

YFLife
萬通保險

嚴重疾病 Critical Illness

加護續航糖尿保險計劃

CritiCare Continuation Diabetes
Insurance Plan

CCD



產品概覽 Product Highlights	產品特點 Product Features	149 種嚴重疾病 Critical Illnesses	一覽表 At a Glance	註 Remarks	重要資料 Important Information
---	---	--	---------------------------------------	---------------------------------	--

延續保障 為您護航

Safeguarding You with Continuous Care

在現今的高糖世代，糖尿病患者日趨年輕。一旦患上糖尿病，患者在日常生活中須嚴格控制血糖，卻難完全避免併發症的威脅。由於糖尿病可引發其他嚴重疾病，許多患者在投保危疾保障時經常面對被加收保費甚至拒保，進一步加深對健康與財務的擔憂。

加護續航糖尿病保險計劃（「此計劃」）專為糖尿病患者而設，突破傳統保險障礙，提供持續的危疾保障。核保程序簡易，保障涵蓋主要嚴重疾病、早期疾病及原位癌 / 初期癌症，並附設經濟支援及安心加護保障，助您在面對生活挑戰的同時，從容規劃未來。

In today's high-sugar era, diabetes patients are becoming increasingly younger. Once diagnosed with diabetes, patients must strictly manage their blood sugar levels in daily life; however, fully eliminating the risk of complications remains a significant challenge. Since diabetes can trigger other critical illnesses, many patients often face increased premiums or even denial of coverage when applying for critical illness insurance, further deepening their concerns about health and finances.

CritiCare Continuation Diabetes Insurance Plan (the "Plan") is tailored for diabetes patients, eliminating traditional barriers to provide continuous critical illness coverage. With a simple underwriting process, it covers Major Critical Illnesses, Early Stage Diseases, and Carcinoma-in-situ / Early Stage Cancers. Offering financial support coverage and peace-of-mind protections, the Plan empowers you to face challenges confidently and plan for a secure future.



加護續航糖尿保險計劃

CritiCare Continuation Diabetes Insurance Plan



149種嚴重疾病保障

Coverage of 149 Critical Illnesses

保障包括 Coverage includes

- 68 種主要嚴重疾病
Major Critical Illnesses
- 50 種早期疾病
Early Stage Diseases
- 31 種原位癌 / 初期癌症
Carcinoma-in-situ / Early Stage Cancers

安心加護保障

Peace of Mind Protection

- 癌症現金保障
Cancer Income Benefit
- 臨床試驗藥物保障
Experimental Drugs Benefit
- 精神上無行為能力預設指示權益
Mental Incapacity Advance Instruction Option





產品概覽 Product Highlights	產品特點 Product Features	149 種嚴重疾病 Critical Illnesses	一覽表 At a Glance	註 Remarks	重要資料 Important Information
----------------------------	--------------------------	---------------------------------	--------------------	--------------	-------------------------------

經濟支援保障
Financial Support Coverage

- 現金價值
Cash Value
- 身故保障
Death Benefit



簡易核保程序
Simplified Underwriting Procedure



1

149種嚴重疾病保障
Coverage of 149 Critical Illnesses

此計劃專為糖尿病患者而設，讓您獲得多種主要嚴重疾病、早期疾病，以及原位癌 / 初期癌症的保障。

此外，即使受保人就早期疾病甚或原位癌 / 初期癌症提出索償，保費仍將保持不變¹。

The Plan is specifically designed for diabetes patients providing protection for a wide range of Major Critical Illnesses, Early Stage Diseases and Carcinoma-in-situ / Early Stage Cancers.

In addition, even if the Insured makes a claim for Early Stage Diseases or Carcinoma-in-situ / Early Stage Cancers, the premiums to be paid will remain unchanged¹.

149 種嚴重疾病保障 ^{2,3} Coverage of 149 Critical Illnesses ^{2,3}	保障金額 Benefit Amount
68 種主要嚴重疾病 Major Critical Illnesses	100% 基本保障額 + 非保證終期紅利 of Basic Sum Insured + non-guaranteed Terminal Bonus
50 種早期疾病 Early Stage Diseases	10%/25%/50% 基本保障額 of Basic Sum Insured
31 種原位癌 / 初期癌症 Carcinoma-in-situ / Early Stage Cancers	25% 基本保障額 of Basic Sum Insured

有關保障的詳情，請參考「加護續航糖尿保險計劃一覽表」部分。
For details of the benefits, please refer to “CritiCare Continuation Diabetes Insurance Plan – at a glance” section.

2

安心加護保障
Peace of Mind Protection

癌症現金保障

受保人若不幸確診癌症，並因該癌症獲得或將獲得嚴重疾病保障，便可於確診日期起計的1年後每年獲5%基本保障額的癌症現金保障⁴，長達10年，減低醫療開支對家庭帶來的經濟負擔。

Cancer Income Benefit

If the Insured is unfortunately diagnosed with Cancer and Critical Illness Benefit has been paid or is payable for such Cancer, a Cancer Income Benefit⁴ of 5% of Basic Sum Insured will become payable on annual basis for up to 10 years upon 1 year after the diagnosis date of such Cancer, alleviating the financial strain on families caused by medical expenses.

臨床試驗藥物保障

隨著醫療技術不斷進步，試驗性藥物為癌症患者提供多一項治療上的選擇，提高存活率。試驗性藥物一般費用高昂，若受保人就癌症已獲支付或將獲支付嚴重疾病保障，而所處方之試驗性藥物被確認於醫療上有治療該癌症之必要，此計劃可在受保人確診該癌症之確診日期起計3年內，就該被處方之試驗性藥物的合理及慣常之醫療費用，以實報實銷形式獲得賠償，高達20%基本保障額⁵。

受保人需至少有一種一線癌症治療已失效或無反應，並且沒有其他後續治療方案而被處方試驗性藥物，惟處方時必須處於該癌症的臨床試驗第III階段，並得到以下的其中一個監管機構之有效的初步審查和批准，以進行人體測試及 / 或治療的臨床試驗：

- 美國食品藥品監督管理局 (FDA)
- 歐洲藥品管理局 (EMA)
- 中國國家藥品監督管理局 (NMPA)
- 香港衛生署
- 澳門藥物監督管理局

精神上無行為能力預設指示權益

保單持有人可透過預設指示權益⁶，於患上指定疾病以致精神上失去行為能力時，轉贈保單予摯愛持有，確保家人在緊急情況下動用其資產，以解燃眉之急，而毋須經歷漫長而複雜的法律程序。

此外，受保人與保單持有人亦可共同預先作出指示⁶，於受保人精神上失去行為能力後，將有關的賠償支付予指定人士，減輕家人的醫療負擔。

Experimental Drugs Benefit

With advancements in medical technology, experimental drugs provide Cancer patients an additional treatment option to improve survival rates. Experimental drugs tend to be expensive. If the Critical Illness Benefit is paid or becomes payable for Cancer, and the prescribed Experimental Drug is deemed Medically Necessary for the treatment of such Cancer for the Insured, the Reasonable and Customary charges of the prescribed Experimental Drug within 3 years after the diagnosis date of such Cancer can be reimbursed, up to 20% of Basic Sum Insured⁵.

