

YFLife
萬通保險

万通危疾加护保(优越版)/万通危疾爱护保

YF PrimeHealth Pro (Signature)/YF PrimeHealth Pro Jr. Care

健康是我们最大的财富，万通危疾加护保(优越版)及万通危疾爱护保与您同行，承保182种疾病（包括33种儿童严重疾病），并提供多重保障，全方位关顾您的需要，守护您和挚爱一生的健康，让您昂然面对未来。

孕妈妈更可在怀孕第22周起投保万通危疾爱护保，确保腹中宝宝可享有无缝衔接的终身危疾保障。

Health is our most valuable asset. YF PrimeHealth Pro (Signature) and YF PrimeHealth Pro Jr. Care offer you comprehensive protection covering 182 illnesses (and 33 of them are Severe Child Diseases). With multiple benefits and all-round support provided by the plans, you can safeguard the health of you and your loved ones. Together, we face our future with confidence.

The pregnant mom may take out a YF PrimeHealth Pro Jr. Care from 22nd week of gestation onwards so that your soon-to-be-born baby can enjoy a seamless lifelong critical illness protection.

个案 1 Example 1



保单持有人 Policy Owner

Mary

基本保障额 Basic Sum Insured

US\$100,000 美元

受保人 The Insured

未出生的儿子 Soon-to-be-born son

Matthew

每年保费 Annual premium

US\$1,250 美元

赔偿总额 Total benefit payable

\$131,125

+非保证终期红利
Non-guaranteed Terminal Bonus

Mary为了给未出生的儿子Matthew无缝衔接的终身危疾保障，所以在怀孕22周时投保万通危疾爱护保，保障怀孕期的自己，同时Matthew出生后即享保障。

Mary wants to give a seamless lifelong critical illness protection for her soon-to-be-born son, Matthew. She has taken out a YF PrimeHealth Pro Jr. Care at the 22nd week of gestation to protect herself during her pregnancy as well as Matthew upon his birth.

老师向Mary反映Matthew上课不专心，坐立不定，经常打断同学说话，又不能在课堂时间完成练习，建议Matthew进行专注力失调及过度活跃症评估测试。

Matthew's teacher tells Mary that Matthew does not pay attention in class or sit still. He constantly interrupts his classmates' conversations and cannot finish his exercises during class.

Thus, she suggests an Attention-Deficit Hyperactivity Disorder (ADHD) assessment for Matthew.



Matthew确诊患上“渐冻人症”
He is diagnosed with Amyotrophic Lateral Sclerosis



可获 Entitled to

主要严重疾病保障
Major Critical Illness Benefit

\$87,500

100% 基本保障额扣除曾得到的赔偿
100% Basic Sum Insured less than the previous benefit paid

罕见疾病额外保障
Rare Diseases Extra Benefit

\$10,000

10% 基本保障额 of Basic Sum Insured

非保证终期红利
Non-guaranteed Terminal Bonus



可获 Entitled to

专注力失调及过度活跃症评估测试津贴
ADHD Assessment Allowance

\$125

以实报实销形式赔偿最高\$125
Reimburse the actual expenses, up to \$125

Matthew确诊患上专注力失调及过度活跃症
He is diagnosed with ADHD

可获 Entitled to

儿童严重疾病保障
Severe Child Disease Benefit

\$12,500

30% 基本保障额 of Basic Sum Insured 或 or \$12,500
(以较低者为准 whichever is lower)

豁免保费12个月
Waiver of Premiums for 12 months



Matthew身故，遗下父母、妻子及猫咪
Matthew passes away and is survived by his parents, wife and cat



可获 Entitled to

“宠爱无忧” 额外身故保障
PamperForAll Extra Death Benefit

\$20,000

每人/每宠物额外 5% 基本保障额，合共 20% 基本保障额或\$25,000
(以较低金额为准)
Extra 5% of Basic Sum Insured per dependent, summing up 20% of Basic Sum Insured or \$25,000 (whichever is lower)

