首选癌症储蓄保

PrimeHealth Cancer Saver

PCS

YFLife
萬通保險

《彭博商业周刊》
金融机构大奖2023
危疾保障 - 杰出大奖

《iMONEY 智富杂志》 优秀保险企业大奖2023
最受欢迎危疾保障

未來在我手
Own the future

保障健康与财富 安心掌握未来

Protect your health and wealth to own the future

健康人生的头号敌人

癌症是健康人生的头号敌人[A]，根据赔偿个案统计，因为癌症而作出赔偿的个案是其他危疾的近3倍[B]，而癌症的病发率日趋上升[C]，并有年轻化的趋势。

充裕经济支援 重拾精彩人生

癌症的治疗费用，以及治疗及康复期间的收入损失动辄百万元或更高。因此，即使已投保了危疾保障，亦可针对癌症提升现有保障，以拥有更充裕的经济支援去抗病，重拾健康人生。

加强癌症保障
兼享财富增值良机

首选癌症储蓄保是兼备癌症保障及财富增值机会的综合保险计划，除让你借此提升现有的癌症保障外，若然健康无恙，计划会为你累积一笔丰盛的财富，让你更有信心地掌握未来。

The major threat to our health

Cancer is the major threat to our health[A]. According to the statistics, claims cases due to cancers are nearly triple the claims for other critical illnesses[B]. The incidence rate is on the increase[C] and cancers are now striking many people at a much younger age.

Adequate financial support is the key to a wonderful life

The cost of cancer treatment, coupled with the loss of income during treatment and convalescence, can amount to more than a million dollars. In order to ensure sufficient coverage is in place to counterbalance the financial burden entailed when contracting cancer, you should take out an additional cancer benefit plan to enhance the coverage even if you already have an existing critical illness policy.

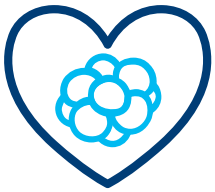
Strengthen cancer protection and wealth creation

PrimeHealth Cancer Saver is an insurance plan bundling cancer protection and wealth creation opportunities. In addition to enhancing your existing protection, the policy will serve as a unique source of wealth if you stay healthy. With PrimeHealth Cancer Saver, you really can be more confident of owning your future.

A 香港卫生署香港健康宝库《2022年致命疾病》。
B 万通保险《2022理赔数据分析》。
C 香港卫生署、食物及卫生局及医院管理局《香港癌症策略2019》(2019年7月出版)。

A "Leading Cause of all Deaths in 2022", HealthyHK, Department of Health.
B "Analysis of claims data 2022", YF Life Insurance.
C "Hong Kong Cancer Strategy 2019", Department of Health, Food and Health Bureau and Hospital Authority (Published in July 2019).

1 周全癌症保障
Comprehensive Cancer Protection



首选癌症储蓄保承保癌症、原位癌及初期癌症[1]，保障全面。一经确诊，受保人可获一笔过赔偿，供随意运用。

PrimeHealth Cancer Saver provides comprehensive coverage not only for Cancers, but also for Carcinoma-in-situ and Early Stage Cancers[1]. Upon diagnosis with cancer, a lump-sum cash benefit will become available.

保障类别 Type of Protection	最高赔偿次数 Maximum No. of Claims	保障限额 Benefit Limit per Illness
癌症保障 **Cancer**	1	100% 保障额 + 非保证“终期红利”或 现金价值 (以较高者为准[2]) Sum Insured + Non-guaranteed “Terminal Bonus” OR Cash Value (whichever is higher[2])
原位癌 / 初期癌症保障 **Carcinoma-in-situ / Early Stage Cancers**	2	30% 保障额[1] of Sum Insured[1]

2 特设“癌症升级保”
Added Cancer Benefit Booster

为让你可享有更充裕的癌症保障，本计划特设“癌症升级保”[3]，于保单首5年提供额外100%癌症保障，提升癌症赔偿总额至高达200%保障额。于5年期满后，你更可获享“保证将来可保权益”[4]，在无需提交任何投保资料的情况下，投保指定严重疾病保障基本计划。

To ensure you to have sufficient coverage for cancer, the plan provides a Cancer Benefit Booster[3] with an extra 100% sum insured during the first 5 policy years, making the total cancer benefit up to 200% of Sum Insured. What's more, you will be entitled to a Guaranteed Future Insurability Option[4] upon the 5th policy anniversary to take out a designated critical illness basic plan, without being required to provide evidence of insurability.

