

# 加护续航糖尿保险计划 CritiCare Continuation Diabetes Insurance Plan



# 延续保障 为您护航

# Safeguarding You with Continuous Care

在现今的高糖世代,糖尿病患者日趋年轻。一旦患上糖尿病,患者在日常生活中须严格控制血糖,却难完全避免并发症的威胁。由于糖尿病可引发其他严重疾病,许多患者在投保危疾保障时经常面对被加收保费甚至拒保,进一步加深对健康与财务的担忧。

加护续航糖尿保险计划("此计划")专为糖尿病患者而设,突破传统保险障碍,提供持续的危疾保障。核保程序简易,保障涵盖主要严重疾病、早期疾病及原位癌/初期癌症,并附设经济支援及安心加护保障,助您在面对生活挑战的同时,从容规划未来。

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.

产品概览 Product Highlights 产品特点 Product Features 149 种严重疾病 Critical Illnesses 一览表 At a Glance 注 Remarks **重要资料** Important Information

# 加护续航糖尿保险计划

CritiCare Continuation Diabetes Insurance Plan



**产品概览** Product Highlights

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1

# 149种严重疾病保障 Coverage of 149 Critical Illnesses



此计划专为糖尿病患者而设,让您获得多种 主要严重疾病、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 / 初期癌症提出索偿,保费仍将保持不变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 unchanged<sup>1</sup>.

149 种严重疾病保障 <sup>2,3</sup> Coverage of 149 Critical Illnesses <sup>2,3</sup>	保障金额 Benefit Amount
68 种主要严重疾病 Major Critical Illnesses	100% 基本保障额 + 非保证终期红利 of Basic Sum Insured + non-guaranteed Terminal Bonus
<b>50</b> 种早期疾病 Early Stage Diseases	10%/25%/50% 基本保障额 of Basic Sum Insured
<b>31</b> 种原位癌 / 初期癌症 Carcinoma-in-situ / Early Stage Cancers	<b>25%</b> 基本保障额 of Basic Sum Insured

有关保障的详情,请参考 "加护续航糖尿保险计划一览表" 部分。 For details of the benefits, please refer to "CritiCare Continuation Diabetes Insurance Plan – at a glance" section.

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# 安心加护保障 Peace of Mind Protection



# 癌症现金保障

受保人若不幸确诊癌症,并因该癌症获得或将获得严重疾病保障,便可于确诊日期起计的1年后每年获5%基本保障额的癌症现金保障<sup>4</sup>,长达10年,减低医疗开支对家庭带来的经济负担。

### 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 Benefit<sup>4</sup> 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.

# 临床试验药物保障

随着医疗技术不断进步,试验性药物为癌症患者 提供多一项治疗上的选择,提高存活率。试验性 药物一般费用高昂,若受保人就癌症已获支付或 将获支付严重疾病保障,而所处方之试验性药物 被确认于医疗上有治疗该癌症之必要,此计划可 在受保人确诊该癌症之确诊日期起计3年内,就 该被处方之试验性药物的合理及惯常之医疗 费用,以实报实销形式获得赔偿,高达20%基本 保障额5。

受保人需至少有一种一线癌症治疗已失效或 无反应,并且没有其他后续治疗方案而被处方 试验性药物,惟处方时必须处于该癌症的临床试验 第III阶段,并得到以下的其中一个监管机构之 有效的初步审查和批准,以进行人体测试及/ 或治疗的临床试验:

- 美国食品药品监督管理局 (FDA)
- 欧洲药品管理局 (EMA)
- 中国国家药品监督管理局 (NMPA)
- 香港卫生署
- 澳门药物监督管理局

# 精神上无行为能力预设指示权益

保单持有人可透过预设指示权益<sup>6</sup>,于患上 指定疾病以致精神上失去行为能力时,转赠保单 予挚爱持有,确保家人在紧急情况下动用其 资产,以解燃眉之急,而毋须经历漫长而 复杂的法律程序。

此外,受保人与保单持有人亦可共同预先作出 指示<sup>6</sup>,于受保人精神上失去行为能力后,将有关 的赔偿支付予指定人士,减轻家人的医疗负担。

# **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 Insured<sup>5</sup>.

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 instruction<sup>6</sup> 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 instruction<sup>6</sup> together so that a designated person will receive the benefit payout after the Insured is mentally incapacitated.

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# 经济支援保障 Financial Support Coverage



### 现金价值

在保单生效期间及于第3个保单周年日起,您可于退保时获得保证现金价值及非保证终期红利,而无须扣除任何曾支付的赔偿金额<sup>7</sup>,为您的健康护航同时累积财富。

### **Cash Value**

Effective from the 3<sup>rd</sup> 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 paid<sup>7</sup>. The Plan safeguards your health while accumulating wealth.

**终期红利** — 于保单生效第 5 个保单周年日起,此计划为您提供非保证终期红利,并将于保障期满、退保、受保人身故或总赔偿额达 100% 基本保障额时派发。

**Terminal Bonus** — Available from the 5<sup>th</sup> 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

在受保人不幸身故时,受益人可获发身故保障 赔偿,舒缓家庭的财政压力:

- i) 100%已缴每年保费总额<sup>7</sup> + 非保证终期红利,或
- ii) 现金价值

以较高者为准,并须扣除任何曾支付或将获支付 之严重疾病保障

### **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 paid<sup>7</sup> + 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

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# 简易核保程序 Simplified Underwriting Procedure



此计划采用简易核保程序,适合非吸烟者或过去 12个月没有吸烟的人士。您只须回答数条健康 核保问题,即可完成投保流程,无需验身,省却 繁复的核保程序。 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.



