

# YFLife 萬通保險

As the saying goes:  
Prevention is always better than cure.  
**Being able to identify potential health risks early and seek medical treatment on time is the first step to safeguard our health. In this way, we can make sure we are in good health condition.**



## Health Guardian Services

Customers who successfully apply for **YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care** during the promotion period and meeting specified requirements will be entitled to one of the complimentary health services below (this Promotion).

You may use it for yourself or give this reward to your beloved family members and friends.

At YF Life, we are always here to help you and your loved ones face life's challenges.

**Promotion Period:**  
from the Product Launch Date to September 30, 2024

Annualized Premium  
(HK\$ or equivalent)

\$8,000 or above

You can choose one of  
the health services

- i) Airdoc AI Retina Health Assessment System
- ii) Diagnosis and Treatment of Pain Disorder
- iii) Healthy Growth Plan for Children

# Health Guardian Services



## Airdoc AI Retina Health Assessment System

By using artificial intelligence (AI) to analyze retinal images, the system gives objective health risk assessments. It is a non-invasive examination, to be completed in as fast as five minutes while the report can be printed at once. Suitable for people aged 18 or above, **it can identify 30 types of health risks, such as glaucoma, macular degeneration, cataracts, etc., and can screen more than 200 chronic diseases, such as diabetes, stroke, hypertension, cardiovascular diseases, etc..** If the results are found abnormal, you can ask a doctor for further diagnosis as soon as possible so as to nip serious illnesses in the bud.



Fast +  
Convenient



Instant report  
printing



Non-invasive



## Diagnosis and Treatment of Pain Disorder

By obtaining 3D images of body posture from front, back, left and right angles, it identifies incorrect posture and other spinal problems and then treats the root causes of the pain with:

(a) **FMP Treatment**; or

(b) **RF-IMT Treatment**

**These treatments effectively help relax tense muscles and fascia, alleviate fatigue, and combat joint pain and other discomforts.**



Target root causes  
of the pain



Non-invasive



## Healthy Growth Plan for Children

**The plan is specially designed for children aged 6 or above. A nutritionist will provide a consultation of 2 sessions** (for approx. 15-30 minutes per session). During the consultation, the nutritionist will provide guidance to the parents about the child's diet habits by measuring his/her height and weight. In the subsequent follow-up session, the nutritionist will address concerns by the parents and further adjust the dietary plan with **an aim to promote the healthy growth of the child.**



Happy growth



Professional consultation

## Redemption Procedure

01

Eligible customers can **collect Reward redemption code via YFLink app** during the designated period<sup>7</sup>.

02

Customers can visit the designated redemption website of the service provider (EC Healthcare) and select one of the complimentary health services.

03

Make an appointment by inputting the Reward redemption code.

04

After successfully booking the appointment, EC Healthcare will send you a confirmation SMS. You can also view the appointment details in the "Appointment Records" section on the designated redemption website.

In addition, the Insured of **YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care** is entitled to the relevant Health and Medical Value-added Services of the **YF GO! One-stop Value-added Service Platform**:



### GBA Emergency Assistance Benefits

If you have moved to any city in the Greater Bay Area, emergency assistance is made available to you in the event of serious injury or illness, e.g., urgent medical evacuation, medical repatriation, arrangement of essential medication / medical equipment, etc.



### Referral and Booking Service for Hospitals, Specialists & Child Development Assessment

We assist you to choose the most suitable doctor and treatment plan within our extensive medical network: Appointment for specialist consultation, day case surgery and accessing hospitalization, doctor referral, child development assessment, etc.



