

YF Life offers

**Free Protections on Diagnosis of COVID-19 /  
Adverse Effects Following Immunization**

No Prior Registration Required



**YFLife**  
**萬通保險**

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# Own Your Healthy Future

YF Life offers

## **Free Protections on Diagnosis of COVID-19 / Adverse Effects Following Immunization**

No Prior Registration Required

Amid the current uncertainties, YF Life is spreading positive energy to fight against the epidemic. From now until December 31, 2021, the Insured under YF Life individual insurance policies will be entitled to the following protections upon diagnosis of COVID-19 or Covered Vaccination Adverse Reaction:

(HK\$)



**Free**  
Hospital  
Income Benefit

**\$800** per day  
(up to 14 days)



**Free**  
Pre-hospitalization  
Outpatient Benefit

**\$300**



**Extra**  
Death  
Benefit

**\$200,000**

Please refer to the [terms and conditions](#) for more information on the Free Protections on Diagnosis of COVID-19 / Adverse Effects Following Immunization.



## 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 unfavourable or unintended sign, an abnormal laboratory finding, a symptom or a disease.
  2. there are five categories of adverse effects 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 the vaccination for the purpose of immunization and not correlated to vaccines administered after the onset of infection, including the first dose, subsequent doses and booster doses must be approved by the Hong Kong or Macau Government or local health authorities and prescribed by a Doctor and administered by the same or 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. The diagnosis of COVID-19 must be made by a Doctor and must be confirmed with proven objective evidence on the infection. A clinical diagnosis will not be sufficient.
- “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 in Hong Kong and Macau 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 confined in a Hospital on the recommendation of a Doctor as a resident inpatient for a minimum of 8 hours due to COVID-19 or Covered Vaccination Adverse Reaction, and the confinement 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, 2021 and the Designated Date, both days inclusive.
- “YF Life individual insurance policy” means the individual insurance policy issued by the Company.

### Free Hospital Income Benefit

- The Free Hospital Income Benefit is applicable to the Insured of any YF Life individual insurance policies which are in force as at all of the following dates:
  1. date of diagnosis of COVID-19 by a Doctor or 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, if the Insured is admitted to Hospital i) due to the Insured’s confirmed diagnosis of COVID-19 or ii) within 14 days as a result 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 COVID-19 or 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 COVID-19 or Covered Vaccination Adverse Reaction which the Insured has been aware or should reasonably have been aware;
  3. The Insured has been diagnosed or reasonably suspected to have contracted COVID-19 or Covered Vaccination Adverse Reaction by a Doctor, 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 inforce policy with us, the aggregate benefit payment payable under all the Free Hospital Income Benefits provided by us under the same Insured of this campaign will be limited to HK\$800 for each day of eligible Hospitalization for up to 14 days.
- The payment of the Free Hospital Income Benefit will be paid to the Policy Owner of the eligible inforce policy. In case there are more than one eligible inforce policies under the same Insured, the payment will be paid according to our prevailing rules.
- The Free Hospital Income Benefit is offered in addition to and is not part of the existing benefits of the eligible policies. If there is any dispute on the Free Hospital Income Benefit, the decision of the Company shall prevail. We have the right to terminate the Free Hospital Income Benefit at any time without prior notice.

### Free Pre-hospitalization Outpatient Benefit

- We shall pay the Free Pre-hospitalization Outpatient Benefit of HK\$300 once if:
  1. The abovementioned Free Hospital Income Benefit is paid or payable for Hospitalization of the Insured; and
  2. The Insured consults with a Doctor in Hong Kong or Macau on an outpatient basis in respect of COVID-19 or an illness due to Covered Vaccination Adverse Reaction during the Promotion Period within 14 days prior to the Hospitalization.
- Regardless of the number of inforce policy 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 of this campaign 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 inforce policy. In case there are more than one eligible inforce policies under the same Insured, the payment will be paid according to our prevailing rules.
- The Free Pre-hospitalization Outpatient Benefit is offered in addition to and is not part of the existing benefits of the eligible policies. If there is any dispute on the Free Pre-hospitalization Outpatient Benefit, the decision of the Company shall prevail. We have the right to terminate the Free Pre-hospitalization Outpatient Benefit at any time without prior notice.

