

| 意外及伤残 Accident and Disability |

100% 活得其赏意外保障计划 100% Reward For You Accident Protector

RUA

YFLife
萬通保險



资本卓越银行及金融大奖
2012-2022
资本卓越保险服务大奖



《iMONEY 智富杂志》优秀保险企业大奖2019
最受欢迎保险品牌

未來在我手
Own the future

活得自在 自赏未来

Living at Ease Rewarding your future

世事多变，即使意外来袭，我们的最佳防备莫过于为自己及挚爱预先安排周全的意外保障。

所谓健康就是财富，“100%活得其赏意外保障计划”（“此计划”）以整合式24小时环球意外保障概念，就意外伤残、意外及非意外身故、意外医疗费用及意外住院等各范畴提供保障。活得安逸自在的同时，当保单到第10个周年日起，您亦可得到100%保费保证回赠，自赏未来人生。

In this ever-changing world, the best security for ourselves and our loved ones against unpredictable accidents is to have a comprehensive accident protection plan.

As the saying goes “The first wealth is health.” 100% Reward For You Accident Protector (“the Plan”) delivers an integrated 24-hour worldwide accident protection concept, providing protection in areas including accident-related disablement, accidental or non-accidental death, accident-related medical expenses and hospitalization as a result of accident. So you can live at ease and be free from worry about what you cannot control, while enjoying a 100% guaranteed premium refund to reward your future when your policy reaches its 10th anniversary.



您可透过双导向意外保障方案灵活自选意外伤残及意外身故, 与意外住院及意外医疗费用之间的赔偿比例, 为自己选择最理想的保障。

Thanks to a dual dimensions accident protection scheme, you have the freedom to decide on the reimbursement proportion between accident-related disablement and accidental death, and accident-related medical expenses and hospitalization, giving you the flexibility to choose the protection that suits you the most.

双导向意外保障方案

Dual Dimensions Accident Protection Scheme

计划 Plan 1

计划 Plan 2

计划 Plan 3

强化意外伤残及意外身故保障

Strengthened the protection of accident-related disablement and accidental death

计划 Plan 4

计划 Plan 5

计划 Plan 6

加强意外住院及意外医疗费用赔偿

Enhanced the indemnity of accident-related medical expenses and hospitalization

100%活得其赏意外保障计划

100% Reward For You Accident Protector

1

整合式24小时
环球意外保障

Integrated 24-hour
Worldwide Accident Protection



- 意外身故及伤残保障¹高达4,000,000港元 / 澳门元
Accidental Death and Disablement Benefit¹ of up to HK\$ / MOP4,000,000
- 意外医疗费用保障²每宗高达30,000港元 / 澳门元
Accidental Medical Expense Benefit² of up to HK\$ / MOP30,000 per accident
- 意外住院现金保障每日高达2,000港元 / 澳门元
Accidental Hospital Cash Benefit of up to HK\$ / MOP2,000 per day

2

双倍保障^{3,4}
Double Benefit^{3,4}



- 意外身故及伤残保障可于5种情况获享双倍赔偿
Accidental Death and Disablement Benefit will be paid double under 5 conditions

3

保证保费回赠⁵
Guaranteed Refund
of Premiums⁵



- 于保单第10个周年日起, 百分百保费回赠
100% Refund of Premiums from the 10th policy anniversary and onwards
- 回赠不会扣除任何曾支付的赔偿金额
No deduction of any claims paid

4

非意外身故保障
Non-accidental
Death Benefit



- 保证支付全数已缴保费予受益人
Guaranteed refund of all premiums paid to the beneficiary
- 金额不会扣除任何已付赔偿
No deduction of any claims paid

5

绿色遗爱额外赔偿⁶
(港澳首创)⁷

Green Burial Benefit⁶
(First in HK and Macau)⁷



- 若亲友选择为不幸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
In the unfortunate event that the Insured passes away, the beneficiary will be paid an additional amount of HK\$ / MOP10,000 if the family and friends opt for a green burial arrangement

1

整合式24小时环球意外保障 Integrated 24-hour Worldwide Accident Protection



意外身故及伤残保障¹

- **意外身故保障¹**
若投保人遇上严重意外而导致身故，受益人将获发放一笔过100%保障额的赔偿，高达4,000,000港元 / 澳门元。
- **意外伤残保障、意外完全及永久伤残保障¹**
如投保人不幸遇上意外后的90日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。

Accidental Death and Disablement Benefit¹

- **Accidental death benefit¹**
If the accidental bodily injury results in the death of the Insured, a lump-sum benefit of up to HK\$ / MOP4,000,000 will be payable to the beneficiary.
- **Accidental disablement benefit and accidental total & permanent disability benefit¹**
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.

