

| 意外及傷殘 Accident and Disability |

# 100%活得其賞意外保障計劃

## 100% Reward For You Accident Protector

RUA

**YFLife**  
萬通保險



資本卓越銀行及金融大獎  
2012-2022  
資本卓越保險服務大獎



《iMONEY 智富雜誌》優秀保險企業大獎2019  
最受歡迎保險品牌

未來在我手  
Own the future

# 活得自在 自賞未來

## Living at Ease Rewarding your future

世事多變，即使意外來襲，我們的最佳防備莫過於為自己及摯愛預先安排周全的意外保障。

所謂健康就是財富，「100%活得其賞意外保障計劃」（「此計劃」）以整合式24小時環球意外保障概念，就意外傷殘、意外及非意外身故、意外醫療費用及意外住院等各範疇提供保障。活得安逸自在的同時，當保單到第10個週年日起，您亦可得到100%保費保證回贈，自賞未來人生。

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 10<sup>th</sup> anniversary.



您可透過雙導向意外保障方案靈活自選意外傷殘及意外身故，與意外住院及意外醫療費用之間的賠償比例，為自己選擇最理想的保障。

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.

## 雙導向意外保障方案

### Dual Dimensions Accident Protection Scheme

計劃 Plan 1

計劃 Plan 2

計劃 Plan 3

強化意外傷殘及意外身故保障

Strengthened the protection of accident-related disablement and accidental death

計劃 Plan 4

計劃 Plan 5

計劃 Plan 6

加強意外住院及意外醫療費用賠償

Enhanced the indemnity of accident-related medical expenses and hospitalization

## 100%活得其賞意外保障計劃

### 100% Reward For You Accident Protector

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整合式24小時  
環球意外保障

Integrated 24-hour  
Worldwide Accident Protection



- 意外身故及傷殘保障<sup>1</sup>高達4,000,000港元 / 澳門元  
Accidental Death and Disablement Benefit<sup>1</sup> of up to HK\$ / MOP4,000,000
- 意外醫療費用保障<sup>2</sup>每宗高達30,000 港元 / 澳門元  
Accidental Medical Expense Benefit<sup>2</sup> of up to HK\$ / MOP30,000 per accident
- 意外住院現金保障每日高達2,000 港元 / 澳門元  
Accidental Hospital Cash Benefit of up to HK\$ / MOP2,000 per day

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雙倍保障<sup>3,4</sup>

Double Benefit<sup>3,4</sup>



- 意外身故及傷殘保障可於5種情況獲享雙倍賠償  
Accidental Death and Disablement Benefit will be paid double under 5 conditions

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保證保費回贈<sup>5</sup>

Guaranteed Refund  
of Premiums<sup>5</sup>



- 於保單第10個週年日起，百分百保費回贈  
100% Refund of Premiums from the 10<sup>th</sup> policy anniversary and onwards
- 回贈不會扣除任何曾支付的賠償金額  
No deduction of any claims paid

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非意外身故保障

Non-accidental  
Death Benefit



- 保證支付全數已繳保費予受益人  
Guaranteed refund of all premiums paid to the beneficiary
- 金額不會扣除任何已付賠償  
No deduction of any claims paid

5

綠色遺愛額外賠償<sup>6</sup>  
(港澳首創)<sup>7</sup>

Green Burial Benefit<sup>6</sup>  
(First in HK and Macau)<sup>7</sup>



- 若親友選擇為不幸身故的受保人安排於紀念花園或海上撒灰進行綠色殯葬，受益人將獲額外發放10,000港元 / 澳門元賠償  
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

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## 整合式24小時環球意外保障 Integrated 24-hour Worldwide Accident Protection



### 意外身故及傷殘保障<sup>1</sup>

- **意外身故保障<sup>1</sup>**  
若受保人遇上嚴重意外而導致身故，受益人將獲發放一筆過100%保障額的賠償，高達4,000,000港元 / 澳門元。
- **意外傷殘保障、意外完全及永久傷殘保障<sup>1</sup>**  
如受保人不幸遇上意外後的90日內導致傷殘或完全及永久傷殘，可獲發放一筆過高達100%保障額的賠償，在困難時刻提供適切的財政支援。

### 意外醫療費用保障<sup>2</sup> (保障至受保人75歲)

為減輕受保人因意外受傷而帶來的財務負擔，此計劃將支付意外發生後的實際醫療開支，索償宗數不限，保障範圍包括由醫生、註冊物理治療師<sup>8</sup>、註冊脊骨神經科醫師<sup>8</sup>所提供的各項診療、手術、治療、物理治療、門診治療及中醫師提供的跌打<sup>9</sup>及針灸<sup>9</sup>等治療方案。

### Accidental Death and Disablement Benefit<sup>1</sup>

- **Accidental death benefit<sup>1</sup>**  
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 benefit<sup>1</sup>**  
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.