The Experimental Drug must be prescribed after failure or non-response of at least one first-line Cancer treatment and there are no other subsequent treatment options, and is in active phase III of a clinical trial for such Cancer at the time of prescription with effective preliminary review and approval from one of the following regulatory authorities for treatment in humans and / or clinical trials:

- United States Food and Drug Administration (FDA)
- European Medicines Agency (EMA)
- National Medical Products Administration (NMPA) of China
- Department of Health of Hong Kong
- Pharmaceutical Administration Bureau of Macau

Mental Incapacity Advance Instruction Option

The Policy Owner can make an advance instruction⁶ to nominate their loved ones to own the Policy in the unfortunate event of mental incapacitation due to Designated Illnesses. This can ensure the family member has access to the asset and receive immediate financial relief in case of emergency, without going through a lengthy and complicated legal process.

Meanwhile, to alleviate the financial burden of medical expenses on the families, the Insured and the Policy Owner can also make advance instruction⁶ together so that a designated person will receive the benefit payout after the Insured is mentally incapacitated.

3

經濟支援保障
Financial Support Coverage



現金價值

在保單生效期間及於第3個保單週年日起，您可於退保時獲得保證現金價值及非保證終期紅利，而無須扣除任何曾支付的賠償金額⁷，為您的健康護航同時累積財富。

Cash Value

Effective from the 3rd policy anniversary onwards and while the Policy is in force, you will be offered the Guaranteed Cash Value and a non-guaranteed Terminal Bonus upon policy surrender, without deduction of any claims paid⁷. The Plan safeguards your health while accumulating wealth.

終期紅利 — 於保單生效第 5 個保單週年日起，此計劃為您提供非保證終期紅利，並將於保障期滿、退保、受保人身故或總賠償額達 100% 基本保障額時派發。

Terminal Bonus — Available from the 5th policy anniversary onwards, the non-guaranteed Terminal Bonus will be payable upon the maturity or surrender of the Policy, or upon the death of the Insured, or when total benefit payments reach 100% of the Basic Sum Insured.

身故保障

在受保人不幸身故時，受益人可獲發身故保障賠償，舒緩家庭的財政壓力：

i) 100% 已繳每年保費總額⁷ + 非保證終期紅利，或

ii) 現金價值

以較高者為準，並須扣除任何曾支付或將獲支付之嚴重疾病保障

Death Benefit

In the unfortunate event of the death of the Insured, the Death Benefit will be paid to the Beneficiary to ease the financial burden on the families:

i) 100% of total Annual Premium paid⁷ + non-guaranteed Terminal Bonus, or

ii) Cash Value

whichever is higher, and subject to the deduction of any previous Critical Illness Benefit paid or payable

4

簡易核保程序
Simplified Underwriting Procedure



此計劃採用簡易核保程序，適合非吸煙者或過去 12 個月沒有吸煙的人士。您只須回答數條健康核保問題，即可完成投保流程，無需驗身，省卻繁複的核保程序。

The Plan adopts a simplified underwriting procedure and is suitable for non-smokers or individuals who have not smoked over the past 12 months. You are only asked to answer a few health underwriting questions to complete the application without medical examination and lengthy enrollment process required.



產品概覽
Product Highlights

產品特點
Product Features

149 種嚴重疾病
Critical Illnesses

一覽表
At a Glance

註
Remarks

重要資料
Important Information

68種主要嚴重疾病²

68 Major Critical Illnesses²

癌症 Cancer	1 癌症 Cancer	神經系統疾病 Nervous System Diseases	35 運動神經原疾病 Motor Neurone Disease
心臟血管疾病 Cardiovascular Diseases	2 心臟病 Heart Attack		36 柏金遜病 Parkinson's Disease
	3 冠狀動脈(迴接)手術 Coronary Artery Bypass Surgery		37 脊髓灰質炎 Poliomyelitis
	4 心瓣置換 Heart Valve Replacement		38 亞爾茲默氏病 / 不可還原之器質性腦退化疾病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
	5 主要動脈手術 Surgery to Aorta		39 漸進性核上神經麻痺症 Progressive Supranuclear Palsy
	6 心肌病 Cardiomyopathy		40 嚴重重症肌無力 Severe Myasthenia Gravis
	7 肺動脈高血壓 Pulmonary Arterial Hypertension		41 進行性延髓麻痺症 Progressive Bulbar Palsy
	8 其它嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease		42 結核腦膜炎 Meningeal Tuberculosis
	9 艾森門格綜合症 Eisenmenger's Syndrome		43 偏癱 Hemiplegia
	10 傳染性心內膜炎 Infective Endocarditis		44 肌萎縮性脊髓側索硬化 (俗稱「漸凍人症」) Amyotrophic Lateral Sclerosis
器官嚴重疾病及衰竭 Organ Critical Illness and Failure	11 腎衰竭 Kidney Failure	嚴重傷殘 Serious Disability	45 脊髓肌肉萎縮症 Spinal Muscular Atrophy
	12 慢性肝衰竭 Chronic Liver Failure		46 原發性側索硬化 Primary Lateral Sclerosis
	13 主要器官移植 Major Organ Transplant		47 失明 Blindness
	14 暴發性病毒性肝炎 Fulminant Viral Hepatitis		48 身體機能阻障 Dysfunction
	15 腎髓質囊腫病 Medullary Cystic Disease		49 完全及永久傷殘 ³ Total and Permanent Disability ³
	16 潰瘍性結腸炎 Ulcerative Colitis		50 類風濕性關節炎 Rheumatoid Arthritis
	17 克隆病 Crohn's Disease		51 失去肢體 / 視力 Loss of Limbs / Sight of Eyes
	18 慢性肺病 Chronic Lung Disease		52 失聰 Deafness
	19 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis		53 失去語言能力 Loss of Speech
	20 復發性慢性胰臟炎 Chronic Relapsing Pancreatitis		54 嚴重燒傷 Major Burns
	21 系統性硬皮病 Systemic Scleroderma		55 糖尿病併發症引致切除雙足 Amputation of Feet due to Complication from Diabetes Mellitus
	22 急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis	其它 Others	56 末期病症 Terminal Illness
神經系統疾病 Nervous System Diseases	23 中風 Stroke		57 象皮病 Elephantiasis
	24 良性腦部腫瘤 Benign Brain Tumour		58 壞死性筋膜炎 Necrotising Fasciitis
	25 昏迷 Coma		59 成形不全貧血病 Aplastic Anaemia
	26 腦膜炎 Bacterial Meningitis		60 克雅氏症 (俗稱「瘋牛症」) Creutzfeld-Jacob Disease (Mad Cow Disease)
	27 腦炎 Encephalitis		61 經輸血感染人類免疫力缺乏病毒 HIV through Blood Transfusion
	28 嚴重頭部創傷 Major Head Trauma		62 因職業感染人類免疫力缺乏病毒 Occupationally Acquired HIV
	29 植物人 Apallic Syndrome		63 紅斑狼瘡 Systemic Lupus Erythematosus
	30 腦部手術 Brain Surgery		64 慢性腎上腺功能不全 Chronic Adrenal Insufficiency
	31 腦部受損 / 失去獨立生存的能力 Brain Damage / Loss of Independent Existence		65 伊波拉出血性熱病 Ebola Hemorrhagic Fever
	32 肌肉萎縮 Muscular Dystrophy		66 嗜鉻細胞瘤 Pheochromocytoma
	33 癱瘓 Paralysis		67 合資格的深切治療部留醫 ⁹ Qualified ICU Stay ⁹
	34 多發性硬化症 Multiple Sclerosis		68 侵入性甲類鏈球菌 (iGAS) 疾病 (俗稱「食人菌」) Invasive group A streptococcal (iGAS) disease