# 68种主要严重疾病²

# 68 Major Critical Illnesses<sup>2</sup>

癌症	1	癌症	神经系统疾病	35	运动神经原疾病
Cancer	ľ	Cancer	Nervous System	-	Motor Neurone Disease
心脏血管疾病	2	心脏病	Diseases	36	柏金逊病
Cardiovascular Diseases		Heart Attack		27	Parkinson's Disease ※藤女氏火
Diseases	3	冠状动脉 (回接) 手术 Coronary Artery Bypass Surgery		3/	脊髓灰质炎 Poliomyelitis
	4	心瓣置换		38	亚尔兹默氏病 / 不可还原之器质性脑退化疾病
		Heart Valve Replacement			Alzheimer's Disease / Irreversible Organic
	5	主要动脉手术		30	Degenerative Brain Disorders 渐进性核上神经麻痹症
	6	Surgery to Aorta 心肌病		33	Progressive Supranuclear Palsy
	ľ	Cardiomyopathy		40	严重重症肌无力
	7	肺动脉高血压			Severe Myasthenia Gravis
		Pulmonary Arterial Hypertension		41	进行性延髓麻痹症 Progressive Bulbar Palsy
	8	其它严重冠状动脉疾病 Other Serious Coronary Artery Disease		42	结核脑膜炎
	9	艾森门格综合症			Meningeal Tuberculosis
		Eisenmenger's Syndrome		43	偏瘫
	10	传染性心内膜炎 Infective Endocarditis		44	Hemiplegia 肌萎缩性脊髓侧索硬化(俗称"渐凍人症")
器官严重疾病及	11				Amyotrophic Lateral Sclerosis
衰竭		Kidney Failure		45	脊髓肌肉萎缩症
Organ Critical Illness and	12	慢性肝衰竭		40	Spinal Muscular Atrophy 原发性侧索硬化
Failure	12	Chronic Liver Failure 主要器官移植		40	原及任侧系硬化 Primary Lateral Sclerosis
	13	工安都自移植 Major Organ Transplant	严重伤残	47	失明
	14	暴发性病毒性肝炎	Serious		Blindness
		Fulminant Viral Hepatitis	Disability	48	身体机能阻障 Dysfunction
	15	肾髓质囊肿病 Medullary Cystic Disease		49	完全及永久伤残 <sup>8</sup>
	16	溃疡性结肠炎			Total and Permanent Disability <sup>8</sup>
		Ulcerative Colitis		50	类风湿性关节炎
	17	克隆病 Crohn's Disease		51	Rheumatoid Arthritis 失去肢体 / 视力
	18	慢性肺病			Loss of Limbs / Sight of Eyes
		Chronic Lung Disease		52	失聪
	19	慢性自体免疫性肝炎		53	Deafness 失去语言能力
	20	Chronic Auto-immune Hepatitis 复发性慢性胰脏炎		00	Loss of Speech
		Chronic Relapsing Pancreatitis		54	严重烧伤
	21	系统性硬皮病			Major Burns
	22	Systemic Scleroderma		55	糖尿病并发症引致切除双足 Amputation of Feet due to Complication from
	22	急性坏死及出血性胰腺炎 Acute Necrohemorrhagic			Diabetes Mellitus
		Pancreatitis	其它	56	末期病症
神经系统疾病		中风	Others	57	Terminal Illness 象皮病
Nervous System Diseases		Stroke 良性脑部肿瘤		0,	Elephantiasis
	Ι	Benign Brain Tumour		58	坏死性筋膜炎
	25	昏迷		EO	Necrotising Fasciitis
	26	Coma 脑膜炎		บช	成形不全贫血病 Aplastic Anaemia
	20	IMI展文 Bacterial Meningitis		60	克雅氏症(俗称"疯牛症")
	27	脑炎		63	Creutzfeld-Jacob Disease (Mad Cow Disease)
		Encephalitis		61	经输血感染人类免疫力缺乏病毒 HIV through Blood Transfusion
	28	严重头部创伤 Major Head Trauma		62	因职业感染人类免疫力缺乏病毒
	29	植物人			Occupationally Acquired HIV
		Apallic Syndrome		63	红斑狼疮 Systemic Lupus Erythematosus
	30	脑部手术 Brain Surgery		64	慢性肾上腺功能不全
	31	Brain Surgery 脑部受损 / 失去独立生存的能力		•	Chronic Adrenal Insufficiency
	٠.	Brain Damage / Loss of Independent		65	伊波拉出血性热病
		Existence		66	Ebola Hemorrhagic Fever 唯致细肠瘤
	32	肌肉萎缩 Muscular Dystrophy		00	嗜铬细胞瘤 Pheochromocytoma
	33	瘫痪		67	合资格的深切治疗部留医 <sup>9</sup>
		Paralysis			Qualified ICU Stay <sup>9</sup>
	34	多发性硬化症 Multiple Salarasia		68	侵入性甲类链球菌 (iGAS) 疾病 (俗称"食人菌") Invasive group A streptococcal (iGAS) disease
		Multiple Sclerosis			2.2.10 g. 5 ap 7. 5 ap 600000 al (10/10) al 100000

