefit paid.
22. The Insured is required to provide medical reports every 6 months confirming the existence of Cancer and the Insured is in the process of receiving on-going Cancer Treatment or End-of-life Care. Cancer Treatment does not include any treatment given solely as palliative care or as prophylactic purpose. It includes surgery, radiotherapy (including proton therapy, CyberKnife and Gamma Knife), chemotherapy, targeted therapy, bone marrow transplant, immunotherapy (including Chimeric Antigen Receptor (CAR) T-cell therapy) and any other treatments as approved by the Company from time to time. The Cash Benefit for Continuous Cancer or "Optional Extra Cancer Cash Benefit" (if applicable) will each be paid up to 180% of the Basic Sum Insured, up to age 85 of the Insured or death of the Insured, whichever is earlier. Regardless of the number of occurrence / recurrence of Cancer, no more than 1% of the Basic Sum Insured under Cash Benefit for Continuous Cancer and 5% of the Basic Sum Insured under "Optional Extra Cancer Cash Benefit" (if applicable) will be payable for each month.
23. The Insured will be paid up to a maximum of 12% of the Basic Sum Insured for each diagnosis of Heart Attack or Stroke and upon payment of Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit. The Cash Benefit for Heart Attack and Stroke will be paid up to 60% of the Basic Sum Insured, up to age 85 of the Insured or death of the Insured, whichever is earlier. Regardless of the number of occurrence / recurrence of Heart Attack or Stroke, no more than 1% of the Basic Sum Insured under Cash Benefit for Heart Attack and Stroke will be payable for each month.
24. If the Insured is diagnosed to be suffering from Cancer and Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit has been paid or is payable for such Cancer, we shall reimburse the actual expenses for Chinese medicines prescribed by, or acupuncture and Tui Na performed by, a Registered Chinese Medicine Practitioner within 3 years after the diagnosis date of such Cancer, up to US\$50 / HK\$400 / MOP400 per visit and up to 1 visit per day. The aggregate Chinese Medicine Benefit for Cancer Treatment payment paid and / or payable under all policies and supplementary benefits issued by the Company at any time will be limited to US\$1,000 / HK\$8,000 / MOP8,000 under the same Insured.
25. If the Insured is diagnosed to be suffering from Cancer and Critical Illness Benefit, Seamless Coverage Restoration Benefit or Multiple Critical Illness Benefit has been paid or is payable for such Cancer, we shall reimburse the Reasonable and Customary charges of the experimental drugs prescribed by the Insured's attending oncologist or specialist in relevant field for the Medically Necessary treatment of such Cancer within 3 years after the diagnosis date of such Cancer, up to 20% of the Basic Sum Insured or US\$62,500 / HK\$500,000 / MOP500,000, whichever is lower. The consultation fee including any diagnostic tests and treatments are not covered under this benefit. Experimental Drugs Benefit will only reimburse the actual expenses to the extent such expenses are not paid or payable under any government law or any other insurance policies or by any other institutions. The aggregate Experimental Drugs Benefit payment paid and / or payable under each policy will be limited to 20% of the Basic Sum Insured. The aggregate Experimental Drugs Benefit payment paid and / or payable under all policies and supplementary benefits issued by the Company at any time will be limited to US\$62,500 / HK\$500,000 / MOP500,000 under the same Insured.
26. The actual expenses incurred for Sperm Cryopreservation or Oocyte Cryopreservation performed by the Insured with designated service providers within one year after the diagnosis date of cancer will be reimbursed, in the amount of up to 10% of the Basic Sum Insured or US\$12,500 / HK\$100,000 / MOP100,000, whichever is lower. This benefit will automatically cease after one year from the diagnosis date of such Cancer. The aggregate Sperm / Oocyte Cryopreservation Benefit payment paid and / or payable under all policies and supplementary benefits issued by the Company at any time will be limited to US\$12,500 / HK\$100,000 / MOP100,000 under the same Insured.
27. For YF PrimeHealth Pro Jr. Care, Waiver of Premiums is not applicable to illnesses diagnosed within 90 days of birth of the child or the Effective Date of Coverage, whichever is later.
28. The Policy Owner can provide advance instructions to change the new Policy Owner in the event of their mental incapacity. During the benefit term, the Insured and the Policy Owner can jointly preset instructions to designate that benefit payout will be paid to a designated person in case of the Insured is diagnosed of mental incapacitation.

精神上无行为能力人士指因精神上无行为能力而无能力处理和管理其财产及事务的人。精神上无行为能力的诊断必须由两名注册精神专科或脑神经专科医生所提供。

本公司将于收到保单持有人确诊为永久精神上无行为能力人士、植物人、脑部受损 / 失去独立生存的能力、昏迷或严重认知障碍症的证明文件时，处理有关指示。有关精神上无行为能力预设指示权益之详情，请参阅条款及细则。在行使此选项前宜谨慎考虑，并评估及理解其对您有任何潜在的财务影响。

29. 须扣除曾支付的赔偿金额及保单债项（如有）。
30. 在厘定“宠爱无忧”额外身故保障时，宠物数目最多为 2 只，而受养者数目合共最多为 4 名。以同一受保人计算，所有“宠爱无忧”额外身故保障总赔偿金额最高为 20% 基本保障额或 25,000 美元 / 200,000 港元 / 200,000 澳门元（以较低金额作准）。受养者必须在受保人离世时符合以下规定：
- 父母：65 岁或以上
 - 配偶：18 岁或以上
 - 子女：受保人 18 岁以下的子女或继子继女，或于香港或澳门经合法收养的子女
 - 宠物：狗及猫，并 (1) 与受保人同一居住地；(2) 并非用作任何商业或职业用途；(3) 已植入晶片不少于两年；(4) 为受保人已拥有不少于两年