50種早期疾病²

50 Early Stage Diseases²

心臟血管疾病 Cardiovascular Diseases	1	腔靜脈過濾器植入 Insertion of a Vena-cava Filter	神經系統疾病 Nervous System Diseases	25	中度嚴重腦部損傷 Moderately Severe Brain Damage	
	2	心瓣膜疾病的次級創傷性治療 Less Invasive Treatments of Heart Valve Disease		26	腦硬膜下血腫手術 Surgery for Subdural Haematoma	
	3	次級嚴重心臟疾病 Less Severe Heart Disease		27	移除腦下垂體腫瘤手術 Surgical Removal of Pituitary Tumour	
	4	微創性直接冠狀動脈搭橋術 ¹⁰ Minimally Invasive Direct Coronary Artery By-pass ¹⁰		28	中度嚴重癱瘓 Moderately Severe Paralysis	
	5	冠狀動脈的血管成形術及其它冠狀動脈的血管手術 ^{10,11} (俗稱「通波仔」) Angioplasty and Other Surgeries for Coronary Artery ^{10,11}		29	嚴重精神病 ^{10,12} Severe Psychiatric Illness ^{10,12}	
	2次 Twice			30	早期腦退化症 (包括早期亞爾茲默氏病) Early Stage Dementia (including Early Stage Alzheimer's Disease)	
	6	心包切除術 Pericardectomy		嚴重傷殘 Serious Disability	31	次級嚴重結核腦膜炎 Less Severe Meningeal Tuberculosis
	7	主動脈疾病或主動脈瘤的血管介入治療 Endovascular Treatments of Aortic Disease or Aortic Aneurysm			32	意外所致的臉部燒傷 Facial Burns due to Accident
	8	次級嚴重傳染性心內膜炎 Less Severe Infective Endocarditis			33	中度嚴重燒傷 Moderately Severe Burns
器官嚴重疾病及衰竭 Organ Critical Illness and Failure	9	早期心肌病 Early Cardiomyopathy	嚴重傷殘 Serious Disability	34	單耳失聰 Loss of Hearing in One Ear	
	10	膽道再造術 Biliary Tract Reconstruction Surgery		35	失去單肢 Loss of One Limb	
	11	早期慢性肺病 Early Chronic Lung Disease		36	單目失明 Loss of Sight in One Eye	
	12	肝炎伴肝硬化 Hepatitis with Cirrhosis	其它 Others	37	糖尿病併發症引致的單腳截除 Amputation of One Foot due to Complication from Diabetes	
	13	次級嚴重腎病 Less Severe Kidney Disease		38	耳蝸植入術 Cochlear Implant Surgery	
	14	肝臟手術 Liver Surgery		39	糖尿病性視網膜病變 ¹⁰ Diabetic Retinopathy ¹⁰	
	15	主要器官移植 (屬於器官移植輪候名單上的輪候者) Major Organ Transplantation (on Waiting List)		40	次級嚴重紅斑狼瘡 Less Severe Systemic Lupus Erythematosus	
	16	移除單肺手術 Surgical Removal of One Lung		41	骨質疏鬆症併骨折 ^{10,13} Osteoporosis with Fractures ^{10,13}	
	17	需進行手術之腦血管瘤 Cerebral Aneurysm Requiring Surgery		42	腎上腺腺瘤的腎上腺切除術 Adrenalectomy for Adrenal Adenoma	
神經系統疾病 Nervous System Diseases	18	腦分流器植入術 Cerebral Shunt Insertion	神經系統疾病 Nervous System Diseases	43	意外矯形手術 ^{10,14} Reconstructive Surgery due to Accident ^{10,14}	
	19	頸動脈成形術及其它頸動脈手術 Angioplasty and Other Surgeries for Carotid Arteries		44	周圍動脈疾病的血管介入治療 ¹⁰ Endovascular Treatment of Peripheral Arterial Disease ¹⁰	
	20	腦動脈瘤的血管介入治療和腦病變的其它治療 Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease		45	黃斑部病變 / 早發性白內障 ¹⁵ Macular Degeneration / Early Onset of Cataract ¹⁵	
	21	次級嚴重細菌性腦膜炎 Less Severe Bacterial Meningitis		46	青光眼手術 ¹⁶ Glaucoma Surgical Treatment ¹⁶	
	22	中度嚴重帕金森病 Moderately Severe Parkinson's Disease		47	早期克雅氏症 (早期瘋牛症) Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease)	
	23	次級嚴重昏迷 Less Severe Coma		48	糖尿病併發症引致的腎臟病變 Nephropathy due to Complication from Diabetes	
	24	次級嚴重腦炎 Less Severe Encephalitis		49	嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症 Severe Central or Mixed Sleep Apnea	
				50	嚴重阻塞性睡眠呼吸暫停窒息症 Severe Obstructive Sleep Apnea	

31種原位癌 / 初期癌症^{2,10}

31 Carcinoma-in-situ / Early Stage Cancers^{2,10}

1 乳房 Breast(s)	17 鼻咽 Nasopharynx
2 子宮頸 Cervix	18 肝 Liver
3 子宮 Uterus	19 尿道 Urinary Tract
4 卵巢 Ovary or Ovaries	20 輸尿管 Ureter
5 輸卵管 Fallopian Tube(s)	21 壺腹 Ampulla of Vater
6 陰道 Vagina	22 肛管 Anal Cannel
7 外陰 Vulva	23 肝外膽管 Extra-hepatic Bile Duct
8 淚管 Tear Duct	24 膽囊 Gallbladder
9 睪丸 Testis or Testes	25 腎臟 Kidney
10 陰莖 Penis	26 胰臟 Pancreas
11 小腸（包括十二指腸，空腸及迴腸） Small Intestine (including Duodenum, Jejunum and Ileum)	27 腎盂 Renal Pelvis
12 結腸或直腸 Colon or Rectum	28 AJCC第二期或以上的非黑色瘤皮膚癌 Non Melanoma Skin Cancer of AJCC Stage II or above
13 肺 Lung	29 前列腺 Prostate
14 胃或食道 Stomach or Oesophagus	30 早期甲狀腺乳頭狀癌 Early Stage Papillary Carcinoma of the Thyroid
15 喉 Larynx	31 慢性淋巴性白血病 Chronic Lymphocytic Leukemia
16 咽(包括舌頭，軟齶及小舌) Pharynx (including Tongue, Soft Palate and Uvula)	