### Accidental Medical Expense Benefit<sup>2</sup> (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 physiotherapist<sup>8</sup>, or registered chiropractor<sup>8</sup>, or bone-setting<sup>9</sup> and acupuncture<sup>9</sup> services performed by a Chinese medicine practitioner.

#### 一般受傷 General Injury

支付意外發生後的52星期內相關的實際醫療開支，每宗意外的賠償最高可達15,000港元 / 澳門元，索償宗數不限。

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).

#### 嚴重受傷 Severe Injury

如意外發生後受保人留院不少於72小時，並於住院期間進行手術<sup>10</sup>，將支付該次意外發生後的52星期內相關的實際醫療開支，每宗意外的賠償最高可達30,000港元 / 澳門元。

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 surgery<sup>10</sup> during the hospitalization due to such accident.

### 意外住院現金保障 (保障至受保人75歲)

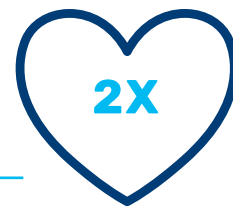
若受保人因意外受傷而需要住院達8小時或以上，每日可獲支付最高2,000港元 / 澳門元的意外住院現金保障，而每宗意外賠償日數以30日為限，每份保單的最長賠償期為365日。詳情請參閱產品「一覽表」。

### 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.

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雙倍保障<sup>3,4</sup>  
Double Benefit<sup>3,4</sup>



倘若受保人於以下地方或情況遇上意外而於90日內導致身故、傷殘或完全及永久傷殘，其「意外身故保障」、「意外傷殘保障」或「意外完全及永久傷殘保障」將可獲雙倍賠償：

- 為固定路線陸上公共交通工具的繳費乘客；或
- 劇院、酒店、體育場、購物商場或醫院內發生火警，而受保人在起火時已經身處該地；或
- 升降機內（建築地盤及礦場的升降機除外）；或
- 以行人身份在交通意外中受傷及 / 或受機動車輛撞擊；或
- 於香港或澳門因自然發生的水浸或山泥傾瀉而受傷

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

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保證保費回贈<sup>5</sup>  
Guaranteed Refund of Premiums<sup>5</sup>



本計劃保證於生效保單的第10個週年日起，當保單持有人選擇退保時，將支付100%保費回贈。保單持有人亦可選擇繼續繳付保費以繼續享有全面的意外保障直至80歲<sup>+</sup>保單期滿，屆時本公司亦保證會100%回贈已繳保費，而保費回贈並不會扣除任何曾支付的賠償金額。

Effective from the 10<sup>th</sup> 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<sup>+</sup>, at which time 100% of the premiums paid will be refunded. Best of all, the refund will not deduct any claims paid.

保單終止日期 Date of Policy Termination	已繳保費的百分比 % of Total Premiums Paid
第6個保單週年日前 Before the 6 <sup>th</sup> policy anniversary	0%
第6個保單週年日當天或以後 On or after the 6 <sup>th</sup> policy anniversary	30%
第7個保單週年日當天或以後 On or after the 7 <sup>th</sup> policy anniversary	50%
第8個保單週年日當天或以後 On or after the 8 <sup>th</sup> policy anniversary	70%
第9個保單週年日當天或以後 On or after the 9 <sup>th</sup> policy anniversary	90%
第10個保單週年日當天或以後 On or after the 10 <sup>th</sup> policy anniversary	100%

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## 非意外身故保障 Non-accidental Death Benefit



若受保人並非因意外受傷而導致身故，計劃會支付所有已繳保費予受益人，並不會扣除任何已賠償金額。

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.

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## 綠色遺愛額外賠償<sup>6</sup> (港澳首創)<sup>7</sup> Green Burial Benefit<sup>6</sup> (First in HK and Macau)<sup>7</sup>



若親友選擇為不幸身故的受保人安排於紀念花園或海上撒灰進行綠色殯葬，受益人將獲額外發放10,000港元 / 澳門元賠償。

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.