受益人须在索偿时提供受保人与受养者的关系证明及存活证明，并受限于现行的行政规定及须由万通保险核准。就宠物而言，须以微型晶片方式及由兽医提供的拥有权及存活证明。

31. 于初次确诊严重疾病而赔偿总额达基本计划 100% 保障额后，须有一年等候期，方可于投保新一份终身寿险计划，不适用于投保定期人寿保障计划。行使权益时，受保人年龄不得超过 75 岁。新计划的保障额不可高于原来万通危疾加护保（优越版）/ 万通危疾爱保护的保障额。同时，新计划会根据受保人当时的实际年龄，并按照原来保单同等风险类别及不保事项（如适用）续发。有关自选人寿保障复效权益的详情，请参阅条款及细则。
32. “完全及永久伤残”保障只适用于 18 至 65 岁的受保人。
33. 有关“合资格的深切治疗部留医”之详情及指定手术的列表，请参阅保单文件。若受保人符合所有合资格的深切治疗部留医的条件，而该状况是直接或间接由任何其他主要严重疾病所引致或有关，我们只会就其他主要严重疾病作出严重疾病保障赔偿。
34. 个人于本公司就该项疾病的最高总赔偿额为 62,500 美元 / 500,000 港元 / 500,000 澳门元。
35. 索偿只适用于需进行手术的冠状动脉出现收窄的情况达 50% 或以上；而第 2 次之索偿需符合上述之情况，以及于首次已获赔偿的医学检查报告内已显示第 2 次进行手术的主要冠状动脉收窄或阻塞之位置并不多于 60%。
36. “严重精神病”指经精神科专科医生首次确定诊断为严重忧郁症、精神分裂症或躁郁症，并需持续因严重精神病人住医院所属的精神科院舍超过 28 日。有关“严重精神病”的详情，请参阅保单文件。
37. 保障至受保人 70 岁。
38. 赔偿未获赔偿而需支付的实际住院及医疗费用。
39. 保障至受保人 65 岁。
40. 赔偿额为 10% 基本保障额，上限为 5,000 美元 / 40,000 港元 / 40,000 澳门元，保障至受保人 65 岁。
41. 赔偿额为 30% 基本保障额，上限为 12,500 美元 / 100,000 港元 / 100,000 澳门元，保障至受保人 25 岁。
42. 一经投保，保费不会按受保人年龄增加而递增。然而，本公司保留调整同一风险级别保费率的权利。
43. 同一受保人于本公司投保的所有严重疾病计划的总保障额最高为 1,500,000 美元 / 12,000,000 港元 / 12,000,000 澳门元。

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

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

29. Net of claims paid and policy debt (if any).
30. The maximum number of pets is 2 and the maximum number of dependents is 4 in determining the PamperForAll Extra Death Benefit. The maximum aggregate Sum Insured is 20% of Basic Sum Insured or US\$25,000 / HK\$200,000 / MOP200,000, whichever is lower, under the same Insured. The dependents are required to meet the following conditions at the time of the death of the Insured:
- Parents: aged 65 or above
 - Spouse: aged 18 or above
 - Children: natural children, stepchildren or children legally adopted in Hong Kong or Macau by the Insured, who are aged below 18
 - Pets: Dogs and cats which (1) have the same residency with the Insured, (2) are not owned for the purpose of commercial or occupational purposes, (3) have been micro-chipped for no less than two years and (4) owned by the Insured for no less than two years
- The beneficiary(ies) is (are) required to provide relationship proof between the Insured and the dependents and living proof upon claim, subject to YF Life's approval and prevailing administrative rules. Ownership and living proofs by means of microchip and from a vet are required for pets.
31. There is one-year waiting period between the first diagnosis of the critical illness resulting in the total benefit reaching 100% of the Sum Insured of the basic plan and taking out the new whole life plan, not applicable to term life plan. The option can be exercised before the Insured turns age 75. The Sum Insured of the new plan cannot be higher than that of original plan of YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care. The new plan will be issued at the insured's attained age with the same risk class and exclusions, if applicable, of the original policy. Please refer to the terms and conditions for the details of the Optional Death Benefit Revival Option.
32. Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18 to 65.
33. Please refer to the policy document for the details of "Qualified ICU Stay" and the list of designated surgeries. In the event that the Insured satisfies all the criteria of Qualified ICU Stay and such condition is directly or indirectly arising from or in connection with any other Major Critical Illness, we will only pay the Critical Illness Benefit in relation to the other Major Critical Illness.
34. Subject to US\$62,500 / HK\$500,000 / MOP500,000 per type of illness, per life limit under all benefits issued by the Company.
35. To be eligible for a claim, the coronary artery must have a stenosis of 50% or more; to be eligible for a second claim, in addition to the above-mentioned criterion, the treatment must also be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the medical examination report relating to the first claim.
36. "Severe Psychiatric Illness" means a first definitive diagnosis of severe depression, schizophrenia or bipolar disorder by a Doctor in psychiatry, which requires in-patient hospitalization for more than 28 consecutive days in the psychiatric unit of a Hospital for Severe Psychiatric Illness. Please refer to the policy document for details of "Severe Psychiatric Illness".
37. The protection is up to age 70 of the Insured.
38. Benefit payment is the actual amount of hospitalization and medical expenses not yet reimbursed.
39. The protection is up to age 65 of the Insured.
40. The benefit payable is 10% of the Basic Sum Insured, capped at US\$5,000 / HK\$40,000 / MOP40,000; the protection is up to age 65 of the Insured.
41. The benefit payable is 30% of the Basic Sum Insured, capped at US\$12,500 / HK\$100,000 / MOP100,000; the protection is up to age 25 of the Insured.
42. Once insured, the premiums will not increase as the age of the Insured increases. However, the Company reserves the right to adjust the premium rate for all Insured of the same risk class.
43. The maximum aggregate Sum Insured of all Critical Illness plans under the same Insured with the Company is limited to US\$1,500,000 / HK\$12,000,000 / MOP12,000,000.