加護續航糖尿保險計劃一覽表

CritiCare Continuation Diabetes Insurance Plan – at a glance

保障項目 Benefits			
149種嚴重疾病保障 ^{2,3} Coverage of 149 Critical Illnesses ^{2,3}	保障金額 Benefit Amount	保障年期 Benefit Term	
68種主要嚴重疾病 Major Critical Illnesses	100%基本保障額⁷ + 非保證終期紅利，或 - 現金價值 以較高者為準，並須扣除任何曾支付或將獲支付之嚴重疾病保障 100% of Basic Sum Insured⁷ + non-guaranteed Terminal Bonus, or - Cash Value whichever is higher, and subject to the deduction of any previous Critical Illness Benefit paid or payable	至100歲 ⁸ To Age 100 ⁸	
50種早期疾病 Early Stage Diseases	每項嚴重疾病只獲賠償一次（特別註明除外） Payable once only for each Critical Illness (unless otherwise specified)		
40種早期疾病 Early Stage Diseases	25% 基本保障額 ⁷ (各項) of Basic Sum Insured ⁷ (Each)	至100歲 To Age 100	
10種早期疾病 Early Stage Diseases	需進行手術之腦血管瘤 Cerebral Aneurysm Requiring Surgery	50% 基本保障額 ⁷ of Basic Sum Insured ⁷	至100歲 To Age 100
	冠狀動脈的血管成形術及其它冠狀動脈的血管手術 Angioplasty and Other Surgeries for Coronary Artery	25% 基本保障額 ⁷ (最多可獲賠償2次 ¹¹) of Basic Sum Insured ⁷ (Payable twice at most ¹¹) (同一受保人於本公司繕發之此計劃所有保單所支付的最高總賠償限額為62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)	至100歲 To Age 100
	周圍動脈疾病的血管介入治療 Endovascular Treatment of Peripheral Arterial Disease	25% 基本保障額 ⁷ (各項) of Basic Sum Insured ⁷ (Each) (同一受保人於本公司繕發之此計劃所有保單所支付的最高總賠償限額各為62,500美元 Each subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)	至100歲 To Age 100
	糖尿病性視網膜病變 Diabetic Retinopathy		
	微創性直接冠狀動脈搭橋術 Minimally Invasive Direct Coronary Artery By-pass		
嚴重精神病 ¹² Severe Psychiatric Illness ¹²			

保障項目 Benefits		
149種嚴重疾病保障 ^{2,3} Coverage of 149 Critical Illnesses ^{2,3}	保障金額 Benefit Amount	保障年期 Benefit Term
10種早期疾病 Early Stage Diseases	意外矯形手術 Reconstructive Surgery due to Accident	賠償未獲賠償而需支付的實際住院、手術、麻醉師及手術室開支，最高賠償額為 Reimburse the actual amount of hospitalization, surgical anesthetists expenses and operation theatre expenses not yet reimbursed, with maximum benefit payment:
	25% 基本保障額 ⁷ of Basic Sum Insured ⁷ (同一受保人於本公司繕發之此計劃所有保單所支付的最高總賠償限額為62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)	至100歲 To Age 100
	骨質疏鬆症併骨折 Osteoporosis with Fractures	25% 基本保障額 ⁷ of Basic Sum Insured ⁷ (同一受保人於本公司繕發之此計劃所有保單所支付的最高總賠償限額為62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)
	黃斑部病變 / 早發性白內障 Macular Degeneration / Early Onset of Cataract	25% 基本保障額 ⁷ of Basic Sum Insured ⁷ 至65歲 To Age 65
	青光眼手術 Glaucoma Surgical Treatment	10% 基本保障額 ⁷ of Basic Sum Insured ⁷ (同一受保人於本公司繕發之此計劃所有保單所支付的最高總賠償限額為5,000美元 Subject to US\$5,000 per Insured under all policies of the Plan issued by the Company)
31種原位癌 / 初期癌症 ² Carcinoma-in-situ / Early Stage Cancers ²	最多可獲賠償2次，並只適用於兩種不同的原位癌 / 初期癌症 Payable twice at most; for 2 different Carcinoma-in-situ / Early Stage Cancers	
	25% 基本保障額 ⁷ of Basic Sum Insured ⁷ (同一受保人於本公司繕發之此計劃所有保單所支付的最高總賠償限額為62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)	至100歲 To Age 100
安心加護保障 Peace of Mind Protection	保障金額 Benefit Amount	保障年期 Benefit Term
癌症現金保障 ⁴ Cancer Income Benefit ⁴	當因癌症而獲得支付或將會獲得支付嚴重疾病保障時，於癌症確診日期起計的1年後提供每年5%基本保障額，長達10年 When Critical Illness Benefit has been paid or is payable for a Cancer, 5% of Basic Sum Insured will become payable on annual basis for up to 10 years upon 1 year after the diagnosis date of Cancer	至100歲 To Age 100
臨床試驗藥物保障 ⁵ Experimental Drugs Benefit ⁵	按實際費用支付賠償，最高賠償額為 Reimbursement of actual expenses, with maximum benefit payment:	至100歲 To Age 100
	20% 基本保障額 of Basic Sum Insured (同一受保人於本公司繕發之此計劃所有保單所支付的最高總賠償限額為62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)	

保障項目 Benefits

安心加護保障 Peace of Mind Protection	保障金額 Benefit Amount	保障年期 Benefit Term
精神上無行為能力預設指示權益 ⁶ Mental Incapacity Advance Instruction Option ⁶	- 保單持有人可預先作出指示，在其精神上失去行為能力後轉換新的保單持有人 - 受保人與保單持有人亦可共同預先作出指示，指定在受保人精神上失去行為能力後，將有關賠償支付予指定人士 - The Policy Owner can make advance instructions to change the New Policy Owner when the Policy Owner is diagnosed of mentally incapacitation - The Insured can make advance instructions together with the Policy Owner to appoint a designated person for receiving benefit payout after the Insured is mentally incapacitated	至100歲 To Age 100
經濟支援保障 Financial Support Coverage	保障金額 Benefit Amount	保障年期 Benefit Term
現金價值 ⁷ Cash Value ⁷	保證現金價值 + 非保證終期紅利 Guaranteed Cash Value + non-guaranteed Terminal Bonus	至100歲 To Age 100
身故保障 Death Benefit	100% 已繳每年保費總額⁷ + 非保證終期紅利，或 - 現金價值 以較高者為準，並須扣除任何曾支付或將獲支付之嚴重疾病保障 100% of total Annual Premium paid⁷ + non-guaranteed Terminal Bonus, or - Cash Value whichever is higher, and subject to the deduction of any previous Critical Illness Benefit paid or payable	至100歲 To Age 100

保單資料 Policy Information

保單類別 Plan Type	基本計劃 Basic Plan
保單貨幣 Policy Currency	美元 US\$
保費 ¹ Premium ¹	保費並非保證，惟不會隨著受保人年齡而增加 Premium is non-guaranteed, but it will not be increased based on the age of the Insured
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月 Annual / Semi-annual / Quarterly / Monthly
最低基本保障額 Minimum Basic Sum Insured	15,000 美元 (每年保費不少於 350 美元) US\$15,000 (with Annual Premium not less than US\$350)
最高基本保障額 ¹⁷ Maximum Basic Sum Insured ¹⁷	US\$62,500 美元