## 附註

1. 意外身故及傷殘保障的最高賠償總額為保障額的100% (不包括任何雙倍保障下的額外賠償額)。當該賠償總額達到保障額的100%後, 本計劃便會自動終止。
2. 若根據任何政府條例或從任何其他保險計劃或機構已獲得合資格的醫療費用賠償, 受保人只可根據任何政府條例或從任何其他保險計劃或機構獲得未賠償的合資格的醫療費用餘額。
3. 雙倍保障只適用於意外身故及傷殘保障內的保障範圍提供賠償。
4. 即使在同一意外符合兩項或以上情況, 賠償金額亦只可獲雙倍計算一次。
5. 如保單持有人於第10個保單週年日前退保或保單因寬限期屆滿而終止, 保單持有人將獲回贈部份已繳保費, 或可能不會獲回贈任何已繳保費。如保單於第10個保單週年日或之後退保或因寬限期屆滿或在每年續期時因不獲續保而終止, 保單持有人仍然可獲回贈全部已繳保費。
6. 受益人須提交有效及相關國家或地方政府認可之綠色殯葬安排的證明文件方可獲發放。不論已故之受保人受保於任何本公司所繕發之保單數目, 賠償金額10,000港元 / 澳門元只會向受益人發放一次。本公司保留發放有關綠色遺愛額外賠償的權利。
7. 以本冊子於2023年4月刊發時, 港澳市場之同類計劃為準。
8. 接受註冊物理治療師及註冊脊骨神經科醫師治療前必先由醫生建議。同一受保人每個曆年內於本公司所有「全方位環球意外保障計劃」的保單及附加保障及「100% 活得其賞意外保障計劃」的保單可獲物理治療及脊骨神經治療合共最多10次, 每次最高賠償金額為600港元 / 澳門元。
9. 同一受保人每個曆年內於本公司所有「100% 活得其賞意外保障計劃」及「全方位環球意外保障計劃」的保單及附加保障可獲跌打及針灸服務津貼最多10次 (不包括由中醫師處方的口服藥物之費用), 每次最高賠償金額為240港元 / 澳門元。本公司保留要求受保人在接受相關治療前獲醫生確定遭遇意外受傷。
10. 受保人需在該住院期間於手術室接受由醫生進行之醫療上必須的手術, 並於該手術中需使用由麻醉師提供的麻醉服務。
11. 同一受保人於本公司投保的所有意外保障計劃的總保障額設有上限, 詳情請向本公司查詢。
12. 保障地區包括: 香港、澳門、馬來西亞、泰國、台灣、日本、南韓、新加坡、美國、澳洲、紐西蘭、加拿大、奧地利、比利時、丹麥、芬蘭、法國、德國、希臘、冰島、愛爾蘭、意大利、盧森堡、摩納哥、荷蘭、挪威、葡萄牙、西班牙、瑞典、瑞士、英國及梵蒂岡。如於非保障地區住院: 意外住院現金保障的應付金額每日以480港元 / 澳門元為限。
13. 於第10個保單週年日起, 本公司保留在每次續保時更改所有在同一風險級別的受保人之續期保費的權利。為免存疑, 如受保人更改職業, 所需繳付的保費會根據「重要資料」中「更改職業」部分當中所載的條款而可能作出調整, 即使該更改職業在第10個保單週年前發生。
14. 發生意外受傷或死亡時, 若受保人之職業類別被本公司視為不受保類別, 此計劃的意外身故及傷殘保障、雙倍保障、意外住院現金保障及意外醫療費用保障將不會賠償所有因受保人職業而直接或間接導致的意外受傷或意外身故。於保單生效後有關職業變更之詳情, 請參閱「重要資料」。

## Notes

1. 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.
2. 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.
3. Double Benefit is only applicable and payable to the benefits under Accidental Death and Disablement Benefit.
4. The Double Benefit shall only be paid once for each accident, even if two or more of the conditions are met.
5. Should the policy owner surrender the policy or the policy is terminated due to grace period ends before the 10<sup>th</sup> 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 10<sup>th</sup> policy anniversary, the policy owner will still receive the full portion of premiums paid.
6. 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.
7. 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.
8. 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.
9. 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 received.
10. 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.
11. 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.
12. 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.
13. The Company reserves the right to change the premium on each renewal for all Insureds of the same risk class starting from the 10<sup>th</sup> 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 10<sup>th</sup> policy anniversary.
14. 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.