重要资料

1. 红利理念

此分红保险计划可分享由我们厘定之相关产品组别中的盈余。相关产品组别中的盈余为可分配给保单持有人的利润。于厘定终期红利时，我们致力确保保单持有人和公司之间以及不同组别之保单持有人之间能得到合理的利润分配。我们的目标是将不少于 90% 的盈余分配予保单持有人，余下的部分则归于公司。

公司已成立一个委员会，在厘定终期红利派发之金额时向公司董事会提供独立意见。实际终期红利派发之金额会先由委任精算师建议，然后经此委员会审议决定，最后由公司董事会（包括一个或以上独立非执行董事）批准。

我们将最少每年检视及厘定终期红利一次。终期红利并不是永久附加于保单上。我们将会参考包括但不限于以下因素的过往经验及预期未来展望，以厘定保单的终期红利。

理赔：包括此保险计划所提供的身故保障及其他保障的成本。

支出费用：包括与保单直接有关的支出费用（例如分销开支、核保费用、缮发和收取保费的支出费用）及分配至此保险计划的间接开支（例如一般行政费用）。

投资回报：包括所投资的资产赚取的利息／红利收入及市场价格变动。投资表现会受利息／红利收入之波动（利息／红利收入和利率前景）以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格及商品价格之波动、汇率（如投资资产货币与保单货币不同）及流动性而影响。

退保：包括保单失效、退保、部分退保及其他扣减项目及保障支付，以及其对投资的相关影响。

为了提供更平稳的终期红利，我们或会在投资表现强劲的时期保留回报，用作在投资表现较弱的时期支持或维持较高之终期红利，反之亦然。

2. 投资政策、目标及策略

万通保险国际有限公司（“万通保险”）的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具，可能包括环球股票、债券及其他固定收益资产、房地产、商品市场及另类投资等。此多元化之投资组合目的在于达到可观且稳定的长线投资回报。

我们会根据过往及预期回报、波幅及相关投资风险来选择投资的资产及管理我们的投资组合。

为达至长线目标回报，万通保险采用一套以固定收益资产及股票类资产为组合的投资策略。现时的长线投资策略按以下分配，投资在以下资产：

资产类别	目标资产组合 (%)
债券及其他固定收益资产	35% - 100%
股票类资产	0% - 65%

债券及其他固定收益资产主要包括拥有高信用评级的政府债券及不同行业的企业债券，提供一个多元化及高质量之债券投资组合。

股票类资产可能包括环球股票（公共及／或私募股权）、互惠基金、交易所交易基金、高息债券、房地产、商品市场及另类投资等。

投资遍布于不同地区及行业。

此外，我们或会使用衍生工具作为风险管理之用，以减低市场因素所带来的风险，包括但不限于利率及货币风险。

Important Information

1. Bonus Philosophy

This is a participating insurance plan which can share the divisible surplus from the product group determined by us. Divisible surplus refers to profits available for distribution back to policy owners as determined by us. Terminal Bonus will be determined with an aim to ensure a fair sharing of profits between policy owners and the company, as well as among different groups of policy owners. We aim to share with policy owners no less than 90% of the divisible surplus while the remaining portion goes to the company.

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 Bonus, 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.

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

Claims: These include the costs of providing coverage such as Death Benefit and other benefits under the insurance plan.

Expenses: These include both expenses directly related to the policy (e.g. distribution costs, underwriting, issue and premium collection expenses) and indirect expenses allocated to the insurance plan (e.g. general administrative costs).

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 (both interest/dividend earnings and the outlook for interest rates) and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates if the currency of the backing asset is different from the policy currency, and liquidity risk, etc.

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

To provide more stable Terminal Bonus, we may retain returns during periods of strong performance to support stronger Terminal Bonus in times of less favourable performance, and vice versa.

2. Investment Policy, Objective and Strategy

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

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

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

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

Bonds and other fixed-income instruments mainly include high-credit-rated government bonds and corporate bonds across various industries, creating a diversified credit portfolio with high asset quality.

Equity-like assets may include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties, commodities and alternative investment assets.

Investments are diversified across geographical areas and industries.

Derivatives may be employed for risk management purpose to mitigate market risks, including but not limited to interest rate and currency risk.

投资资产将涉及不同货币并有可能与保单货币不同。

为有效地管理及优化投资组合，我们可能在若干时期内偏离上述目标。

投资策略或会不时根据市场环境及经济展望而作变动。

相关详情及分红实现率资料请浏览本公司网页：



香港：

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



澳门：

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

主要产品说明

缴付保费年期及保障年期

阁下应就已选择的缴付保费年期持续缴付保费。如在保费到期日起计 31 天宽限期届满前仍未缴付保费，自动保费贷款将会生效。如逾期未缴付的保费加上任何尚未偿还的保单债项到达保证现金价值扣除本保单任何已支付或将获支付之严重疾病保障之赔偿金额（及相应之严重疾病保障调整金额（如有，只适用于万通危疾爱护保）），保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值（如有）将会支付予阁下。

万通危疾加护保（优越版）、万通危疾爱护保、自选额外癌症现金津贴及自选人寿保障复效权益的保障年期最长分别为至受保人 100 岁、至受保人 99 岁、至受保人 85 岁及至受保人 75 岁。

保单借贷

如本保单有保证现金价值，你可提出借贷要求。最高借贷限额为保证现金价值的 90% 扣除本保单任何已支付或将获支付之严重疾病保障之赔偿金额（及相应之严重疾病保障调整金额（如有，只适用于万通危疾爱护保））的总和。你可借贷的数额为最高借贷限额扣除任何尚未偿还的保单债项。贷款利息将由本公司厘定。如利息于保单周年当天尚未支付，该数额便会被加于尚欠的贷款内。