投保資料 Basic Information

繳付保費年期 Premium Payment Term	10 年 Years	15 年 Years	20 年 Years	25 年 Years
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	40 至 65 歲 Age 40-65	40 至 60 歲 Age 40-60	40 至 55 歲 Age 40-55	40 至 50 歲 Age 40-50
保障年期 Benefit Term	至100歲 To Age 100			

註

- 一經受保，保費不會按受保人年齡增加或提出索償而遞增。然而，本公司有權在每次續期時更改所有在同一風險級別的受保人之續期保費，並會於保單週年前30天以書面作出通知。
- 嚴重疾病保障 (包括主要嚴重疾病、早期疾病及原位癌 / 初期癌症) 合共的總賠償金額最高為「100% 基本保障額及非保證終期紅利」(須扣除任何保單債項)，或現金價值，以較高者為準。若嚴重疾病之病況於索償時已屬較後階段至符合主要嚴重疾病的定義，我們將不會追溯支付任何就原位癌 / 初期癌症或早期疾病之嚴重疾病保障。受保人必須由確診受保嚴重疾病的日期起計生存最少14天，我們方會支付有關的嚴重疾病保障。
- 若多於一種嚴重疾病由同一宗意外引致並於同一天被確診，或由同一種疾病引致並於同一天被確診，根據保單所載之條款，我們只會就當中最高賠償額之嚴重疾病作出嚴重疾病保障賠償。
- 每年支付相關癌症現金保障前，我們繕發保單的辦事處必須接獲以符合我們要求的書面方式的合理及必要的受保人之生存證明。我們保留要求您提供額外之索償證明文件的權利。癌症現金保障將於以下較早出現之情況自動終止：(i) 受保人身故及 (ii) 已支付或將獲支付的癌症現金保障每年保障總數目已達到10年保障。
- 如受保人被確診患上癌症並因該癌症而獲得支付或將會獲得支付嚴重疾病保障，我們將支付受保人於該癌症之確診日期起計3年內，由受保人的主診腫瘤科醫生或相關領域的專科醫生，就該癌症而進行因醫療而必須進行的治療時，所處方的臨床試驗藥物的合理及慣常的費用，並以基本保障額的20%或62,500美元 (以較低金額為準) 為限，而此保障並不包括診斷測試及治療之診症費用。臨床試驗藥物保障只會支付不會根據任何政府條例或從任何其他保險計劃或機構而獲得或將獲得賠償的實際費用。以同一受保人計算，本公司在任何時間繕發之此計劃所有保單所支付及 / 或將支付之臨床試驗藥物保障總賠償金額將以62,500美元為限。
- 保單持有人可預先作出指示，在其精神上失去行為能力後轉換新的保單持有人。於保障期內，受保人與保單持有人亦可共同預先設定指示，指定在受保人精神上失去行為能力後，將有關賠償支付予指定人士。

精神上無行為能力人士指因精神上無行為能力而無能力處理和管理其財產及事務的人。精神上無行為能力的診斷必須由兩名註冊精神專科或腦神經專科醫生所提供。

Remarks

- Once insured, the premiums will not increase as the age of the Insured increases or the Insured has filed a claim. However, the Company reserves the right to change the renewal premium on each renewal for all Insureds of the same risk class by giving 30 days’ notice in writing prior to the policy anniversary.
- The maximum amount of the sum of total benefit payments under Critical Illness Benefit including Major Critical Illnesses, Early Stage Diseases and Carcinoma-in-situ / Early Stage Cancers is equal to the sum of “100% of the Basic Sum Insured and non-guaranteed Terminal Bonus” net of Policy Debt (if any), or Cash Value, whichever is higher. We will not pay any Critical Illness Benefit for Carcinoma-in-situ / Early Stage Cancers or Early Stage Diseases retrospectively when the staging of the Critical Illness is more advanced such that it meets the definition of the Major Critical Illness at the time of claim. The Critical Illness Benefit shall be payable only if the Insured survives for a period of at least 14 days from the date of diagnosis of a covered Critical Illness.
- In the event that more than one Critical Illness is arising from the same accident and diagnosed on the same date, or arising from the same illness and diagnosed on the same date, subject to the terms and conditions under the Policy, we will only pay the Critical Illness Benefit in relation to the one of those Critical Illnesses with the highest benefit amount.
- Our office issuing the Policy must receive the reasonable and necessary proof that the Insured survives in a written form satisfactory to us before the relevant Cancer Income Benefit becomes payable every year. We reserve the right to require you to provide any additional proof and documents in support of the claim. The Cancer Income Benefit will automatically cease on the earlier of (i) the death of the Insured, and (ii) total number of annual payments under Cancer Income Benefit paid or payable has reached 10 years of payments.
- If the Insured who is diagnosed to be suffering from Cancer and Critical Illness Benefit has been paid or is payable for such Cancer, we shall reimburse the Reasonable and Customary charges of the experimental drugs prescribed by the Insured’s attending oncologist or specialist in relevant field for the Medically Necessary treatment of such Cancer within 3 years after the diagnosis date of such Cancer, up to 20% of the Basic Sum Insured or US\$62,500, whichever is lower. The consultation fee including any diagnostic tests and treatments are not covered under this benefit. Experimental Drugs Benefit will only reimburse the actual expenses to the extent such expenses are not paid or payable under any government law or any other insurance policies or by any other institutions. The aggregate Experimental Drugs Benefit payment paid and / or payable under all policies of the Plan issued by the Company at any time will be limited to US\$62,500 under the same Insured.
- The Policy Owner can provide advance instructions to change the New Policy Owner in the event of their mental incapacity. During the benefit term, the Insured can make advance instructions together with the Policy Owner to appoint a designated person for receiving benefit payout after the Insured is mentally incapacitated.

Mentally incapacitated person means a person who is incapable, by reason of mental incapacity, of managing and administering his/her property and affairs. The diagnosis of mental incapacity must be given by 2 registered medical practitioners who are psychiatrists or neurologists.

- 本公司將於收到保單持有人確診為永久精神上無行為能力人士、植物人、腦部受損 / 失去獨立生存的能力、昏迷或嚴重認知障礙症的證明文件時，處理有關指示。指定人士將會收取於保單中任何可獲支付或將獲支付的嚴重疾病保障及 / 或癌症現金保障及 / 或臨床試驗藥物保障的賠償。有關精神上無行為能力預設指示權益之詳情，請參閱保單文件。在行使此選項前宜謹慎考慮，並評估及理解其對您有任何潛在的財務影響。
- 7. 須扣除保單債項(如有)。
 - 8. 主要嚴重疾病下的「完全及永久傷殘」保障至受保人 65 歲。
 - 9. 有關「合資格的深切治療部留醫」之詳情及指定手術的列表，請參閱保單文件。若受保人符合所有合資格的深切治療部留醫的條件，而該狀況是直接或間接由任何其他主要嚴重疾病所引致或有關，我們只會就其他主要嚴重疾病作出嚴重疾病保障賠償。
 - 10. 同一受保人於本公司繕發之此計劃所有保單就該項疾病的最高總賠償額為 62,500 美元。
 - 11. 索償只適用於需進行手術的冠狀動脈出現收窄的情況達 50% 或以上；而第 2 次之索償需符合上述之情況，以及於首次已獲賠償的醫學檢查報告內已顯示第 2 次進行手術的主要冠狀動脈收窄或阻塞之位置並不多於 60%。
 - 12. 「嚴重精神病」指經精神科專科醫生首次確定診斷為嚴重憂鬱症、精神分裂症或躁鬱症，並需持續因嚴重精神病入住醫院所屬的精神科院舍超過 28 天。有關嚴重精神病的詳情，請參閱保單文件。
 - 13. 保障至受保人 70 歲。
 - 14. 賠償未獲賠償而需支付的實際住院、手術、麻醉師及手術室開支。
 - 15. 保障至受保人 65 歲。
 - 16. 賠償額為 10% 基本保障額，上限為 5,000 美元，保障至受保人 65 歲。
 - 17. 同一受保人於本公司投保的所有嚴重疾病計劃的總保障額最高為 1,500,000 美元；而同一受保人於本公司投保的此計劃所有保單的總保障額最高為 62,500 美元。