# 50种早期疾病2

50 Early	St	age Diseases <sup>2</sup>
心脏血管疾病 Cardiovascular	1	腔静脉过滤器植入 Insertion of a Vena-cava Filter
Diseases	2	心瓣膜疾病的次级创伤性治疗 Less Invasive Treatments of Heart Valve Disease
	3	次级严重心脏疾病 Less Severe Heart Disease
	4	微创性直接冠状动脉搭桥术 <sup>10</sup> Minimally Invasive Direct Coronary Artery By-pass <sup>10</sup>
	5	冠状动脉的血管成形术及其它冠状动脉的血管手术 <sup>10,11</sup> (俗称"通波仔") Angioplasty and Other Surgeries for Coronary Artery <sup>10,11</sup>
		2次 Twice
	6	心包切除术 Pericardectomy
	7	主动脉疾病或主动脉瘤的血管介入治疗 Endovascular Treatments of Aortic Disease or Aortic Aneurysm
	8	次级严重传染性心内膜炎 Less Severe Infective Endocarditis
	9	早期心肌病 Early Cardiomyopathy
器官严重疾病及 衰竭	10	胆道再造术 Biliary Tract Reconstruction Surgery
Organ Critical Illness and Failure	11	早期慢性肺病 Early Chronic Lung Disease
	12	肝炎伴肝硬化 Hepatitis with Cirrhosis
	13	次级严重肾病 Less Severe Kidney Disease
	14	肝脏手术 Liver Surgery
	15	主要器官移植(属于器官移植轮候名单上的轮候者) Major Organ Transplantation (on Waiting List)
	16	移除单肺手术 Surgical Removal of One Lung
神经系统疾病 Nervous System	17	需进行手术之脑血管瘤 Cerebral Aneurysm Requiring Surgery
Diseases	18	脑分流器植入术 Cerebral Shunt Insertion
	19	颈动脉成形术及其它颈动脉手术 Angioplasty and Other Surgeries for Carotid Arteries
	20	脑动脉瘤的血管介入治疗和脑病变的其它治疗 Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral

Disease

21 次级严重细菌性脑膜炎

Less Severe Coma

Less Severe Encephalitis

22 中度严重柏金逊病

次级严重脑炎

23 次级严重昏迷

Less Severe Bacterial Meningitis

Moderately Severe Parkinson's Disease

#### 神经系统疾病 **Nervous System** Diseases

- 25 中度严重脑部损伤 Moderately Severe Brain Damage
- 26 脑硬膜下血肿手术 Surgery for Subdural Haematoma
- 27 移除脑下垂体肿瘤手术 Surgical Removal of Pituitary Tumour
- 28 中度严重瘫痪 Moderately Severe Paralysis
- 29 严重精神病10,12 Severe Psychiatric Illness<sup>10,12</sup>
- 30 早期脑退化症(包括早期亚尔兹默氏病)) Early Stage Dementia (including Early Stage Alzheimer's Disease)
- 31 次级严重结核脑膜炎 Less Severe Meningeal Tuberculosis

#### 严重伤残 Serious Disability

- 32 意外所致的脸部烧伤 Facial Burns due to Accident
- 33 中度严重烧伤 Moderately Severe Burns
- 34 单耳失聪 Loss of Hearing in One Ear
- 35 失去单肢 Loss of One Limb
- 36 单目失明 Loss of Sight in One Eye
- 37 糖尿病并发症引致的单脚截除 Amputation of One Foot due to Complication from Diabetes

#### 其它 Others

- 38 耳蜗植入术 Cochlear Implant Surgery
- 39 糖尿病性视网膜病变10 Diabetic Retinopathy<sup>10</sup>
- 40 次级严重红斑狼疮 Less Severe Systemic Lupus Erythematosus
- 41 骨质疏松症并骨折10,13 Osteoporosis with Fractures 10,13
- 42 肾上腺腺瘤的肾上腺切除术 Adrenalectomy for Adrenal Adenoma
- 43 意外矫形手术10,14 Reconstructive Surgery due to Accident<sup>10,14</sup>
- 44 周围动脉疾病的血管介入治疗10 Endovascular Treatment of Peripheral Arterial
- 45 黄斑部病变/早发性白内障15 Macular Degeneration / Early Onset of Cataract<sup>15</sup>
- 46 青光眼手术16 Glaucoma Surgical Treatment<sup>16</sup>
- 早期克雅氏症(早期疯牛症) Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease)
- 48 糖尿病并发症引致的肾脏病变 Nephropathy due to Complication from Diabetes
- 49 严重中枢神经性睡眠窒息症或混合性睡眠窒息症 Severe Central or Mixed Sleep Apnea
- 严重阻塞性睡眠呼吸暂停窒息症 Severe Obstructive Sleep Apnea

# 31种原位癌 / 初期癌症²,10

# 31 Carcinoma-in-situ / Early Stage Cancers<sup>2,10</sup>

1	乳房
	Breast(s)

- 2 子宫颈 Cervix
- 3 子宫 Uterus
- 4 卵巢 Ovary or Ovaries
- 5 输卵管 Fallopian Tube(s)
- 6 阴道 Vagina
- 7 外阴 Vulva
- 8 泪管 Tear Duct
- 9 睪丸 Testis or Testes
- 10 阴茎 Penis
- 11 小肠(包括十二指肠,空肠及回肠) Small Intestine (including Duodenum, Jejunum and Ileum)
- 12 结肠或直肠 Colon or Rectum
- 13 肺 Lung
- 14 胃或食道 Stomach or Oesophagus
- 15 喉 Larynx
- 16 咽(包括舌头, 软腭及小舌) Pharynx (including Tongue, Soft Palate and Uvula)

17 鼻咽 Nasopharynx

- 18 肝 Liver
- 19 尿道 Urinary Tract
- 20 输尿管 Ureter
- 21 壶腹 Ampulla of Vater
- 22 肛管 Anal Cannel
- 23 肝外胆管 Extra-hepatic Bile Duct
- 24 胆囊 Gallbladder
- 25 肾脏 Kidney
- 26 胰脏 Pancreas
- 27 肾盂 Renal Pelvis
- 28 AJCC第二期或以上的非黑色瘤皮肤癌 Non Melanoma Skin Cancer of AJCC Stage II or above
- 29 前列腺 Prostate
- 30 早期甲状腺乳头状癌 Early Stage Papillary Carcinoma of the Thyroid
- 31 慢性淋巴性白血病 Chronic Lymphocytic Leukemia