### Second Medical Opinion

If you are diagnosed with an illness, you can seek for a face-to-face second medical consultation or teleconsultation given by network doctor in Hong Kong. You are eligible for this service once free of charge per diagnosis:

- (i) Those living in Hong Kong: face-to-face second medical consultation
- (ii) Those living in Macau or Mainland China: teleconsultation



### China VIP Medical Navigation Services

Whenever you stay in Mainland China, you will be offered the following services free of charge:

- (i) Doctor referral and booking assistance for hospitalization in Mainland China
- (ii) Provide accompanying and navigation service to you at Mainland China VIP Hospital Network
- (iii) Coordinate Second Medical Opinion Service



### Recovery and Rehabilitation Care

If you are unfortunately diagnosed with cancer, stroke, heart attack, Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders, or Parkinson's Disease, we can arrange the following rehabilitation services for you and pay the relevant expenses:

- (i) Speech therapy
- (ii) Home remodeling advice provided by occupational therapists and home modification work expenses provided by service provider, to assist you better adapt to daily life
- (iii) Family caregivers training
- (iv) Counseling services
- (v) Dietitian consultation
- (vi) Arranging medical caretaker and transportation between your home and medical facilities and paying the cost
- (vii) One-month rental of manual wheelchair or walking assistance device
- (viii) Arranging to place your cat or dog in a licensed pet hotel in Hong Kong or Macau

Please refer to **YF GO! One-stop Value-added Service Platform** for the details and terms and conditions of above Health and Medical Value-added Services:

<https://www.yflife.com/sites/default/files/VAS/Service-Details-EN.pdf>



**Terms and Conditions**

1. "Health Guardian Services" Promotion (this "Promotion") is applicable to policies issued in Hong Kong and Macau only.
2. In order for customers to enjoy this Promotion, the new insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") between the Product Launch Date and 5:30pm on September 30, 2024 (the "Promotion Period"), approved before December 31, 2024 with the initial premium payment and required insurance levy(ies) (applicable only to policies issued in Hong Kong) paid, and meeting the terms and conditions below. The policyowner of the eligible policy (the "Eligible Policyowner") shall be entitled to choose one complimentary health service (the "Reward") from designated health services. This Promotion and the Reward is only applicable to individual policy owner, non-individual policy owner shall not be entitled to the Reward.
3. Eligible policy must be a new YF PrimeHealth Pro (Signature) (PHPS) or YF PrimeHealth Pro Jr. Care (PHPJ) policy, successfully subscribed within the Promotion Period.
4. This Promotion is applicable to all policy currencies (including US dollars (US\$), HK dollars (HK\$), Macau pataca (MOP; only for policies issued in Macau)). To be eligible for the Reward, the Annualized Premium amount of the policy must be HK\$8,000 / MOP 8,000 / USD 1,000 or above.
5. For calculation of Annualized Premium, please refer to the table below.

Payment Mode	Annualized Premium Calculation Method
Monthly Payment	= monthly premium x 12
Quarterly Payment	= quarterly premium x 4

Payment Mode	Annualized Premium Calculation Method
Half-yearly Payment	= half-yearly premium x 2
Annual Payment	= annual premium x 1

6. The Reward is offered to each eligible policy; and where a customer has applied for more than one eligible policy, all such eligible policies shall qualify for the Reward. However, the Annualized Premiums of these policies will not be aggregated to meet the required Annualized Premium amount for this Promotion.
7. Redemption Details of the Reward:
  - (a) The Eligible Policyowner must register for "YFLink" Info-service App ("YFLink") on or before the expiry date of cooling-off period and link with the eligible policy (that is, holding a "valid YFLink account")
  - (b) The Eligible Policyowner must collect the Reward redemption code from the "Service Notification" section in YFLink within the period specified in the table below. (Information including Reward redemption method, Reward redemption code, and validity period will be shown.) Please note that any expired Reward will not be reissued.

Reward Redemption Code Collection Schedule	
For Eligible Policies that meet the following requirements within the specified period below, the redemption code shall be collected during the corresponding period specified in the right column: i) Eligible policy's cooling-off period is expired; and ii) The Eligible Policyowner has successfully established a valid YFLink account	The Eligible Policyowner must collect the Reward redemption code through "YFLink" during the period below ("Valid Collection Period")
on or before August 31, 2024	From September 10 to October 31, 2024
September 1 to September 30, 2024	From October 10 to November 30, 2024
October 1 to October 31, 2024	From November 10 to December 31, 2024
November 1 to November 30, 2024	From December 10, 2024 to January 31, 2025
December 1 to December 31, 2024	From January 10 to February 28, 2025
January 1 to January 31, 2025	From February 10 to March 31, 2025
February 1 to February 28, 2025	From March 10 to April 30, 2025
March 1 to March 31, 2025	From April 10 to May 31, 2025
April 1 to April 30, 2025	From May 10 to June 30, 2025