## 重要資料

### 繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人80歲生日當天或緊隨的保單週年日。意外住院現金保障及意外住院保障則保障至受保人75歲生日當天或緊隨的保單週年日。你應於整個繳付保費年期持續繳付保費。如在保費到期日起計31日寬限期屆滿前仍未繳付保費，保單的所有保障將會終止。

### 終止

在下列任何情況下，保單將會終止：

- (一) 保單持有人呈交書面要求退保
- (二) 在本保單的每個週年日，除非根據本保單「重要資料」中「保障及保費調整」部分下所列明的方式續保。於第10個保單週年起，我們保留在每次續保時不批准本保單續保的權利，並會於保單週年30日前以書面通知你。但在任何情況下，本保單均會於保障到期日，亦即受保人80歲生日當天或緊隨的保單週年日終止
- (三) 受保人身故
- (四) 在意外發生後導致此保單之意外身故及傷殘保障（不包括已支付及 / 或將獲支付之雙倍保障的額外賠償）的賠償總額達到此保單的保障額的100%時
- (五) 寬限期屆滿

### 保障及保費調整

在每保單週年及於本保單之保障到期日前，如我們接獲所需保費（根據受保人當時同類風險及保障級別的保費率計算），本保單會於每個保單週年獲續期一年。在每次續期時，萬通保險保留於每個保單週年日更改保障內容，及於第10個保單週年開始更改所有在同一風險級別的受保人的保費及不批准保單續保的權利，並會不少於30日前以書面通知你有關更改。保費會因應某些因素而作出調整，這些因素包括但不限於萬通保險過去的索償紀錄、開支及預期未來的醫療通脹。此保單不獲續保將不會影響受保人在此保單期滿前出現的保障索償。

為免存疑，如受保人更改職業，所需繳付的保費會根據「重要資料」中「更改職業」部分當中所載的條款而可能作出調整，即使該更改職業在第10個保單週年日前發生。

有關本計劃過往保費增長率資料，請瀏覽本公司網頁：



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



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

### 通脹風險

在通脹下，未來生活費用將會增加，導致現有的預期保障可能無法滿足未來的需求。當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

### 信貸風險

本計劃由萬通保險承保及負責，保單持有人的保單權益會受我們的信貸風險所影響。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

### 匯率風險

如選擇的保單貨幣並非本地貨幣，閣下須承受匯率風險。匯率可能波動，因而影響你以本地貨幣計算時所需繳付保費及利益的金額。

## 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 80<sup>th</sup> birthday. Accidental Hospital Cash Benefit and Accidental Medical Expense Benefit offer protection up to on the policy anniversary on or following the Insured's 75<sup>th</sup> 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 10<sup>th</sup> 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 80<sup>th</sup> 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 10<sup>th</sup> 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 10<sup>th</sup> 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.



## 產品限制

### 1. 意外身故及傷殘保障

如受保人由意外發生當日起90日內因意外受傷而導致「一覽表」中列明的任何一種喪失，將獲支付等同於此保單之保障額中，與該喪失相應的百分比之賠償。此保單就意外身故及傷殘保障（不包括已支付及 / 或將獲支付之雙倍保障額外賠償）的最高賠償總額為此保單的保障額的100%。

**意外導致完全及永久傷殘的保障（只適用於意外發生當天18歲或以上受保人）**

完全及永久傷殘指受保人由意外發生當天起90天內純粹因意外受傷導致傷殘，並需符合以下其中一種情況：

- (一) 受保人在75歲生日當天或緊隨的保單週年前完全、永久及不能復原的傷殘以致無法從事任何職業。受保人必須經由我們接納的醫生以書面鑑定完全及永久傷殘，及該完全及永久傷殘必須無間斷地持續六個月，或持續一段足以讓我們相信該索償能符合本定義的時段。
- (二) 經由我們接納的醫生以書面鑑定受保人缺乏獨立處理我們所定明三種或以上的每日起居活動，此種情況必須無間斷地持續6個月，或持續一段足以讓我們相信該索償能符合本定義的時段。

### 2. 意外醫療費用保障

意外醫療費用保障將支付予受保人之賠償金額為由意外發生當日起 52 星期內，受保人因意外受傷而導致醫療上必須的治療所需承擔之合理及慣常的實際醫療費用。

如受保人因意外受傷而在醫院住院達72小時或以上，以及需在住院期間於手術室接受由醫生進行之醫療上必須的手術，並於該手術中需使用由麻醉師提供的麻醉服務，就該次意外受保人可獲嚴重受傷的意外醫療費用保障。若根據任何政府條例或從任何其他保險計劃或機構已獲得合資格的醫療費用賠償，受保人只可根據任何政府條例或從任何其他保險計劃或機構獲得未賠償的合資格的醫療費用餘額。

意外醫療費用保障將在受保人75歲生日當天或緊隨的保單週年日中止。

### 3. 意外住院現金保障

如受保人因意外受傷住院達 8 小時或以上，該住院必須是醫療上必須的和合理及慣常的，而意外住院現金保障將獲支付。所支付的保障金額會因應下表所列之情況（如適用）而作出調整和限制。

