

| 意外及伤残 Accident and Disability |

全方位环球意外保障计划 360 Global Accident Protector

360GAP

YFLife
萬通保險



资本卓越银行及金融大奖
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未來在我手
Own the future

意外未来 保障现在

Prepare yourself for the unknown future today

在这疫情时代, 我们意识到拥有健康及安稳的生活并不是理所当然, 而意外更加难以预测, 往往让人措手不及 – 您, 现在的保障足够吗?

“全方位环球意外保障计划”(“此计划”)特设标准、卓越及优越 3 大保障级别, 为您提供全天候 24 小时全球意外保障, 并就伤残、断肢甚至身故提供意外保障。此外, 亦可按个人需要, 灵活自选心水的保障额选项, 让您安枕无忧!

The pandemic has made us all realize that we cannot take a healthy and carefree life for granted. And accidents do happen – especially when you let your guard down. So, is your current protection sufficient?

360 Global Accident Protector (“the Plan”) offers 3 protection levels – Essential, Advance, and Premier – allowing you to enjoy 24-hour worldwide protections with appropriate support in the unfortunate event of disability, dismemberment, or death. You also have the flexibility to choose your preferred Sum Insured option that suits your financial needs and a carefree lifestyle!



3大保障级别产品特色比较

3 Protection Levels – Features Comparison:

保障级别 Protection Levels	标准 Essential	卓越 Advance	优越 Premier
投保年龄 Issue Age	0-70 岁 Age 0-70	0-70 岁 Age 0-70	18-60 岁 Age 18-60
保障年期 Benefit Term	至 80 岁 To age 80	至 75 岁 To age 75	至 65 岁 To age 65
意外身故保障 ^{1,2} Accidental Death Benefit ^{1,2}	✓	✓	✓
意外伤残保障 ^{1,2} Accidental Disablement Benefit ^{1,2}	✓	✓	✓
意外完全及永久伤残保障 ^{1,2} Accidental Total & Permanent Disability Benefit ^{1,2}	✓ (只适用于 18 岁或以上之受保人) (only applicable to Insured aged 18 or above)	✓ (只适用于 18 岁或以上之受保人) (only applicable to Insured aged 18 or above)	✓
双倍保障 ^{3,4} Double Benefit ^{3,4}	✓ 3 种情况 3 conditions	✓ 5 种情况 5 conditions	✓ 5 种情况 5 conditions
意外医疗费用津贴 ⁵ Accidental Medical Expense Allowance ⁵	—	每宗意外最高 3% 保障额 Maximum 3% of Sum Insured per accident	每宗意外最高 6% 保障额 Maximum 6% of Sum Insured per accident
意外住院津贴 Accidental Hospitalization Allowance	—	每星期 1% 保障额 1% of Sum Insured per week	每星期 1.5% 保障额 1.5% of Sum Insured per week
意外暂时伤残入息津贴 ⁶ Accidental Temporary Disability Income ⁶	—	—	✓
出院交通津贴 ^{5,7} Discharge Transportation Allowance ^{5,7}	—	—	✓
医疗器材津贴 ^{5,7} Medical Appliance Allowance ^{5,7}	—	—	✓
绿色遗爱额外赔偿 ⁸ (港澳首创) ⁹ Green Burial Benefit ⁸ (First in HK & Macau) ⁹	✓	✓	✓



保障级别 Protection Level

标准 Essential

“全方位环球意外保障计划(标准)”保障级别保费相宜，提供全天候24小时环球保障，涵盖由意外导致的受伤、残废及身故赔偿。

360 Global Accident Protector (Essential) offers competitive premium and essential 24-hour worldwide protection following injury, disability, and death due to accident.



意外身故保障^{1,2} Accidental Death Benefit^{1,2}



若受保人遇上意外后的90天内导致身故，受益人将获发放100%保障额的赔偿。

If the Insured passes away within 90 days after an accident, the Plan will pay the beneficiary a lump-sum of 100% of the Sum Insured.



意外伤残保障、意外完全及永久伤残保障^{1,2} Accidental Disablement Benefit and Accidental Total & Permanent Disability Benefit^{1,2}



如受保人不幸遇上意外后的90天内导致伤残或完全及永久伤残，可获发放一笔过高达100%保障额的赔偿，在困难时刻提供适切的财政支援。

If the accidental bodily injury causes the Insured to suffer disablement or total and permanent disability within 90 days after an accident, a lump-sum payment of up to 100% of the Sum Insured will be provided, offering financial support in a timely manner.

3

双倍保障^{3,4} Double Benefit^{3,4}



倘若受保人于以下地方或情况遇上意外而于90天内导致身故、伤残或完全及永久伤残,其“意外身故保障”、“意外伤残保障”或“意外完全及永久伤残保障”将可获双倍赔偿:

- 固定路线陆上公共交通工具的缴费乘客;或
- 剧院、酒店、体育场、购物商场或医院内发生火警,而受保人在起火时已经身处该地;或
- 升降机内(建筑地盘及矿场的升降机除外)

In the unfortunate event of death, disablement, or total and permanent disability due to an accident relating to any of the following locations / situations within 90 days after an accident, the Accidental Death Benefit, Accidental Disablement Benefit or Accidental Total & Permanent Disability Benefit will be doubled:

- riding as a fare-paying passenger on any public conveyance over an established land route; or
- burning of any theatre, hotel, stadium, shopping mall or hospital in which the Insured is present at the commencement of the fire; or
- riding in a passenger-carrying elevator (excluding elevators of a mine or construction site)

4

绿色遗爱额外赔偿⁸ (港澳首创)⁹ Green Burial Benefit⁸ (First in HK & Macau)⁹



若亲友选择为遇上意外而导致身故的受保人安排于纪念花园或海上撒灰进行绿色殡葬,受益人将获额外发放10,000港元/澳门元赔偿。

If family and friends opt for a green burial by the scattering of cremains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of HK\$ / MOP10,000 will be paid to the beneficiary.

全天候24小时环球保障¹⁰ 24-Hour Worldwide Coverage¹⁰



无论您已移居海外、到外地出差公干又或者在异国旅游,为您提供全天候24小时环球意外保障,令您倍感安心。

Wherever in the world you happen to be, it is comforting to know that this benefit protects you 24 hours a day, 365 days a year.



保障级别 Protection Level

标准 Essential

“全方位环球意外保障计划（标准）” - 保障一览
360 Global Accident Protector (Essential) - Benefits Summary

保障项目 Type of Benefits	保障额百分比 % of the Sum Insured
意外身故保障 ^{1,2} Accidental Death Benefit^{1,2}	100%
意外完全及永久伤残保障 ^{1,2} (只适用于18岁或以上受保人) Accidental Total & Permanent Disability Benefit^{1,2} (only applicable to Insured aged 18 or above)	100%
意外伤残保障 ^{#,1,2} Accidental Disablement Benefit^{#,1,2}	
完全及永久丧失单眼／双眼视力 Permanent total loss of sight of one / both eyes	100%
永久丧失视力但仍能感光 Permanent loss of sight of eye except perception of light	50%
丧失* 一肢或以上 Loss of* one or more limbs	100%
三级烧伤（烧伤部份占全身皮肤面积百分比） Third Degree Burns (damage as a percentage of total body surface area)	
头部 Head	
■ 8% 或以上 damage equals to or greater than 8%	100%
■ 5% 或以上但少于8% damage equals to or greater than 5% but less than 8%	75%
■ 2% 或以上但少于5% damage equals to or greater than 2% but less than 5%	50%
身体 Body	
■ 20% 或以上 damage equals to or greater than 20%	100%
■ 15% 或以上但少于20% damage equals to or greater than 15% but less than 20%	75%
■ 10% 或以上但少于15% damage equals to or greater than 10% but less than 15%	50%

意外伤残保障^{#,1,2}

Accidental Disablement Benefit^{#,1,2}

完全及永久丧失听觉 Permanent total loss of hearing				
<ul style="list-style-type: none"> 双耳 Both ears 单耳 One ear 			80%	
			20%	
丧失说话能力 Loss of speech			50%	
丧失* 一只手的拇指及四只手指 Loss of* four fingers and thumb of one hand			75%	
丧失* 四只手指 Loss of* four fingers			40%	
丧失* 一只拇指 Loss of* thumb			30%	
<ul style="list-style-type: none"> 两节 Both joints 一节 One joint 			15%	
丧失* 手指 Loss of* finger	食指 Index finger	中指 middle finger	无名指 ring finger	小指 little finger
<ul style="list-style-type: none"> 三节 Three joints 两节 Two joints 一节 One joint 	10%	7%	5%	4%
	8%	6%	4%	3%
	5%	3%	2%	2%
丧失* 脚趾 Loss of* toes				
<ul style="list-style-type: none"> 单足所有脚趾 All - one foot 大趾 - 两节 Great toe - both joints 大趾 - 一节 Great toe - one joint 其他脚趾 (每只) Other than great toe (each) 			15%	
			5%	
			2%	
			2%	
双倍保障^{3,4} Double Benefit^{3,4}	适用于“意外身故保障”、“意外伤残保障”及“意外完全及永久伤残保障” Applicable to Accidental Death Benefit, Accidental Disablement Benefit, and Accidental Total & Permanent Disability Benefit			
绿色遗爱额外赔偿⁸ (港澳首创)⁹ Green Burial Benefit⁸ (First in HK & Macau)⁹	若亲友选择为遇上意外而导致身故的投保人安排于纪念花园或海上撒灰进行绿色殡葬, 受益人将获额外发放 1,250 美元 / 10,000 港元 / 澳门元。 If family and friends opt for a green burial by the scattering of cremains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of US\$1,250 / HK\$ / MOP10,000 will be paid to the beneficiary.			