8. Please be aware that the mobile phone number registered on "YFLink" must match with the records of the Company. The Company is not responsible for verifying the accuracy of the mobile phone number provided by Eligible Policyowner. If there are any errors or inaccuracies in the submitted information or if a valid "YFLink" account is not successfully established before the specified dates mentioned in point 7 above, which impacts the distribution of the Reward, the Company will not reissue the Reward.
9. If the customer is unable to collect the Reward redemption code within the period specified in point 7 above, or if the redemption code is lost, stolen, used by an unauthorized person, or disclosed after being redeemed, or the service is not used before the expiration date, the Company will not reissue or replace it. Please keep the redemption code safe.
10. Each Reward redemption code can only be used once. The Reward redemption codes can be transferred to others for use, but each redemption code can only be transferred once. Once the redemption code has been used, it becomes void.
11. Under no circumstances are the Reward refundable or exchangeable for other rewards.
12. If the Reward for this Promotion is unavailable, the Company reserves the right to substitute it with another reward of which the value and nature may differ from those of the Reward presented in this Promotion.
13. No Reward will be provided if the Eligible Policyowner request to cancel the policy during the cooling-off period. The designated policy must remain in force and the eligible policyowner must maintain a valid YFLink account at the time of Reward distribution.
14. If the Eligible Policyowners adjust the Annualized Premium of their policies before the delivery of the Reward, resulting in them not meeting the specified requirements of this Promotion, they will not be entitled to the Reward. However, if the Reward has already been awarded, the Company reserves the right to revoke the Reward granted and to recover the value of the Reward provided (that is, HKD 1,078 (for Airdoc AI Retina Health Assessment System); or HKD1,200 (for Diagnosis and Treatment of Pain Disorder); or HKD1,200 (for Healthy Growth Plan for Children)).
15. If the mobile devices of Eligible Policyowners are unable to use Google services, which impacts the distribution of the Reward, the Company will send the relevant gift redemption codes to the email addresses registered by the Eligible Policyowners in the records of the Company within May 2025. Please note that if customers fail to provide the email addresses to the Company, which impacts the distribution of the Reward, the Company will not reissue the Reward.
16. The Reward and the corresponding health services are provided by EC Healthcare. This Promotion is arranged by the Company; and the health services will be conducted at EC Healthcare and is only available in Hong Kong. The Company is not the provider of the health services, and therefore will not assume any liability related to the services. The use of the health services is subject to the terms and conditions stipulated by EC Healthcare, as well as the relevant validity period of the Reward. For details on the use of the Reward, please refer to its terms and conditions or contact EC Healthcare.
17. All health services of the Reward are not intended for medical diagnosis or treatment purposes. If customer notice any signs or symptoms of illness, please consult a qualified physician immediately for diagnosis and treatment. The Company is not responsible for any situations arising from the use of the health services.
18. The Company reserves the right to change, terminate or cancel any terms and conditions of this Promotion at any time without any prior notice. In case of any dispute, the Company's decision shall be final and conclusive.
19. This document contains general information and 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. All product information is provided for reference purposes only. For details regarding product features, content, terms, conditions, and exclusions, please refer to the relevant product brochure, policy terms and coverage information.
20. Regarding insurance business in Hong Kong, apart from the customer and the Company, no other person has the right to enforce any provision of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance or to enjoy any benefit under any provision of these terms and conditions.
21. Regarding insurance business in Hong Kong, these terms and conditions are subject to the jurisdiction of the laws of the Hong Kong Special Administrative Region and shall be interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
22. Regarding insurance business in Macau, these terms and conditions are subject to the jurisdiction of the Macau Special Administrative Region laws and shall be interpreted in accordance with the laws of the Macau Special Administrative Region.

**Important Information & Disclaimer**

Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure and terms and conditions. Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents. This leaflet 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 the Company outside Hong Kong/Macau. If you are not currently in Hong Kong/Macau, the Company will not be able to provide you with related products and promotional offer(s).