

Update 兒童健康保障

Update Jr. Health Benefit UPJR



- Specially Designed to Provide Coverage for Childhood Illnesses
- Extensive Coverage of 15 Childhood Illnesses
- Lump Sum Payment up to 100% of the Sum Insured

Specially Designed to Provide Coverage for Childhood Illnesses

UPDATE Jr. Health Benefit is the FIRST plan of its kind to provide coverage for childhood illnesses. In the event that your child becomes ill with any of the following pediatric illnesses, you will receive a lump sum payment so that your child can receive the best possible treatment and care. Furthermore, since the rehabilitation period for most childhood illnesses is rather long, this plan helps to relieve parents from a potentially huge financial burden.

Extensive Coverage of 15 Childhood Illnesses

UPDATE Jr. Health Benefit helps to maintain your child's healthy growth in the event of the following 15 relatively common childhood illnesses.

1. Severe asthma¹
2. Insulin-dependent diabetes mellitus, juvenile onset
3. Fractures of femur, pelvis, spine or skull (due to accident)²
4. Systemic juvenile chronic arthritis – Still's Disease
5. Autism
6. Intellectual impairment³
7. AIDS caused by blood transfusion
8. Haemophilia
9. Cancer
10. Bacterial Meningitis
11. Total and permanent disability³
12. Aplastic Anaemia
13. Infantile Spinal Muscular Atrophy
14. Kawasaki Disease
15. Osteogenesis Imperfecta

Update Jr. Health Benefit - At a Glance

Benefits	
Childhood Illnesses	100% Sum Insured (except those childhood illnesses specially identified)
Severe asthma ¹	20% Sum Insured
Fractures of femur, pelvis, spine or skull (due to accident) ²	10% Sum Insured
Policy Information	
Plan Type	Attached to Basic Plan
Currency	Policy Issued in Hong Kong: US\$ / HK\$ Policy Issued in Macau: US\$ / MOP / HK\$
Payment mode	Annual / Semi-annual / Quarterly / Monthly Payment
Minimum Sum Insured	Hong Kong: US\$10,000 / HK\$/MOP80,000 OR Macau: US\$10,000 / MOP/HK\$80,000
Maximum Sum Insured ⁴	US\$100,000 / HK\$/MOP800,000
Premium	Premium is non-guaranteed, the renewal premium will be adjusted based on the Insured's attained age and at the premium rate in effect of the same level of benefit at the time of policy renewal
Type of Benefit	Non-indemnity Product - Non-reimbursable Critical Illness Plan
Basic Information	
Premium Payment Term	To Age 25 (renew annually)
Issue Age (At Last Birthday)	Age 0-17
Benefit Term	To Age 25

¹ Benefit amount equal to 20% of the sum insured.

² Benefit amount equal to 10% of the sum insured.

³ Applicable only to insured aged 4 or above and caused by disease or accident.

⁴ The maximum aggregate Sum Insured of all Critical Illness plans under the same Insured with the Company is limited to US\$1,500,000/ HK\$ / MOP12,000,000.

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to (1) age 25 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- The Insured is diagnosed with a Juvenile Illness giving rise to accumulated payment of 100% of the sum insured of this supplementary benefit

- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

Premium Adjustment

The supplementary benefit will be renewed at each policy anniversary upon receipt of the payment of the premium in accordance with the premium rate in effect of the same benefit at the then attained age of the Insured on the date of renewal. YF Life Insurance International Ltd. reserves the right to change the premium on each renewal, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of YF Life Insurance International Ltd. and expenses.

Inflation Risk

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

This supplementary benefit is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Key Exclusions

The supplementary benefit will not pay any benefit claim to a Juvenile Illness caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; Intoxication by alcohol or drugs not prescribed by a registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; violation or attempted violation of the law or resistance to arrest
- Engaging in or taking part in driving or riding in any kind of race, professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and/or any HIV-related conditions, including AIDS (except for the Juvenile Illness of AIDS due to blood transfusion); the Insured dies within 30 days from the date of first diagnosis of any Juvenile Illness

Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life Insurance International Ltd. will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

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 IA webpage at www.ia.org.hk/en/levy.

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. 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.

YF Life Insurance International Ltd.

Customer Service Suite 1211, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau
www.yflife.com