展迟付款期

除非该笔借款是用作缴付由本公司签发保单的保费，我们有权押后借贷，最长不超过接获书面借贷要求后六个月。

终止

在下列任何情况下，保单将会终止：

- 于保障到期日当日
- 在宽限期届满前，到期的保费仍未能缴付，除非自动保费贷款适用
- 保单债项超过保证现金价值扣除本保单任何已支付或将获支付之严重疾病保障之赔偿金额（及相应之严重疾病保障调整金额（如有，只适用于万通危疾爱护保））的总和
- 保单持有人呈交书面要求终止本保单
- 受保人身故（除在万通危疾爱护保下，受孕妇女身故而受保孩子仍然生存）
- 怀孕终止（即失去胎儿或胎儿死亡）当日，无论是否于自然的情况下或是否合资格获支付恩恤保费回奉保障（只适用于万通危疾爱护保）
- 于第一个保单周年日（当受保人是受保孩子，而万通保险未曾于第一个保单周年日之前的十四日或以前收受该受保孩子的出生证明）（只适用于万通危疾爱护保）

当自选额外癌症现金津贴的已支付或将获支付的额外癌症现金津贴每月津贴总数目达到 36 个月，此附加保障将会终止。

Investment assets may also be invested in currencies other than the underlying policy denomination.

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

In order to manage the portfolio efficiently and optimize the return and risk, this investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and fulfillment ratio, please visit our website:



Hong Kong:

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



Macau:

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

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance reaches the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable (and the corresponding Critical Illness Benefit Adjustment Amount (if any, applicable to YF PrimeHealth Pro Jr. Care only)) under this Policy, all coverage under the policy will be terminated and the Cash Value (after deducting any policy debt) will be paid to you (if any).

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

Borrowing

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

Deferred Payment Period

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

Termination

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

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

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

在下列任何情况下，自选人寿保障复效权益将会终止：

- 人寿保障复效权益被行使
- 于受保人（适用于万通危疾加护保（优越版））/ 身为受保人的婴孩（适用于万通危疾爱护保）经确诊患上严重疾病而此附加保障所属保单的已支付或将获支付的赔偿总额达到 100% 基本保障额一年后的第 91 天当天

提早退保

本产品是为长线持有而设。如提早终止保单，阁下所获得的现金价值或会远低于阁下的已缴保费。

保费调整

如接获所需保费，保单会于每个保单周年获续期一年。在每次续期时，万通保险保留更改适用于同一风险级别受保人的保费之权利，并会于每个保单周年日不少于 30 日前以书面通知你有关更改。保费会因应某些因素而作出调整，这些因素包括但不限于万通保险过去的索偿记录及续保率、开支、预期未来的索偿成本及投资环境。

通胀风险

在通胀下，未来生活费用将会增加，导致现有的预期保障可能无法满足未来的需求。当实际通胀率较预期为高，即使万通保险按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

信贷风险

本计划由万通保险承保及负责，保单持有人的保单权益会受我们的信贷风险所影响。若我们无法按保单的承诺履行其财务责任，您可能损失保单的价值及其保障。

汇率风险

如选择的保单货币并非本地货币，阁下须承受汇率风险。汇率可能波动，因而影响你以本地货币计算时所需缴付保费及利息的金额。

因医疗而必须进行的

指符合以下所有情况：

1. 因应诊断结果而施行一般惯常使用的医治方法。
2. 根据既定之良好医疗守则。
3. 并非就受保人及 / 或医生之方便而进行。

合理及惯常的收费

指因医疗而必须进行的及不超过由当地具有类似地位的医疗服务机构于当地就相类似的疾病或受伤，为相同年龄和性别人士提供治疗、医疗服务或供应品之一般标准收费。合理及惯常的收费于任何情况下不得超过实际收费。万通保险可参考以下情况（如适用）决定有关医疗费用是否为“合理及惯常的收费”：

1. 由当地政府宪报就其公立医院为私家病人提供医疗服务所定的收费；
2. 医疗行业的收费调查；
3. 内部保险赔偿统计数据；
4. 受保障程度或水平；及／或
5. 其他相关的参考资料。

如万通保险之公司医生认为任何医院／医疗费用并非合理及惯常的收费，万通保险保留权利调整部份或全部赔偿金额。

主要不保事项

因以下一种或多种情况而直接或间接引致的严重疾病，将不获赔偿严重疾病保障、保费豁免保障、罕见疾病额外保障、保障额无缝还原保障、多次危疾保障、持续癌症现金津贴、心脏病及中风现金津贴、临床试验药物保障、中医癌症治疗纾缓保障、生殖细胞冷冻保存保障及自选额外癌症现金津贴：

- 在保障生效日期（只适用于万通危疾加护保（优越版））或批准复效日期（以较后日期为准）的六十日内出现的严重疾病；
- 就多次危疾保障：在受保人确诊患上严重疾病而导致总赔偿额达到合计限额后，受保人在确诊患上其后之严重疾病后的十四天内身故；

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

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

Early Surrender

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

Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. YF Life Insurance International Ltd. reserves the right to change the premium on each renewal for all Insureds of the same class, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of YF Life Insurance International Ltd., expenses, the expected claim costs in the future, and the investment environment.

Inflation Risk

The current planned benefit may not be sufficient to meet future needs due to higher living costs under inflation. Where the actual rate of inflation is higher than expected, the Policy Owner might receive less in real terms even if YF Life Insurance International Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the company and subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose the value of policy and its coverage.

Exchange Rate Risk

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

Medically Necessary

Means all of the following conditions are met:

1. Consistent with the diagnosis and customary medical treatment for the condition.
2. In accordance with standards of good medical practice.
3. Not for the convenience of the Insured and / or the Doctor.