意外医疗费用保障² (保障至受保人75岁)

为减轻投保人因意外受伤而带来的财务负担，此计划将支付意外发生后的实际医疗开支，索偿宗数不限，保障范围包括由医生、注册物理治疗师⁸、注册脊骨神经科医师⁸所提供的各项诊疗、手术、治疗、物理治疗、门诊治疗及中医师提供的跌打⁹及针灸⁹等治疗方案。

Accidental Medical Expense Benefit² (Coverage up to age 75 of the Insured)

The Plan will reimburse the actual medical expense after an accident and also cover a wide range of coverage, including medical, surgical and therapeutic treatments, physiotherapy, and outpatient treatment performed by a doctor, registered physiotherapist⁸, or registered chiropractor⁸, or bone-setting⁹ and acupuncture⁹ services performed by a Chinese medicine practitioner.

一般受伤 General Injury

支付意外发生后的52星期内相关的实际医疗开支，每宗意外的赔偿最高可达15,000港元 / 澳门元，索偿宗数不限。

Reimbursement of actual medical expenses of up to HK\$ / MOP15,000 per accident within 52 weeks after an accident is payable (without limitation on number of accidents).

严重受伤 Severe Injury

如意外发生后受保人留院不少于72小时，并于住院期间进行手术¹⁰，将支付该次意外发生后的52星期内相关的实际医疗开支，每宗意外的赔偿最高可达30,000港元 / 澳门元。

Reimbursement of actual medical expenses of up to HK\$ / MOP30,000 per accident within 52 weeks after an accident is payable on condition that the Insured is hospitalized for no less than 72 hours and undergoes a surgery¹⁰ during the hospitalization due to such accident.

意外住院现金保障 (保障至受保人75岁)

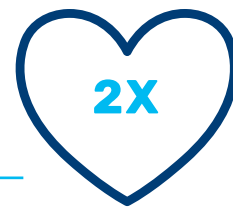
若投保人因意外受伤而需要住院达8小时或以上，每日可获支付最高2,000港元 / 澳门元的意外住院现金保障，而每宗意外赔偿日数以30日为限，每份保单的最长赔偿期为365日。详情请参阅产品“一览表”。

Accidental Hospital Cash Benefit (Coverage up to age 75 of the Insured)

If the Insured is hospitalized for 8 hours or more due to accidental bodily injury, an Accidental Hospital Cash Benefit of up to HK\$ / MOP2,000 will be paid for each day of hospitalization, for up to 30 days per accident and 365 days per policy. Please refer to the “at a glance” table for more details.

2

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日内导致身故、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：

- 为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
- 以行人身份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

In the unfortunate event of death, disablement, or total and permanent disability of the Insured 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:

- 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 an 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

3

保证保费回赠⁵
Guaranteed Refund of Premiums⁵



本计划保证于生效保单的第10个周年日起，当保单持有人选择退保时，将支付100%保费回赠。保单持有人亦可选择继续缴付保费以继续享有全面的意外保障直至80岁⁺保单期满，届时本公司亦保证会100%回赠已缴保费，而保费回赠并不会扣除任何曾支付的赔偿金额。

Effective from the 10th policy anniversary onwards, it is guaranteed that 100% of the premiums paid will be refunded as a lump-sum payment, if the policy owner requests to surrender the in-force policy. The policy owner may also continue to enjoy coverage by paying premiums up to the policy expiry at age 80⁺, at which time 100% of the premiums paid will be refunded. Best of all, the refund will not deduct any claims paid.

保单终止日期 Date of Policy Termination	已缴保费的百分比 % of Total Premiums Paid
第6个保单周年日前 Before the 6 th policy anniversary	0%
第6个保单周年日当天或以后 On or after the 6 th policy anniversary	30%
第7个保单周年日当天或以后 On or after the 7 th policy anniversary	50%
第8个保单周年日当天或以后 On or after the 8 th policy anniversary	70%
第9个保单周年日当天或以后 On or after the 9 th policy anniversary	90%
第10个保单周年日当天或以后 On or after the 10 th policy anniversary	100%

4

非意外身故保障 Non-accidental Death Benefit



若投保人并非因意外受伤而导致身故，计划会支付所有已缴保费予受益人，并不会扣除任何已赔偿金额。

If the Insured passes away due to causes other than accidental bodily injury, the beneficiary will receive an amount equal to all premiums paid, without deduction of any claims paid.