* 若任何意外伤残保障已支付或将获支付(不包括任何双倍保障下的额外赔偿额), 保障额将会按赔偿额而相应减少, 保费亦将会以减少后的保障额而重新计算。

* Should any of the Accidental Disablement Benefit be paid or payable (excluding the additional payment from Double Benefit), the Sum Insured will be reduced by the amount paid, the premium to be payable will be determined based on the Sum Insured after such reduction.

* 永久性完全丧失功能亦当作丧失肢体。

* Permanent total loss of use of a member shall be treated as the loss of that member.



保障级别 Protection Level

卓越 Advance

意外总是难以预料，一旦不幸遇上意外，相关的医疗费用可大可小，为生活添上无比压力。“全方位环球意外保障计划(卓越)”保障级别提供由意外导致的受伤、残废及身故赔偿之余，更涵盖额外的双倍保障情况，以及特设意外医疗费用津贴及意外住院津贴，助您安心康复。

Accidents can happen anywhere, at any time. The unfortunate event of an accident could result in a highly stressful situation as medical expenses could be huge. 360 Global Accident Protector (Advance) not only provides a wide array of accident protections ranging from injury and disability to death, but also includes Double Benefit, Accidental Medical Expense Allowance, and Accidental Hospitalization Allowance, all of which give you peace of mind and help you on the road to recovery.

1

意外身故保障^{1,2} Accidental Death Benefit^{1,2}



若投保人遇上意外后的90天内导致身故，受益人将获发放100%保障额的赔偿。

If the Insured passes away within 90 days after an accident, the Plan will pay the beneficiary a lump-sum of 100% of the Sum Insured.

2

意外伤残保障、意外完全及永久伤残保障^{1,2} Accidental Disablement Benefit and Accidental Total & Permanent Disability Benefit^{1,2}



如投保人不幸遇上意外后的90天内导致伤残或完全及永久伤残，可获发放一笔高达100%保障额的赔偿，在困难时刻提供适切的财政支援。

If the accidental bodily injury causes the Insured to suffer from disablement or total and permanent disability within 90 days after an accident, a lump-sum payment of up to 100% of the Sum Insured will be provided, delivering financial support just when it is needed.

3

双倍保障^{3,4} Double Benefit^{3,4}



倘若投保人于以下地方或情况遇上意外而于90天内导致身故、伤残或完全及永久伤残，其“意外身故保障”、“意外伤残保障”或“意外完全及永久伤残保障”将可获双倍赔偿：

In the unfortunate event of death, disablement, or total and permanent disability due to an accident relating to any of the following locations / situations within 90 days after the accident, the Accidental Death Benefit, Accidental Disablement Benefit or Accidental Total & Permanent Disability Benefit will be doubled:

- 固定路线陆上公共交通工具的缴费乘客；或
- 剧院、酒店、体育场、购物商场或医院内发生火警，而投保人在起火时已经身处该地；或
- 升降机内（建筑地盘及矿场的升降机除外）；或
- 以行人身分在交通意外中受伤及/或受机动车辆撞击；或
- 于香港或澳门因自然发生的水浸或山泥倾泻而受伤
- riding as a fare-paying passenger on any public conveyance over an established land route; or
- burning of any theatre, hotel, stadium, shopping mall or hospital in which the Insured is present at the commencement of the fire; or
- riding in a passenger-carrying elevator (excluding elevators of a mine or construction site); or
- a pedestrian injured in a traffic accident and / or struck by any motor-driven / powered vehicle; or
- injured in natural flooding or landslide in Hong Kong or Macau

4

意外医疗费用津贴⁵ Accidental Medical Expense Allowance⁵



为减轻投保人因意外受伤而带来的财务负担，此计划的“卓越”保障级别将支付意外发生后的52星期内相关的实际医疗开支⁵，每宗意外的赔偿最高可达保障额的3%，索偿宗数不限，保障范围更包括由医生、注册物理治疗师¹¹、注册脊骨神经科医师¹¹所提供的各项诊疗、手术、治疗、X光检查、护理、物理治疗、门诊治疗及中医师提供的跌打¹²及针灸¹²等治疗方案。

If the Insured sustains a bodily injury as a result of an accident, the Advance protection level of this Plan will reimburse actual medical expenses⁵ of up to 3% of the Sum Insured, per accident, within 52 weeks after an accident. There is no limit to the number of accidents for which the Accidental Medical Expense Allowance is payable. The Plan also covers a wide range of medical costs incurred by medical, surgical and therapeutic treatments, X-ray, nursing, physiotherapy and outpatient treatment performed by a doctor, registered physiotherapist¹¹, or registered chiropractor¹¹, and bone-setting¹² and acupuncture¹² services performed by a Chinese medicine practitioner.

5

意外住院津贴 Accidental Hospitalization Allowance



若投保人因意外受伤而需要住院达8小时或以上，每星期可获1%保障额的意外住院津贴，以每星期14,000港元／澳门元（在职投保人）或4,200港元／澳门元（非在职投保人）为限，而每宗意外最长可获发津贴达52星期。

If the Insured is hospitalized for 8 hours or more due to accidental bodily injury, an Accidental Hospitalization Allowance of 1% of Sum Insured per week will be paid, maximum HK\$ / MOP14,000 (for working Insured) or HK\$ / MOP4,200 (for non-working Insured) per week, for up to 52 weeks per accident.

6

绿色遗爱额外赔偿⁸（港澳首创）⁹ Green Burial Benefit⁸ (First in HK & Macau)⁹



若亲友选择为遇上意外而导致身故的投保人安排于纪念花园或海上撒灰进行绿色殡葬，受益人将获额外发放10,000港元／澳门元赔偿。

If family and friends opt for a green burial by the scattering of cremains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of HK\$ / MOP10,000 will be paid to the beneficiary.

全天候24小时环球保障¹⁰ 24-Hour Worldwide Coverage¹⁰



无论您已移居海外、到外地出差公干又或者在异国旅游，为您提供全天候24小时环球意外保障，令您倍感安心。

Wherever in the world you happen to be, it is comforting to know that this benefit protects you 24 hours a day, 365 days a year.



保障级别 Protection Level

卓越 Advance

“全方位环球意外保障计划（卓越）” - 保障一览

360 Global Accident Protector (Advance) - Benefits Summary

保障项目 Type of Benefits	保障额百分比 % of the Sum Insured
意外身故保障 ^{1,2} Accidental Death Benefit ^{1,2}	100%
意外完全及永久伤残保障 ^{1,2} (只适用于18岁或以上受保人) Accidental Total & Permanent Disability Benefit ^{1,2} (only applicable to Insured aged 18 or above)	100%
意外伤残保障 ^{1,2} Accidental Disablement Benefit ^{1,2}	
完全及永久丧失单眼/双眼视力 Permanent total loss of sight of one / both eyes	100%
永久丧失视力但仍能感光 Permanent loss of sight of eye except perception of light	50%
丧失* 一肢或以上 Loss of* one or more limbs	100%
三级烧伤 (烧伤部份占全身皮肤面积百分比) Third Degree Burns (damage as a percentage of total body surface area)	
头部 Head	
■ 8% 或以上 damage equals to or greater than 8%	100%
■ 5% 或以上但少于8% damage equals to or greater than 5% but less than 8%	75%
■ 2% 或以上但少于5% damage equals to or greater than 2% but less than 5%	50%
身体 Body	
■ 20% 或以上 damage equals to or greater than 20%	100%
■ 15% 或以上但少于20% damage equals to or greater than 15% but less than 20%	75%
■ 10% 或以上但少于15% damage equals to or greater than 10% but less than 15%	50%
完全及永久丧失听觉 Permanent total loss of hearing	
■ 双耳 Both ears	80%
■ 单耳 One ear	20%
丧失说话能力 Loss of speech	50%

意外伤残保障^{1,2}

Accidental Disablement Benefit^{1,2}

丧失* 一只手的拇指及四只手指 Loss of* four fingers and thumb of one hand					75%
丧失* 四只手指 Loss of* four fingers					40%
丧失* 一只拇指 Loss of* thumb					30%
<ul style="list-style-type: none"> ■ 两节 Both joints ■ 一节 One joint 					15%
丧失* 手指 Loss of* finger	食指 Index finger	中指 middle finger	无名指 ring finger	小指 little finger	
<ul style="list-style-type: none"> ■ 三节 Three joints ■ 两节 Two joints ■ 一节 One joint 	10%	7%	5%	4%	
	8%	6%	4%	3%	
	5%	3%	2%	2%	
丧失* 脚趾 Loss of* toes					
<ul style="list-style-type: none"> ■ 单足所有脚趾 All - one foot ■ 大趾 - 两节 Great toe - both joints ■ 大趾 - 一节 Great toe - one joint ■ 其他脚趾(每只) Other than great toe (each) 					15%
					5%
					2%
					2%