额外身故保障将支付予受益人
The Extra Death Benefit is payable to the beneficiary

身故现金津贴
Compassionate Cash Benefit

\$1,000

注：以上例子乃按孩子出生前投保，缴付保费年期为25年，以年缴方式缴付美元保费的万通危疾爱护保计算，于保单生效期内并没有进行保单借贷。仅供举例说明之用。有关保障范围、详情及条款，请参阅保单文件。

Remarks: The above example is based on a child prior to its birth insured with YF PrimeHealth Pro Jr. Care, with a 25-year premium payment term and premiums paid annually in US dollars. No policy loans have been made while the policy is in force. This is for illustration purposes only. Please refer to the policy document for benefit coverage and exact terms and conditions.

个案2 Example 2

保单持有人及受保人 Policy Owner & the Insured

保障额 Sum Insured

Brian
(Age 40岁, 非吸烟者 non-smoker)

US\$200,000 美元 + US\$200,000 美元
万通危疾加护保(优越版) YF PrimeHealth Pro(Signature) 自选人寿保障复效权益 Optional Death Benefit Revival Option

家庭状况 Family status

每年保费 Annual premium

已婚, 育有2名子女
Married with 2 children

US\$6,566+512 美元



Brian是一家之柱, 他希望为潜在的健康风险作好准备, 于是投保万通危疾加护保(优越版), 并同时附加自选人寿保障复效权益。万一不幸患上危疾, 他及家人同样得到经济援助。

Brian is the breadwinner of the family. He wants to manage the potential health risks. By taking out a YF PrimeHealth Pro (Signature) with an Optional Death Benefit Revival Option, he ensures that he and his family will have financial support in case he is diagnosed with a critical illness.

Brian进行“通波仔”手术
He undergoes angioplasty



可获 Entitled to

早期疾病保障
Early Stage Disease Benefit **\$60,000**
30% 基本保障额 of Basic Sum Insured

豁免保费12个月
Waiver of Premiums for 12 months

在赔偿总额达100%基本保障额时, Brian行使自选人寿保障复效权益, 毋须提供投保资料证明, 可投保新一份终身寿险计划, 加强对自己及家人的保障

Upon total benefit reaching 100% of Basic Sum Insured, Brian exercises the Optional Death Benefit Revival Option to take out a new whole life plan, without the proof of insurability, to enhance personal and family protection



Brian接受标靶药物治疗未得到改善, 经医生确认于医疗上有治疗该癌症之必要而被处方试验性药物

Brian, without improvement after undergoing targeted drug therapy, is prescribed experimental drugs by his doctor, as it is deemed Medically Necessary for the treatment of such Cancer



可获 Entitled to

临床试验药物保障
Experimental Drugs Benefit **\$40,000**

按实际费用最高支付20%基本保障额或 \$62,500 (以较低者为准)
Up to 20% of Basic Sum Insured or \$62,500 (whichever is lower), based on actual expenses incurred

Brian确诊亚尔兹默氏病
He is diagnosed with Alzheimer's Disease



多次危疾保障
Multiple Critical Illness Benefit

可获 Entitled to

多次危疾保障
Multiple Critical Illness Benefit **\$200,000**
100% 基本保障额 of Basic Sum Insured

40

45

46

47

48

49

60

80

100



Brian
(Age 40岁)

Brian确诊大肠癌, 他持续接受积极治疗
He is diagnosed with Colon Cancer and is persistently receiving active treatment



可获 Entitled to

主要严重疾病保障 Major Critical Illness Benefit **\$200,000**
100%基本保障额 of Basic Sum Insured*

保障额无缝还原保障* Seamless Coverage Restoration Benefit*

*毋须扣减“通波仔”手术的赔偿, 即可还原赔偿额至100% 基本保障额, 期间不设等候期
Benefit payable is restored to 100% of Basic Sum Insured without deducting benefit paid for angioplasty. No waiting period is required

非保证终期红利 Non-guaranteed Terminal Bonus



持续癌症现金津贴(最长可达180个月)
Cash Benefit for Continuous Cancer (Up to 180 months)