5

绿色遗爱额外赔偿⁶ (港澳首创)⁷ Green Burial Benefit⁶ (First in HK and Macau)⁷



若亲友选择为不幸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 who passes away, an additional amount of HK\$ / MOP10,000 will be paid to the beneficiary.



附注

- 意外身故及伤残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。
- 若根据任何政府条例或从任何其他保险计划或机构已获得合格的医疗费用赔偿，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合格的医疗费用余额。
- 双倍保障只适用于意外身故及伤残保障内的保障范围提供赔偿。
- 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。
- 如保单持有人于第10个保单周年日前退保或保单因宽限期届满而终止，保单持有人将获回赠部份已缴保费，或可能不会获回赠任何已缴保费。如保单于第10个保单周年日或之后退保或因宽限期届满或在每年续期时因不获续保而终止，保单持有人仍然可获回赠全部已缴保费。
- 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。
- 以本册子于2023年4月刊发时，港澳市场之同类计划为准。
- 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”的保单及附加保障及“100% 活得其赏意外保障计划”的保单可获物理治疗及脊骨神经治疗合共最多10次，每次最高赔偿金额为600港元 / 澳门元。
- 同一投保人每个历年内于本公司所有“100% 活得其赏意外保障计划”及“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最多10次（不包括由中医师处方的口服药物之费用），每次最高赔偿金额为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。
- 投保人需在在该住院期间于手术室接受由医生进行之医疗上必须的手术，并于该手术中需使用由麻醉师提供的麻醉服务。
- 同一投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。
- 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：意外住院现金保障的应付金额每日以480港元 / 澳门元为限。
- 于第10个保单周年日起，本公司保留在每次续保时更改所有在同一风险级别的投保人之续期保费的权利。为免存疑，如投保人更改职业，所需缴付的保费会根据“重要资料”中“更改职业”部分当中所载的条款而可能作出调整，即使该更改职业在第10个保单周年日前发生。
- 发生意外伤害或死亡时，若投保人之职业类别被本公司视为不受保类别，此计划的意外身故及伤残保障、双倍保障、意外住院现金保障及意外医疗费用保障将不会赔偿所有因投保人职业而直接或间接导致的意外受伤或意外身故。于保单生效后有关职业变更之详情，请参阅“重要资料”。

Notes

- The maximum aggregate benefit under Accidental Death and Disablement Benefit is 100% of the Sum Insured (excluding any additional payment from Double Benefit). Upon such aggregate payments reaching 100% of the Sum Insured, the policy will terminate.
- If the eligible medical expenses have been reimbursed 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 eligible expenses over the reimbursement amount under government law or other insurance plans or by other institutions.
- Double Benefit is only applicable and payable to the benefits under Accidental Death and Disablement Benefit.
- The Double Benefit shall only be paid once for each accident, even if two or more of the conditions are met.
- Should the policy owner surrender the policy or the policy is terminated due to grace period ends before the 10th policy anniversary, the policy owner will receive a percentage of total premiums paid or may not receive any of the premium paid. If the policy owner surrender the policy or the policy is terminated due to grace period ends or not being renewed during annual renewal on or after the 10th policy anniversary, the policy owner will still receive the full portion of premiums paid.
- 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 HK\$ / MOP10,000 regardless the number of policies in the Company the Insured who passes away is covered under. Our company reserves the right of final decision on the payment of the benefit.
- Based on the similar types of plan in the Hong Kong and Macau market, as of the print date of this brochure in April 2023.
- Treatment performed by a registered physiotherapist or registered chiropractor must be recommended by a doctor in advance. Maximum benefit for physiotherapy and chiropractic treatments is HK\$ / MOP600 per visit, with up to 10 visits per calendar year allowed under the same Insured for all policies and supplementary benefits of "100% Reward For You Accident Protector" and "360 Global Accident Protector" with our Company.
- Maximum benefit for bone-setting and acupuncture services is HK\$ / MOP240 per visit, with up to 10 visits per calendar year allowed under the same Insured for all policies and supplementary benefits of "100% Reward For You Accident Protector" and "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 benefited.
- The Insured shall undergo medically necessary surgical procedure performed by a doctor, with the use of anaesthesiology services provided by an anaesthetist, in an operating theatre during the confinement.
- 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.
- 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 Hospital Cash Benefit will be limited to HK\$ / MOP480 per day.
- The Company reserves the right to change the premium on each renewal for all Insureds of the same risk class starting from the 10th policy anniversary. For avoidance of doubt, if the Insured changes his / her occupation, the required premium may be adjusted according to the conditions contained in the section "Change of Occupation" under "Important Information", even if such change of occupation occurs before the 10th policy anniversary.
- If the Insured is engaged in an occupation that is classified by the Company as uninsurable as of the date of the accident, Accidental Death and Disablement Benefit, Double Benefit, Accidental Hospital Cash Benefit and Accidental Medical Expense Benefit of this Policy will not be payable for any accidental bodily injury or accidental death directly or indirectly relating to Insured's occupation. For change of occupation after policy issuance, please refer to "Important Information" for details.