双倍保障^{3,4}

Double Benefit^{3,4}

适用于“意外身故保障”、“意外伤残保障”及“意外完全及永久伤残保障”
Applicable to Accidental Death Benefit, Accidental Disablement Benefit, and Accidental Total & Permanent Disability Benefit

意外医疗费用津贴⁵

Accidental Medical Expense Allowance⁵

赔偿实际费用—最高为 3% 保障额 (每宗意外计)，意外宗数不限
Reimbursement of actual medical expenses of up to 3% of the Sum Insured (per accident) without limitation on the number of accidents

物理治疗 ¹¹ / 脊骨神经治疗 ¹¹ (合并计算每日最多 1 次) Physiotherapy ¹¹ / chiropractic treatment ¹¹ (combined maximum 1 visit in total per day)	每次诊治最高为 50 美元 / 400 港元 / 澳门元, 于每个历年内赔偿 10 次为限 Maximum US\$50 / HK\$ / MOP400 per visit, limited to 10 visits per calendar year
跌打 ¹² / 针灸 ¹² (合并计算每日最多 1 次) Bone-setting ¹² / acupuncture ¹² (combined maximum 1 visit in total per day)	每次诊治最高为 15 美元 / 120 港元 / 澳门元, 于每个历年内赔偿 10 次为限 Maximum US\$15 / HK\$ / MOP120 per visit, limited to 10 visits per calendar year

意外住院津贴

Accidental Hospitalization Allowance

每星期 1% 保障额[#], 以每星期 1,750 美元 / 14,000 港元 / 澳门元 (在职受保人) 或 525 美元 / 4,200 港元 / 澳门元 (非在职受保人) 为限 (每宗意外最长可获发津贴达 52 星期)
1% of the Sum Insured[#] per week, maximum US\$1,750 / HK\$ / MOP14,000 per week (for working Insured) or US\$525 / HK\$ / MOP4,200 per week (for non-working Insured). (up to 52 weeks of allowance per accident)

[#] 若于保障地区¹³ 以外的任何地方住院, 此金额将受限制。

[#] The amount is limited if the hospitalization occurs outside of the Area of Cover¹³.

绿色遗爱额外赔偿⁸ (港澳首创)⁹

Green Burial Benefit⁸ (First in HK & Macau)⁹

若亲友选择为遇上意外而导致身故的受保人安排于纪念花园或海上撒灰进行绿色殡葬, 受益人将获额外发放 1,250 美元 / 10,000 港元 / 澳门元。

If family and friends opt for a green burial by the scattering of cremains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of US\$1,250 / HK\$ / MOP10,000 will be paid to the beneficiary.

* 永久性完全丧失功能亦当作丧失肢体。

* Permanent total loss of use of a member shall be treated as the loss of that member.



保障级别 Protection Level

优越 Premier

意外对生活带来的冲击不容忽视，无论是所需的庞大医疗开支，或是暂且停工而造成的额外经济负担，都让人倍感百上加斤。“全方位环球意外保障计划(优越)”保障级别除涵盖由意外所导致的受伤、残废及身故赔偿之外，更会赔偿部分相关的医疗费用，以及提供入息津贴、出院交通津贴及医疗器材津贴，最高保障额高达120万港元／澳门元。

Never underestimate the consequences of an accidental injury; rapidly increasing medical expenses or the pressure of returning to work before full recovery can be extremely stressful. 360 Global Accident Protector (Premier) not only delivers a wide array of accident protections, ranging from injury, disability, to death, but also provides an add-on medical expense allowance, an income allowance, and transportation allowance on discharge, as well as medical appliance allowance. The maximum Sum Insured can be up to a total of HK\$ / MOP1,200,000.

1

意外身故保障^{1,2} Accidental Death Benefit^{1,2}



若受保人遇上意外后的90天内导致身故，受益人将获发放100%保障额的赔偿。

If the Insured passes away within 90 days after an accident, the Plan will pay the beneficiary a lump-sum of 100% of the Sum Insured.



2

意外伤残保障、意外完全及永久伤残保障^{1,2} Accidental Disablement Benefit and Accidental Total & Permanent Disability Benefit^{1,2}



如受保人不幸遇上意外后的90天内导致伤残或完全及永久伤残，可获发放一笔高达100%保障额的赔偿，在困难时刻提供适切的财政支援。

If the accidental bodily injury causes the Insured to suffer from disablement or total and permanent disability within 90 days after an accident, a lump-sum payment of up to 100% of the Sum Insured will be made, delivering financial support just when it is needed.

3

双倍保障^{3,4} Double Benefit^{3,4}



倘若受保人于以下地方或情况遇上意外而于90天内导致身故、伤残或完全及永久伤残，其“意外身故保障”、“意外伤残保障”或“意外完全及永久伤残保障”将可获双倍赔偿：

In the unfortunate event of death, disablement, or total and permanent disability due to an accident relating to any of the following locations / situations within 90 days after the accident, the Accidental Death Benefit, Accidental Disablement Benefit or Accidental Total & Permanent Disability Benefit will be doubled:

- 固定路线陆上公共交通工具的缴费乘客；或
- 剧院、酒店、体育场、购物商场或医院内发生火警，而受保人在起火时已经身处该地；或
- 升降机内（建筑地盘及矿场的升降机除外）；或
- 以行人身分在交通意外中受伤及／或受机动车辆撞击；或
- 于香港或澳门因自然发生的水浸或山泥倾泻而受伤

- riding as a fare-paying passenger on any public conveyance over an established land route; or
- burning of any theatre, hotel, stadium, shopping mall or hospital in which the Insured is present at the commencement of the fire; or
- riding in a passenger-carrying elevator (excluding elevators of a mine or construction site); or
- a pedestrian injured in a traffic accident and / or struck by any motor-driven / powered vehicle; or
- injured in natural flooding or landslide in Hong Kong or Macau

4

意外医疗费用津贴⁵ Accidental Medical Expense Allowance⁵



为减轻受保人因意外受伤而带来的财务负担，此计划的“卓越”保障级别将支付意外发生后的52星期内相关的实际医疗开支⁵，每宗意外的赔偿最高可达保障额的6%，索偿宗数不限，保障范围更包括由医生、注册物理治疗师¹¹、注册脊骨神经科医师¹¹所提供的各项诊疗、手术、治疗、X光检查、护理、物理治疗、门诊治疗及中医师提供的跌打¹²及针灸¹²等治疗方案。

If the Insured sustains a bodily injury as a result of an accident, the Premier protection level of this Plan will reimburse the actual medical expenses⁵ of up to 6% of the Sum Insured per accident within 52 weeks after an accident. There is no limit to the number of accidents for which Accidental Medical Expense Allowance is payable. The Plan also provides a wide range of coverage including medical, surgical and therapeutic treatments, X-ray, nursing, physiotherapy, and outpatient treatment performed by a doctor, registered physiotherapist¹¹, registered chiropractor¹¹, or bone-setting¹² and acupuncture¹² services performed by a Chinese medicine practitioner.



保障级别 Protection Level

优越 Premier

5

意外住院津贴

Accidental Hospitalization Allowance



若受保人因意外受伤而需要住院达8小时或以上，每星期可获 1.5% 保障额的意外住院津贴，以每星期 14,000 港元／澳门元（在职受保人）或 4,200 港元／澳门元（非在职受保人）为限，而每宗意外最长可获发津贴达 52 星期。

If the Insured is hospitalized for 8 hours or more due to accidental bodily injury, an Accidental Hospitalization Allowance of 1.5% of Sum Insured per week will be paid, maximum HK\$ / MOP14,000 (for working Insured) or HK\$ / MOP4,200 (for non-working Insured) per week for up to 52 weeks per accident.

意外暂时伤残入息津贴⁶ (只适用于香港／澳门在职受保人)

Accidental Temporary Disability Income⁶ (only applicable to Hong Kong / Macau working Insured)



6

若受保人因意外而导致意外发生当天起暂时性伤残达 7 天或以上，可获意外暂时伤残入息津贴，每宗意外最长可获发津贴达 52 星期。

If the Insured suffers from a temporary disability for 7 days or more due to accidental bodily injury, presenting since the date of accident, an Accidental Temporary Disability Income will be payable for up to 52 weeks per accident.

	首4星期 First 4 weeks	其后 Thereafter
暂时性伤残 Temporary Disability	每星期0.50%保障额 0.50% of the Sum Insured per week	每星期0.25%保障额 0.25% of the Sum Insured per week

7

出院交通津贴^{5,7}

Discharge Transportation Allowance^{5,7}



若受保人因意外受伤而需要住院达 8 小时或以上，可於出院当日获支付高达 400 港元／澳门元之实际单程交通费用津贴。

If the Insured is hospitalized for 8 hours or more due to accidental bodily injury, the single-fare transportation on the date of discharge will be reimbursed, in the amount of up to HK\$ / MOP400.