# 加护续航糖尿保险计划一览表

# CritiCare Continuation Diabetes Insurance Plan – at a glance

	中严重疾病保障 <sup>2,3</sup> erage of 149 Critical Illnesses <sup>2,3</sup>		保障金額 Benefit	保障年期 Benefit Term	
68 种主要严重疾病 Major Critical Illnesses		<ul> <li>100%基本保障额<sup>7</sup> + 非保证终期红利,或</li> <li>现金价值 以较高者为准,并须扣除任何曾支付或将获支付之严重疾病保障</li> <li>100% of Basic Sum Insured<sup>7</sup> + non-guaranteed Terminal Bonus, or</li> <li>Cash Value whichever is higher, and subject to the deduction of any previous Critical Illness Benefit paid or payable</li> </ul>		至100岁 <sup>8</sup> To Age 100 <sup>8</sup>	
50 种早期报 Early S	疾病 tage l	Diseases	+	每项严重疾病只获赔偿一次(特别注明除外) Payable once only for each Critical Illness (unless otherwise specified)	*
40 种 <sup>E</sup>		病 ge Diseases	25%	基本保障额 <sup>7</sup> (各项) of Basic Sum Insured <sup>7</sup> (Each)	至100岁 To Age 100
10 种与 疾症 Ear Sta	苪 ·ly	需进行手术之脑血管瘤 Cerebral Aneurysm Requiring Surgery	50%	基本保障额 <sup>7</sup> of Basic Sum Insured <sup>7</sup>	至100岁 To Age 100
		冠状动脉的血管成形术及 其它冠状动脉的血管手术 Angioplasty and Other Surgeries for Coronary Artery	25%	基本保障额 <sup>7</sup> (最多可获赔偿2次 <sup>11</sup> ) of Basic Sum Insured <sup>7</sup> (Payable twice at most <sup>11</sup> ) (同一受保人于本公司缮发之此计划所有保单所支付的最高总赔偿限额为62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)	至100岁 To Age 100
5 E T C T 1 1	周围动脉疾病的血管 介入治疗 Endovascular Treatment of Peripheral Arterial Disease	25%	(同一受保人于本公司缮发之此计划所有保单所支付的最高总赔偿限额各为62,500美元 Each subject to US\$62,500 per Insured under all policies of the Plan issued by the	至100 <i>岁</i> To Age 100	
		糖尿病性视网膜病变 Diabetic Retinopathy		Company)	
	微创性直接冠状动脉 搭桥术 Minimally Invasive Direct Coronary Artery By-pass	,			
		严重精神病 <sup>12</sup> Severe Psychiatric Illness <sup>12</sup>	1 1 1 1 1 1 1 1 1		

149 种严重疾病 Critical Illnesses

保障项目 Bene	fits					
149种严重疾病保障 <sup>2,3</sup> Coverage of 149 Critical Illnesses <sup>2,3</sup>		保障金额 Benefit Amount	保障年期 Benefit Term			
10 种早期 疾病 Early Stage Diseases	意外矫形手术 Reconstructive Surgery due to Accident	赔偿未获赔偿而需支付的实际住院、手术、麻醉师及手术室开支,最高赔偿额为 Reimburse the actual amount of hospitalization, surgical anesthetists expenses and operation theatre expenses not yet reimbursed, with maximum benefit payment:	至100岁 To Age 100			
		25% 基本保障额 <sup>7</sup> of Basic Sum Insured <sup>7</sup> (同一受保人于本公司缮发之此计划所有保单所支付的最高总赔偿限额为62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)				
	骨质疏松症并骨折 Osteoporosis with Fractures	25% 基本保障额 <sup>7</sup> of Basic Sum Insured <sup>7</sup> (同一受保人于本公司缮发之此计划所有保单所支付的最高总赔偿限额为62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)	至70岁 To Age 70			
	黄斑部病变 / 早发性白内障 Macular Degeneration / Early Onset of Cataract	25% 基本保障额 <sup>7</sup> of Basic Sum Insured <sup>7</sup>	至65岁 To Age 65			
	青光眼手术 Glaucoma Surgical Treatment	10% 基本保障额 <sup>7</sup> of Basic Sum Insured <sup>7</sup> (同一受保人于本公司缮发之此计划所有保单所支付的最高总赔偿限额为5,000美元 Subject to US\$5,000 per Insured under all policies of the Plan issued by the Company)	至65岁 To Age 65			
31 种原位癌/初 Carcinoma Early Stage	-in-situ /	最多可获赔偿2次,并只适用于两种不同的原位癌 / 初期癌症 Payable twice at most; for 2 different Carcinoma-in-situ / Early Stage Cancers				
		25% 基本保障额 <sup>7</sup> of Basic Sum Insured <sup>7</sup> (同一受保人于本公司缮发之此计划所有保单所支付的最高总赔偿限额为62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)	至100岁 To Age 100			
安心加护保障 Peace of Mind Pi	rotection	保障金额 Benefit Amount	保障年期 Benefit Term			
癌症现金保障 <sup>4</sup> Cancer Income Benefit <sup>4</sup>		当因癌症而获得支付或将会获得支付严重疾病保障时,于癌症确诊日期起计的1年后提供每年5%基本保障额,长达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岁 To Age 100			
临床试验药物保障 Experimental Dru		按实际费用支付赔偿,最高赔偿额为 Reimbursement of actual expenses, with maximum benefit payment:  20% 基本保障额 of Basic Sum Insured (同一受保人于本公司缮发之此计划所有保单所支付的最高总赔偿限额为62,500美元 Subject to US\$62,500 per Insured under all policies of the Plan issued by the Company)	至100岁 To Age 100			