重要资料

缴付保费年期及保障年期

缴付保费年期及保障年期最长可至投保人80岁生日当天或紧随的保单周年日。意外住院现金保障及意外住院保障则保障至投保人75岁生日当天或紧随的保单周年日。你应于整个缴付保费年期持续缴付保费。如在保费到期日起计31日宽限期届满前仍未缴付保费，保单的所有保障将会终止。

终止

在下列任何情况下，保单将会终止：

- (一) 保单持有人呈交书面要求退保
- (二) 在本保单的每个周年日，除非根据本保单“重要资料”中“保障及保费调整”部分下所列明的方式续保。于第10个保单周年起，我们保留在每次续保时不批准本保单续保的权利，并会于保单周年30日前以书面通知你。但在任何情况下，本保单均会于保障到期日，亦即投保人80岁生日当天或紧随的保单周年日终止
- (三) 受保人身故
- (四) 在意外发生后导致此保单之意外身故及伤残保障（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的保障额的100%时
- (五) 宽限期届满

保障及保费调整

在每保单周年及于本保单之保障到期日前，如我们接获所需保费（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，万通保险保留于每个保单周年日更改保障内容，及于第10个保单周年开始更改所有在同一风险级别的受保人的保费及不批准保单续保的权利，并会不少于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。此保单不获续保将不会受影响受保人在此保单期满前出现的保障索偿。

为免存疑，如受保人更改职业，所需缴付的保费会根据“重要资料”中“更改职业”部分当中所载的条款而可能作出调整，即使该更改职业在第10个保单周年日前发生。

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

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。

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to on the policy anniversary on or following the Insured's 80th birthday. Accidental Hospital Cash Benefit and Accidental Medical Expense Benefit offer protection up to on the policy anniversary on or following the Insured's 75th birthday. You should pay the premium(s) throughout the premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

Termination

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

1. The policy owner submits a written request to surrender this policy
2. At each policy anniversary of the policy unless it is renewed according to the "Benefit and Premium Adjustment" section under "Important Information" as provided in this policy. We reserve the right not to renew this policy starting from the 10th policy anniversary by giving 30 days' notice in writing to you prior to any policy anniversary. But in any event, this Policy shall be terminated on the Benefit Expiry Date, which is on the policy anniversary on or following the Insured's 80th birthday
3. The Insured dies
4. Upon the happening of an accident giving rise to the aggregate payment of Accidental Death and Disablement Benefit under this policy (excluding any additional benefit payable and / or paid under Double Benefit) reaching 100% of Sum Insured of the policy
5. The Grace Period ends

Benefit and Premium Adjustment

At each policy anniversary and before the Benefit Expiry Date of this policy, the policy 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) by us. YF Life reserves the right to change the benefit at each policy anniversary, and change the premium or not to renew this policy on each renewal starting from the 10th policy anniversary for all Insureds of the same risk class by giving 30 days' notice in writing to you. 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 will not affect your claims arising before the expiration of this policy.

For avoidance of doubt, if the Insured changes his/her occupation, the required premium may be adjusted according to the conditions contained in the section "Change of Occupation" under "Important Information", even if such change of occupation occurs before the 10th policy anniversary.