- The Company will process the instruction when the proof of diagnosis as a permanently mentally incapacitated person, Apallic Syndrome, Brain Damage / Loss of Independent Existence, Coma or Severe Dementia of the Policy Owner is received. The designated person will receive any payment of Critical Illness Benefit and / or Cancer Income Benefit and / or Experimental Drugs Benefit under the Policy. Please refer to the policy document for details of Mental Incapacity Advance Instruction Option. You are reminded to consider carefully before exercising this option and shall assess and understand any potential financial impact to you.
- 7. Net of Policy Debt (if any).
 - 8. The protection of “Total and Permanent Disability” which is covered by Major Critical Illnesses is up to age 65 of the Insured.
 - 9. Please refer to the policy document for details of “Qualified ICU Stay” and the list of designated surgeries. In the event that the Insured satisfies all the criteria of Qualified ICU Stay and such condition is directly or indirectly arising from or in connection with any other Major Critical Illness, we will only pay the Critical Illness Benefit in relation to the other Major Critical Illness.
 - 10. Subject to US\$62,500 per type of illness, per Insured under all policies of the Plan issued by the Company.
 - 11. To be eligible for a claim, the coronary artery must have a stenosis of 50% or more; to be eligible for a second claim, in addition to the above-mentioned criterion, the treatment must also be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the medical examination report relating to the first claim.
 - 12. “Severe Psychiatric Illness” means a first definitive diagnosis of severe depression, schizophrenia or bipolar disorder by a Doctor in psychiatry, which requires in-patient hospitalization for more than 28 consecutive days in the psychiatric unit of a Hospital for Severe Psychiatric Illness. Please refer to the policy document for details of Severe Psychiatric Illness.
 - 13. The protection is up to age 70 of the Insured.
 - 14. Benefit payment is the actual amount of hospitalization, surgical, anesthetists expenses and operation theatre expenses not yet reimbursed.
 - 15. The protection is up to age 65 of the Insured.
 - 16. The benefit payable is 10% of the Basic Sum Insured, capped at US\$5,000; the protection is up to age 65 of the Insured.
 - 17. The maximum aggregate Sum Insured of all Critical Illness plans under the same Insured with the Company is limited to US\$1,500,000. The maximum aggregate Sum Insured of all policies of the Plan under the same Insured with the Company is limited to US\$62,500.

重要資料

1. 紅利理念

此分紅保險計劃可分享由我們釐定之相關產品組別中的盈餘。相關產品組別中的盈餘為可分配給保單持有人的利潤。於釐定終期紅利時，我們致力確保保單持有人和公司之間以及不同組別之保單持有人之間能得到合理的利潤分配。我們的目標是將不少於90%的盈餘分配予保單持有人，餘下的部分則歸於公司。

公司已成立一個委員會，在釐定終期紅利派發之金額時向公司董事會提供獨立意見。實際終期紅利派發之金額會先由委任精算師建議，然後經此委員會審議決定，最後由公司董事會（包括一個或以上獨立非執行董事）批准。

我們將最少每年檢視及釐定終期紅利一次。終期紅利並不是永久附加於保單上。我們將會參考包括但不限於以下因素的過往經驗及預期未來展望，以釐定保單的終期紅利。

理賠：包括此保險計劃所提供的身故保障及其他保障的成本。

支出費用：包括與保單直接有關的支出費用（例如分銷開支、核保費用、繕發和收取保費的支出費用）及分配至此保險計劃的間接開支（例如一般行政費用）。

投資回報：包括所投資的資產賺取的利息 / 紅利收入及市場價格變動。投資表現會受利息 / 紅利收入之波動（利息 / 紅利收入和利率前景）以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動、滙率（如投資資產貨幣與保單貨幣不同）及流動性而影響。

退保：包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之終期紅利，反之亦然。

2. 投資政策、目標及策略

萬通保險國際有限公司（「萬通保險」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，可能包括環球股票、債券及其他固定收益資產、房地產、商品市場及另類投資等。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據過往及預期回報、波幅及相關投資風險來選擇投資的資產及管理我們的投資組合。

Important Information

1. Bonus Philosophy

This is a participating insurance plan which can share the divisible surplus from the product group determined by us. Divisible surplus refers to profits available for distribution back to Policy Owners as determined by us. Terminal Bonus will be determined with an aim to ensure a fair sharing of profits between Policy Owners and the Company, as well as among different groups of Policy Owners. We aim to share with Policy Owners no less than 90% of the divisible surplus while the remaining portion goes to the Company.

A committee has been set up to provide independent advice on the determination of the Terminal Bonus amounts to the Board of the Company. The actual Terminal Bonus, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

The Terminal Bonus will be reviewed and determined by us at least once per year. Terminal Bonus does not form a permanent addition to the Policy. In determining the Terminal Bonus, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

Claims: These include the costs of providing coverage such as Death Benefit and other benefits under the insurance plan.

Expenses: These include both expenses directly related to the Policy (e.g. distribution costs, underwriting, issue and premium collection expenses) and indirect expenses allocated to the insurance plan (e.g. general administrative costs).

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income (both interest / dividend earnings and the outlook for interest rates) and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates if the currency of the backing asset is different from the policy currency, and liquidity risk, etc.

Surrenders: These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable Terminal Bonus, we may retain returns during periods of strong performance to support stronger Terminal Bonus in times of less favourable performance, and vice versa.