8

医疗器材津贴^{5,7} Medical Appliance Allowance^{5,7}



若投保人因意外受伤而需要住院达 8 小时或以上，并根据注册医生、注册物理治疗师¹¹及注册脊骨神经科医师¹¹的书面建议确实投保人出院后于医疗上必须要利用指定医疗及/或器材辅助行动或作为康复疗程，每宗意外可获高达 2,000 港元/澳门元之实际开支的津贴。

Subject to written medical proof provided by a registered doctor, registered physiotherapist¹¹ and registered chiropractor¹¹, if the Insured is hospitalized for 8 hours or more due to accidental bodily injury and is deemed as medically necessary to rely on designated medical appliances as a part of the recovery treatment, the Insured is eligible for reimbursement for the medical appliance in the amount of up to HK\$ / MOP2,000.

9

绿色遗爱额外赔偿⁸（港澳首创）⁹ Green Burial Benefit⁸ (First in HK & Macau)⁹



若亲友选择为遇上意外而导致身故的投保人安排于纪念花园或海上撒灰进行绿色殡葬，受益人将获额外发放10,000港元/澳门元赔偿。

If family and friends opt for a green burial by the scattering of remains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of HK\$ / MOP10,000 will be paid to the beneficiary.

全天候24小时环球保障¹⁰ 24-Hour Worldwide Coverage¹⁰



无论您已移居海外、到外地出差公干又或者在异国旅游，为您提供全天候24小时环球意外保障，令您倍感安心。

Wherever in the world you happen to be, it is comforting to know that this benefit protects you 24 hours a day, 365 days a year.



保障级别 Protection Level

优越 Premier

“全方位环球意外保障计划（优越）” - 保障一览

360 Global Accident Protector (Premier) - Benefits Summary

保障项目 Type of Benefits	保障额百分比 % of the Sum Insured			
意外身故保障 ^{1,2} Accidental Death Benefit^{1,2}	100%			
意外完全及永久伤残保障 ^{1,2} (只适用于18岁或以上受保人) Accidental Total & Permanent Disability Benefit^{1,2} (only applicable to Insured aged 18 or above)	100%			
意外伤残保障 ^{1,2} Accidental Disablement Benefit^{1,2}				
完全及永久丧失单眼／双眼视力 Permanent total loss of sight of one / both eyes	100%			
永久丧失视力但仍能感光 Permanent loss of sight of eye except perception of light	50%			
丧失* 一肢或以上 Loss of* one or more limbs	100%			
三级烧伤(烧伤部份占全身皮肤面积百分比) Third Degree Burns (damage as a percentage of total body surface area)				
头部 Head				
■ 8% 或以上 damage equals to or greater than 8%	100%			
■ 5% 或以上但少于8% damage equals to or greater than 5% but less than 8%	75%			
■ 2% 或以上但少于5% damage equals to or greater than 2% but less than 5%	50%			
身体 Body				
■ 20% 或以上 damage equals to or greater than 20%	100%			
■ 15% 或以上但少于20% damage equals to or greater than 15% but less than 20%	75%			
■ 10% 或以上但少于15% damage equals to or greater than 10% but less than 15%	50%			
完全及永久丧失听觉 Permanent total loss of hearing				
■ 双耳 Both ears	80%			
■ 单耳 One ear	20%			
丧失说话能力 Loss of speech	50%			
丧失* 一只手的拇指及四只手指 Loss of* four fingers and thumb of one hand	75%			
丧失* 四只手指 Loss of* four fingers	40%			
丧失* 一只拇指 Loss of* thumb				
■ 两节 Both joints	30%			
■ 一节 One joint	15%			
丧失* 手指 Loss of* finger	食指 Index finger	中指 middle finger	无名指 ring finger	小指 little finger
■ 三节 Three joints	10%	7%	5%	4%
■ 两节 Two joints	8%	6%	4%	3%
■ 一节 One joint	5%	3%	2%	2%

意外伤残保障^{1,2}

Accidental Disablement Benefit^{1,2}

丧失*脚趾
Loss of* toes

- 单足所有脚趾 All - one foot
- 大趾 - 两节 Great toe - both joints
- 大趾 - 一节 Great toe - one joint
- 其他脚趾(每只) Other than great toe (each)

15%
5%
2%
2%

双倍保障^{3,4}

Double Benefit^{3,4}

适用于“意外身故保障”、“意外伤残保障”及“意外完全及永久伤残保障”
Applicable to Accidental Death Benefit, Accidental Disablement Benefit, and Accidental Total & Permanent Disability Benefit

意外医疗费用津贴⁵

Accidental Medical Expense Allowance⁵

赔偿实际费用—最高为 6% 保障额 (每宗意外计)，意外宗数不限

Reimbursement of actual medical expenses of up to 6% of Sum Insured (per accident) without limitation on the number of accidents

物理治疗¹¹ / 脊骨神经治疗¹¹
(合并计算每日最多 1 次)

Physiotherapy¹¹ /
chiropractic treatment¹¹
(combined maximum 1 visit in total per day)

每次诊治最高为 75 美元 / 600 港元 / 澳门元, 于每个历年内赔偿 10 次为限
Maximum US\$75 / HK\$ / MOP600 per visit, limited to 10 visits per calendar year

跌打¹² / 针灸¹²
(合并计算每日最多 1 次)

Bone-setting¹² / acupuncture¹²
(combined maximum 1 visit in total per day)

每次诊治最高为 30 美元 / 240 港元 / 澳门元, 于每个历年内赔偿 10 次为限
Maximum US\$30 / HK\$ / MOP240 per visit, limited to 10 visits per calendar year

意外暂时伤残入息津贴⁶

Accidental Temporary Disability Income⁶ (只适用于香港 / 澳门在职受保人) (only applicable to Hong Kong / Macau working Insured)

首 4 星期
First 4 weeks

其后
Thereafter

每星期 0.50% 保障额
0.50% of the Sum Insured per week

每星期 0.25% 保障额
0.25% the Sum Insured per week

(每宗意外最长可获发津贴达 52 星期)
(up to 52 weeks of allowance per accident)

意外住院津贴

Accidental Hospitalization Allowance

每星期 1.5% 保障额[#], 以每星期 1,750 美元 / 14,000 港元 / 澳门元 (在职受保人) 或每星期 525 美元 / 4,200 港元 / 澳门元 (非在职受保人) 为限 (每宗意外最长可获发津贴达 52 星期)
1.5% of Sum Insured[#] per week, maximum US\$1,750 / HK\$ / MOP14,000 per week (for working Insured) or US\$525 / HK\$ / MOP4,200 per week (for non-working Insured). (up to 52 weeks of allowance per accident)

[#] 若于保障地区¹³以外的任何地方住院, 此金额将受限制。

[#] The amount is limited if the hospitalization occurs outside of the Area of Cover¹⁵.

出院交通津贴^{5,7}

Discharge Transportation Allowance^{5,7}

若受保人因意外受伤而需要住院达 8 小时或以上, 可於出院当日获支付高达 50 美元 / 400 港元 / 澳门元之实际单程交通费用津贴。

If the Insured is hospitalized for 8 hours or more due to accidental bodily injury, the single-fare transportation on the date of discharge will be reimbursed in the amount of up to US\$50 / HK\$ / MOP400.

医疗器材津贴^{5,7}

Medical Appliance Allowance^{5,7}

若受保人因意外受伤而需要住院达 8 小时或以上, 并根据注册医生、注册物理治疗师¹¹及注册脊骨神经科医师¹¹的书面建议确实受保人出院後於医疗上必须要利用医疗及 / 或器材如拐杖、行走架、助行车、助行架、轮椅等辅助行动或作为康复疗程, 每宗意外高达 250 美元 / 2,000 港元 / 澳门元之实际开支的津贴。

Subject to written medical proof provided by a registered doctor, registered physiotherapist¹¹ and registered chiropractor¹¹, if the Insured is hospitalized for 8 hours or more due to accidental bodily injury and is deemed as medically necessary to rely on medical appliances, such as crutches, frame, rollator, walker and wheelchair, as a part of the recovery treatment, the Insured is eligible for reimbursement for the medical appliance in the amount of up to US\$250 / HK\$ / MOP2,000.

绿色遗爱额外赔偿⁸ (港澳首创)⁹

Green Burial Benefit⁸ (First in HK & Macau)⁹

若亲友选择为遇上意外而导致身故的受保人安排于纪念花园或海上撒灰进行绿色殡葬, 受益人将获额外发放 1,250 美元 / 10,000 港元 / 澳门元。

If family and friends opt for a green burial by the scattering of cremains in gardens of remembrance or at sea as a form of funeral ritual for the Insured whose passing was caused by an accident, an additional amount of US\$1,250 / HK\$ / MOP10,000 will be paid to the beneficiary.

* 永久性完全丧失功能亦当作丧失肢体。

* Permanent total loss of use of a member shall be treated as the loss of that member.