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

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 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 our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose the value of your 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.

产品限制

1. 意外身故及伤残保障

如投保人由意外发生当日起90日内因意外受伤而导致“一览表”中列明的任何一种丧失，将获支付等同于此保单之保障额中，与该丧失相应的百分比之赔偿。此保单就意外身故及伤残保障（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的保障额的100%。

意外导致完全及永久伤残的保障（只适用于意外发生当天18岁或以上投保人）

完全及永久伤残指投保人由意外发生当天起90天内纯粹因意外受伤导致伤残，并需符合以下其中一种情况：

(一) 投保人在75岁生日当天或紧随的保单周年前完全、永久及不能复原的伤残以致无法从事任何职业。投保人必须经由我们接纳的医生以书面鉴定完全及永久伤残，及该完全及永久伤残必须不间断地持续六个月，或持续一段足以让我们相信该索偿能符合本定义的时段。

(二) 经由我们接纳的医生以书面鉴定投保人缺乏独立处理我们所定明三种或以上的每日起居活动，此种情况必须不间断地持续6个月，或持续一段足以让我们相信该索偿能符合本定义的时段。

2. 意外医疗费用保障

意外医疗费用保障将支付予投保人之赔偿金额为由意外发生当日起 52 星期内，投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。

如投保人因意外受伤而在医院住院达72小时或以上，以及需在住院期间于手术室接受由医生进行之医疗上必须的手术，并于该手术中需使用由麻醉师提供的麻醉服务，就该次意外投保人可获严重受伤的意外医疗费用保障。

若根据任何政府条例或从任何其他保险计划或机构已获得合格的医疗费用赔偿，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合格的医疗费用余额。

意外医疗费用保障将在投保人75岁生日当天或紧随的保单周年日中止。

3. 意外住院现金保障

如投保人因意外受伤住院达 8 小时或以上，该住院必须是医疗上必须的和合理及惯常的，而意外住院现金保障将获支付。所支付的保障金额会因下表所列之情况（如适用）而作出调整和限制。

情况	意外住院现金保障之调整和限制
(一) 投保人于意外发生当天为非在职投保人及投保人于保障地区*内住院。	以同一投保人计算，本公司在任何时候续发之所有“100%活得其赏意外保障计划”保单已支付及 / 或将支付之意外住院现金保障的赔偿金额将以每日住院 600港元 / 600澳门元为限。 我们将根据当时之行政规则于相关保单作出赔偿。
(二) 投保人于保障地区*外住院。	以同一投保人计算，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(包括意外住院现金保障)的赔偿金额将以每日住院 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。

Product Limitations

1. Accidental Death and Disablement Benefit

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

The coverage for total and permanent disability due to accident (only applicable to Insured aged 18 or above on the date of accident)

Total and permanent disability means disability of the Insured commencing within 90 days from date of accident, caused solely by accidental bodily injury, meeting one of the following conditions:

- total, permanent and irreversible disability prior to the policy anniversary on or following the Insured's 75th birthday which prevents the Insured from engaging in any occupation. Such disability must be certified by a doctor acceptable to us and have continued without interruption for six consecutive months or for such longer period as we may reasonably require to establish that a claim falls within this definition;
- the Insured is unable to perform at least three daily activities as defined by us, and certified by a doctor acceptable to us and have continued without interruption for six consecutive months, or for such a longer period we may reasonably require to establish that a claim falls within this definition.

2. Accidental Medical Expense Benefit

The payment for Accidental Medical Expense Benefit, 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.

If the accidental bodily injury causes the Insured to confine in a hospital for a minimum of 72 hours and undergo Medically Necessary surgical procedure performed by a doctor, with the use of anaesthesiology services provided by an Anaesthetist, in an operating theatre during the Confinement, the reimbursement of medical expenses for severe injuries will be payable for such accident.

If the eligible medical expenses have been reimbursed 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 eligible expenses over the reimbursement amount under government law or other insurance plans or by other institutions.

Accidental Medical Expense Benefit will be ceased on the policy anniversary on or following the Insured's 75th birthday.