首5年 **200%** 保障额
Sum Insured for the first 5 years

3 现金价值回奉
Cash Value

于保单生效第3个周年日起及计划的已赔偿金额少于100%保障额，当你选择退保时，可获取保单内的保证现金价值，以及非保证“终期红利”，而毋须扣除任何曾支付的赔偿金额[5]，有助累积财富。

终期红利 — 由第5个保单周年日起，计划将提供非保证“终期红利”，并于保障期满、退保、受保人身故或被确诊患上癌症而获支付赔偿时派发。

Effective from the 3rd policy anniversary onwards, if the total benefit payments under the plan are less than 100% of Sum Insured, when you surrender the policy, the plan will offer you the Guaranteed Cash Value, plus a non-guaranteed “Terminal Bonus”, without deduction of any claims paid[5] to help you accumulate wealth.

Terminal Bonus — From the 5th policy anniversary onwards, the non-guaranteed “Terminal Bonus” will be payable upon maturity or surrender of the policy, or upon the death of the Insured, or at the time the Insured is diagnosed with a cancer qualifying for a benefit payment.

4 人寿保障
Life Protection

若受保人不幸身故，受益人可获发身故保障赔偿[2]。

In the unfortunate event of the death of the Insured, the life protection benefit[2] will be paid to the designated beneficiary.

5 终身保障至100岁
Whole Life Protection up to Age 100

计划的保障年期长达至100岁，让您尽享无后顾之忧的安心保障。可供选择的缴付保费年期共4款，分别为10年、15年、20年及25年，灵活配合您的需要。于缴付保费年期过后，毋须缴付保费，仍可继续享有终身的保障。

You can enjoy absolute peace of mind, knowing that the benefit term of the plan lasts up to age 100. You may select from four premium payment term options of 10, 15, 20 and 25 years to suit your individual needs. Beyond the premium payment term, you will continue to enjoy full protection without paying any further premiums.

6 简易投保　无需验身
Simple Application
No Medical Examination Required

投保首选癌症储蓄保，只需完成简易投保程序，无需验身，简便快捷。

Application for a PrimeHealth Cancer Saver is easy. It takes just a few easy steps to complete the application, and no medical examination is required.

承保30种原位癌 / 初期癌症保障[1]
Coverage of 30 Carcinoma-in-situ / Early Stage Cancers[1]

1	乳房	Breast	12	结肠或直肠	Colon or Rectum	23	肝	Liver
2	子宫颈	Cervix	13	肺	Lung	24	肝外胆管	Extra-hepatic Bile Duct
3	子宫	Uterus	14	胃或食道	Stomach or Oesophagus	25	胆囊	Gallbladder
4	卵巢	Ovary	15	喉	Larynx	26	肾脏	Kidney
5	输卵管	Fallopian Tube	16	咽 (包括舌头，软腭及小舌)	Pharynx (including tongue, soft palate and uvula)	27	肾盂	Renal Pelvis
6	阴道	Vagina				28	胰脏	Pancreas
7	外阴	Vulva	17	鼻咽	Nasopharynx	29	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
8	睾丸	Testis	18	泪管	Tear Duct			
9	阴茎	Penis	19	尿道	Urinary Tract			
10	前列腺	Prostate	20	输尿管	Ureter	30	早期甲状腺乳头状癌	Early Stage Papillary Carcinoma of the Thyroid
11	小肠 (包括十二指肠，空肠及回肠)	Small Intestine (including Duodenum, Jejunum and Ileum)	21	壶腹	Ampulla of Vater			
			22	肛管	Anal Cannel			

可获赔偿两次，并必须为两种不同的原位癌 / 初期癌症。

Carcinoma-in-situ / Early Stage Cancers can be claimed for twice, but only once for each type.

注：　有关“原位癌 / 初期癌症”的定义，请参阅保单条文。
Remarks: For the definition of each “Carcinoma-in-situ / Early Stage Cancers”, please refer to the policy document.