产品概览 Product Highlights

保障项目 Benefits						
安心加护保障 Peace of Mind Protection	保障金额 Benefit Amount		保障年期 Benefit Teri			
精神上无行为能力预设指示权益 <sup>。</sup> Mental Incapacity Advance Instruction Option <sup>。</sup>	转换新的保单持有人 • 受保人与保单持有人亦写精神上失去行为能力后, • The Policy Owner can	<ul> <li>保单持有人可预先作出指示,在其精神上失去行为能力后转换新的保单持有人</li> <li>受保人与保单持有人亦可共同预先作出指示,指定在受保人精神上失去行为能力后,将有关赔偿支付予指定人士</li> <li>The Policy Owner can make advance instructions to change the New Policy Owner when the Policy Owner</li> </ul>				
	is diagnosed of ment  The Insured can make with the Policy Owner for receiving benefit p	<ul> <li>is diagnosed of mentally incapacitation</li> <li>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</li> </ul>				
经济支援保障 Financial Support Coverage	保障金额 Benefit Amount		保障年期 Benefit Ter			
现金价值 <sup>7</sup> Cash Value <sup>7</sup>	保证现金价值 + 非保证终其 Guaranteed Cash Value non-guaranteed Termir	e +	至100岁 To Age 100			
身故保障 Death Benefit	<ul> <li>100%已缴每年保费总额</li> <li>现金价值</li> <li>以较高者为准,并须扣疾病保障</li> <li>100% of total Annual Pnon-guaranteed Terr</li> </ul>	]除任何曾支付或将获支付之严 Premium paid <sup>7</sup> +	至100 <i>岁</i> To Age 100 重			
	<ul> <li>Cash Value whichever is higher,</li> </ul>	and subject to the deductio I Illness Benefit paid or paya				
保单资料 Policy Information 保单类别	<ul> <li>Cash Value whichever is higher,</li> </ul>	and subject to the deductio I Illness Benefit paid or paya				
保单类别	<ul> <li>Cash Value whichever is higher,</li> </ul>	and subject to the deductio				
保单类别 Plan Type 保单货币	<ul> <li>Cash Value whichever is higher,</li> </ul>	and subject to the deductio I Illness Benefit paid or paya 基本计划				
保单类别 Plan Type 保单货币 Policy Currency 保费 <sup>1</sup>	• Cash Value whichever is higher, any previous Critical  保费并非保证, Premiu	and subject to the deductio I Illness Benefit paid or paya 基本计划 Basic Plan 美元	ble			
保单类别 Plan Type 保单货币 Policy Currency 保费¹ Premium¹ 缴费方式	Premiur but it will not be increa	and subject to the deductio I Illness Benefit paid or paya 基本计划 Basic Plan 美元 US\$ 惟不会随着受保人年龄而增加 m is non-guaranteed,	Insured			
保单类别 Plan Type 保单货币 Policy Currency 保费¹ Premium¹ 缴费方式 Payment Mode 最低基本保障额	Cash Value whichever is higher, any previous Critical  R费并非保证, Premiur but it will not be increa  每年 / Annual / Semi-	and subject to the deductio Illness Benefit paid or paya 基本计划 Basic Plan 美元 US\$ 惟不会随着受保人年龄而增加 m is non-guaranteed, ased based on the age of the / 每半年 / 每季 / 每月	Insured			
保单类别 Plan Type 保单货币 Policy Currency 保费¹ Premium¹ 缴费方式 Payment Mode 最低基本保障额 Minimum Basic Sum Insured 最高基本保障额¹	R费并非保证, Premiur but it will not be increa Annual / Semi- US\$15,000 (with Annual	and subject to the deductio Illness Benefit paid or paya 基本计划 Basic Plan 美元 US\$ 惟不会随着受保人年龄而增加 m is non-guaranteed, ased based on the age of the / 每半年 / 每季 / 每月 -annual / Quarterly / Monthly	Insured			
保单类别 Plan Type 保单货币 Policy Currency 保费' Premium' 缴费方式 Payment Mode 最低基本保障额 Minimum Basic Sum Insured 最高基本保障额 <sup>17</sup> Maximum Basic Sum Insured <sup>17</sup>	R费并非保证, Premiur but it will not be increa Annual / Semi- US\$15,000 (with Annual	and subject to the deductio Illness Benefit paid or paya 基本计划 Basic Plan 美元 US\$  惟不会随着受保人年龄而增加 m is non-guaranteed, ased based on the age of the / 每半年 / 每季 / 每月 -annual / Quarterly / Monthly (每年保费不少于350美元) ual Premium not less than US	Insured			
保单类别 Plan Type 保单货币 Policy Currency 保费¹ Premium¹ 缴费方式 Payment Mode 最低基本保障额 Minimum Basic Sum Insured 最高基本保障额¹² Maximum Basic Sum Insured¹² 投保资料 Basic Information	R费并非保证, Premiur but it will not be increa Annual / Semi- US\$15,000 (with Annual	and subject to the deductio Illness Benefit paid or paya 基本计划 Basic Plan 美元 US\$ 惟不会随着受保人年龄而增加 m is non-guaranteed, used based on the age of the desed based	Insured			
保单资料 Policy Information 保单类别 Plan Type 保单货币 Policy Currency 保费' Premium' 缴费方式 Payment Mode 最低基本保障额 Minimum Basic Sum Insured 最高基本保障额'7 Maximum Basic Sum Insured'7 投保资料 Basic Information 缴付保费年期 Premium Payment Term 投保年龄(以上次生日年龄计算) Issue Age (At Last Birthday)	R费并非保证,Premiur but it will not be increa Annual / Semi- US\$15,000 (with Annual	and subject to the deductio Illness Benefit paid or paya 基本计划 Basic Plan 美元 US\$ 惟不会随着受保人年龄而增加 m is non-guaranteed, used based on the age of the result of the second parameter of the result of the r	Insured \$350)			