3. Accidental Hospital Cash Benefit

If the Insured is confined in a hospital for a minimum of 8 hours due to accidental bodily injury, provided that the confinement is Medically Necessary and Reasonable and Customary, Accidental Hospital Cash Benefit will be payable. The benefit amount of Accidental Hospital Cash Benefit payable will be subject to the adjustment and limit with respect to the conditions (if applicable) shown in the table below:

Conditions	Adjustment and Limit on Accidental Hospital Cash Benefit
(a) The Insured is not a working Insured on the date of accident and the confinement of the Insured occurs in the Area of Cover*.	The aggregate benefit payment paid and / or payable under all policies of “100% Reward For You Accident Protector” issued by the Company at any time for Accidental Hospital Cash Benefit will be limited to HK\$600 / MOP600 per day of confinement under the same Insured. The benefit will be paid from the respective policies in accordance to the prevailing administrative rules.
(b) The confinement of the Insured occurs outside of the Area of Cover*.	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 Hospital Cash Benefit will be limited to 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.

*** 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现金保障的赔偿期最长为30日，每份保单的意外住院现金保障的赔偿期最长为365日。意外住院现金保障将在受保人75岁生日当天或紧随的保单周年日中止。

4. 非意外身故保障

如受保人并非因意外受伤而引致身故，所支付之金额相等于已缴保费期间内之定期保费总额。在计算于保障额减少后之身故保障时，保费将不会包括在本保单生效期间已被递减的保费。

5. 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。

6. 保证保费回赠（现金价值）

在本保单生效期间，于第六个保单周年当日或以后，根据终止条款所载的(一)、(二)或(五)项情况出现而终止保单，现金价值将按照已缴保费期间内之定期保费总额的百分比支付。在计算于保障额减少后之现金价值时，保费将不会包括在本保单生效期间已被递减的保费。

医疗上必须的

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

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

如受保人更改其职业，工作或营商，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提供保障或可提供保障范围。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。

如受保人更改其职业，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。

如受保人更改后的职业不在本公司受保范围之列，在有关更改职业后，本保单的意外身故及伤残保障、双倍保障、意外住院现金保障及意外医疗费用保障将不会赔偿任何属于因受保人职业而直接或间接导致意外受伤或意外身故，而其后需缴付保费将维持根据该次更改职业前的级别收取。

如受保人更改后的职业不在本公司受保范围之列，并在有关更改职业后因该职业而直接或间接导致意外身故，我们的全部责任将只限于已缴保费期间内之保费总额及绿色遗爱额外赔偿（如适用）。保费将不会包括在本保单生效期间已被递减的保费。

*** 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 Hospital Cash Benefit would be 30 days per accident, 365 days per policy. Accidental Hospital Cash Benefit will be ceased on the policy anniversary on or following the Insured's 75th birthday.

4. Non-Accidental Death Benefit

In the event of death of the Insured due to causes other than accidental bodily injury, the amount of payment is equal to the total modal premium for the period in which premiums have been paid. Premiums used for the purpose of calculation of the death benefit after the decrease in the Sum Insured shall not include premiums that had been reduced during the period this Policy is in force.

5. 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.

6. Guaranteed Refund of Premiums (Cash Value)

While the Policy is in force and is terminated on or after the 6th policy anniversary by ways of events (1), (2) or (5) as stated in the Termination clause, a cash value as a percentage of the total modal premium for the period in which premiums have been paid will be paid. Premiums used for the purpose of calculation of the death benefit after the decrease in the Sum Insured shall not include premiums that had been reduced during the period this Policy is in force.

Medically Necessary

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.

Reasonable and Customary

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 work, occupation or business 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 or the extent of benefit to be provided; 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 Accidental Death and Disablement Benefit, Double Benefit, Accidental Hospital Cash Benefit and Accidental Medical Expense Benefit of this policy shall not cover any accidental bodily injury or accidental death directly or indirectly related to Insured's occupation sustained after such change of occupation, and the subsequent required premium would be determined based on the same class as before such change of occupation.

In case of the accidental death of the Insured directly or indirectly related to Insured's occupation sustained after change of occupation to one which is classified by the company as uninsurable, our total liability shall be limited to the total premium for the period in which premiums have been paid and Green Burial Benefit (if applicable). Premiums used for the purpose of calculation of the death benefit after the decrease in the Sum Insured shall not include premiums that had been reduced during the period this policy is in force.

