

Own
the
future



Own the Future with Extra COVID Protections

**Protection for Adverse Effects Following Immunization
COVID Test Protection**

YFLife
萬通保險

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YF Life helps you own the future with extra COVID protections

▼ Protection for Adverse Effects Following Immunization

▼ COVID Test Protection



In the fight against the pandemic, from now until June 30, 2022, YF Life is offering you peace-of-mind protections:

- Existing Insureds under any YF Life individual insurance policy will be entitled to protection for Covered Vaccination Adverse Reaction
- Existing Insureds under any YF Life individual medical insurance policy will be entitled to reimbursement of the charge for the COVID test required by private hospitals or selected day-case procedure centers in Hong Kong / Macau prior to hospital admission or surgical procedure

(HK\$)

Existing Insureds of an individual insurance policy:
Protection for Adverse Effects Following Immunization

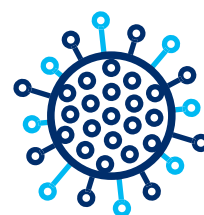


Free
Hospital Income
Benefit
\$800 per day
(up to 14 days)



Free
Pre-hospitalization
Outpatient Benefit
\$300

Existing Insureds of an individual
medical insurance policy:
COVID Test Protection



COVID
Test
Protection
up to **\$2,000**

Please refer to the terms and conditions for more information on the protections.

Terms and Conditions

Definitions

- The words “we”, “us”, “our”, and “the Company” refer to YF Life Insurance International Ltd.
- Adverse effects following immunization (“AEFI”) means:
 1. any untoward medical occurrence which follows immunization and which does not necessarily have a causal relationship with the usage of the vaccine. The adverse event may be any unfavorable or unintended sign, an abnormal laboratory finding, a symptom, or a disease.
 2. there are five categories of adverse effect following immunization: vaccine product-related reaction, vaccine quality defect-related reaction, immunization error-related reaction, immunization anxiety-related reaction, and coincidental event.
 3. Adverse effects following immunization can also be classified into one of the following: allergic reaction, local reaction, systemic reaction, neurological disorders.
- “Approved Vaccination” means vaccination for the purposes of immunization and is not correlated to vaccines administered after the onset of infection, including the first dose, subsequent doses, and booster doses as approved by the Hong Kong or Macau Government or local health authorities and prescribed by a Doctor and administered by the same or a highly trained nurse of Hong Kong or Macau during the Promotion Period in any Hospital, the outpatient or any offsite locations in Hong Kong or Macau.
- “Covered Vaccination Adverse Reaction” means a diagnosis of AEFI during the Promotion Period and within 14 days after receiving Approved Vaccination.
- “COVID-19” means confirmed cases of COVID-19 as defined by the World Health Organization.
- “Doctor” means a person, other than the Insured, qualified in western medicine legally authorized in the geographical area of his practice to render medical and surgical services and who is not a member of the Insured’s immediate family or living regularly with the Insured.
- “Hospital” means any hospital legally authorized by the governmental authorities which provides facilities for major surgery and full time nursing service and is not primarily a convalescent or nursing home, rest home, home for the aged, a place for alcoholics or drug addicts, or for any similar purposes.
- “Hospitalization” means the Insured is admitted to a Hospital on the recommendation of a Doctor as a resident inpatient for a minimum of 8 hours due to Covered Vaccination Adverse Reaction, and the hospitalization is Medically Necessary.
- “Medically Necessary” means all of the following conditions are met:
 1. Consistent with the diagnosis and customary medical treatment for the condition.
 2. In accordance with standards of good medical practice.
 3. Not for the convenience of the Insured or the Doctor.
- “Promotion Period” is the period between April 1, 2022 and the Designated Date, both days inclusive.
- “YF Life individual insurance policy” means an individual insurance policy issued by the Company.
- “YF Life individual medical insurance policy” means an individual medical policy with reimbursement benefit.