#### 沣

- 1. 一经受保,保费不会按受保人年龄增加或提出索偿而 递增。然而,本公司有权在每次续期时更改所有在 同一风险级别的受保人之续期保费,并会于保单周年 前30天以书面作出通知。
- 2. 严重疾病保障(包括主要严重疾病、早期疾病及原位癌/初期癌症)合共的总赔偿金额最高为"100%基本保障额及非保证终期红利"(须扣除任何保单债项),或现金价值,以较高者为准。若严重疾病之病况于索偿时已属较后阶段至符合主要严重疾病的定义,我们将不会追溯支付任何就原位癌/初期癌症或早期疾病之严重疾病保障。受保人必须由确诊受保严重疾病的日期起计生存最少14天,我们方会支付有关的严重疾病保障。
- 3. 若多于一种严重疾病由同一宗意外引致并于同一天被确诊,或由同一种疾病引致并于同一天被确诊,根据保单所载之条款,我们只会就当中最高赔偿额之严重疾病作出严重疾病保障赔偿。
- 4. 每年支付相关癌症现金保障前,我们缮发保单的办事处必须接获以符合我们要求的书面方式的合理及必要的受保人之生存证明。我们保留要求您提供额外之索偿证明文件的权利。癌症现金保障将于以下较早出现之情况自动终止:(i)受保人身故及(ii)已支付或将获支付的癌症现金保障每年保障总数目已达到10年保障。
- 5. 如受保人被确诊患上癌症并因该癌症而获得支付或将会获得支付严重疾病保障,我们将支付受保人于该癌症之确诊日期起计3年内,由受保人的主诊肿瘤科医生或相关领域的专科医生,就该癌症而进行因医疗而必须进行的治疗时,所处方的临床试验药物的合理及惯常的费用,并以基本保障额的20%或62,500美元(以较低金额作准)为限,而此保障并不包括诊断测试及治疗之诊症费用。临床试验药物保障只会支付不会根据任何政府条例或从任何其他保险计划或机构而获得或将获得赔偿的实际费用。以同一受保人计算,本公司在任何时间缮发之此计划所有保单所支付及/或将支付之临床试验药物保障总赔偿金额将以62,500美元为限。
- 6. 保单持有人可预先作出指示,在其精神上失去行为能力后转换新的保单持有人。于保障期内,受保人与保单持有人亦可共同预先设定指示,指定在受保人精神上失去行为能力后,将有关赔偿支付予指定人士。精神上无行为能力人士指因精神上无行为能力而无能力处理和管理其财产及事务的人。精神上无行为能力的诊断必须由两名注册精神专科或脑神经专科医生所提供。

#### 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.
- 2. 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.
- 3. 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.
- 4. 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.
- 5. 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.
- 6. 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.

本公司将于收到保单持有人确诊为永久精神上无行为能力人士、植物人、脑部受损/失去独立生存的能力、昏迷或严重认知障碍症的证明文件时,处理有关指示。指定人士将会收取于保单中任何可获支付或将获支付的严重疾病保障及/或癌症现金保障及/或临床试验药物保障的赔偿。有关精神上无行为能力预设指示权益之详情,请参阅保单文件。在行使此选项前宜谨慎考虑,并评估及理解其对您有任何潜在的财务影响。

- 7. 须扣除保单债项(如有)。
- 8. 主要严重疾病下的"完全及永久伤残"保障至受保人 65岁。
- 9. 有关"合资格的深切治疗部留医"之详情及指定手术的列表,请参阅保单文件。若受保人符合所有合资格的深切治疗部留医的条件,而该状况是直接或间接由任何其他主要严重疾病所引致或有关,我们只会就其他主要严重疾病作出严重疾病保障赔偿。
- 10. 同一受保人于本公司缮发之此计划所有保单就该项疾病的最高总赔偿额为62,500美元。
- 11. 索偿只适用于需进行手术的冠状动脉出现收窄的情况 达50%或以上;而第2次之索偿需符合上述之情况, 以及于首次已获赔偿的医学检查报告内已显示第2次 进行手术的主要冠状动脉收窄或阻塞之位置并不多 干60%。
- 12. "严重精神病" 指经精神科专科医生首次确定诊断为 严重忧郁症、精神分裂症或躁郁症,并需持续因严重 精神病入住医院所属的精神科院舍超过 28 天。有关 严重精神病的详情,请参阅保单文件。
- 13. 保障至受保人70岁。
- 14. 赔偿未获赔偿而需支付的实际住院、手术、麻醉师及 手术室开支。
- 15. 保障至受保人65岁。
- 16. 赔偿额为10%基本保障额,上限为5,000美元,保障 至受保人65岁。
- 17. 同一受保人于本公司投保的所有严重疾病计划的 总保障额最高为1,500,000美元;而同一受保人于本公司投保的此计划所有保单的总保障额最高为 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.
- 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.

