

Subscribe to VIP MediCare series and
enjoy a 2-month premium discount



From **now until October 31, 2019**, you can enjoy a **2-month premium discount** upon successful application for a **VIP Worldwide MediCare** or **VIP Global MediCare** policy. Don't miss this great opportunity!

Product Features:



Full Medical
Coverage up to
HK\$70,000,000



Cashless
Hospitalization
Service



MediCare
Concierge Service

Awards and Accolades

YF Life is dedicated to delivering professional insurance and financial services, and our commitment has earned us highly regarded awards.

These praises and awards demonstrate wide customer recognition and support for our first-class financial-planning services.

Own the future



CAPITAL Merits of Achievement
in Banking and Finance
2012 - 2018

Best in Insurance



優秀保險企業大獎2018
Insurance Excellence Awards

iMONEY
Insurance Excellence Awards
2018

Most Popular Insurance Brand



Hong Kong Business
High Flyers Awards
2014 - 2018

Innovative Insurance Company



Metro Daily Metro Awards for
Banking & Finance Corporations
2017

Outstanding Insurance Company Award



Ming Pao Weekly
Elite Awards
2016 - 2017

Life Insurance Company Award

Terms and Conditions

1. Insurance applications for designated plans must be submitted and received by YF Life Insurance International Ltd. ("the Company") with the initial premium payment and levy paid on or before October 31, 2019 in order to enjoy the premium discount ("Premium Discount").
2. Premium Discount is only applicable to "VIP Global MediCare" and "VIP Worldwide MediCare" policies (including any supplementary benefits attached to the policies) newly issued by the Company.
3. Each eligible policy is entitled to a one-off premium discount in the first policy year, which will be credited as premium at the time when the initial premium payment is made.
4. Calculation of the Premium Discount:

Premium Payment Frequency	Premium Discount Amount*
Monthly	= Monthly premium x 2
Quarterly	= Quarterly premium ÷ 3 x 2
Half-yearly	= Half-yearly premium ÷ 6 x 2
Annually	= Annual premium ÷ 12 x 2

*The Premium Discount amount shall be rounded up to the nearest two decimal places.

5. If premium is to be refunded for any reason, the amount refunded will not include the Premium Discount amount.
6. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable. It may not be used to settle the premiums for other policies.
7. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. For detailed features, terms, conditions and exclusions of the relevant insurance products, please refer to its product brochure(s) and policy provisions.
8. The Company reserves the right to modify, add or delete, or interpret any of the above terms and conditions without any prior notification, including the right to change the premium discount. In case of any dispute, the Company reserves the right of final decision.