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（非意外身故保障及绿色遗爱额外赔偿除外），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；
- 保单的保障生效日期前已存在伤病的情况（包括受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）；
- 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；
- 医疗实验及 / 或非主流医疗技术 / 程序 / 治疗；
- 任何不属受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；
- 任何因受保人职业而直接或间接导致意外受伤或意外身故，而受保人的职业于意外当日不在本公司受保范围之列。

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://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，请浏览保监局网站专页 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

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（如适用）及固定住址证明（如适用），本公司将安排退保事宜。

Key Exclusions

This plan does not cover any benefit claims caused directly or indirectly (except for Non-accidental Death Benefit and Green Burial Benefit), 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);
- 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;
- Experimental and/or unconventional medical technology / procedure / therapy;
- 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;
- Any accidental bodily injury or accidental death directly or indirectly related to Insured's occupation, where such occupation is classified as uninsurable by us at the time of the accident.

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. 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.

If there is any fraud, material misstatement or concealment in the insurance 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://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

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

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 (if applicable) and permanent address proof (if applicable). We will arrange the policy surrender.

“100% 活得其赏意外保障计划”一览表

100% Reward For You Accident Protector – at a glance

(港元HK\$ / 澳门元MOP)

保障 Benefits	双导向意外保障方案 Dual Dimensions Accident Protection Scheme					
	强化意外伤残及意外身故保障 Strengthened the protection of accident-related disablement and accidental death			加强意外住院及意外医疗费用赔偿 Enhanced the indemnity of accident-related medical expenses and hospitalization		
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5	计划 Plan 6
保障额 ¹¹ Sum Insured ¹¹	1,200,000	2,500,000	4,000,000	1,000,000	2,200,000	3,600,000
保障项目 Type of Benefit	保障额百分比 % of the Sum Insured					
意外身故及伤残保障¹ Accidental Death and Disablement Benefit¹						
意外身故保障 ¹ Accidental death benefit ¹	100%					
意外完全及永久伤残保障 ¹ (只适用于发生意外当天为18岁或以上的受保人) Accidental total & permanent disability benefit ¹ (only applicable to Insured aged 18 or above on the date of accident)	100%					
意外伤残保障¹ Accidental disablement benefit¹						
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 Accidental disablement benefit¹

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 • 一节 One joint					30%
					15%
丧失 [#] 手指 Loss of [#] fingers • 三节 Three joints • 两节 Two joints • 一节 One joint	食指 Index	中指 middle	无名指 ring	小指 little finger	
	10%	7%	5%	4%	
	8%	6%	4%	3%	
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}

只适用于意外身故及伤残保障内的保障范围，涵盖“意外身故保障”、“意外伤残保障”及“意外完全及永久伤残保障”
Only applicable to the benefits under Accidental Death and Disablement Benefit, including accidental death benefit, accidental disablement benefit, and accidental total & permanent disability benefit

意外医疗费用保障² (保障至受保人75岁) Accidental Medical Expense Benefit² (Coverage up to age 75 of the Insured)

一般受伤 General Injury	每宗意外实际费用赔偿最高为：(意外宗数不限) The maximum reimbursement of actual medical expense per accident: (without limitation on the number of accidents)					
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5	计划 Plan 6
	3,000	6,000	9,000	5,000	10,000	15,000
严重受伤 Severe Injury	每宗意外实际费用赔偿最高为：(意外宗数不限) The maximum reimbursement of actual medical expense per accident: (without limitation on the number of accidents)					
	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5	计划 Plan 6
	6,000	12,000	18,000	10,000	20,000	30,000
一般受伤或严重受伤之治疗金额及次数限制 Limits on the numbers of treatment visit and reimbursement for General Injury and Severe Injury	需提供注册医生的书面建议，确实受保人须接受物理治疗 ⁸ / 脊骨神经治疗 ⁸ ，每次诊治最高为600港元 / 澳门元，合并计算每日最多1次，于每个历年内赔偿10次为限 Provided with written recommendation by registered doctor to certify the Insured is required to receive physiotherapy ⁸ / chiropractic treatment ⁸ . Maximum HK\$ / MOP600 per visit (combined maximum 1 visit in total per day), limited to 10 visits per calendar year					
	若受保人须接受跌打 ⁹ / 针灸 ⁹ ，每次诊治最高为240港元 / 澳门元，合并计算每日最多1次，于每个历年内赔偿10次为限 Should the Insured is required to receive bone-setting ⁹ / acupuncture treatment ⁹ , the maximum reimbursement is HK\$ / MOP240 per visit (combined maximum 1 visit in total per day), and limited to 10 visits per calendar year					