2. Investment Policy, Objective and Strategy

YF Life Insurance International Ltd.'s investment objective is to optimize Policy Owners' returns over the long term with an acceptable level of risk. Assets are invested in a broad range of investment instruments, which may include global equities, bonds and other fixed-income instruments, properties, commodities and other alternative investment assets. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

為達至長線目標回報，萬通保險採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	35% - 100%
股票類資產	0% - 65%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券，提供一個多元化及高質素之債券投資組合。

股票類資產可能包括環球股票（公共及 / 或私募股權）、互惠基金、交易所交易基金、高息債券、房地產、商品市場及另類投資等。

投資遍佈於不同地區及行業。

此外，我們或會使用衍生工具作為風險管理之用，以減低市場因素所帶來的風險，包括但不限於利率及貨幣風險。

投資資產將涉及不同貨幣並有可能與保單貨幣不同。為有效地管理及優化投資組合，我們可能在若干時期內偏離上述目標。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及分紅實現率資料請瀏覽本公司網頁：



香港：
<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



澳門：
<https://www.yflife.com/tc/Macau/Individual/Services/Useful-Information/Investment-Strategy>

主要產品說明

繳付保費年期及保障年期

您應就已選擇的繳付保費年期持續繳付保費。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項到達保證現金價值扣除保單任何已支付或將獲支付之嚴重疾病保障之賠償金額，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予您。

保障年期最長可至受保人100歲。

保單借貸

如保單有保證現金價值，您可提出借貸要求。最高借貸限額為保證現金價值的90%扣除保單任何已支付或將獲支付之嚴重疾病保障之賠償金額。您可借貸的數額為借貸當日的最高借貸限額扣除任何尚未償還的保單債項。貸款利息將由本公司釐定。如利息於保單週年當天尚未支付，該數額便會被加於尚欠的貸款內。

To achieve the long-term target returns, YF Life Insurance International Ltd. implements a strategy utilizing a mix of fixed-income and equity-like instruments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	35% - 100%
Equity-like assets	0% - 65%

Bonds and other fixed-income instruments mainly include high-credit-rated government bonds and corporate bonds across various industries, creating a diversified credit portfolio with high asset quality.

Equity-like assets may include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties, commodities and alternative investment assets.

Investments are diversified across geographical areas and industries.

Derivatives may be employed for risk management purpose to mitigate market risks, including but not limited to interest rate and currency risk.

Investment assets may also be invested in currencies other than the underlying policy denomination.

There may be some degree of deviation from the above targets in certain periods in order to manage the portfolio efficiently and to optimize the portfolio return and risk.

In order to manage the portfolio efficiently and optimize the return and risk, this investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and fulfillment ratio, please visit our website:



Hong Kong:
<https://www.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



Macau:
<https://www.yflife.com/en/Macau/Individual/Services/Useful-Information/Investment-Strategy>

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance reaches the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under the Policy, all coverage under the Policy will be terminated and the Cash Value (after deducting any Policy Debt) will be paid to you (if any).

The Benefit Term is up to age 100 of the Insured.

Borrowing

If the Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under the Policy. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged at a rate determined by us. If interest is not paid when due on each policy anniversary, it will be added to the outstanding loans.

延遲付款期

除非該筆借款是用作繳付由本公司簽發保單的保費，我們有權押後借貸，最長不超過接獲書面借貸要求後六個月。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 在寬限期屆滿前，到期的保費仍未能繳付，除非自動保費貸款適用
- 保單債項超過保證現金價值扣除保單任何已支付或將獲支付之嚴重疾病保障之賠償金額
- 保單持有人呈交書面要求終止保單
- 受保人身故
- 在受保人經確診患上嚴重疾病而需要作出嚴重疾病保障的賠償後，該等嚴重疾病保障的賠償導致於保單內任何已支付或將獲支付之嚴重疾病保障總賠償額達到保單之基本保障額的100%。

當已支付或將獲支付的癌症現金保障每年保障總數目達到十年保障，癌症現金保障將會終止。

提早退保

本產品是為長線持有而設。如提早終止保單，您所獲得的現金價值或會遠低於您的已繳保費。

保費調整

如接獲所需保費，保單會於每個保單週年獲續期一年。在每次續期時，萬通保險保留更改適用於同一風險級別受保人的保費之權利，並會於保單週年日不少於30日前以書面通知您有關更改。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及續保率、開支、預期未來的索償成本及投資環境。

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

此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，您須承受匯率風險。匯率可能波動，因而影響您以本地貨幣計算時所需繳付保費及利益的金額。

因醫療而必須進行的

指符合以下所有情況：

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

Deferred Payment Period

We may delay making any loan for a period up to six months from the date we receive your written request, unless the loan is to be used to pay premium to us.

Termination

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

- On the Benefit Expiry Date
- The due premium is still unpaid at the end of the Grace Period, except if the Automatic Premium Loan applies
- The amount of Policy Debt exceeds the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under the Policy
- The Policy Owner submits a written request to terminate the Policy
- The Insured dies
- Upon the diagnosis of a Critical Illness of the Insured giving rise to payment of the Critical Illness Benefit which results in the total Critical Illness Benefit paid or payable under the Policy reaching 100% of the Basic Sum Insured of the Policy.

The Cancer Income Benefit will be terminated when the total number of annual payments under this benefit paid or payable reaches 10 years of payments.

Early Surrender

The product is intended to be held in the long-term. Should you terminate the Policy early, you may receive a Cash Value considerably less than the total premiums paid.

Premium Adjustment

The Policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. YF Life Insurance International Ltd. reserves the right to change the premium on each renewal for all Insureds of the same class, and notifies you the related changes by giving you a written notice no less than 30 days prior to the policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of YF Life Insurance International Ltd., expenses, the expected claim costs in the future, and the investment environment.

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 Insurance International Ltd. meets all of its contractual obligations.

Credit Risk

The Plan is underwritten by YF Life Insurance International Ltd. 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 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.

Medically Necessary

Means all of the following conditions are met:

- Consistent with the diagnosis and customary medical treatment for the condition;
- In accordance with standards of good medical practice; and
- Not for the convenience of the Insured and / or the Doctor.

合理及慣常的收費

指因醫療而必須進行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」：

- 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；
- 醫療行業的收費調查；
- 內部保險賠償統計數據；
- 受保障程度或水平；及 / 或
- 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。

不保事項

因以下一種或多種情況而直接或間接引致的嚴重疾病，將不獲賠償嚴重疾病保障及 / 或癌症現金保障及 / 或臨床試驗藥物保障：

- 在保障生效日期或批准復效日期（以較後日期為準）的六十日內出現的任何疾病；
- 在保障生效日期或批准復效日期（以較後日期為準）前，所有受保人本身已存在的情況及按受保人已呈現的病徵及病狀，受保人已知悉或據常理應該已知悉的情況；
- 自殺、企圖自殺或在神智不清醒、自傷身體或精神狀態異常的狀況下受傷；
- 藥癮、酗酒或因酒精或藥物中毒（除非由醫生處方）；
- 在戰爭（無論宣戰與否）中參與軍事服務；
- 因戰爭（無論宣戰與否）、侵略、抗敵、民間騷動、叛亂或暴動引致的任何行動；
- 參與任何駕駛或騎術賽事、專業運動或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）；
- 犯法或企圖犯法、拒捕或參與任何刑事的非法行為；
- 任何人類免疫力缺乏症病毒及 / 或與此有關之病症，包括愛滋病及 / 或任何由此而產生的病症（受保單嚴重疾病保障的經輸血感染人類免疫力缺乏病毒或因職業感染人類免疫力缺乏病毒除外）；或
- 在保單計劃表或附加修訂文件內所有註明之不保情況（如有）。

Reasonable and Customary Charges

This 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 Insurance International Ltd. may make reference to the followings (if applicable):

- The gazette issued by the local government which sets out the fees for the private patient services in public hospitals;
- Industrial medical fee survey;
- Internal claim statistics;
- Extent or level of benefit insured; and / or
- Other pertinent source of reference.