情況	意外住院現金保障之調整和限制
(一) 受保人於意外發生當天為非在職受保人及受保人於保障地區* 內住院。	以同一受保人計算，本公司在任何時候繕發之所有「100% 活得其賞意外保障計劃」保單已支付及 / 或將支付之意外住院現金保障的賠償金額將以每日住院 600港元 / 600澳門元為限。我們將根據當時之行政規則於相關保單作出賠償。
(二) 受保人於保障地區* 外住院。	以同一受保人計算，本公司在任何時候繕發之所有保單及附加保障已支付及 / 或將支付之住院現金保障(包括意外住院現金保障)的賠償金額將以每日住院 480港元 / 480澳門元為限。我們將根據當時之行政規則於相關保單及 / 或附加保障內作出賠償。

## 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:

1. total, permanent and irreversible disability prior to the policy anniversary on or following the Insured's 75<sup>th</sup> 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;
2. 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 75<sup>th</sup> 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.

**\* 保障地區：**

香港、澳門、馬來西亞、泰國、台灣、日本、南韓、新加坡、美國、澳洲、紐西蘭、加拿大、奧地利、比利時、丹麥、芬蘭、法國、德國、希臘、冰島、愛爾蘭、意大利、盧森堡、摩納哥、荷蘭、挪威、葡萄牙、西班牙、瑞典、瑞士、英國和梵蒂岡。

就每宗意外的意外住院現金保障的賠償期最長為 30 日，每份保單的意外住院現金保障的賠償期最長為 365 日。意外住院現金保障將在受保人 75 歲生日當天或緊隨的保單週年日中止。

**4. 非意外身故保障**

如受保人並非因意外受傷而引致身故，所支付之金額相等於已繳保費期間內之定期保費總額。在計算於保障額減少後之身故保障時，保費將不會包括在本保單生效期間已被遞減的保費。

**5. 綠色遺愛額外賠償**

綠色殯葬方式需經由殯葬所在地的政府或監管機構合法認可。我們保留要求提供由政府部門發出的綠色殯葬證明之權利。

**6. 保證保費回贈 (現金價值)**

在本保單生效期間，於第六個保單週年當日或以後，根據終止條款所載的(一)、(二)或(五)項情況出現而終止保單，現金價值將按照已繳保費期間內之定期保費總額的百分比支付。在計算於保障額減少後之現金價值時，保費將不會包括在本保單生效期間已被遞減的保費。

**醫療上必須的**

指符合以下所有情況：

1. 因應診斷結果而施行一般慣常使用的醫治方法。
2. 根據既定之良好醫療守則。
3. 並非就受保人及 / 或醫生之方便而進行。

**合理及慣常的**

指醫療上必須的及不超過由當地具有類似地位的醫療服務機構於當地就相類同的疾病或受傷，為相同年齡和性別人士提供治療、醫療服務或供應品之一般標準收費。合理及慣常的收費於任何情況下不得超過實際收費。萬通保險可參考以下情況 (如適用) 決定有關醫療費用是否為「合理及慣常的收費」：

1. 由當地政府憲報就其公立醫院為私家病人提供醫療服務所定的收費；
2. 醫療行業的收費調查；
3. 內部保險賠償統計數據；
4. 受保障程度或水平；及 / 或
5. 其他相關的參考資料。

如萬通保險之公司醫生認為任何醫院 / 醫療費用並非合理及慣常的收費，萬通保險保留權利調整部份或全部賠償金額。

**更改職業**

如受保人更改其職業，工作或營商，或他 / 她變為退休或失業，你必須即時書面通知本公司，以便本公司調整你的保費或重新評估本公司是否可繼續提供保障或可提供保障範圍。否則，假如提出索償，本公司將會調整賠償金額或不會支付賠償。

如受保人更改其職業，而按本公司所界定該新職業的危險程度，較在投保申請表或我們指定更改職業的表格內所列明的職業為高或低，或他 / 她變為退休或失業，本公司在收到有關之更改職業的通知及證明後，將調整至該職業所適用的保費率。

如受保人更改後的職業不在本公司受保範圍之列，在有關更改職業後，本保單的意外身故及傷殘保障、雙倍保障、意外住院現金保障及意外醫療費用保障將不會賠償任何屬於因受保人職業而直接或間接導致意外受傷或意外身故，而後需繳付保費將維持根據該次更改職業前的級別收取。

如受保人更改後的職業不在本公司受保範圍之列，並在有關更改職業後因該職業而直接或間接導致意外身故，我們的全部責任將只限於已繳保費期間內之保費總額及綠色遺愛額外賠償 (如適用)。保費將不會包括在本保單生效期間已被遞減的保費。

**\* 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 75<sup>th</sup> 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 6<sup>th</sup> 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.

