

至全面意外傷亡保障計劃

Comprehensive Accident Benefit Plus CABP



- Up to \$1,200,000 and 24-hour Worldwide Accident Protections
- Accidental Medical Expense / Hospitalization Allowance and Income Replacement
- Accidental Disablement Benefit / Accidental Total & Permanent Disability Benefit
- Doubled Benefit for Public Conveyance

Accidental Medical Expense Allowance

If the Insured sustains a bodily injury as a result of an accident, Comprehensive Accident Benefit Plus will reimburse the actual medical expenses¹ with up to 6% of the Sum Insured, per accident. There is no limitation on the number of accidents for which Accidental Medical Expense Allowance is payable. The plan provides a wide range of coverage, including medical, surgical, therapeutic, X-ray, nursing, physiotherapy, and outpatient treatment performed by a doctor, registered physiotherapist², registered chiropractor² or bone-setting³ services performed by a Chinese medicine practitioner.

Accidental Hospitalization Allowance

For extra peace of mind, if the Insured is confined to a hospital for 8 hours or more due to accidental bodily injury, an Accidental Hospitalization Allowance of 1.5% of Sum Insured per week will be paid, for up to 52 weeks per accident. And you can spend the cash at your total discretion.

Accidental Income Replacement

If the accidental bodily injury causes the Insured to suffer from temporary disability for one week or longer, an Accidental Income Replacement⁴ will be paid, for up to 52 weeks per accident.

Temporary Total Disability	0.70% of the Sum Insured per week
Temporary Partial Disability	0.35% of the Sum Insured per week

Accidental Disablement Benefit /Accidental Total & Permanent Disability Benefit

If the accidental bodily injury causes the Insured to suffer from disability, a lump-sum cash benefit of up to 100% of the Sum Insured^{4,5} will be provided.

Accidental Death Benefit

If the accidental bodily injury results in the death of the Insured, a lump-sum cash benefit of 100% Sum Insured^{4,5} will be payable to the beneficiary.

Double Benefit

If the Insured sustains accidental bodily injury in the following locations/conditions, the benefits payable will be doubled⁶, except for the Accidental Medical Expense Allowance:

- Riding as a fare-paying passenger on any public conveyance over an established land route; or
- Burning of any theatre, hotel, stadium, shopping mall or hospital in which the Insured is present at the commencement of the fire; or
- In an elevator (excluding elevators on construction sites and in mines)

Besides, if the Insured is confined in an intensive care unit of a hospital on the recommendation of a doctor due to accidental bodily injury for 8 hours or more, the Accidental Hospitalization Allowance will also be doubled ⁶.

Comprehensive Accident Benefit Plus - At a Glance

Benefits																																															
Accidental Medical Expense Allowance	Reimburses the actual medical expenses - up to 6% of the Sum Insured (per accident). No limitation on the number of accidents for which the benefit is payable.																																														
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Policy Information	
Plan Type	Basic / Supplementary Plan
Currency	Policy issued in Hong Kong US\$ / HK\$ Policy issued in Macau Basic - US\$ / MOP Supplementary - US\$ / MOP / HK\$
Annual Premium	Occupational Classification 1 5.00 Occupational Classification 2 8.75 Occupational Classification 3 12.50 (Per \$1,000 Sum Insured)
Payment Mode	<ul style="list-style-type: none"> • Renewable yearly • Annual / Semi-annual / Quarterly / Monthly Payment
Minimum Sum Insured	US\$10,000 / HK\$/MOP80,000 (For basic plan, minimum yearly premium is US\$100 / HK\$/MOP800)
Maximum Sum Insured	US\$150,000 / HK\$/MOP1,200,000 ⁸
Basic Information	
Issue Age (At Last Birthday)	Age18 - 60
Benefit Term	To Age 65
Premium Payment Term	To Age 65

¹ If the Insured is entitled to a reimbursement of accidental medical expenses from any other insurance plans, the Insured will only be reimbursed with any excess of the actual expense over the reimbursement amount from other plans.

² Treatment performed by a registered physiotherapist or registered chiropractor must be recommended by a doctor in advance.

³ Maximum benefit for bone-setting services is US\$15 / HK\$ / MOP120 per visit and up to 5 visits in one calendar year under the same Insured with our Company, excluding any oral medicine prescribed by a Chinese medicine practitioner. We reserve the right to require proof by a doctor to confirm the Insured sustains accidental bodily injury prior to the relevant treatment is received and to revise or cease to provide the bone-setting benefit at each renewal for all persons insured in the same risk class.

⁴ The maximum aggregate benefit per accident for Accidental Income Replacement, Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit, and Accidental Death Benefit is 100% of the Sum Insured. If Double Benefit applies, the maximum aggregate benefit is 200% of the Sum Insured.

⁵ Upon any benefit under Accidental Disablement Benefit, Accidental Total & Permanent Disability Benefit or Accidental Death Benefit has been paid, the policy will terminate.

⁶ The Double Benefit shall be paid once only for each accident, even if two or more of the above conditions are met.

⁷ Permanent total loss of use of member shall be treated as loss of member.

⁸ There is a limit to the maximum aggregate Sum Insured of all accident plans of the same Insured with our Company. Please contact us for details.

Important Information

Premium Payment Term and Benefit Term

If this benefit is a Basic Plan

The premium payment term and the benefit term are up to age 65 of the Insured. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

If this benefit is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 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.

If this benefit is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 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 an Automatic Premium Loan is available under the Basic Plan:

If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the Basic Plan to which the Supplementary Benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

If an Automatic Premium Loan is NOT available under the Basic Plan:

If the premium is not 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 policy/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 policy/supplementary benefit
- The happening of an accident giving rise to payment for accidental benefit for accidental bodily injury causing death and disablement
- The Insured dies

If this benefit is a Basic Plan, it will also be terminated when following event occurs:

- The Grace Period ends (unless the Automatic Premium Loan applies)

- For benefits other than accidental benefit for accidental bodily injury causing death and disablement, at annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the benefits

If this benefit is a Supplementary Benefit, it will also be terminated when one of the following events occurs:

- The Basic Plan to which this Supplementary Benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- At annual renewal, we give the policy owner a 30-day written notice prior to the policy anniversary regarding non-renewal of the Supplementary Benefit

Premium Adjustment

The policy/supplementary benefit 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 at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of YF Life Insurance International Ltd., expenses and the future medical inflation.

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 plan 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

This plan does not cover any benefit claims 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);
- 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;
- Childbirth or pregnancy, miscarriage, abortion and all complications connected therewith.

Duty of disclosure and the consequences of not making full disclosure

You are required to disclose in 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.

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage 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, 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 only), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

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, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

YF Life Insurance International Ltd.

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