一览表 At a Glance 注 Remarks 重要资料 Important Information

# 重要资料

#### 1. 红利理念

此分红保险计划可分享由我们厘定之相关产品组别中的盈余。相关产品组别中的盈余为可分配给保单持有人的利润。于厘定终期红利时,我们致力确保保单持有人和公司之间以及不同组别之保单持有人之间能得到合理的利润分配。我们的目标是将不少于90%的盈余分配予保单持有人,余下的部分则归于公司。

公司已成立一个委员会,在厘定终期红利派发之金额时向公司董事会提供独立意见。实际终期红利派发之金额会先由委任精算师建议,然后经此委员会审议决定,最后由公司董事会(包括一个或以上独立非执行董事)批准。

我们将最少每年检视及厘定终期红利一次。终期红利并不是永久附加于保单上。我们将会参考包括但不限于以下因素的过往经验及预期未来展望,以厘定保单的终期红利。

**理赔:**包括此保险计划所提供的身故保障及其他保障的成本。

**支出费用:**包括与保单直接有关的支出费用(例如分销开支、核保费用、缮发和收取保费的支出费用)及分配至此保险计划的间接开支(例如一般行政费用)。

投资回报:包括所投资的资产赚取的利息/红利收入及市场价格变动。投资表现会受利息/红利收入之波动(利息/红利收入和利率前景)以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格及商品价格之波动、汇率(如投资资产货币与保单货币不同)及流动性而影响。

**退保**:包括保单失效、退保、部分退保及其他扣减项目及保障支付,以及其对投资的相关影响。

为了提供更平稳的终期红利,我们或会在投资表现强劲的 时期保留回报,用作在投资表现较弱的时期支持或维持 较高之终期红利,反之亦然。

### 2. 投资政策、目标及策略

万通保险国际有限公司("万通保险")的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具,可能包括环球股票、债券及其他固定收益资产、房地产、商品市场及另类投资等。此多元化之投资组合目的在于达到可观且稳定的长线投资回报。

我们会根据过往及预期回报、波幅及相关投资风险来选择 投资的资产及管理我们的投资组合。

# 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.

为达至长线目标回报,万通保险采用一套以固定收益资产 及股票类资产为组合的投资策略。现时的长线投资策略按 以下分配,投资在以下资产:

资产类别	目标资产组合(%)
债券及其他固定收益资产	35% - 100%
股票类资产	0% - 65%

债券及其他固定收益资产主要包括拥有高信用评级的政府 债券及不同行业的企业债券,提供一个多元化及高质素之 债券投资组合。

股票类资产可能包括环球股票(公共及 / 或私募股权)、 互惠基金、交易所交易基金、高息债券、房地产、商品 市场及另类投资等。

投资遍布于不同地区及行业。

此外,我们或会使用衍生工具作为风险管理之用,以减低市场因素所带来的风险,包括但不限于利率及货币风险。

投资资产将涉及不同货币并有可能与保单货币不同。 为有效地管理及优化投资组合,我们可能在若干时期内 偏离上述目标。

投资策略或会不时根据市场环境及经济展望而作变动。

相关详情及分红实现率资料请浏览本公司网页:



#### 香港:

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



#### 澳门:

https://www.yflife.com/sc/Macau/ Individual/Services/Useful-Information/ Investment-Strategy

# 主要产品说明

### 缴付保费年期及保障年期

您应就已选择的缴付保费年期持续缴付保费。如在保费到期日起计31天宽限期届满前仍未缴付保费,自动保费贷款将会生效。如逾期未缴付的保费加上任何尚未偿还的保单债项到达保证现金价值扣除保单任何已支付或将获支付之严重疾病保障之赔偿金额,保单的所有保障将会终止,而于偿还保单债项后所剩余的现金价值(如有)将会支付予您。

保障年期最长可至受保人100岁。

#### 保单借贷

如保单有保证现金价值,您可提出借贷要求。最高借贷限额为保证现金价值的90%扣除保单任何已支付或将获支付之严重疾病保障之赔偿金额。您可借贷的数额为借贷当日的最高借贷限额扣除任何尚未偿还的保单债项。贷款利息将由本公司厘定。如利息于保单周年当天尚未支付,该数额便会被加于尚欠的贷款内。

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 highcredit-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.

#### Borrowina

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.

#### 延迟付款期

除非该笔借款是用作缴付由本公司签发保单的保费, 我们有权押后借贷, 最长不超过接获书面借贷要求后六个月。

#### 终止

在下列任何情况下,保单将会终止:

- 于保障到期日当日
- 在宽限期届满前,到期的保费仍未能缴付,除非自动 保费贷款适用
- 保单债项超过保证现金价值扣除保单任何已支付或将 获支付之严重疾病保障之赔偿金额
- 保单持有人呈交书面要求终止保单
- 受保人身故
- 在受保人经确诊患上严重疾病而需要作出严重疾病保障的赔偿后,该等严重疾病保障的赔偿导致于保单内任何已支付或将获支付之严重疾病保障总赔偿额达到保单之基本保障额的100%。

当已支付或将获支付的癌症现金保障每年保障总数目达到 十年保障,癌症现金保障将会终止。

#### 提早退保

本产品是为长线持有而设。如提早终止保单,您所获得的现金价值或会远低于您的已缴保费。

#### 保费调整

如接获所需保费,保单会于每个保单周年获续期一年。 在每次续期时,万通保险保留更改适用于同一风险级别 受保人的保费之权利,并会于保单周年日不少于30日前 以书面通知您有关更改。保费会因应某些因素而作出调整, 这些因素包括但不限于万通保险过去的索偿纪录及 续保率、开支、预期未来的索偿成本及投资环境。

### 通胀风险

在通胀下,未来生活费用将会增加,导致现有的预期保障可能无法满足未来的需求。当实际通胀率较预期为高,即使万通保险按保单条款履行合约义务,保单持有人获得的金额的实质价值可能较少。

#### 信贷风险

此计划由万通保险承保及负责,保单持有人的保单权益会 受我们的信贷风险所影响。若我们无法按保单的承诺履行 其财务责任,您可能损失保单的价值及其保障。

### 汇率风险

如选择的保单货币并非本地货币,您须承受汇率风险。 汇率可能波动,因而影响您以本地货币计算时所需缴付 保费及利益的金额。

#### 因医疗而必须进行的

指符合以下所有情况:

- 1. 因应诊断结果而施行一般惯常使用的医治方法;
- 2. 根据既定之良好医疗守则;及
- 3. 并非就受保人及/或医生之方便而进行。

#### 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;
- 2. In accordance with standards of good medical practice; and
- 3. Not for the convenience of the Insured and / or the Doctor.