### Extra Death Benefit

- The Extra Death Benefit will be offered to the insurance application for any of the Eligible Products (“Eligible Policy”), which must be received by us during the Promotion Period. The required premium must be fully paid and the application must be approved by the Company.
- “Eligible Products” include “PrimeHealth Saver 100+”, “PrimeHealth Extra Saver”, “PrimeHealth Extra Care”, “PrimeHealth Saver 1000”, “PrimeHealth Saver 500+”, “PrimeHealth Cancer Saver”, “PrimeHealth Cancer Care”, “PrimeHealth Diabetes Care”, “Hospital & Surgical Plus”, “TaxVantage Plus Medical Plan” and “TaxVantage Medical Plan”.
- The Extra Death Benefit is applicable to the Insured of the Eligible Policy for 1 year from the Effective Date of Coverage / Policy Effective Date (if applicable) as of policy issuance of the Eligible Policy.
- We shall pay the Extra Death Benefit of HK\$200,000 once (regardless of the number of Eligible Policies) if the Insured dies while the Eligible Policy is in force and:
  1. due to COVID-19 within 60 days from the date of diagnosis of COVID-19; or
  2. due to Covered Vaccination Adverse Reaction and its complications within 30 days after:
    - i. receiving Approved Vaccination; or
    - ii. the date of admission to a Hospital within 14 days as a result of Covered Vaccination Adverse Reaction.
- We shall not pay any Extra Death Benefit for the following:
  1. Death of the Insured not caused directly by or resulting from COVID-19 or Covered Vaccination Adverse Reaction and its complications;
  2. All pre-existing conditions in respect of the Insured existed on or before the Effective Date of Coverage / Policy Effective Date (if applicable) of the Eligible Policy, and presented signs and symptoms of COVID-19 or Covered Vaccination Adverse Reaction which the Insured has been aware or should reasonably have been aware;
  3. The Insured has been diagnosed or reasonably suspected to have contracted COVID-19 or Covered Vaccination Adverse Reaction by a Doctor, or has received Approved Vaccination on or before the Effective Date of Coverage / Policy Effective Date (if applicable) of the Eligible Policy;
  4. The Insured dies after 1 year from the Effective Date of Coverage / Policy Effective Date (if applicable) as of policy issuance of the Eligible Policy;
  5. For death of the Insured due to COVID-19, the Insured dies after 60 days from the date of diagnosis of COVID-19;
  6. For death of the Insured due to Covered Vaccination Adverse Reaction and its complications, the Insured dies after 30 days from receiving Approved Vaccination; or if the Insured is confined to a Hospital within 14 days as a result of Covered Vaccination Adverse Reaction, the Insured dies after 30 days from the date of admission; and
  7. Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of the mind.
- For avoidance of doubt, if the Insured is also entitled to any other Extra Death Benefit(s) or Free Death Benefit(s) provided by us for COVID-19 and / or AEFI, regardless of whether it(they) is(are) under this campaign, the aggregate Extra Death Benefit and Free Death Benefit payment for each Insured will be limited to the highest of the benefit amounts of the Extra Death Benefits / Free Death Benefits under the Insured. We will first pay the Extra Death Benefit(s) / Free Death Benefit(s) under other campaigns and will only pay the balance of the Extra Death Benefit under this campaign if the aggregate Extra Death Benefit and Free Death Benefit payment under the Insured under other campaigns is less than HK\$200,000.
- The payment of the Extra Death Benefit will be paid to the Beneficiary of the Eligible Policy. For two or more Eligible Policies under the same Insured, we will pay an equal proportion to all Eligible Policies and the payment to each Beneficiary of the Eligible Policy will be paid in accordance with the share of each of the Beneficiary as stated in the Eligible Policy.
- The offer of the Extra Death Benefit shall automatically terminate when one of the following events occurs:
  1. The Eligible Policy is terminated. For avoidance of doubt, the Extra Death Benefit will not be reinstated even if the Eligible Policy is reinstated.
  2. 1 year after the Effective Date of Coverage / Policy Effective Date (if applicable) as of policy issuance of the Eligible Policy.
  3. Upon the withdrawal of any existing application for policies of Eligible Products under the same Insured, which occurs during the Promotion Period.
  4. Upon the cooling-off cancellation of any existing policies of Eligible Products issued by the Company under the same Insured, which occurs during the Promotion Period.
- The provisions of the Eligible Policy apply to this Extra Death Benefit unless stated otherwise. In the event of any conflict between the Terms and Conditions for the Extra Death Benefit and the provisions of the Eligible Policy, the Terms and Conditions for the Extra Death Benefit shall prevail.
- The Terms and Conditions for the Extra Death Benefit are issued under and will be construed in accordance with the laws of the place of issue of the Eligible Policy. All the rights and entitlements under these Terms and Conditions shall be subject to all applicable laws, regulations, guidelines, codes and requirements of relevant governmental or regulatory authorities as promulgated and amended from time to time.

### Designated Date

- The Designated Date is December 31, 2021. We reserve the right to extend or terminate this campaign at any time without prior notice.

### Points to Note

- Claims application must be furnished to us in the form specified by us within 90 days from the Hospitalization or death of the Insured. An official proof of the confirmed diagnosis of COVID-19 by the government or relevant authorized institution and with case number and personal data matched with our record, or proof that the Insured received Approved Vaccination and suffered from Covered Vaccination Adverse Reaction has to be provided together with proof of Hospitalization, outpatient consultation or death of the Insured at the claimant’s expense. We reserve the right to require any additional proof and documents in support of the claim.
- We reserve the right to change the Terms and Conditions at our sole discretion and reserve the right to make the final decision. If there is any dispute, the decision of the Company shall prevail. We have the right to terminate this campaign at any time without prior notice.