附注

1. 每宗意外暂时伤残入息津贴、意外伤残保障、意外完全及永久伤残保障及意外身故保障的最高赔偿总额为保障额的 100% (不包括任何双倍保障下的额外赔偿额)。
2. 本计划就意外伤残保障、意外完全及永久伤残保障及意外身故保障的最高赔偿总额为保障额的 100% (不包括任何双倍保障下的额外赔偿额)。当该赔偿总额达到保障额的 100% 后, 本计划便会自动终止。
3. 双倍保障只适用于意外伤残保障、意外完全及永久伤残保障及意外身故保障内的保障范围提供赔偿。
4. 即使在同一次意外符合两项或以上情况, 赔偿金额亦只可获双倍计算一次。
5. 若投保人根据任何政府条例或从任何其他保险计划或机构已获得意外医疗费用赔偿、出院后之交通费及 / 或医疗器材费用, 投保人只可根据任何政府条例或从任何其他保险计划或机构获得未赔偿的医疗费用余额。
6. 意外暂时伤残入息津贴只适用于在职投保人并且是香港或澳门居民。当意外暂时伤残保障的累计赔偿金额达总保障额的 100%, 此津贴便会自动终止。
7. 出院交通津贴及医疗器材津贴必须于意外住院津贴应缴付或已缴付后方可索偿。
8. 受益人须提交有效及相关国家或地方政府认可之绿色殡葬安排的证明文件方可获发放。不论已故之投保人受保于任何本公司所缮发之保单数目, 赔偿金额 1,250 美元 / 10,000 港元 / 澳门元只会向受益人发放一次。本公司保留发放有关绿色遗爱额外赔偿的权利。
9. 以本册子于 2023 年 1 月刊发时, 港澳市场之同类计划为准。
10. 可保地区范围将就不同国家或地方而作出调整, 详情请参阅“重要资料”或联络您的保险中介人查询。
11. 接受注册物理治疗师及注册脊骨神经科医师治疗前必先由医生建议。同一投保人每个历年内于本公司所有全方位环球意外保障计划的保单及附加保障可获物理治疗及脊骨神经治疗服务津贴合共最多 10 次, “卓越”保障级别每次最高赔偿金额为 50 美元 / 400 港元 / 澳门元, 而“优越”保障级别每次最高赔偿金额为 75 美元 / 600 港元 / 澳门元。
12. 同一投保人每个历年内于本公司所有全方位环球意外保障计划的保单及附加保障可获跌打及针灸服务津贴合共最多 10 次 (不包括由中医师处方的口服药物之费用), “卓越”保障级别每次最高赔偿金额为 15 美元 / 120 港元 / 澳门元, 而“优越”保障级别每次最高赔偿金额为 30 美元 / 240 港元 / 澳门元。本公司保留要求投保人在接受相关治疗前获医生确定遭遇意外受伤。

Notes

1. The maximum aggregate benefit per accident for Accidental Temporary Disability Income, Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, and Accidental Death Benefit is 100% of the Sum Insured (excluding the additional payment from Double Benefit).
2. The maximum aggregate benefit under this Plan for Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, and Accidental Death Benefit is 100% of the Sum Insured (excluding the additional payment from Double Benefit). Upon such aggregate payments reaching 100% of the Sum Insured, the policy will terminate.
3. Double Benefit is only applicable and payable to the benefits under Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, and Accidental Death Benefit.
4. The Double Benefit shall only be paid once for each accident, even if two or more of the conditions are met.
5. If the Insured is entitled to a reimbursement of accidental medical expenses, discharge transportation fees and / or medical appliances charges under any government law or any other insurance plans or by any other institutions, the Insured will only be reimbursed with any excess of the actual expenses over the reimbursement amount under government law or other insurance plans or by other institutions.
6. Accidental Temporary Disability Income is only applicable to working Insured who is Hong Kong or Macau resident. When the aggregate payments of Accidental Temporary Disability Income have reached 100% of the Sum Insured, the benefit will be ceased.
7. Discharge Transportation Allowance and Medical Appliance Allowance are payable only after the Accidental Hospitalization Allowance has been paid.
8. To apply for the one-off Green Burial Benefit, beneficiary is required to submit a document of proof of the green burial arrangement issued by the national or local government where the Insured is interred. The allowance is a one-off payment of US\$1,250/HK\$/MOP10,000 regardless the number of policies in the Company the Insured who passed away is covered under. Our company reserves the right of final decision on the payment of the benefit.
9. Based on the similar types of plan in the Hong Kong and Macau market, as of the print date of this brochure in January 2023.
10. Because some geographical regions may be subject to benefit adjustment or uninsurability, please refer to “Important Information” or consult with your insurance intermediary for more details.
11. Treatment performed by a registered physiotherapist or registered chiropractor must be recommended by a doctor in advance. Maximum benefit for physiotherapy and chiropractic treatments for Advance protection level is US\$50/HK\$/MOP400 and Premier protection level is US\$75/HK\$/MOP600 per visit, with up to 10 visits per calendar year allowed under the same Insured for all policies and supplementary benefits of 360 Global Accident Protector with our Company.
12. Maximum benefit for bone-setting and acupuncture services for Advance protection level is US\$15/HK\$/MOP120 or Premier protection level is US\$30/HK\$/MOP240 per visit, with up to 10 visits per calendar year allowed under the same Insured for all policies and supplementary benefits of 360 Global Accident Protector with our Company, excluding any oral medicine prescribed by a Chinese medicine practitioner. We reserve the right to require proof by a doctor to confirm the Insured sustained accidental bodily injury prior to the relevant treatment received.

13. 保障地区包括：香港、澳门、马来西亚、泰国、台湾、日本、南韩、新加坡、美国、澳洲、纽西兰、加拿大、奥地利、比利时、丹麦、芬兰、法国、德国、希腊、冰岛、爱尔兰、意大利、卢森堡、摩纳哥、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、英国及梵蒂冈。如于非保障地区住院：意外住院津贴的应付金额每星期以 420 美元 / 3,360 港元 / 澳门元为限（每宗意外最长可获发津贴为 90 日）
14. 此计划之保费并非保证。本公司有权在每次续期时更改所有在同一级别的受保人之续期保费。
15. 于“优越”保障级别计划之保单生效后，若受保人成为非在职受保人，职业类别会更新为“职业类别 0”及意外暂时伤残入息津贴将不适用。现时“职业类别 0”的每年保费为 \$6.6（每 1,000 元保障额计算）。有关受保人投保“优越”保障级别计划后而职业有所变更（非在职受保人除外），或投保“标准”及“卓越”保障级别计划后而职业有所变更之详情，请参阅“重要资料”。
16. 同一受保人于本公司投保的所有意外保障计划的总保障额设有上限，详情请向本公司查询。

13. Area of Cover includes: Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom, and Vatican City. If the hospitalization occurs outside of the Area of Cover: the payable amount of the Accidental Hospitalization Allowance will be limited to US\$420/HK\$/MOP3,360 per week (up to 90 days per accident)
14. The premiums for the plan are not guaranteed. The Company reserves the right to change the premium on each renewal for all Insured of the same class.
15. If the Insured becomes non-working after issuance of a policy with Premier protection level, Occupational Class will be updated to "Occupational Class 0" and the Accidental Temporary Disability Income will not be applicable. Currently, the annual premium for "Occupational Class 0" is \$6.6 (per \$1,000 Sum Insured). For changes of the Insured's occupation other than changing to non-working for Premier protection level or changes of the Insured's occupation for Essential or Advance protection level, please refer to "Important Information" for details.
16. There is a limit to the maximum aggregate Sum Insured of all accident plans of the same Insured with our Company. Please contact us for details.



重要资料

缴付保费年期及保障年期

如本保障为基本计划

缴付保费年期及保障年期最长可至受保人 65 岁 (“优越”保障级别) / 75 岁 (“卓越”保障级别) / 80 岁 (“标准”保障级别)。如在保费到期日起计 31 天宽限期届满前仍未缴付保费, 保单的所有保障将会终止。

如本保障为万用寿险计划的附加保障

缴付保费年期及保障年期最长可至受保人 65 岁 (“优越”保障级别) / 75 岁 (“卓越”保障级别) / 80 岁 (“标准”保障级别), 或根据本附加保障所属之基本计划而可能为较早年期 (详情请参阅相关基本计划的保单条款)。如所属之基本计划的现金价值不足以支付每月费用 (包括附加保障的成本), 而在保费到期日起计 31 天宽限期届满前仍未缴付保费, 保单及其所有保障将会终止。

如本保障为非万用寿险计划的附加保障

缴付保费年期及保障年期最长可至受保人 65 岁 (“优越”保障级别) / 75 岁 (“卓越”保障级别) / 80 岁 (“标准”保障级别), 或根据本附加保障所属之基本计划而可能为较早年期 (详情请参阅相关基本计划的保单条款)。

如所属之基本计划提供自动保费贷款: 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超过此附加保障所属之基本计划当时的最高贷款额, 保单及其所有保障将会终止。

如所属之基本计划没有提供自动保费贷款: 如在保费到期日起计 31 天宽限期届满前仍未缴付保费, 保单及其所有保障将会终止。

终止

在下列任何情况下, 保单/附加保障将会终止:

- 于保障到期日当日
- 保单持有人呈交书面要求终止本保单/附加保障
- 我们接获你更改职业的书面通知, 而该新职业不在我们受保范围之列。本保单/附加保障会在我们接获你书面通知当日 (如为月结日) 或紧接的月结日终止
- 于每年续期时, 我们于保单周年日的 30 天前以书面通知保单持有人本保单/附加保障不获续保
- 受保人身故
- 适用于“优越”/“卓越”保障级别: 在意外发生后导致此保单/附加保障之意外伤残保障、意外完全及永久伤残保障及意外身故保障 (不包括已支付及/或将获支付之双倍保障的额外赔偿) 的赔偿总额达到此保单/附加保障的保障额的 100% 时
- 适用于“标准”保障级别: 在意外发生后就该意外而获支付的意外伤残保障、意外完全及永久伤残保障或意外身故保障 (不包括已支付及/或将获支付之双倍保障的额外赔偿) 的赔偿总额等于此保单/附加保障的保障额的 100% 时
- 如本保障为基本计划: 宽限期届满
- 如本保障为附加保障: 本附加保障所属之基本计划已终止或已转变为减额付清保障或延期的定期保障

Important Information

Premium Payment Term and Benefit Term

If this benefit is a basic plan

The premium payment term and the benefit term are up to age 65 (Premier protection level) / age 75 (Advance protection level) / age 80 (Essential protection level) of the Insured. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

If this benefit is a supplementary benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to age 65 (Premier protection level) / age 75 (Advance protection level) / age 80 (Essential protection level) of the Insured, or may be a shorter period depending on the basic plan to which the supplementary benefit is attached (please refer to the provisions of such basic plan for details). If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

If this benefit is a supplementary benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to age 65 (Premier protection level) / age 75 (Advance protection level) / age 80 (Essential protection level) of the Insured, or may be a shorter period depending on the basic plan to which the supplementary benefit is attached (please refer to the provisions of such basic plan for details).

If an Automatic Premium Loan is available under the basic plan: If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

If an Automatic Premium Loan is NOT available under the basic plan: If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this policy/supplementary benefit
- We receive your written notice of change of occupation and such occupation is classified as uninsurable by us. This policy / supplementary benefit shall be terminated on the Monthly Anniversary Date that falls on the date we receive your written notice or, if later, on the next Monthly Anniversary Date.
- At annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the policy / supplementary benefit
- The Insured dies
- Applicable to Premier / Advance protection level: Upon the happening of an accident giving rise to the aggregate payment of Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit and Accidental Death Benefit under this policy / supplementary benefit (excluding any additional benefit payable and / or paid under Double Benefit) reaching 100% of Sum Insured of the policy / supplementary benefit
- Applicable to Essential protection level: Upon the happening of an accident giving rise to total payment of Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit or Accidental Death Benefit (excluding any additional benefit payable under Double Benefit) for such accident equaling 100% of Sum Insured of the policy / supplementary benefit
- If this benefit is a basic plan: The Grace Period ends
- If this benefit is a supplementary benefit: The basic plan to which this supplementary benefit is attached terminates or converts to Reduced Paid-Up / Extended Term Insurance

若任何递交之索偿带有欺诈成份，万通保险国际有限公司（“万通保险”）有权即时终止本保单／附加保障，而阁下将须要向万通保险赔偿并偿还就该带有欺诈成份之索偿所有已获支付的保障。在任何该等情况下，万通保险亦有权向阁下追讨就任何与该终止及带有欺诈成份之索偿相关之损失。

保障及保费调整

如接获所需保费（根据受保人当时同类风险及保障级别的保费率计算），本保单／附加保障会于每个保单周年获续期一年。在每次续期时，万通保险保留更改保障内容及保费，及不批准保单／附加保障续保的权利，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纪录、开支及预期未来的医疗通胀。此保单／附加保障不获续保将不会影响受保人在此保单／附加保障期满前出现的保障索偿。

有关本计划过往保费增长率资料，请浏览本公司网页：



香港：
<https://corp.yflife.com/sc/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>



澳门：
<https://corp.yflife.com/sc/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>

通胀风险

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其信贷风险所影响。

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。

产品限制

1. 意外伤残保障、意外完全及永久伤残保障及意外身故保障

如受保人由意外发生当天起 90 天内因意外受伤而导致保障一览表中列明的任何一种丧失，将获支付等同于此保单／附加保障之保障额中，与该丧失相应的百分比之赔偿。此保单／附加保障就意外伤残保障、意外完全及永久伤残保障及意外身故保障（不包括已支付及／或将获支付之双倍保障额外赔偿）的最高赔偿总额为此保单／附加保障的保障额的 100%。

只适用于“标准”保障级别之计划：若任何意外伤残保障已支付或将获支付，保单／附加保障的保障额会按已支付或将获支付的金额（不包括已支付及／或将获支付之双倍保障额外赔偿）相应递减。保费亦将会以递减后的保障额再作调整。

If any claim made shall be fraudulent, YF Life Insurance International Ltd. (“YF Life”) shall have the right to terminate this policy / supplementary benefit immediately and you shall indemnify YF Life and repay all benefits paid in respect of such fraudulent claim. YF Life shall have the right to recover from you any cost in relation to such termination and such fraudulent claim.

Benefit and Premium Adjustment

The policy / supplementary benefit may be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the premium rate in effect of the same risk class and level of benefit at the time of renewal). YF Life reserves the right to change the benefit and premium, and the right not to renew this policy / supplementary benefit on each renewal, 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 of YF Life, expenses and expected medical inflation in the future. Non-renewal of this policy / supplementary benefit will not affect your claims arising before the expiration of this policy / supplementary benefit.

For relevant historical premium increases rates of this plan, please visit our website:



Hong Kong:
<https://corp.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>



Macau:
<https://corp.yflife.com/en/Macau/Individual/Services/Useful-Information/Historical-Premium-Increase-Rates>

Inflation Risk

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

Credit Risk

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

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.

Product Limitations

1. Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit and Accidental Death Benefit

If the Insured sustains an accidental bodily injury which results in any of the loss as stated in the Benefits Summary within 90 days from the date of accident, a benefit equals to the percentage of the Sum Insured of this policy / supplementary benefit corresponding to the relevant loss will be payable. The total benefit payable on all claims made under Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit and Accidental Death Benefit (excluding any additional benefit payable and / or paid under Double Benefit) under this policy / supplementary benefit will be limited to 100% of the Sum Insured of this policy / supplementary benefit.

Only Applicable to Essential protection level:

Should any of the Accidental Disablement Benefit be paid or payable, the Sum Insured shall be reduced by the amount paid/payable (excluding any additional benefit payable and / or paid under Double Benefit). Premium adjustment applies upon the reduced Sum Insured.

2. 意外医疗费用津贴 (适用于“卓越”及“优越”保障级别之计划)

意外医疗费用津贴将支付予受保人之赔偿金额为由意外发生当天起 52 星期内, 受保人因意外受伤而导致医疗上必须的治疗所需承担之合理及惯常的实际医疗费用。

3. 意外住院津贴 (适用于“卓越”及“优越”保障级别之计划)

如受保人因意外受伤住院, 该住院必须是医疗上必须的和合理及惯常的, 而意外住院津贴所支付的保障金额会因下表所列之情况而作出调整和限制。

情况	意外住院津贴之调整和限制
一. 受保人于意外发生当天为在职受保人及受保人于保障地区 * 内住院。	最高赔偿金额将以每星期住院 1,750 美元 / 14,000 港元 / 14,000 澳门元 (相等于每天住院 250 美元 / 2,000 港元 / 2,000 澳门元) 为限。
二. 受保人于意外发生当天为非在职受保人及受保人于保障地区 * 内住院。	最高赔偿金额将以每星期住院 525 美元 / 4,200 港元 / 4,200 澳门元 (相等于每天住院 75 美元 / 600 港元 / 600 澳门元) 为限。
三. 受保人于保障地区 * 外住院。	(i) 以同一受保人计算, 本公司在任何时候续发之所有保单及附加保障已支付及 / 或将支付之住院现金保障 (包括意外住院津贴) 的赔偿金额将以每星期 420 美元 / 3,360 港元 / 3,360 澳门元 (相等于每天住院 60 美元 / 480 港元 / 480 澳门元) 为限。我们将根据当时之行政规则于相关保单及 / 或附加保障内作出赔偿; 及 (ii) 同一意外而导致的意外受伤最多以 90 天的赔偿为限。

* 保障地区:

香港、澳门、马来西亚、泰国、台湾、日本、南韩、新加坡、美国、澳洲、纽西兰、加拿大、奥地利、比利时、丹麦、芬兰、法国、德国、希腊、冰岛、爱尔兰、意大利、卢森堡、摩纳哥、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、英国和梵蒂冈。

就每宗意外的意外住院津贴的赔偿期最长为 52 星期。假如受保人就住院期间的有效索偿并非完整一周, 将按日数比例支付意外住院津贴。

只适用于“优越”保障级别之计划: 于同一时期内, 本公司只会支付意外暂时伤残入息津贴或意外住院津贴的其中一项保障。如受保人符合资格享有多于一项保障, 则只会被支付当中最高的保障。

2. Accidental Medical Expense Allowance (Applicable to Advance and Premier protection levels)

The payment for Accidental Medical Expense Allowance, which is payable to the Insured, covers the Reasonable and Customary charges for actual medical expenses incurred within 52 weeks from the date of accident, incurred by the Insured due to accidental bodily injury for Medically Necessary treatment.