Reasonable and Customary Charges

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

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

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

Key Exclusions

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

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

- 在保障生效日期(只适用于万通危疾加护保(优越版))或批准复效日期(以较后日期为准)前,所有受保人本身已存在的情况及按受保人已呈现的病征及病状,受保人已知悉或据常理应该已知悉的情况;
- 自杀、企图自杀或在神智不清醒、自伤身体或精神状态异常的状况下受伤;
- 药瘾、酗酒或因酒精或药物中毒(除非由医生处方);
- 在战争(无论宣战与否)中参与军事服务;
- 因战争(无论宣战与否)、侵略、抗敌、民间骚动、叛乱或暴动引致的任何行动;
- 参与任何驾驶或骑术赛事、专业运动或需使用呼吸用具之潜水活动;
- 乘搭或驾驶任何飞机(除非为民航机的持票乘客);
- 犯法或企图犯法、拒捕或参与任何刑事的非法行为;
- 任何人类免疫力缺乏症病毒及/或与此有关之病症,包括爱滋病及/或任何由此而产生的病症(受本保单严重疾病保障的经输血感染人类免疫力缺乏病毒或因职业感染人类免疫力缺乏病毒除外);或
- 在保单计划表或附加修订文件内所有注明之不保情况(如有)。

受保人若在保单日期或批准保单复效申请当日(以较后日期计算)起计一年内自杀,无论其是否在神智清醒的情况下,万通保险的全部责任将只限于退还已支付之保费(扣除已支付或将获支付之赔偿额及保单债项(如有)),或现金价值,以较高者为准。

提供资料责任及未符合这要求的后果

本保单是基于你和受保人于投保申请表内提供给我们的资料。重要的是,你和受保人对所提供的资料都是真实和准确的,因为这些资料有助于我们决定你和受保人是否符合本保单的资格。如果你或受保人提供给我们的资料不准确、误导或被夸大,你应该立即通知我们。如你或受保人未有提供准确及真实的资料,或你或受保人提供误导或被夸大的资料,本保单的保障可能会受到影响。

于本保单作为依据的投保申请内,或任何足以影响本保单的任何事项、或有关依据本保单提出任何索偿事宜中,如有任何诈骗、关键性的错误陈述或隐瞒,我们有绝对权决定本保单自成立之日起无效及本保单的所有索偿失效。任何已支付的保费,将在此情况下不被发还及没收。

索偿程序

有关索偿程序,请浏览本公司网页:

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

澳门: <https://www.yflife.com/sc/Macau/Individual/Services/Claims-Corner>

保费征费(只适用于香港)

保监局会透过保险公司向所有保单持有人,为其于香港续发之保单,于每次缴付保费时收取征费。有关征费之详情,请浏览保监局网站网页 www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足你的要求,你可以书面方式要求取消保单,连同保单退回本公司(香港:香港湾仔骆克道33号万通保险大厦27楼/澳门:澳门苏亚利士博士大马路320号澳门财富中心8楼A座),并确保本公司的办事处处于交付保单的21个日历日内,或向你/你的代表人交付《通知书》(说明已经可以领取保单和冷静期届满日)后起计的21个日历日内(以较早者为准)收到书面要求。于收受书面要求后,保单将被取消,你将可获退回已缴保费金额及你所缴付的征费(适用于香港),但不包括任何利息。若曾获赔偿或将获得赔偿,则不获发还保费。

期满及退保

如需申请退保,你只需填妥、签署并寄回由本公司提供的特定表格,本公司将安排退保事宜。

于保单期满时,本公司将致函通知你,并会安排保单终止事宜。

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

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the date we approve the reinstatement application, whichever is later, the total liability of YF Life Insurance International Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any), or Cash Value, whichever is higher.

Duty of Disclosure and the Consequences of Not Making Full Disclosure

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

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

Claims Procedures

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

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

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

Premium Levy (Applicable to Hong Kong only)

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

Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and levy you paid (applicable to Hong Kong), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Maturity and Surrender

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

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

万通危疾加护保（优越版）/万通危疾爱护保一览表

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

保障项目 Benefits

182种严重疾病保障 Coverage of 182 Critical Illnesses

68 种主要严重疾病 Major Critical Illnesses	[100% 基本保障额 ⁴ + 非保证“终期红利”] 或现金价值 [100% of Basic Sum Insured ⁴ + Non-Guaranteed “Terminal Bonus”] OR Cash Value (以较高者为准, 并须扣除任何曾支付或将获支付之严重疾病保障之赔偿金额 whichever is higher, after deduction of any previous Critical Illness Benefit paid or payable)	至保障到期日 ³² Up to end of benefit expiry date ³²
50 种早期疾病 Early Stage Diseases	赔偿次数不限, 而每项最多可获赔偿一次 (特别注明除外) Unlimited claims, but subject to one claim per illness (unless otherwise specified)	
40 种早期疾病 Early Stage Diseases	30% 基本保障额 (各项) of Basic Sum Insured (Each)	至保障到期日 Up to end of benefit expiry date
10 种早期疾病 Early Stage Diseases	50% 基本保障额 of Basic Sum Insured	至保障到期日 Up to end of benefit expiry date
	30% 基本保障额 (各项) of Basic Sum Insured (Each) (同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额各为62,500美元/500,000港元/500,000澳门元 Each subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
		至保障到期日 Up to end of benefit expiry date
需进行手术之脑血管瘤 Cerebral Aneurysm Requiring Surgery	30% 基本保障额 of Basic Sum Insured (赔偿未获赔偿而需支付的实际住院及医疗费用; 同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为62,500美元/500,000港元/500,000澳门元 Reimburse the actual amount of hospitalization and surgical expenses not yet reimbursed, subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至保障到期日 Up to end of benefit expiry date
冠状动脉的血管成形术及其它冠状动脉的血管手术 Angioplasty and Other Surgeries for the Coronary Artery		
周围动脉疾病的血管介入治疗 Endovascular Treatment of Peripheral Arterial Disease	30% 基本保障额 of Basic Sum Insured (同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为62,500美元/500,000港元/500,000澳门元 Subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至70岁 Up to Age 70
糖尿病性视网膜病变 Diabetic Retinopathy		至65岁 Up to Age 65
微创性直接冠状动脉搭桥术 Minimally Invasive Direct Coronary Artery By-pass	30% 基本保障额 of Basic Sum Insured	至65岁 Up to Age 65
周围动脉疾病的血管介入治疗 Endovascular Treatment of Peripheral Arterial Disease	10% 基本保障额 of Basic Sum Insured (同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为5,000美元/40,000港元/40,000澳门元 Subject to US\$5,000 / HK\$40,000 / MOP40,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	至65岁 Up to Age 65
糖尿病性视网膜病变 Diabetic Retinopathy		至65岁 Up to Age 65
严重精神病 ³⁶ Severe Psychiatric Illness ³⁶		
意外矫形手术 Reconstructive Surgery Due to Accident		
骨质疏松症并骨折 Osteoporosis with Fractures		
黄斑部病变 / 早发性白内障 Macular Degeneration / Early Onset of Cataract		
青光眼手术 Glaucoma Surgical Treatment		