### 主要不保事項

因以下一種或多種情況而直接或間接引致的索償（非意外身故保障及綠色遺愛額外賠償除外），將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（除非由醫生處方）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 生育或懷孕、小產、墮胎及因上述情況而引致的傷殘，即使此等情況是因意外而引致或加速達成；
- 任何種類的疾病；
- 保單的保障生效日期前已存在傷病的情況（包括受保人已察覺或在一般情況下應可察覺的有關病徵或病狀）；
- 人類免疫能力缺乏病毒（包括愛滋病）；
- 一般身體檢查、普查及 / 或預防性護理或檢驗、基因測試或遺傳諮詢輔導、接種及疫苗注射、病後復康、託管、療養或休養、或非根據導致需要住院、治療或診症之狀況的診斷及治療而引致的開支；
- 醫療實驗及 / 或非主流醫療技術 / 程序 / 治療；
- 任何不屬受保人醫療上必須的住院、檢查、服務或供應品；或任何超出合理及慣常的收費；
- 任何因受保人職業而直接或間接導致意外受傷或意外身故，而受保人的職業於意外當日不在本公司受保範圍之列。

### 提供資料責任及未符合這要求的後果

本保單是基於你和受保人於投保申請表內提供給我們的資料。重要的是，你和受保人對所提供的資料都是真實和準確的，因為這些資料有助於我們決定你和受保人是否符合本保單的資格。

如果你或受保人提供給我們的資料不準確、誤導或被誇大，你應該立即通知我們。如你或受保人未有提供準確及真實的資料，或你或受保人提供誤導或被誇大的資料，本保單的保障可能會受到影響。

於本保單作為依據的投保申請內，或任何足以影響本保單的任何事項、或有關依據本保單提出任何索償事宜中，如有任何詐騙、關鍵性的錯誤陳述或隱瞞，我們有絕對權決定本保單自成立之日起無效及本保單的所有索償失效。任何已支付的保費，將在此情況下不被發還及沒收。

### 索償程序

有關索償程序，請瀏覽本公司網頁：

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

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

### 保費徵費（只適用於香港）

保監局會透過保險公司向所有保單持有人，為其於香港續發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

### 保單冷靜期及取消保單的權利

如保單未能滿足你的要求，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道33號萬通保險大廈27樓 / 澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座），並確保本公司的辦事處於交付保單的21個曆日內，或向你 / 你的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到書面要求。於收妥書面要求後，保單將被取消，你可獲退回已繳保費金額及你所繳付的徵費（適用於香港），但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

### 退保

如需申請退保，你只需填妥、簽署並寄回由本公司提供的特定表格，以及你的有效身份證明文件副本（如適用）及固定住址證明（如適用），本公司將安排退保事宜。

### 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](http://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% 活得其賞意外保障計劃」一覽表

## 100% Reward For You Accident Protector – at a glance

(港元HK\$ / 澳門元MOP)

保障 Benefits	雙導向意外保障方案 Dual Dimensions Accident Protection Scheme					
	強化意外傷殘及 意外身故保障 Strengthened the protection of accident-related disablement and accidental death			加強意外住院及 意外醫療費用賠償 Enhanced the indemnity of accident-related medical expenses and hospitalization		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4	計劃 Plan 5	計劃 Plan 6
保障額 <sup>11</sup> Sum Insured <sup>11</sup>	1,200,000	2,500,000	4,000,000	1,000,000	2,200,000	3,600,000
保障項目 Type of Benefit	保障額百分比 % of the Sum Insured					
<b>意外身故及傷殘保障<sup>1</sup> Accidental Death and Disablement Benefit<sup>1</sup></b>						
意外身故保障 <sup>1</sup> Accidental death benefit <sup>1</sup>	100%					
意外完全及永久傷殘保障 <sup>1</sup> (只適用於 發生意外當天為18歲或以上的受保人) Accidental total & permanent disability benefit <sup>1</sup> (only applicable to Insured aged 18 or above on the date of accident)	100%					
<b>意外傷殘保障<sup>1</sup> Accidental disablement benefit<sup>1</sup></b>						
完全及永久喪失單眼 / 雙眼視力 Permanent total loss of sight of one / both eyes	100%					
永久喪失視力但仍能感光 Permanent loss of sight of eye except perception of light	50%					
喪失 <sup>#</sup> 一肢或以上 Loss of <sup>#</sup> one or more limbs	100%					
三級燒傷 (燒傷部份佔全身皮膚面積百分比) Third Degree Burns (damage as a percentage of total body surface area)						
頭部 Head						
• 8%或以上 damage equals to or greater than 8%	100%					
• 5%或以上但少於8% damage equals to or greater than 5% but less than 8%	75%					
• 2%或以上但少於5% damage equals to or greater than 2% but less than 5%	50%					
身體 Body						
• 20%或以上 damage equals to or greater than 20%	100%					
• 15%或以上但少於20% damage equals to or greater than 15% but less than 20%	75%					
• 10%或以上但少於15% damage equals to or greater than 10% but less than 15%	50%					
完全及永久喪失聽覺 Permanent total loss of hearing						
• 雙耳 Both ears	80%					
• 單耳 One ear	20%					
喪失說話能力 Loss of speech	50%					