3. Accidental Hospitalization Allowance (Applicable to Advance and Premier protection levels)

If the Insured is confined in a hospital due to accidental bodily injury, provided that the confinement is Medically Necessary and Reasonable and Customary, the benefit amount payable of Accidental Hospitalization Allowance will be subject to the adjustment and limit with respect to the conditions shown in the table below:

Conditions	Adjustment and Limit on Accidental Hospitalization Allowance
(a) The Insured is a working Insured on the date of accident and the confinement of the Insured occurs in the Area of Cover.	Subject to a maximum benefit equal to US\$1,750 / HK\$14,000 / MOP14,000 per week (equivalent to US\$250 / HK\$2,000 / MOP2,000 per day) of confinement.
(b) The Insured is not a working Insured on the date of accident and the confinement of the Insured occurs in the Area of Cover.	Subject to a maximum benefit equal to US\$525 / HK\$4,200 / MOP4,200 per week (equivalent to US\$75 / HK\$600 / MOP600 per day) of confinement.
(c) The confinement of the Insured occurs outside of the Area of Cover*.	(i) The aggregate benefit payment paid and / or payable under all policies and supplementary benefits issued by the Company at any time for hospitalization income benefit including Accidental Hospitalization Allowance will be limited to US\$420 / HK\$3,360 / MOP3,360 per week (equivalent to US\$60 / HK\$480 / MOP480 per day) of confinement under the same Insured. The benefit will be paid from the respective policies and / or supplementary benefits in accordance to the prevailing administrative rules; and (ii) Limited to a maximum of 90 days of benefit for same accident which results in accidental bodily injury.

*Area of Cover:

Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

The maximum period of benefit payment for Accidental Hospitalization Allowance would be 52 weeks per accident. If the confinement period for which the Insured submits a valid claim is not a full week, Accidental Hospitalization Allowance shall be paid on a daily pro-rata basis.

Only Applicable to Premier protection level: Only one benefit is payable for Accidental Temporary Disability Income or Accidental Hospitalization Allowance during the same period. If the Insured is entitled to more than one benefit, only the highest benefit shall be payable.

4. 意外暂时伤残入息津贴 (适用于“优越”保障级别之计划)

如受保人为香港或澳门的居民并为在职受保人, 以及因意外受伤而导致由意外发生当天起暂时性伤残, 将获意外暂时伤残入息津贴。就每宗意外的意外暂时伤残入息津贴的赔偿期最长为 52 星期。若暂时性伤残维持少于一星期, 则不获赔偿。在暂时性伤残维持一星期后, 假如受保人就伤残期间的有效索偿并非完整一周, 将按日数比例支付意外暂时伤残入息津贴。

此保单/附加保障就意外伤残保障、意外完全及永久伤残保障、意外身故保障(不包括已支付及/或将获支付之双倍保障额外赔偿)和意外暂时伤残入息津贴因同一宗意外而意外受伤的最高赔偿总额为此保单/附加保障之保障额的 100%。

若受保人于意外发生当天不是在职受保人, 或不是香港或澳门的居民, 意外暂时伤残入息津贴将不获赔偿。当意外暂时伤残入息津贴已支付及/或将支付的赔偿总额达到为此保单/附加保障之保障额的 100%, 意外暂时伤残入息津贴将即时终止。

5. 出院交通津贴 (适用于“优越”保障级别之计划)

如受保人因意外受伤住院而可获意外住院津贴, 就该住院本公司将支付受保人出院当天之实际交通费用, 每宗意外 1 次出院交通津贴赔偿为限。

6. 医疗器材津贴 (适用于“优越”保障级别之计划)

如受保人因意外受伤住院而可获意外住院津贴, 本公司将支付医疗上必须的及由医生、注册物理治疗师或注册脊骨神经科医师书面建议购买或租借与该意外受伤相关的指定医疗器材而产生之合理及惯常的实际费用。

7. 绿色遗爱额外赔偿

绿色殡葬方式需经由殡葬所在地的政府或监管机构合法认可。我们保留要求提供由政府部门发出的绿色殡葬证明之权利。

医疗上必须的 (适用于“卓越”及“优越”保障级别之计划)

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。

4. Accidental Temporary Disability Income (Applicable to Premier protection level)

If the Insured, whose place of residence is Hong Kong or Macau, is a working Insured, and sustains an accidental bodily injury which results in temporary disability commencing from the date of accident, Accidental Temporary Disability Income will be payable. The maximum period of benefit payment for Accidental Temporary Disability Income would be 52 weeks per accident. Temporary disability of less than one week's duration shall not be indemnifiable. After one week of Temporary Disability, if the period of Temporary Disability for which the Insured submits a valid claim is not a full week, Accidental Temporary Disability Income shall be paid on a daily pro-rata basis.

The total benefit payable on all claims made under Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, Accidental Death Benefit (excluding any additional benefit payable and / or paid under Double Benefit) and Accidental Temporary Disability Income under this policy / supplementary benefit for the accidental bodily injury from the same accident will be limited to 100% of the Sum Insured of this policy / supplementary benefit.

Accidental Temporary Disability Income will not be payable if, on the date of accident, the Insured is not a working Insured, or whose place of residence is not Hong Kong nor Macau.

When the aggregate benefit amount paid and / or payable for Accidental Temporary Disability Income reaches 100% of Sum Insured of this Policy, the Accidental Temporary Disability Income will be immediately ceased.

5. Discharge Transportation Allowance (Applicable to Premier protection level)

If the Insured is confined in a hospital due to accidental bodily injury, and Accidental Hospitalization Allowance is payable, the Company shall reimburse the transportation fee on the date the Insured discharges from the hospital for such confinement, restricted to one payment of Discharge Transportation Allowance per accident.

6. Medical Appliance Allowance (Applicable to Premier protection level)

If the Insured is confined in a hospital due to accidental bodily injury, and Accidental Hospitalization Allowance is payable, the Company shall reimburse the Reasonable and Customary charges actually incurred for the purchase or renting of specific medical appliances which are related to the accidental bodily injury, Medically Necessary and recommended in writing by doctor, registered physiotherapist or registered chiropractor.

7. Green Burial Benefit

The arranged green burial shall be legally recognized by the government or regulatory authorities of the place where such green burial took place. We reserve the right to require proof of green burial issued by the government authorities.

Medically Necessary (Applicable to Advance and Premier protection levels)

This 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; and
3. Not for the convenience of the Insured and/or the doctor.

合理及惯常的 (适用于“卓越”及“优越”保障级别之计划)

指医疗上必须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同的疾病或受伤,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。

更改职业

如投保人更改其职业,或他/她变为退休或失业,你必须即时书面通知本公司,以便本公司调整你的保费或重新评估本公司是否可继续提供保障。否则,假如提出索偿,本公司将会调整赔偿金额或不会支付赔偿。

如投保人更改其职业,而按本公司所界定该新职业的危险程度,较在投保申请表或我们指定更改职业的表格内所列明的职业为高或低,或他/她变为退休或失业,本公司在收到有关之更改职业的通知及证明后,将调整至该职业所适用的保费率。

如投保人更改后的职业不在本公司受保范围之列,本公司并无责任赔偿任何在有关更改职业后的意外受伤,并会终止此保单/附加保障。

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索偿,将不获赔偿:

- 自杀或在神智不清醒的状况下受伤;自伤身体;酒精或药物中毒(除非由医生处方);吸入气体(因工作需要而引致则除外);
- 因战争或民间骚动引致;犯法、企图犯法或拒捕;
- 参与任何驾驶或骑术赛事;专业运动;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);
- 生育或怀孕、小产、堕胎及因上述情况而引致的伤残,即使此等情况是因意外而引致或加速达成;
- 任何种类的疾病;
- 保单/附加保障的保障生效日期前已存在伤病的情况(包括投保人已察觉或在一般情况下应可察觉的有关病征或病状);
- 人类免疫能力缺乏病毒(包括爱滋病);
- (适用于“卓越”及“优越”保障级别之计划)一般身体检查、普查及/或预防性护理或检验、基因测试或遗传咨询辅导、接种及疫苗注射、病后复康、托管、疗养或休养、或非根据导致需要住院、治疗或诊症之状况的诊断及治疗而引致的开支;
- (适用于“卓越”及“优越”保障级别之计划)医疗实验及/或非主流医疗技术/程序/治疗;
- (适用于“卓越”及“优越”保障级别之计划)任何不属于投保人医疗上必须的住院、检查、服务或供应品;或任何超出合理及惯常的收费。

Reasonable and Customary (Applicable to Advance and Premier protection levels)

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 Company’s doctor is not a Reasonable and Customary charge.

Change of Occupation

If the Insured’s occupation, business or activity changes, or he / she has become retired or unemployed, you must inform us in writing immediately for us to adjust your premium or re-evaluate whether we can continue to provide the benefit; otherwise, we will adjust the benefit payable, or will not pay if a claim arises.

