



## VHIS series

TVP / TVM



### Tax Deductible Premiums

Up to HK\$8,000 per insured person per year



### No Lifetime Benefit Limit

The benefit limit will be refreshed annually



### Worldwide Coverage

Free choice of Healthcare services providers and ward class

From **January 1 to January 29, 2021**, you can enjoy the following first-year premium discount upon successful application for a **TaxVantage Plus Medical Plan** or **TaxVantage Medical Plan**. Don't miss this great opportunity!

**Premium Discount**

**Offer**

**First-Year Premium Discount**

**25%**

**YFLife**  
**萬通保險**



Product brochure

Terms and conditions apply to the product(s) and promotional offers.  
Please refer to the overleaf for details.

## Awards and Accolades Testimony to Solid Performance

Leveraging advanced Fintech capabilities, YF Life is dedicated to delivering flexible and innovative insurance and financial solutions. Thanks to this commitment, we have been honored with multiple awards and accolades.



**Best  
Medical Insurance Product/  
Claim Service**  
iMONEY  
Insurance Excellence Awards  
2019



**Outstanding Claims Management Awards  
Life Insurance (Top 3)**  
The Hong Kong Federation of Insurers  
The Hong Kong Insurance Awards  
2019



**Best in Insurance  
CAPITAL  
Merits of Achievement in  
Banking and Finance  
2012 - 2019**



**Most Popular Insurance Brand**  
iMONEY  
Insurance Excellence Awards  
2018 - 2019



**Innovative Insurance Company**  
Hong Kong Business  
High Flyers Awards  
2014 -2018

### Terms and conditions for VHIS series

1. In order to enjoy the premium discount ("Premium Discount"), the insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") from January 1 to January 29, 2021 ("the Promotion Period"), and the application must be approved, with the first premium payment paid on or before February 10, 2021.
2. Premium Discount is only applicable to "TaxVantage Medical Plan" and "TaxVantage Plus Medical Plan" 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. It may not be used to settle the premiums of other policies.
4. The Premium Discount amount will be equal to the Annualized Premium of the eligible policy multiplied by the applicable first-year premium discount rate for the policy. For monthly / quarterly / half-yearly / annual payment modes, the Annualized Premium will be defined as, respectively, 'Monthly Premium multiplied by 12' / 'Quarterly Premium multiplied by 4' / 'Half-Yearly Premium multiplied by 2' / 'Annual Premium multiplied by 1'.
5. The policyowner will not be eligible for the Premium Discount offer if the approved policy is terminated for any reason. The premium to be refunded, if applicable, will not include the Premium Discount amount. If the eligible policyowner requests a reduction in the Annualized Premium within 12 months after policy approval, the Premium Discount amount to which the policyowner is entitled will be recalculated based on the reduced premium and the policyowner will be required to pay back the difference in the Premium Discount amount to the Company.
6. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.
7. Only the actual premiums paid for VHIS Certified Plans will be subject to the related tax deductions, whereas the Premium Discount (if any) is not included. For details on tax deductions, please refer to the website of the Food and Health Bureau of the HKSAR at [www.vhis.gov.hk/en/consumer\\_corner/tax-deduction.html](http://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html)
8. Premium Discount will not be offered if: (i) the policy is issued through migrating from other insurance policies issued by the Company; or (ii) during the Promotion Period, the Policy Holder surrenders / cools-off / withdraws a new application for / withdraws an application for an increase in plan level of / decreases a plan level of a policy of any medical plans, and re-submits a new application for any of the designated plans under the same Insured.
9. 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.

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 Terms and Benefits of the policy for benefit coverage, exact terms and conditions and exclusions.

**YFLife**  
**萬通保險**

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Macau (853) 2832 2622  
[www.yflife.com](http://www.yflife.com)



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