保障项目 Benefits

31 种原位癌 / 初期癌症 Carcinoma-in-situ / Early Stage Cancers	<p>可获支付最多两次赔偿，而该两次赔偿必须分别因两种不同的原位癌 / 初期癌症而作出相关赔偿 Can be claimed twice for two different Carcinoma-in-situ / Early Stage Cancer</p> <p>30% 基本保障额 (各保障类别) of Basic Sum Insured (Each type of protection) (同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 62,500 美元 / 500,000 港元 / 500,000 澳门元 Subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p>	<p>至保障到期日 Up to end of benefit expiry date</p>
33 种儿童严重疾病 Severe Child Diseases	<p>只可获赔偿一次 Can be claimed once only</p>	
25 种儿童严重疾病 Severe Child Diseases	<p>30% 基本保障额 (各保障类别) of Basic Sum Insured (Each type of protection) (同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 62,500 美元 / 500,000 港元 / 500,000 澳门元 Subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p>	<p>至 25 岁 Up to Age 25</p>
8 种儿童严重疾病 Severe Child Diseases	<p>30% 基本保障额或 12,500 美元 / 100,000 港元 / 100,000 澳门元 of Basic Sum Insured or US\$12,500 / HK\$100,000 / MOP100,000 (以较低者为准 whichever is lower) (同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为 62,500 美元 / 500,000 港元 / 500,000 澳门元 Subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)</p>	<p>至 25 岁 Up to Age 25</p>
专注力失调及过度活跃症评估测试津贴¹⁴ Attention-Deficit Hyperactivity Disorder Assessment Allowance¹⁴	<p>于保单第 3 个周年日起按实际费用支付赔偿，最高赔偿额为 125 美元 / 1,000 港元 / 1,000 澳门元 Reimbursement of actual expenses, with maximum benefit of US\$125 / HK\$1,000 / MOP1,000, from the third policy anniversary onwards</p>	<p>至 25 岁 Up to Age 25</p>
保障额无缝还原保障 Seamless Coverage Restoration Benefit	<p>一旦受保人确诊患上癌症、心脏病、中风、脑退化疾病或帕金森病¹⁵，毋须扣减曾就严重疾病 (主要严重疾病除外) 得到的赔偿，即可还原赔偿额至 100% 基本保障额，期间不设等候期 Once the Insured is diagnosed with Cancer, Heart Attack, Stroke, Degenerative Brain Disorders or Parkinson's Disease¹⁵, the benefit payable will be restored to 100% of the Basic Sum Insured without deducting previous benefits paid for Critical Illness (other than Major Critical Illness). There is no waiting period between claims</p>	<p>至 85 岁 Up to Age 85</p>

保障项目 Benefits

罕见疾病额外保障 ¹⁸ Rare Diseases Extra Benefit¹⁸	额外10%基本保障额的赔偿，只可获赔偿一次及于赔偿总额达100%基本保障额时终止 Additional 10% of Basic Sum Insured is paid. Can be claimed once only and will be terminated when the total benefit paid reaches 100% of Basic Sum Insured	
多次危疾保障 ^{20,21} Multiple Critical Illness Benefit^{20,21}	额外就癌症、心脏病、中风、脑退化疾病或帕金森病 ¹⁵ 提供合共4次保障，每次最高赔偿额为100%基本保障额 Up to 4 additional claim payments for Cancer, Heart Attack, Stroke, Degenerative Brain Disorders or Parkinson's Disease ¹⁵ , each can be up to 100% of Basic Sum Insured	至85岁 Up to Age 85
持续癌症现金津贴 ²² Cash Benefit for Continuous Cancer²²	每月为1%基本保障额，总现金津贴可高达180%基本保障额 1% of Basic Sum Insured is paid monthly and up to 180% of Basic Sum Insured	至85岁 Up to Age 85
心脏病及中风现金津贴 ²³ Cash Benefit for Heart Attack and Stroke²³	每次确诊心脏病或中风：每月为1%基本保障额，最高12%基本保障额 总现金津贴可高达60%基本保障额 Each Heart Attack or Stroke: 1% of Basic Sum Insured is paid monthly, up to 12% of Basic Sum Insured Maximum aggregate cash benefit can be up to 60% of Basic Sum Insured	至85岁 Up to Age 85
中医癌症治疗纾缓保障 ²⁴ Chinese Medicine Benefit for Cancer Treatment²⁴	按实际费用支付赔偿，每天最多1次，每次最高50美元/400港元/400澳门元，最高赔偿总额为1,000美元/8,000港元/8,000澳门元 Reimbursement of actual expenses, up to US\$50 / HK\$400 / MOP400 per visit and 1 visit per day, with aggregate maximum benefit of US\$1,000 / HK\$8,000 / MOP8,000	
临床试验药物保障 ²⁵ Experimental Drugs Benefit²⁵	按实际费用支付赔偿，最高赔偿额为： 20% 基本保障额 of Basic Sum Insured (同一受保人于本公司续发之所有保单及附加保障所支付的个人最高总赔偿限额为62,500美元/500,000港元/500,000澳门元 Subject to US\$62,500 / HK\$500,000 / MOP500,000 per life limit under all policies and supplementary benefits under the same Insured issued by the Company)	
生殖细胞冷冻保存保障 ²⁶ Sperm / Oocyte Cryopreservation Benefit²⁶	赔偿按实际费用支付(包括最长一年期的储存费用)，最高赔偿额为： 10% 基本保障额/12,500美元/100,000港元/100,000澳门元(以较低者为准) of Basic Sum Insured / US\$12,500 / HK\$100,000 / MOP100,000 (whichever is lower)	
保费豁免 ²⁷ Waiver of Premiums²⁷	重大疾病(主要重大疾病除外)： 豁免基本计划、“自选额外癌症现金津贴”(如适用)及“自选人寿保障复效权益”(如适用)下一个保费到期日起计12个月的保费 赔偿总额达100%基本保障额： 全数豁免基本计划、“自选额外癌症现金津贴”(如适用)及“自选人寿保障复效权益”(如适用)余下年期的保费 Critical Illness other than Major Critical Illness: Premiums of Basic Plan, "Optional Extra Cancer Cash Benefit" (if applicable) and "Optional Death Benefit Revival Option" (if applicable) are waived for 12 months starting from next premium due date Total benefits payable reaching 100% of Basic Sum Insured: All subsequent premiums of Basic Plan, "Optional Extra Cancer Cash Benefit" (if applicable) and "Optional Death Benefit Revival Option" (if applicable) are waived	