If the Insured changes his / her occupation to one which is classified by the Company as more or less hazardous than that stated in the insurance application or any form specified by us for change of occupation, or he / she has become retired or unemployed, the Company, upon receipt of the written notice and proof of such change of occupation, shall adjust the premium rate accordingly.

If the Insured changes his / her occupation to one which is classified by the Company as uninsurable, the Company shall not be liable to cover any accidental bodily injury sustained after such change of occupation and shall terminate this policy / supplementary benefit.

Key Exclusions

This plan does not cover any benefit claims caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare-paying passenger in a commercial aircraft;
- Childbirth or pregnancy, miscarriage, abortion and all complications connected therewith, notwithstanding that such event may have been accelerated or induced by accident;
- Any kind of disease and illness;
- Pre-existing conditions (which presented signs or symptoms of which the Insured has been aware or should reasonably have been aware);
- Human Immunodeficiency Virus (HIV) Infection (including AIDS);
- (Applicable to Advance and Premier protection levels) General check-up, screening and/or preventive care/checking, genetic testing or counselling, vaccination / immunization, convalescence, custodial or sanatorium care or rest care, or expenses incurred not in accordance with the diagnosis and treatment of the condition for which the confinement/treatment/consultation is required;
- (Applicable to Advance and Premier protection levels) Experimental and/or unconventional medical technology / procedure / therapy;
- (Applicable to Advance and Premier protection levels) Any confinement, treatment, investigation, services or supplies which are not Medically Necessary to the Insured; or any charges which exceed the Reasonable and Customary charges.

提供资料责任及未符合这要求的后果

在投保时,你/你们必须提供一切知悉或据常理知悉的资料,因万通保险会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期(以较后日期为准)完成。你/你们若不清楚某一事项是否重要,请将该事项填写于申请书内。若未符合以上要求,该保单/附加保障可能因此而作废。

索偿程序

有关索偿程序,请浏览本公司网页:

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

澳门: <https://corp.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/sc/levy。

保单冷静期及取消保单的权利 (只适用于基本计划)

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:澳门苏亚利斯博士大马路 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 个历日内(以较早者为准)收到书面要求。于收妥书面要求后,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。

退保 (只适用于基本计划)

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,以及你的有效身份证明文件副本及固定住址证明(如适用),本公司将安排退保事宜。

Duty of Disclosure and the Consequences of Not Making Full Disclosure

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

Claims Procedures

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

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

Premium Levy (Applicable to Hong Kong only)

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

Cooling-off Period and Right of Cancellation (For basic plan only)

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

Surrender (For basic plan only)

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

“全方位环球意外保障计划”一览表

360 Global Accident Protector - At-a-glance

保单资料 Policy Information						
保障级别 Protection Levels	标准 Essential		卓越 Advance		优越 Premier	
保单类别 Plan Type	基本计划 / 附加保障 Basic Plan / Supplementary Benefit					
保单货币单位 Currency	香港保单: 美元 / 港元 澳门保单: 美元 / 港元 / 澳门元 Policy issued in Hong Kong: US\$ / HK\$ Policy issued in Macau: US\$ / HK\$ / MOP					
每年保费 Annual Premium	保费为固定及非保证 ¹⁴ Premium is level and non-guaranteed ¹⁴					
	职业类别 1 Occupational Class 1	1.25	职业类别 1 Occupational Class 1	3.00	职业类别 1 Occupational Class 1	6.75
	职业类别 2 Occupational Class 2	2.10	职业类别 2 Occupational Class 2	5.40	职业类别 2 Occupational Class 2	11.82
	职业类别 3 Occupational Class 3	3.30	职业类别 3 Occupational Class 3	7.20	职业类别 3 Occupational Class 3	16.88
	职业类别 4 Occupational Class 4	3.96	职业类别 4 Occupational Class 4	8.64	职业类别 4 Occupational Class 4	20.25
	(每1,000元保障额计算) (Per \$1,000 Sum Insured)					
	如欲查询阁下之职业类别, 请联络您的保险中介人。若受保人转换职业 ¹⁵ , 请即时通知本公司, 以便调整您的保费或重新评估本公司是否可继续提供保障, 详情请参阅“重要资料”。 For details of occupational classes, please contact your insurance intermediary. Please immediately inform us of any change to the Insured's occupation ¹⁵ so that we can adjust your premium or re-evaluate whether we can continue to provide the benefit. Please refer to "Important Information" for details.					
缴费方式 Payment mode	每年 / 每半年 / 每季 / 每月缴付 Annual / Semi-annual / Quarterly / Monthly Payment 每年续保 Renewable yearly					
最低保障额 Minimum Sum Insured	(适用于0-17岁之受保人) (applicable to Insured aged 0-17) 基本计划 Basic Plan 保障额: 25,000美元 / 200,000港元 / 澳门元 或 每年保费: 100美元 / 800港元 / 澳门元 (两者取其较高者) Sum Insured: US\$25,000 / HK\$ / MOP200,000 Or Annual premium: US\$100 / HK\$ / MOP800 (whichever is higher) 附加保障 Supplementary Benefit 保障额: 25,000美元 / 200,000港元 / 澳门元 Sum Insured: US\$25,000 / HK\$ / MOP 200,000				不适用 N/A	
	(适用于18岁或以上之受保人)(applicable to Insured aged 18 or above) 基本计划 Basic Plan 保障额: 50,000美元 / 400,000港元 / 澳门元或 每年保费: 100美元 / 800港元 / 澳门元 (两者取其较高者) Sum Insured: US\$50,000 / HK\$ / MOP400,000 Or Annual premium: US\$100 / HK\$ / MOP800 (whichever is higher) 附加保障 Supplementary Benefit 保障额: 50,000美元 / 400,000港元 / 澳门元 Sum Insured: US\$50,000 / HK\$ / MOP400,000					

最高保障额

Maximum Sum Insured

(适用于0-17岁之受保人) (applicable to Insured aged 0-17)

基本计划 Basic Plan

150,000美元 / 1,200,000港元 / 澳门元¹⁶
US\$150,000 / HK\$ / MOP1,200,000¹⁶

附加保障 Supplementary Benefit

150,000美元 / 1,200,000港元 / 澳门元¹⁶ 或
基本计划及附加之定期保障之保障额的5倍
(两者取其较低者)
US\$150,000 / HK\$ / MOP1,200,000¹⁶

Or the maximum Sum Insured is capped by 5 times Sum Insured of the Basic Plan and Term Supplementary Benefit (whichever is lower)

不适用
N/A

(适用于18岁或以上之受保人) (applicable to Insured aged 18 or above)

基本计划 Basic Plan

1,000,000美元 /
8,000,000港元 / 澳门元¹⁶
US\$1,000,000 /
HK\$ / MOP8,000,000¹⁶

300,000美元 /
2,400,000港元 / 澳门元¹⁶
US\$300,000 /
HK\$ / MOP2,400,000¹⁶

150,000美元 /
1,200,000港元 / 澳门元¹⁶
US\$150,000 /
HK\$ / MOP1,200,000¹⁶

附加保障 Supplementary Benefit

1,000,000美元 /
8,000,000港元 / 澳门元¹⁶ 或
基本计划及附加之定期保障
之保障额的5倍
(两者取其较低者)
US\$1,000,000 /
HK\$ / MOP8,000,000¹⁶

Or the maximum Sum Insured is capped by 5 times Sum Insured of the Basic Plan and Term Supplementary Benefit (whichever is lower)

300,000美元 /
2,400,000港元 / 澳门元¹⁶ 或
基本计划及附加之定期保障
之保障额的5倍
(两者取其较低者)
US\$300,000 /
HK\$ / MOP2,400,000¹⁶

Or the maximum Sum Insured is capped by 5 times Sum Insured of the Basic Plan and Term Supplementary Benefit (whichever is lower)

150,000美元 /
1,200,000港元 / 澳门元¹⁶ 或
基本计划及附加之定期保障
之保障额的5倍
(两者取其较低者)
US\$150,000 /
HK\$ / MOP1,200,000¹⁶

Or the maximum Sum Insured is capped by 5 times Sum Insured of the Basic Plan and Term Supplementary Benefit (whichever is lower)

投保资料 Basic Information

投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	0 - 70岁 Age 0-70	0 - 70岁 Age 0-70	18 - 60岁 Age 18-60
保障年期 Benefit term	至80岁 To age 80	至75岁 To age 75	至65岁 To age 65
缴付保费年期 Premium Payment Term	至80岁 To age 80	至75岁 To age 75	至65岁 To age 65

以上为计划的一般资料，只供参考之用，并非保单的一部份，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，请参阅保单文件。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。

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

YFLife 萬通保險

万通保险国际有限公司为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及 Fortune 500“全美5大寿险公司”之一的美国万通人寿保险公司。凭藉雄厚实力及稳健可靠的背景，我们承诺为客户提供专业及科技化的一站式风险及财富管理，以及强积金服务，协助客户规划未来，体现“未来在我手”的品牌承诺。

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.

Own the future.



Facebook



Instagram



WeChat



YouTube

注：云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美5大寿险公司”乃按2024年6月4日《FORTUNE 500》公布的“互惠寿险公司”及“上市股份寿险公司”2023年度收入排名榜合并计算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US 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