30岁的工程师Alex早前已投保了首选健康加护保，保障额为100,000美元，每年保费2,281美元，缴付保费年期25年。

Alex明白患上癌症的机会是其他危疾的接近3倍，所以他选择多投保一份首选癌症储蓄保，提升癌症保障。

Alex, a 30-year-old engineer, has already taken out a PrimeHealth Pro with Sum Insured of US$100,000 and a 25-year premium payment term. The annual premium is US$2,281. Alex is aware that the chance of contracting cancer is nearly three times greater than contracting any other critical illness, so he takes out a PrimeHealth Cancer Saver to enhance the cancer coverage.

		保障额 Benefit Payable	每年保费 (美元) Annual Premium (US$)
已投保 Already insured	首选健康加护保 PrimeHealth Pro	100,000	2,281
新投保 Newly insured	首选癌症储蓄保 PrimeHealth Cancer Saver	50,000	711
		+	
	(首5年癌症升级保 Cancer Benefit Booster for the first 5 policy years)	50,000	

以31%保费即时获享100%额外保障
Instantly enjoy extra 100% coverage with a 31% premium

情况 1 Scenario 1

于保单生效期间患上癌症，“首选癌症储蓄保”保单的赔偿：

Diagnosed with cancer while the policy is in force, the benefit payable for PrimeHealth Cancer Saver will be:

保单年 Policy Year	疾病 Disease	% 保障额 of Sum Insured	赔偿额 (美元) Benefit Payable (US$)
3	原位癌 /初期癌症：肝 Carcinoma-in-situ / Early Stage Cancers: Liver	30%	15,000
5	肝癌 Liver Cancer	70%*	35,000
	癌症升级保 Cancer Benefit Booster	100%	50,000
		赔偿总额 **Total benefit payable**	**100,000**
		平均每月保费 **Average Monthly Premium**	**59**

*100%保障额的余额
Remaining benefit of 100% Sum Insured

情况 2 Scenario 2

身体健康，于不同保单年退保，“首选癌症储蓄保”的预期现金价值

In good health – the projected Cash Value of PrimeHealth Cancer Saver upon policy surrender at different policy years

保单年 Policy Year	缴付保费总额 Total Premiums Paid	预期现金价值 Projected Cash Value
45 (age 75岁)	$17,763	$119,576 (673%)
55 (age 85岁)		$232,193 (1307%)
70 (age 100岁)		$630,129 (3548%)

注： 以上例子乃按30岁非吸烟男性，缴付保费年期为25年，以年缴方式缴付保费的首选癌症储蓄保计算，仅供举例说明之用。数字经调整舍入至整数。有关保障范围、详情及条款，请参阅保单条文。

Remarks: The above example is based on a non-smoking male aged 30 insured with PrimeHealth Cancer Saver, with a 25-year premium payment term and premiums paid annually. This is for illustration purposes only. Figures are rounded to the nearest integer. Please refer to the policy document for benefit coverage and exact terms and conditions.

附注

1. 个人于本公司就该疾病的最高总赔偿额为50,000美元 / 400,000港元 / 澳门元。
2. 须扣除任何曾支付的赔偿金额及保单债项（如有）。
3. 只适用于美元保单及癌症保障的赔偿。
4. 只适用于标准级别及并无任何索偿纪录的保单。行使时，受保人必须符合当时适用的最高投保年龄及保单适用的最低保障额及保费要求。按现行规定，最低保障额为15,000美元，而每年保费最低为200美元。
5. 须扣除保单债项（如有）。
6. 已缴保费金额乃按“每年保费”计算。
7. 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 / 12,000,000港元 / 澳门元。而同一受保人于本公司投保的首选癌症保与首选癌症储蓄保的总保障额最高为375,000美元 / 3,000,000港元 / 澳门元（投保年龄为55岁以下）或187,500美元 / 1,500,000港元 / 澳门元（投保年龄为55岁或以上）。
8. 一经投保，保费不会按受保人年龄增加而递增。然而，本公司保留调整同一风险级别保费率的权利。

Notes

1. Subject to US$50,000 / HK$ / MOP400,000 per type of illness, per life limit, under all benefits issued by the Company.
2. Net of any claims paid and policy debt (if any).
3. Applicable only to US dollar policies and claims benefit for Cancer.
4. Applicable only to policies issued at standard terms and with no claims made. Exercising the Option is subject to prevailing requirements for maximum issue age of the Insured, minimum sum issued and minimum premium. Currently, the minimum sum insured is US$15,000, with a minimum annual premium requirement of US$200.
5. Net of policy debt (if any).
6. The amount of “Total Premiums Paid” is based on the “Annual Premium”.
7. 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. The maximum aggregate Sum Insured of PrimeHealth Cancer Saver and PrimeHealth Cancer Care under the same Insured with the Company is limited US$375,000 / HK$ / MOP3,000,000 (if issue age is below 55 years) or US$187,500 / HK$ / MOP1,500,000 (if issue age is 55 years or above).
8. Once insured, the premiums will not increase as the age of the Insured increases. However, the Company reserves the right to adjust the premium rate for all Insured of the same risk class.