意外傷殘保障 <sup>1</sup> Accidental disablement benefit <sup>1</sup>					
喪失 <sup>#</sup> 一隻手的拇指及四隻手指 Loss of <sup>#</sup> four fingers and thumb of one hand					75%
喪失 <sup>#</sup> 四隻手指 Loss of <sup>#</sup> four fingers					40%
喪失 <sup>#</sup> 一隻拇指 Loss of <sup>#</sup> thumb	• 兩節 Both joints				30%
	• 一節 One joint				15%
喪失 <sup>#</sup> 手指 Loss of <sup>#</sup> fingers	食指 Index	中指 middle	無名指 ring	小指 little finger	
	• 三節 Three joints	10%	7%	5%	4%
	• 兩節 Two joints	8%	6%	4%	3%
	• 一節 One joint	5%	3%	2%	2%
喪失 <sup>#</sup> 腳趾 Loss of <sup>#</sup> toes	• 單足所有腳趾 All - one foot				15%
	• 大趾 – 兩節 Great toe - both joints				5%
	• 大趾 – 一節 Great toe - one joint				2%
	• 其他腳趾 (每隻) Other than great toe (each)				2%
<b>雙倍保障<sup>3,4</sup></b> <b>Double Benefit<sup>3,4</sup></b>	<p>只適用於意外身故及傷殘保障內的保障範圍，涵蓋「意外身故保障」、「意外傷殘保障」及「意外完全及永久傷殘保障」</p> <p>Only applicable to the benefits under Accidental Death and Disablement Benefit, including accidental death benefit, accidental disablement benefit, and accidental total &amp; permanent disability benefit</p>				
<b>意外醫療費用保障<sup>2</sup> (保障至受保人75歲) Accidental Medical Expense Benefit<sup>2</sup> (Coverage up to age 75 of the Insured)</b>					
一般受傷 General Injury	每宗意外實際費用賠償最高為：(意外宗數不限)				
	The maximum reimbursement of actual medical expense per accident: (without limitation on the number of accidents)				
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4	計劃 Plan 5
	3,000	6,000	9,000	5,000	10,000
嚴重受傷 Severe Injury	每宗意外實際費用賠償最高為：(意外宗數不限)				
	The maximum reimbursement of actual medical expense per accident: (without limitation on the number of accidents)				
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4	計劃 Plan 5
	6,000	12,000	18,000	10,000	20,000
一般受傷或嚴重受傷之治療金額及次數限制 Limits on the numbers of treatment visit and reimbursement for General Injury and Severe Injury	<p>需提供註冊醫生的書面建議，確實受保人須接受物理治療<sup>8</sup> / 脊骨神經治療<sup>8</sup>，每次診治最高為600港元 / 澳門元，合併計算每日最多1次，於每個曆年內賠償10次為限</p> <p>Provided with written recommendation by registered doctor to certify the Insured is required to receive physiotherapy<sup>8</sup> / chiropractic treatment<sup>8</sup>. Maximum HK\$ / MOP600 per visit (combined maximum 1 visit in total per day), limited to 10 visits per calendar year</p>				
	<p>若受保人須接受跌打<sup>9</sup> / 針灸<sup>9</sup>，每次診治最高為240港元 / 澳門元，合併計算每日最多1次，於每個曆年內賠償10次為限</p> <p>Should the Insured is required to receive bone-setting<sup>9</sup> / acupuncture treatment<sup>9</sup>, the maximum reimbursement is HK\$ / MOP240 per visit (combined maximum 1 visit in total per day), and limited to 10 visits per calendar year</p>				

意外住院現金保障 (保障至受保人75歲)  
**Accidental Hospital Cash Benefit (Coverage up to age 75 of the Insured)**

每日保障額為：(每宗意外最長可獲發現金保障達30日，每份保單的最長賠償期為365日)  
Daily cash benefit: (up to 30 days per accident and 365 days per policy)

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

若受保人於意外發生當天為非在職人仕，以同一受保人計算，每日賠償額最高以600港元 / 澳門元為限。

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.