YF Life Insurance International Ltd. reserves the right to adjust any or all benefits payable in relation to any hospital / medical charges which in the opinion of the YF Life Insurance International Ltd.’s doctor is not a Reasonable and Customary charge.

Exclusions

The Policy will not pay any benefit claim to a Critical Illness Benefit and / or Cancer Income Benefit and / or Experimental Drugs Benefit caused directly or indirectly, by or resulting from one or more of the following:

- Any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage or the approval date of reinstatement, whichever is later;
- All pre-existing conditions in respect of the Insured existed before the Effective Date of Coverage or the approval date of reinstatement, whichever is later, and presented signs and symptoms of which the Insured has been aware or should reasonably have been aware;
- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of the mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Military services in time of declared or undeclared war;
- Any act due to war, declared or undeclared, invasion, hostilities, civil commotion, rebellion or riot;
- 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;
- Violation or attempted violation of the law or resistance to arrest or participation in any criminal act;
- Any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivation or variations thereof (except the Critical Illness covered under HIV through Blood Transfusion or Occupationally Acquired HIV in the Policy); or
- All excluded condition(s) as specified in the Policy Schedule or endorsement(s), if any.

受保人若在保單日期或批准保單復效申請當日（以較後日期計算）起計一年內自殺，無論其是否在神智清醒的情況下，萬通保險的全部責任將只限於退還已支付之保費（扣除已支付或將獲支付之賠償額及保單債項（如有）），或現金價值，以較高者為準。

請參閱保單條款有關各項保障的詳細不保事項。

提供資料責任及未符合這要求的後果

保單是基於您和受保人於投保申請內提供給我們的資料。重要的是，您和受保人對所提供的所有資料都是真實和準確的，因為這些資料有助於我們決定您和受保人是否符合保單的資格。如果您或受保人提供給我們的資料不準確、誤導或被誇大，您應該立即通知我們。如您或受保人未有提供準確及真實的資料，或您或受保人提供誤導或被誇大的資料，保單的保障可能會受到影響。

於保單作為依據的投保申請內，或任何足以影響保單的任何事項、或有關依據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，我們有絕對權決定保單自成立之日起無效及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://www.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門：<https://www.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。

保單冷靜期及取消保單的權利

如保單未能滿足您的要求，您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，或向您 / 您的代表人交付《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，您將可獲退回已繳保費金額及您所繳付的徵費（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。

期滿及退保

如需申請退保，您只需填妥、簽署並寄回由本公司提供的特定表格，本公司將安排退保事宜。

於保單期滿時，本公司將致函通知您，並會安排保單終止事宜。

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the date we approve the reinstatement application, whichever is later, the total liability of YF Life Insurance International Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any), or Cash Value, whichever is higher.

Please refer to policy provisions for the details of the exclusions of the respective benefits.

Duty of Disclosure and the Consequences of Not Making Full Disclosure

The 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. You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or the Insured gave misleading or exaggerated information, the benefits under the Policy may be affected.

If there is any fraud, material misstatement or concealment in the insurance application 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://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://www.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), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Maturity and Surrender

You may surrender the Policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly.

產品概覽 Product Highlights	產品特點 Product Features	149 種嚴重疾病 Critical Illnesses	一覽表 At a Glance	註 Remarks	重要資料 Important Information
----------------------------	--------------------------	---------------------------------	--------------------	--------------	-------------------------------

加護續航糖尿保險計劃由萬通保險國際有限公司(「萬通保險」)承保。您可以選擇單獨投保此計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。此產品冊子只提供一般資料，僅作參考之用，並非保單的一部分，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單的條款及保障 / 保單文件。此產品冊子不能作為萬通保險與任何人士或團體所訂立之任何合約。

此產品冊子僅旨在香港 / 澳門傳閱，不能詮釋為萬通保險在香港 / 澳門境外提供或出售或游說購買、要約、招攬及建議任何保險產品。如您現時本人不是身在香港 / 澳門境內，萬通保險將無法向您提供有關產品及優惠。您和相關各方應尋求獨立的財務、稅務及法律建議。

儘管萬通保險已謹慎處理此產品冊子所載列之資料，但萬通保險並不會對其內容的準確性作任何明示或暗示擔保，亦不會承擔任何相關責任。若內容與相關保單合同之間存在任何不一致或歧義，則以相關保單合同為準。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。

CritiCare Continuation Diabetes Insurance Plan is underwritten by YF Life Insurance International Limited ("YF Life"). 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. This product brochure provides information for general reference only. It does not form part of the Policy and does not contain the full terms of the Policy. Please refer to the terms and benefits of the Policy / policy documents for exact benefit coverage, terms and conditions and exclusions. This product brochure does not represent a contract between YF Life and anyone or any entity else.

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 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. You and other interested parties should seek independent financial, tax, and legal advice.

Although care is taken in preparing this product brochure, YF Life disclaims any express or implied warranty as to the accuracy of the content and any liability with respect to it. In the event of any conflict or inconsistency between the contents of this product brochure and the relevant policy contracts, the relevant policy contract shall prevail. 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.

客戶服務

香港：香港尖沙咀廣東道9號港威大廈6座12樓1211室

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

萬通保險客戶服務熱線：香港(852) 2533 5555 澳門(853) 2832 2622

中國內地免費熱線：香港400 842 3983 澳門400 842 3607



PSP-213-VI-0825B-C (50-20250801024)

Customer Service

Hong Kong: Suite 1211, 12/F, Tower 6, The Gateway,

9 Canton Road, Tsimshatsui, Hong Kong

Macau: Avenida Doutor Mario Soares No. 320,

Finance and IT Center of Macau, 8 Andar A, Macau

Customer Service Hotline: Hong Kong (852) 2533 5555

Macau (853) 2832 2622

Mainland China Toll-Free: Hong Kong 400 842 3983

Macau 400 842 3607

萬通保險國際有限公司(萬通保險)的主要權益股東*包括擁有174年歷史、美國五大壽險公司**之一的Massachusetts Mutual Life Insurance Company (美國萬通)，以及雲鋒金融控股有限公司等。

萬通保險與Barings (霸菱) 為長久戰略合作夥伴，憑藉獨佔鰲頭的環球投資實力與合作網絡，攜金融科技創新強勁動能，居香港保險業領先地位。

*美國萬通及雲鋒金融控股有限公司為間接持有萬通保險國際有限公司的股份。

**美國五大壽險公司乃按2025年6月2日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2024年收入排行榜合併計算。

The major shareholders* of YF Life Insurance International Limited (YF Life) include Massachusetts Mutual Life Insurance Company (MassMutual), which itself has 174 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life Insurance International Limited.

** The "Five Largest US Life Insurance Companies" are ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2024, and based on the FORTUNE 500 as published on June 2, 2025.



《彭博商業周刊》
金融機構大獎2023

危疾保障 - 傑出大獎



《iMONEY智富雜誌》
財富管理大獎2024

最受歡迎危疾保障

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



Facebook



Instagram



WeChat



YouTube



REDnote