保障项目 Benefits

“精神上无行为能力”预设指示权益²⁸ Mental Incapacity Advance Instruction Option²⁸

保单持有人可预先作出指示，在其精神上失去行为能力后转换新的保单持有人。于保障期内，投保人与保单持有人亦可共同预先设定指示，指定在投保人其精神上失去行为能力后有关的赔偿将支付予指定人士
The Policy Owner can provide advance instructions to change the new Policy Owner in the event of their mental incapacity. During the benefit term, the Insured and the Policy Owner can jointly pre-set instructions to designate that benefit payout will be paid to a designated person in case the Insured is diagnosed of mental incapacitation

现金价值 Cash Value

保证现金价值 + 非保证“终期红利” - 保单债项（如有）
Guaranteed Cash Value + Non-guaranteed “Terminal Bonus” – policy debt (if any)
(于赔偿总额未达100%基本保障额时提供 available if the total benefit paid has not reached 100% of the Basic Sum Insured)

身故保障 Death Benefit

[100% 基本保障额⁴ + 非保证“终期红利”] 或现金价值
[100% of Basic Sum Insured⁴ + Non-Guaranteed “Terminal Bonus”] OR Cash Value
(以较高者为准，并须扣除任何曾支付或将支付的赔偿金额 whichever is higher, after deduction of any claims paid or payable)
(于赔偿总额未达100%基本保障额时提供 available if the total benefit paid has not reached 100% of the Basic Sum Insured)

身故现金津贴 Compassionate Cash Benefit

1,000 美元 / 8,000 港元 / 8,000 澳门元
US\$1,000 / HK\$8,000 / MOP8,000

“宠爱无忧”额外身故保障³⁰ PamperForAll Extra Death Benefit³⁰

向受益人为投保人的身故，替每名父母、子女、配偶及每只宠物发放额外5%基本保障额的身故保障。以同一投保人计算，最高赔偿总额为20%基本保障额或25,000 美元 / 200,000 港元 / 200,000 澳门元(以较低金额作准)
The beneficiary will be paid for the death of the Insured in which an extra 5% of Basic Sum Insured will be payable for each parent, child, spouse and pet of the Insured, with aggregate maximum benefit of 20% of Basic Sum Insured or US\$25,000 / HK\$200,000 / MOP200,000, whichever is lower, under the same Insured

怀孕期保障³ Pregnancy Benefit³

恩恤保费回奉保障^{4,5} Compassionate Refund of Premium Benefit^{4,5}

已缴基本计划、“自选额外癌症现金津贴”（如适用）及“自选人寿保障复效权益”（如适用）保费总额105%
105% of total premium paid for the basic plan, “Optional Extra Cancer Cash Benefit” (if applicable) and “Optional Death Benefit Revival Option” (if applicable)

孩子出生前
Prior to birth of the child

宝宝出生后保障⁶ Benefit upon birth of the baby⁶

严重疾病保障

Critical Illness Benefit

(包括全面严重疾病保障、全面儿童严重疾病保障、保障额无缝还原保障、罕见疾病额外保障及临床试验药物保障¹⁰ Including Comprehensive Coverage of Critical Illnesses and Severe Child Diseases, Seamless Coverage Restoration Benefit, Rare Diseases Extra Benefit and Experimental Drugs Benefit¹⁰)

危疾现金津贴¹⁰ Cash Benefits for Critical Illnesses¹⁰ 及 and

“自选额外癌症现金津贴”(如适用)¹⁰

“Optional Extra Cancer Cash Benefit¹⁰” (if applicable)

出生⁸90天内确诊 : 全数赔偿额^{7,9}的20%
Diagnosis within 90 days after birth⁸ : 20% of the full benefit amount^{7,9}

出生⁸90天后确诊 : 全数赔偿额⁹的100%
Diagnosis 90 days after birth⁸ : 100% of the full benefit amount⁹

出生⁸90天内确诊 : 现金津贴额⁹的20%
Diagnosis within 90 days after birth⁸ : 20% of the cash benefit amount⁹

出生⁸90天后确诊 : 现金津贴额⁹的100%
Diagnosis 90 days after birth⁸ : 100% of the cash benefit amount⁹

身故保障、身故现金津贴及“宠爱无忧”额外身故保障

Death Benefit, Compassionate Cash Benefit and PamperForAll Extra Death Benefit

出生⁸180天内 : 全数赔偿额⁹的20%
Within 180 days after birth⁸ : 20% of the full benefit amount⁹