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。

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.

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。

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% - 75%
股票类资产	25% - 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

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

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% - 75%
Equity-like assets	25% - 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

主要产品说明

缴付保费年期及保障年期

阁下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本保单任何已支付或将获支付之原位癌 / 初期癌症保障之赔偿金额，保单的所有保障将会终止，而偿还保单债项后所剩余的现金价值（如有）将获支付。

保障年期最长可至受保人100岁。

保单借贷

如本保单有保证现金价值，你可提出借贷要求。最高借贷限额为保证现金价值的90%扣除本保单任何已支付或将获支付之原位癌 / 初期癌症保障之赔偿金额。你可借贷的数额为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。

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
- 宽限期届满，除非自动保费贷款适用
- 保单债项到达保证现金价值扣除本保单任何已支付或将获支付之原位癌 / 初期癌症保障之赔偿金额
- 保单持有人呈交书面要求终止本保单
- 受保人身故
- 受保人经确诊患上癌症而需要作出癌症保障的赔偿

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 Policy Debt reaches the Guaranteed Cash Value net of any previous Carcinoma-in-situ/Early Stage Cancer Benefit paid or payable under this Policy, all coverage under the policy will be terminated and the Cash Value (after deducting any Policy Debt), if any, would be payable.

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

Borrowing

If this 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 Carcinoma-in-situ/Early Stage Cancer Benefit paid or payable under this 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. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans.

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 Grace Period ends, except if the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Guaranteed Cash Value net of any previous Carcinoma-in-situ/Early Stage Cancer Benefit paid or payable under this Policy
- The policy owner submits a written request to terminate this policy
- The Insured dies
- The Insured is diagnosed with a Cancer giving rise to payment of Cancer Benefit.

提早退保
本产品是为长线持有而设。如阁下提早终止保单，所获得的现金价值或会远低于阁下的已缴保费。

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，万通保险国际有限公司（“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，并会于每个保单周年日不少于30日前以书面通知你有关更改。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
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
本计划由万通保险承保及负责，阁下的保单权益会受其信贷风险所影响。

主要不保事项
受保人若在保单日期起计一年内自杀，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））。

因以下一种或多种情况而直接或间接引致的原位癌 / 初期癌症或癌症，将不获赔偿：
- 自杀或在神智不清醒的状况下受伤；自伤身体；酒精或药物中毒（除非由医生处方）；吸入气体（因工作需要而引致则除外）；
- 投保时已存在的病征及病状；在保障生效日期的六十天内出现的原位癌 / 初期癌症或癌症；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；受保人在确诊患上原位癌 / 初期癌症或癌症后的十四天内身故。

提供资料责任及未符合这要求的后果
在投保时，你 / 你们必须提供一切知悉或据常理知悉的资料，因万通保险会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。你 / 你们若不清楚某一事项是否重要，请将该事项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

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
如保单未能满足你的要求，你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，或向你 / 你的代表人交付《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，你将可获退回已缴保费金额及你所缴付的征费（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，你只需填妥、签署并寄回由本公司提供的特定表格，以及你的有效身份证明文件副本及固定住址证明（如适用），本公司将安排退保事宜。

于保单期满时，本公司将致函通知你，并会于接获你的有效身份证明文件副本后安排保单终止事宜。

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. (“YF Life”) 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 each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of YF Life, expenses, the expected claim costs in the future, and the investment environment.

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 meets all of its contractual obligations.

Credit Risk
This plan is underwritten by YF Life. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Key Exclusions
If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, the total liability of YF Life shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any).