若受保人於保障地區<sup>12</sup>以外的任何地方住院，以同一受保人計算，每日賠償限額最高為480港元 / 澳門元。

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 Cover<sup>12</sup>.

保證保費回贈<sup>5</sup> (現金價值)  
**Guaranteed Refund of Premiums<sup>5</sup> (Cash Value)**

保單終止日期 Date of Policy Termination	已繳保費的百分比 % of Total Premiums Paid
第6個保單週年日前 Before the 6 <sup>th</sup> policy anniversary	0%
第6個保單週年日當天或以後 On or after the 6 <sup>th</sup> policy anniversary	30%
第7個保單週年日當天或以後 On or after the 7 <sup>th</sup> policy anniversary	50%
第8個保單週年日當天或以後 On or after the 8 <sup>th</sup> policy anniversary	70%
第9個保單週年日當天或以後 On or after the 9 <sup>th</sup> policy anniversary	90%
第10個保單週年日當天或以後 On or after the 10 <sup>th</sup> policy anniversary	100%

非意外身故保障  
**Non-accidental Death Benefit**

100% 已繳保費 Total premiums paid

綠色遺愛額外賠償<sup>6</sup> (港澳首創)<sup>7</sup>  
**Green Burial Benefit<sup>6</sup> (First in HK and Macau)<sup>7</sup>**

若親友選擇為不幸身故的受保人安排於紀念花園或海上撒灰進行綠色殯葬，受益人將獲額外發放10,000港元 / 澳門元賠償。

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.

**保單資料 Policy Information**

保單類別  
**Plan Type**

基本計劃  
Basic Plan

保單貨幣單位  
**Currency**

港元 / 澳門元  
HK\$ / MOP

每年保費<sup>13</sup>  
**Annual Premium<sup>13</sup>**

計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4	計劃 Plan 5	計劃 Plan 6
固定保費，惟保費可能因職業之更改而作出調整 Premium is level, subject to adjustment due to change of occupation					

職業類別 1及2  
Occupational Classes 1&2

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

## 保單資料 Policy Information

職業類別 3 Occupational Class 3	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4	計劃 Plan 5	計劃 Plan 6
0-60歲 Age 0-60				18-60歲 Age 18-60		
	12,180	18,480	25,080	12,180	18,480	25,080
	61-65歲 Age 61-65					
	18,270	27,720	37,620	18,270	27,720	37,620
職業類別 4 Occupational Class 4	0-60歲 Age 0-60			18-60歲 Age 18-60		
	16,610	25,200	34,200	16,610	25,200	34,200
	61-65歲 Age 61-65					
	24,910	37,800	51,300	24,910	37,800	51,300

如欲查詢閣下之職業類別，請聯絡您的保險中介人。若受保人轉換職業<sup>14</sup>，請即時通知本公司，以便調整您的保費或重新評估本公司是否可繼續提供保障或可提供保障範圍，詳情請參閱「重要資料」。

For details of occupational classes, please contact your insurance intermediary. Please immediately inform us of any change in the Insured's occupation<sup>14</sup> 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.

### 繳費方式 Payment mode

每年 / 每半年 / 每季 / 每月繳付  
Annual / Semi-annual / Quarterly / Monthly Payment

每年續保<sup>13</sup> Renewable yearly<sup>13</sup>

## 投保資料 Basic Information

投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	計劃 Plan 4	計劃 Plan 5	計劃 Plan 6
0-65歲 Age 0-65				18-65歲 Age 18-65		
保障年期 Benefit Term	至80歲 + 就「意外醫療費用保障」及「意外住院現金保障」保障期至75歲 To Age 80 + To Age 75 for Accidental Medical Expense Benefit and Accidental Hospital Cash Benefit					
繳付保費年期 Premium Payment Term	至80歲 Up to Age 80					

# 永久性完全喪失功能亦當作喪失肢體。

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

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This product brochure provides general reference only. It does not form part of the policy and does not contain full terms of the policy. Please refer to the terms and benefits of the policy for exact benefit coverage, terms and conditions, and exclusions. This product brochure is intended to be distributed in Hong Kong / Macau only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any insurance product of YF Life International Limited outside Hong Kong / Macau. If you are not currently in Hong Kong / Macau, YF Life will not be able to provide you with related products and offers. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

# YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及 Fortune 500「全美5大壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，協助客戶規劃未來，體現「未來在我手」的品牌承諾。

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.



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註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美 5 大壽險公司」乃按2024年6月4日《FORTUNE 500》公布的「互惠壽險公司」及「上市股份壽險公司」2023年度收入排名榜合併計算。

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

萬通保險國際有限公司  
YF Life Insurance International Ltd.  
www.yflife.com

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