供随意运用或弥补收入损失 for Brian to spend at his discretion or cover the loss of income



全数豁免余下年期保费 All subsequent premium payments are waived



Brian为减低癌症治疗带来的副作用, 接受中医药及针灸治疗
To alleviate the side effects of cancer treatment, Brian tries Chinese medicines and acupuncture

可获 Entitled to

中医癌症治疗纾缓保障
Chinese Medicine Benefit for Cancer Treatment **\$1,000**

按实际费用每次最高\$50, 合共最高支付 \$1,000
Up to \$50 per visit and \$1,000 in total, based on actual expenses incurred

Brian大肠癌复发, 他持续接受积极治疗, 并行使预先支付权益
His Colon Cancer recurs. He is persistently receiving active treatment and exercises Advance Payment Option



多次危疾保障
Multiple Critical Illness Benefit

可获 Entitled to

预先支付权益
Advance Payout Option **\$100,000**

50% 基本保障额 of Basic Sum Insured

等候期缩短至1年 Shortened Waiting Period to 1 year

持续癌症现金津贴(最长可达180个月)
Cash Benefit for Continuous Cancer (Up to 180 months)

供随意运用或弥补收入损失 for Brian to spend at his discretion or cover the loss of income



Brian确诊心脏病
He is diagnosed with Heart Attack



多次危疾保障
Multiple Critical Illness Benefit

可获 Entitled to

多次危疾保障
Multiple Critical Illness Benefit **\$200,000**

100% 基本保障额 of Basic Sum Insured

心脏病及中风现金津贴(最长可达12个月)
Cash Benefit for Heart Attack and Stroke (Up to 12 months)

12% 基本保障额 of Basic Sum Insured



赔偿总额 Total benefit payable

\$801,000

+ **非保证终期红利**
Non-guaranteed Terminal Bonus



+ **持续癌症现金津贴(最长可达180个月)**
Cash Benefit for Continuous Cancer (Up to 180 months)



供随意运用或弥补收入损失 for Brian to spend at his discretion or cover the loss of income

+ **心脏病及中风现金津贴(最长可达12个月)**
Cash Benefit for Heart Attack and Stroke (Up to 12 months)



12% 基本保障额 of Basic Sum Insured

注: 以上例子乃按40岁非吸烟男性投保, 缴付保费年期为25年, 以年缴方式缴付美元保费的万通危疾加护保(优越版)及自选人寿保障复效权益附加保障计算, 于保单生效期内并没有进行保单借贷。仅供举例说明之用。有关保障范围、详情及条款, 请参阅保单文件。

Remarks: The above example is based a non-smoking male aged 40 insured with YF PrimeHealth Pro (Signature) and Optional Death Benefit Revival Option, with a 25-year premium payment term and premiums paid annually in US dollars. No policy loans have been made while the policy is in force. This is for illustration purposes only. Please refer to the policy document for benefit coverage and exact terms and conditions.

万通危疾加护保(优越版) / 万通危疾爱护保由万通保险国际有限公司承保。您可以选择单独投保本计划，毋须同时投保其他类型的保险产品，除非该计划只设附加保障选项，而必须附加于基本计划。

此个案单张只提供一般资料，仅作参考之用，并非保单的一部分，亦未涵盖保单的所有条款。有关保障范围、详情及条款，以及不保事项，请参阅保单的条款及保障 / 保单文件。此个案单张仅旨在香港 / 澳门传阅，不能诠释为万通保险在香港 / 澳门境外提供或出售或游说购买、要约、招揽及建议任何保险产品。如您现时本人不是身在香港 / 澳门境内，万通保险将无法向您提供有关产品及优惠。如有垂询或欲索取保单文件之范本，欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线：香港 (852) 2533 5555 / 澳门 (853) 2832 2622。

YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care are underwritten by YF Life International Limited. You can always choose to take out these plans as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plans are only available as a supplementary benefit which needs to be attached to a basic plan.

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