Free Hospital Income Benefit

- The Free Hospital Income Benefit is applicable to the Insured of any YF Life individual insurance policy in force as at all of the following dates:
 1. date of receiving Approved Vaccination; and
 2. date of diagnosis of Covered Vaccination Adverse Reaction (if applicable); and
 3. during the Hospitalization.
- We shall pay the Free Hospital Income Benefit of HK\$800 for each day of Hospitalization, for up to 14 days, for the Insured’s confirmed diagnosis of Covered Vaccination Adverse Reaction, during the Promotion Period.
- We shall not pay any Free Hospital Income Benefit for the following:
 1. Hospitalization not caused directly by or resulting from Covered Vaccination Adverse Reaction;
 2. Any pre-existing conditions in respect of the Insured existed on or before the Effective Date of Coverage / Policy Effective Date (if applicable) or the approval date of reinstatement of the policy, whichever is later, and presented signs and symptoms of Covered Vaccination Adverse Reaction which the Insured has been aware or should reasonably have been aware;
 3. The Insured has been diagnosed or is reasonably suspected by a Doctor to have contracted a Covered Vaccination Adverse Reaction, or has received Approved Vaccination on or before the Effective Date of Coverage / Policy Effective Date (if applicable) or the approval date of reinstatement of the policy, whichever is later.
- Regardless of the number of in-force policies with us, the aggregate benefit payment payable under all the Free Hospital Income Benefits provided by us under the same Insured will be limited to HK\$800 for each day of eligible Hospitalization for up to 14 days during the Promotion Period.
- The payment of the Free Hospital Income Benefit will be paid to the Policy Owner of the eligible in-force policy. In the event that there are more than one eligible in-force policies under the same Insured, the payment will be paid according to our prevailing rules.

Free Pre-hospitalization Outpatient Benefit

- The Free Pre-hospitalization Outpatient Benefit is applicable to the Insured under any YF Life individual insurance policy in force as at the date of the outpatient consultation.
- We shall pay the Free Pre-hospitalization Outpatient Benefit of HK\$300 if:
 1. The above-mentioned Free Hospital Income Benefit is paid or payable for Hospitalization of the Insured; and
 2. The Insured consults with a Doctor on an outpatient basis in respect of an illness due to Covered Vaccination Adverse Reaction during the Promotion Period within 14 days prior to the Hospitalization.
- During the Promotion Period, regardless of the number of in-force policies with us and the number of consultations, the aggregate benefit payment payable under all the Free Pre-hospitalization Outpatient Benefits provided by us under the same Insured will be limited to HK\$300.
- The payment of the Free Pre-hospitalization Outpatient Benefit will be paid to the Policy Owner of the eligible in-force policy. In case there are more than one eligible in-force policies under the same Insured, the payment will be paid according to our prevailing rules.

COVID Test Protection

- The COVID Test Protection is applicable to the Insured under any YF Life individual medical insurance policy in force during the Promotion Period, and the Insured undergoes the following during the Promotion Period:
 1. Is admitted to a private Hospital in Hong Kong or Macau, or undergoes a surgical procedure in a day-case procedure centre in Hong Kong or Macau which is acceptable to us, and where payment of such hospital reimbursement claim is approved by us under the terms and conditions of the policy provisions of that YF Life individual medical insurance policy; and
 2. Undergoes a mandatory COVID-19 test at a Hospital or any testing institution recognized by the Hong Kong or Macau Government, within 72 hours prior to admission to that Hospital or the date of receiving the surgical procedure.
- We will first reimburse any COVID-19 test fee under the prevailing administrative rules of any of the Insured’s YF Life Individual medical insurance policies, if applicable.
- We will pay the hospital reimbursement claim together with the COVID Test Protection, and reimburse the fee to the Policy Owner of the policy, up to the amount of HK\$2,000. For avoidance of doubt, the coverage of this Pre- Admission COVID-19 Test fee reimbursement only covers the fee for the COVID-19 test, and does not cover other expenses arising from other external factors, including but not limited to the delivery fee.
- During the Promotion Period, regardless of the number of in-force eligible policies with us and the number of COVID-19 tests undergone, the aggregate benefit payment payable under all COVID Test Protections provided by us under the same Insured will be limited to one test and HK\$2,000.
- We shall not pay any COVID Test Protection for the following:
 1. The relevant hospitalization expenses did not qualify for reimbursement under the policy provisions of the YF Life individual medical insurance policy;
 2. The fee is reimbursed by any institutions.

Designated Date

- The Designated Date is June 30, 2022. We reserve the right to terminate this campaign at any time without prior notice.

Points to Note

- Claims applications must be furnished to us in the form specified by us within 90 days from the Hospitalization of the Insured. Proof that the Insured received Approved Vaccination and suffered from Covered Vaccination Adverse Reaction has to be provided together with proof of Hospitalization or outpatient consultation by the Insured at the claimant's expense. We reserve the right to require any additional proof and documents in support of the claim.
- The Notice of Claims and Proof, Submission of claim guidelines, or other relevant clause as stipulated in the relevant policy provisions of the YF Life individual medical insurance policy applies to COVID Test Protection. Please also submit the original receipt for reimbursement purposes.
- We reserve the right to change the Terms and Conditions at our sole discretion from time to time and reserve the right of final decision. In the event of any dispute, the decision of the Company shall prevail. We have the right to terminate this campaign at any time without prior notice.