意外住院现金保障 (保障至投保人75岁)

Accidental Hospital Cash Benefit (Coverage up to age 75 of the Insured)

每日保障额为: (每宗意外最长可获发现金保障达30日, 每份保单的最长赔偿期为365日)
Daily cash benefit: (up to 30 days per accident and 365 days per policy)

计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5	计划 Plan 6
250	350	450	1,000	1,500	2,000

若投保人于意外发生当天为非在职人士, 以同一投保人计算, 每日赔偿额最高以600港元 / 澳门元为限。

If the Insured is classified as a non-working Insured on the date of accident, the maximum daily cash benefit payable, based on the same Insured, is limited to HK\$ / MOP600.

若投保人于保障地区¹²以外的任何地方住院, 以同一投保人计算, 每日赔偿限额最高为480港元 / 澳门元。

The maximum daily cash benefit payable, based on the same Insured, is limited to HK\$ / MOP480 if the hospitalization occurs outside of the Area of Cover¹².

保证保费回赠⁵ (现金价值)
Guaranteed Refund of Premiums⁵ (Cash Value)

保单终止日期 Date of Policy Termination	已缴保费的百分比 % of Total Premiums Paid
第6个保单周年日前 Before the 6 th policy anniversary	0%
第6个保单周年日当天或以后 On or after the 6 th policy anniversary	30%
第7个保单周年日当天或以后 On or after the 7 th policy anniversary	50%
第8个保单周年日当天或以后 On or after the 8 th policy anniversary	70%
第9个保单周年日当天或以后 On or after the 9 th policy anniversary	90%
第10个保单周年日当天或以后 On or after the 10 th policy anniversary	100%

非意外身故保障
Non-accidental Death Benefit

100% 已缴保费 Total premiums paid

绿色遗爱额外赔偿⁶ (港澳首创)⁷
Green Burial Benefit⁶ (First in HK and Macau)⁷

若亲友选择为不幸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 who passes away, an additional amount of HK\$ / MOP10,000 will be paid to the beneficiary.

保单资料 Policy Information

保单类别
Plan Type

基本计划
Basic Plan

保单货币单位
Currency

港元 / 澳门元
HK\$ / MOP

每年保费¹³
Annual Premium¹³

计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5	计划 Plan 6
固定保费, 惟保费可能因职业之更改而作出调整 Premium is level, subject to adjustment due to change of occupation					

职业类别 1及2
Occupational Classes 1&2

0-60岁 Age 0-60		18-60岁 Age 18-60			
7,380	11,200	15,200	7,380	11,200	15,200
61-65岁 Age 61-65					
11,070	16,800	22,800	11,070	16,800	22,800

保单资料 Policy Information

职业类别 3 Occupational Class 3	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5	计划 Plan 6
0-60岁 Age 0-60				18-60岁 Age 18-60		
	12,180	18,480	25,080	12,180	18,480	25,080
	61-65岁 Age 61-65					
	18,270	27,720	37,620	18,270	27,720	37,620
职业类别 4 Occupational Class 4	0-60岁 Age 0-60			18-60岁 Age 18-60		
	16,610	25,200	34,200	16,610	25,200	34,200
	61-65岁 Age 61-65					
	24,910	37,800	51,300	24,910	37,800	51,300

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¹⁴，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或可提供保障范围，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 in the Insured's occupation¹⁴ so that we can adjust your premium or re-evaluate whether we can continue to provide the benefit or extent of benefit to be provided. 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¹³ Renewable yearly¹³

投保资料 Basic Information

投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	计划 Plan 1	计划 Plan 2	计划 Plan 3	计划 Plan 4	计划 Plan 5	计划 Plan 6
0-65岁 Age 0-65				18-65岁 Age 18-65		
保障年期 Benefit Term	至80岁 + 就“意外医疗费用保障”及“意外住院现金保障”保障期至75岁 To Age 80 + To Age 75 for Accidental Medical Expense Benefit and Accidental Hospital Cash Benefit					
缴付保费年期 Premium Payment Term	至80岁 Up to Age 80					

永久性完全丧失功能亦当作丧失肢体。

Permanent and complete loss of function is also considered as loss of limbs.

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YFLife 萬通保險

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