The policy will not pay any benefit claim to a Carcinoma-in-situ/Early Stage Cancer or Cancer 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 Doctor; inhaling gas (except from hazard incidental to occupation);
- Pre-existing symptoms or conditions; any Carcinoma-in-situ/Early Stage Cancer or Cancer which occurred within 60 days after the Effective Date of Coverage; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS; the Insured dies within 14 days after the diagnosis of a Carcinoma-in-situ/Early Stage Cancer or Cancer.

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 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 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 together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly, upon receipt of your valid identification document copy.

“首选癌症储蓄保”一览表
PrimeHealth Cancer Saver – at a glance

保障项目 Benefits	
癌症 **Cancer**	100% 保障额 + 非保证“终期红利”或 现金价值 of the Sum Insured + Non-guaranteed “Terminal Bonus” OR Cash Value (以较高者为准[2] whichever is higher[2])
癌症升级保[3] **Cancer Benefit Booster[3]**	首5个保单年：额外100%癌症保障 First 5 policy years: Extra 100% cancer benefit
原位癌 / 初期癌症[1] **Carcinoma-in-situ / Early Stage Cancers[1]**	30% 保障额 of Sum Insured
身故保障[2] **Death Benefit[2]**	100% 已缴保费[6] 或 现金价值 of Total Premiums Paid[6] OR Cash Value (以较高者为准 whichever is higher)
现金价值回奉[5] **Cash Value[5]**	保证现金价值 + 非保证“终期红利” Guaranteed Cash Value + Non-guaranteed “Terminal Bonus”

保单资料 Policy Information	
保单类别 **Plan Type**	基本计划 Basic Plan
保单货币单位 **Currency**	香港保单：美元 / 港元 澳门保单：美元 / 澳门元 / 港元 Policy Issued in Hong Kong: US$ / HK$ Policy Issued in Macau: US$ / MOP / HK$
保费[8] **Premium[8]**	保费并非保证 Premium is non-guaranteed
缴费方式 **Payment Mode**	每年 / 每半年 / 每季 / 每月缴付 Annual / Semi-annual / Quarterly / Monthly Payment
最低基本保障额 **Minimum Basic Sum Insured**	基本保障额 Basic Sum Insured: US$15,000美元 / HK$ / MOP120,000港元 / 澳门元 或 OR 每年保费 Annual premium: US$200美元 / HK$ / MOP1,600港元 / 澳门元 (两者取其较高者 whichever is higher)
最高基本保障额[7] **Maximum Basic Sum Insured[7]**	投保年龄 Issue Age < 55<US$375,000美元 / HK$ / MOP3,000,000港元 / 澳门元 投保年龄 Issue Age ≥ 55<US$187,500美元 / HK$ / MOP1,500,000港元 / 澳门元
保障类别 **Type of Benefit**	非偿款产品 — 非实报实销之危疾保障计划 Non-indemnity Product - Non-reimbursable Critical Illness Plan

投保资料 Basic Information				
缴付保费年期[8] **Premium Payment Term[8]**	10年 Years	15年 Years	20年 Years	25年 Years
投保年龄 (以上次生日年龄计算) **Issue Age** (At Last Birthday)	0 – 60	0 – 60	0 – 55	0 – 50
保障年期 **Benefit Term**	至100岁 To Age 100			

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

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 for exact benefit coverage, terms and conditions, and exclusions. 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 sell or provision of any insurance product of YF Life Insurance International Limited 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. 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.

YFLife
萬通保險

万通保险国际有限公司为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及Fortune 500 “全美5大寿险公司” 之一的美国万通人寿保险公司。凭藉雄厚实力及稳健可靠的背景，我们承诺为客户提供专业及科技化的一站式风险及财富管理，以及强积金服务，协助客户规划未来，体现 “未来在我手” 的品牌承诺。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the “Five Largest US Life Insurance Companies” on the Fortune 500. Leveraging our robust financial background and solid reliability, we are committed to helping customers “own the future” by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

Own the future.

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注：云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美 5 大寿险公司” 乃按2024年6月4日《FORTUNE 500》公布的 “互惠寿险公司” 及 “上市股份寿险公司” 2023年度收入排名榜合并计算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” and “Insurance: Life, Health (Stock)” on total revenues for 2023, and based on the FORTUNE 500 as published on June 4, 2024.

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万通保险国际有限公司
YF Life Insurance International Ltd.
www.yflife.com

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澳门苏亚利斯博士大马路320号澳门财富中心8楼A座
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

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