出生⁸180天后 : 全数赔偿额⁹的100%
180 days after birth⁸ : 100% of the full benefit amount⁹

孩子出生后
After birth of the child



只适用于万通危疾爱护保

Applicable to YF PrimeHealth Pro Jr. Care only

自选附加保障 Optional Supplementary Benefits

自选缴款人保障 Optional Payor's Benefit	若保单持有人于65岁前不幸身故或完全伤残并持续6个月以上，自选缴款人保障会代为支付全数保费，直至保单持有人65岁或受保儿童年满25岁为止 If the Policy Owner passes away or suffers from a total disability for over 6 consecutive months before age 65, the Optional Payor's Benefit will pay all premiums on behalf of the Policy Owner until he / she reaches age 65, or the Insured's child turns 25 (以较早者为准 whichever is earlier)	
自选额外癌症现金津贴²² Optional Extra Cancer Cash Benefit²²	每月5%基本保障额，总额可高达180%基本保障额 5% of Basic Sum Insured is paid monthly, up to 180% of Basic Sum Insured	至85岁 Up to Age 85
自选人寿保障复效权益³¹ Optional Death Benefit Revival Option³¹	在确诊严重疾病而赔偿总额达基本计划的100%保障额后，保单持有人可选择投保新一份终身寿险计划，毋须提供投保资料证明 Upon the diagnosis of a critical illness resulting in the total benefit reaching 100% of the Sum Insured of the basic plan, the Policy Owner may take out a new whole life plan without being required to provide evidence of insurability	至75岁 Up to Age 75

保单资料 Policy Information

	万通危疾加护保 (优越版) YF PrimeHealth Pro (Signature)	万通危疾爱护保 YF PrimeHealth Pro Jr. Care	自选额外癌症 现金津贴 Optional Extra Cancer Cash Benefit	自选人寿保障复效权益 Optional Death Benefit Revival Option
保单类别 Plan Type	基本计划 Basic Plan		附加保障 Supplementary Benefit	
保单货币单位 Currency	香港缮发保单：美元/港元 Policy Issued in Hong Kong: US\$ / HK\$ 澳门缮发保单：美元/澳门元/港元 Policy Issued in Macau: US\$ / MOP / HK\$			
保费 ⁴² Premium ⁴²	保费并非保证，惟不会随着受保人年龄而增加 Premium is non-guaranteed, but it will not be increased based on the age of the Insured			
缴费方式 Payment Mode	每年/每半年/每季/每月缴付 (万通危疾爱护保之首年保费须以年缴方式缴付) Annual / Semi-annual / Quarterly / Monthly Payment (Annual Payment is required for the first year premium of YF PrimeHealth Pro Jr. Care)			
最低基本保障额 Minimum Basic Sum Insured	基本保障额 15,000 美元/120,000 港元/ 120,000 澳门元 或 每年保费 350 美元/ 2,800 港元/2,800 澳门元 Basic Sum Insured: US\$15,000 / HK\$120,000 / MOP120,000 OR Annual premium: US\$350 / HK\$2,800 / MOP2,800 (两者取其较高者 whichever is higher)		与基本计划相同 Same as Basic Plan	
最高基本保障额 ⁴³ Maximum Basic Sum Insured ⁴³	US\$1,500,000 美元 / HK\$12,000,000 港元 / MOP12,000,000 澳门元	US\$500,000 美元 / HK\$4,000,000 港元 / MOP4,000,000 澳门元		

投保资料 Basic Information

	万通危疾加护保 (优越版) YF PrimeHealth Pro (Signature)				自选额外癌症 现金津贴 Optional Extra Cancer Cash Benefit	自选人寿保障复效权益 Optional Death Benefit Revival Option			
缴付保费年期 ⁴³ Premium Payment Term ⁴³	10年 Years	15年 Years	20年 Years	25年 Years	与基本计划相同 Same as Basic Plan	10年 Years	15年 Years	20年 Years	25年 Years
投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	0 – 70	0 – 65	0 – 60	0 – 55		0 – 65	0 – 60	0 – 55	0 – 50
保障年期 Benefit Term	至 100 岁 To Age 100				至 85 岁 To Age 85	至 75 岁 To Age 75			
	万通危疾爱护保 YF PrimeHealth Pro Jr. Care				自选额外癌症 现金津贴 Optional Extra Cancer Cash Benefit	自选人寿保障复效权益 Optional Death Benefit Revival Option			
缴付保费年期 ⁴³ Premium Payment Term ⁴³	10年 Years	15年 Years	20年 Years	25年 Years	与基本计划相同 Same as Basic Plan				
投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	怀孕第 22 周起至孩子出生前 Gestation period from 22nd week and prior to the birth of the child (母亲年龄须为 18 – 45 岁 Mother must be aged 18 to 45)								
保障年期 Benefit Term	至 99 岁 To Age 99				至 85 岁 To Age 85	至 75 岁 To Age 75			

万通危疾加护保 (优越版) / 万通危疾爱护保由万通保险国际有限公司承保。您可以选择单独投保本计划, 毋须同时投保其他类型的保险产品, 除非该计划只设附加保障选项, 而必须附加于基本计划。此产品册子只提供一般资料, 仅作参考之用, 并非保单的一部分, 亦未涵盖保单的所有条款。有关保障范围、详情及条款, 以及不保事项, 请参阅保单的条款及保障 / 保单文件。此产品册子仅旨在香港 / 澳门传阅, 不能诠释为万通保险在香港 / 澳门境外提供或出售或游说购买、要约、招揽及建议任何保险产品。如您现时本人不是身在香港 / 澳门境内, 万通保险将无法向您提供有关产品及优惠。如有垂询或欲索取保单文件之范本, 欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线: 香港 (852) 2533 5555 / 澳门 (853) 2832 2622。

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YFLife 萬通保險

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

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

万通保险国际有限公司
YF Life Insurance International Ltd.
www.yflife.com

客户服务：
香港尖沙咀广东道9号港威大厦6座12楼1211室
澳门苏亚利斯博士大马路320号澳门财富中心8楼A座
Customer Service:
Suite 1211, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,
8 Andar A, Macau

