

**Second Claim Cash Benefit**

**YFLife**  
萬通保險

**LIMITED TIME  
PROMOTION!**

**For Confinement, Outpatient  
Surgery or Outpatient Prescribed  
Diagnostic Imaging Test**

**After being reimbursed by other  
insurance companies  
Claims from YF Life**

**RECEIVE AN ADDITIONAL  
CASH BENEFIT**



Promotion Period: January 22, 2025 to December 31, 2025

Applicable to Designated Medical Plan only, Terms and conditions apply.

The above content does not include all the terms and conditions of the relevant insurance plan. For all the terms and conditions, detailed information and risk disclosures of the relevant insurance plan, please refer to its product brochures and policy documents.

[yflife.com](http://yflife.com)

## 2nd Claim Cash Benefit Terms and Conditions:

### Definitions

1. "We", "us", "our", "the Company" and "YF Life" refer to YF Life Insurance International Ltd.
2. "Doctor" carries the same meaning of "Doctor", "Registered Medical Practitioner", "Specialist" and "Surgeon" as stated in the policy provisions of the respective Designated Medical Plan, if applicable.
3. "Hospital" carries the same meaning of "Hospital" as stated in the policy provisions of the respective Designated Medical Plan.
4. "Outpatient Surgery" means Medically Necessary surgical procedure that is provided to an insured by a Doctor for a sickness or injury given in a medical clinic, day surgery center or in the outpatient department or day care unit of a Hospital, whichever is applicable.
5. "Medically Necessary" carries the same meaning of "Medically Necessary" as stated in the policy provisions of the respective Designated Medical Plan.
6. "Confinement" carries the same meaning of "Confinement" as stated in the policy provisions of the respective Designated Medical Plan.
7. "Outpatient Prescribed Diagnostic Imaging Tests" means computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined performed in a medical clinic, day surgery center or in the outpatient department or day care unit of a Hospital, whichever is applicable, recommended in writing by the attending Doctor for the investigation or treatment of a sickness or injury for TaxVantage Medical Plan and TaxVantage Plus Medical Plan only.
8. "Eligible Expenses" shall mean medical expenses incurred for Medically Necessary medical services rendered with respect to a sickness or injury.
9. "Promotion Period" is the period between January 22, 2025 to December 31, 2025, both days inclusive. We reserve the right to extend or terminate this campaign at any time without prior notice.
10. "Designated Medical Plan" means Hospital & Surgical Benefit (HS), Hospital & Surgical Plus (HSP), TaxVantage Medical Plan (TVM) and TaxVantage Plus Medical Plan (TVP/TVE).
11. "YF Life individual insurance policy" means an individual insurance policy issued by the Company.

### Second Claim Cash Benefit

1. The Second Claim Cash Benefit is free of charge and applicable to the insured of YF Life individual insurance policies of Designated Medical Plan which are in force as at admission date of Confinement, date of undergoing an Outpatient Surgery or (for TaxVantage Medical Plan and TaxVantage Plus Medical Plan only) date of undergoing an Outpatient Prescribed Diagnostic Imaging Test.
2. If any claim for reimbursement on Eligible Expenses is submitted and payable for Confinement, Outpatient Surgery or (for TaxVantage Medical Plan and TaxVantage Plus Medical Plan only) Outpatient Prescribed Diagnostic Imaging Tests under a policy of Designated Medical Plans where the admission date of Confinement, or the date of undergoing the Outpatient Surgery or (for TaxVantage Medical Plan and TaxVantage Plus Medical Plan only) the date of undergoing the Outpatient Prescribed Diagnostic Imaging Test is within the Promotion Period, and part of the Eligible Expenses has been paid or reimbursed under an individual or group insurance policy(ies) issued by an insurance company(ies) other than YF Life, or any law, or medical program or insurance policy provided or mandated by any government or employer, or Social Security Insurance in Mainland China, we shall pay a Second Claim Cash Benefit of (1) Daily Benefit specified below for each day of Confinement subject to a maximum of 10 days per Confinement in case of a Confinement or (2) Daily Benefit specified below for one day in case of an Outpatient Surgery or (for TaxVantage Medical Plan and TaxVantage Plus Medical Plan only) Outpatient Prescribed Diagnostic Imaging Test; within Promotion Period. Only one Second Claim Cash Benefit will be payable for each day regardless of the number of policies of Designated Medical Plans.

Designated Medical Plan	Plan Level	Daily Benefit (HK\$)
Hospital & Surgical Benefit (HS) Hospital & Surgical Plus (HSP)	Plan Special	300
	Plan Extra	300
	Plan 1	300
	Plan 2	600
	Plan 3	1,200
	Plan 4 (Not applicable to Hospital & Surgical Benefit)	1,200
TaxVantage Plus Medical Plan (TVP/TVE)	Plan X / Plan XM	300
	Plan 1 / Plan 1M	300
	Plan 2 / Plan 2M	600
	Plan 3 / Plan 3M	1,200
	Plan 4 / Plan 4M	1,200
TaxVantage Medical Plan (TVM)	Not applicable	300

3. We shall not pay Second Claim Cash Benefit for any of the following conditions:
  - a. Outpatient treatment, other than Outpatient Surgery or (for TaxVantage Medical Plan and TaxVantage Plus Medical Plan only) Outpatient Prescribed Diagnostic Imaging Tests, is performed.
  - b. No Eligible Expenses is paid or payable under the policy of Designated Medical Plans.
4. The payment of the Second Claim Cash Benefit will be paid to the policy owner of the eligible in force policy. In case there are more than one eligible in force policy under the same insured, unless specified by the policy owner or insured, the payment will be paid under the policy with the earliest policy date.
5. The Second Claim Cash Benefit is offered in addition to and is not part of the existing benefits of the Designated Medical Plan. If there is any dispute on the Second Claim Cash Benefit, the decision of the Company shall prevail. We reserve the right to terminate the Second Claim Cash Benefit at any time without prior notice.

### Claims Procedures

1. Claims application must be furnished to us within 90 days from the date of discharging from Hospital or undergoing Outpatient Surgery or (for TaxVantage Medical Plan and TaxVantage Plus Medical Plan only) Outpatient Prescribed Diagnostic Imaging Tests.
2. Claims documents include but not limited to medical proof of the insured admitting to Hospital or undergoing Outpatient Surgery or (for TaxVantage Medical Plan and TaxVantage Plus Medical Plan only) Outpatient Prescribed Diagnostic Imaging Tests performed by Doctor and original receipt for settlement of the Eligible Expenses, Claim Settlement Letter issued by insurance company(ies) other than YF Life, together with the form specified by us at your expense. We reserve the right to require any additional proof and documents in support of the claim.
3. We reserve the right to change the Terms and Conditions at our sole discretion without further notice and reserve the right to make the final decision. If there is any dispute, the decision of the Company shall prevail. We reserve the right to terminate this campaign at any time without prior notice.
4. The Terms and Conditions are governed by and construed in accordance with the laws of the place of issue of the policy of Designated Medical Plan and the parties agree to submit to the exclusive jurisdiction of the relevant courts.
5. The Provisions of the policy to which Designated Medical Plan is attached apply to this 2nd Claim Cash Benefit Terms and Conditions unless stated otherwise. In the event of any conflict between the provisions of Designated Medical Plan and this Term & Conditions, this Term & Conditions will apply.