#### 合理及惯常的收费

指因医疗而必须进行的及不超过由当地具有类似地位的 医疗服务机构于当地就相类同的疾病或受伤,为相同年龄 和性别人士提供治疗、医疗服务或供应品之一般标准收费。 合理及惯常的收费于任何情况下不得超过实际收费。 万通保险可参考以下情况(如适用)决定有关医疗费用 是否为"合理及惯常的收费":

- 1. 由当地政府宪报就其公立医院为私家病人提供医疗服务 所定的收费;
- 2. 医疗行业的收费调查;
- 3. 内部保险赔偿统计数据;
- 4. 受保保障程度或水平;及/或
- 5. 其他相关的参考资料。

如万通保险之公司医生认为任何医院 / 医疗费用并非合理及惯常的收费,万通保险保留权利调整部份或全部赔偿金额。

#### 不保事项

因以下一种或多种情况而直接或间接引致的严重疾病,将不获赔偿严重疾病保障及/或癌症现金保障及/或 临床试验药物保障:

- 在保障生效日期或批准复效日期(以较后日期为准)的六十日内出现的任何疾病;
- 在保障生效日期或批准复效日期(以较后日期为准) 前,所有受保人本身已存在的情况及按受保人已呈现 的病征及病状,受保人已知悉或据常理应该已知悉的 情况;
- 自杀、企图自杀或在神智不清醒、自伤身体或精神状态 异常的状况下受伤;
- 药瘾、酗酒或因酒精或药物中毒(除非由医生处方);
- 在战争(无论宣战与否)中参与军事服务;
- 因战争(无论宣战与否)、侵略、抗敌、民间骚动、 叛乱或暴动引致的任何行动;
- 参与任何驾驶或骑术赛事、专业运动或需使用呼吸用具 之潜水活动;
- 乘搭或驾驶任何飞机(除非为民航机的持票乘客);
- 犯法或企图犯法、拒捕或参与任何刑事的非法行为;
- 任何人类免疫力缺乏症病毒及/或与此有关之病症, 包括爱滋病及/或任何由此而产生的病症(受保单严重 疾病保障的经输血感染人类免疫力缺乏病毒或因职业 感染人类免疫力缺乏病毒除外);或
- 在保单计划表或附加修订文件内所有注明之不保情况 (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):

- 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 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.

受保人若在保单日期或批准保单复效申请当日(以较后日期计算)起计一年内自杀,无论其是否在神智清醒的情况下,万通保险的全部责任将只限于退还已支付之保费(扣除已支付或将获支付之赔偿额及保单债项(如有)),或现金价值,以较高者为准。

请参阅保单条款有关各项保障的详细不保事项。

#### 提供资料责任及未符合这要求的后果

保单是基于您和受保人于投保申请内提供给我们的资料。 重要的是,您和受保人对所提供的所有资料都是真实和 准确的,因为这些资料有助于我们决定您和受保人是否 符合保单的资格。如果您或受保人提供给我们的资料 不准确、误导或被夸大,您应该立即通知我们。如您或 受保人未有提供准确及真实的资料,或您或受保人提供 误导或被夸大的资料,保单的保障可能会受到影响。

于保单作为依据的投保申请内,或任何足以影响保单的任何事项、或有关依据保单提出任何索偿事宜中,如有任何诈骗、关键性的错误陈述或隐瞒,我们有绝对权决定保单自成立之日起无效及保单的所有索偿失效。任何已支付的保费,将在此情况下不被发还及没收。

#### 索偿程序

有关索偿程序,请浏览本公司网页:

香港: https://www.yflife.com/sc/Hong-Kong/Individual/Services/Claims-Corner

澳门: https://www.yflife.com/sc/Macau/Individual/ Services/Claims-Corner

#### 保费征费 (只适用于香港)

保监局会透过保险公司向所有保单持有人,为其于香港缮发之保单,于每次缴付保费时收取征费。有关征费之详情,请浏览保监局网站专页www.ia.org.hk/tc/levy。

### 保单冷静期及取消保单的权利

如保单未能满足您的要求,您可以书面方式要求取消保单,连同保单退回本公司(香港:香港湾仔骆克道33号万通保险大厦27楼/澳门:澳门苏亚利斯博士大马路320号澳门财富中心8楼A座),并确保本公司的办事处于交付保单的21个历日内,或向您/您的代表人交付《通知书》(说明已经可以领取保单和冷静期届满日)后起计的21个历日内(以较早者为准)收到书面要求。于收妥书面要求后,保单将被取消,您将可获退回已缴保费金额及您所缴付的征费(适用于香港),但不包括任何利息。若曾获赔偿或将获得赔偿,则不获发还保费。

#### 期满及退保

如需申请退保,您只需填妥、签署并寄回由本公司提供的特定表格,本公司将安排退保事宜。

于保单期满时,本公司将致函通知您,并会安排保单终止 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.

产品概览 Product Highlights 产品特点 Product Features 149 种严重疾病 Critical Illnesses 一览表 At a Glance 注 Remarks 重要资料 Important Information

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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.

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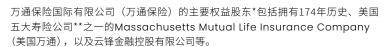
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万通保险与Barings(霸菱)为长久战略合作夥伴,凭藉独占鳌头的环球投资实力与合作网络,携金融科技创新强劲动能,居香港保险业领先地位。

- \*美国万通及云锋金融控股有限公司为间接持有万通保险国际有限公司的股份。
- \*\*美国五大寿险公司乃按2025年6月2日《FORTUNE 500》公布的"互惠寿险公司"及"上市股份寿险公司"2024年收入排行榜合并计算。

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.



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