



Manulife Group Term Life Insurance Supplementary Benefits With More Comprehensive Care To Your Employees

Promotion Period*: January 01, 2011 – April 30, 2011
(Applicable for newly set up Group Insurance Plan[^] only)

When it comes to group life and health insurance, you need to find a service provider that you can trust. Manulife has been in Hong Kong for over 110 years. With a wealth of experience and ISO 9001 certification, Manulife Employee Benefits division provides superb services to employers and employees alike.



As our valuable employer customer of Manulife, if you.....

- Newly set up your Group Insurance Plan[^] with Manulife within the promotion period* and the benefit amount of the Term Life Insurance of the insured member is HK\$50,000 or above; OR
 - Renew your Group Insurance Plan[^] at Policy Anniversary from March 01, 2011 to May 31, 2011 with newly added Term Life Insurance with benefit amount of HK\$50,000 or above for the insured member,
- the insured members will enjoy below supplementary benefits for free until the next Policy Anniversary:

1. Extension of Death Benefit[#]

If the insured member becomes totally and permanently disabled due to sickness or accidental injury while the policy is in force and his/her membership is terminated, the Term Life Insurance coverage will be extended for a maximum period of 12 months from the date of inception of such sickness or injury.

2. Dismemberment Benefits[#]

A lump sum benefit equal to the benefit amount of the Term Life Insurance is payable if the insured member sustains sickness or injury caused by accident which does not result in death within 180 days from the date of inception of such sickness or injury but caused one of the following losses:

- Loss of two or more limbs by amputation at or above wrists or ankles;
- Total and irrecoverable loss of all sight in both eyes;
- Total and irrecoverable loss of all sight in one eye and loss one limb by amputation at or above wrist or ankle

3. Terminal Illness Benefit[#]

If the insured member suffers from a terminal illness and is certified by at least two registered western medical practitioner of imminent death within 6 months, we shall pay in advance 50% of the benefit amount of the Term Life Insurance or HK\$300,000, whichever the lesser.

For more information, please contact your Manulife Insurance Advisor or our Employer Hotline at 2108 1234.

* The proposal creation date must fall within the specified promotion period. In the event of any dispute as to eligibility and entitlement of the supplementary benefits of Term Life Insurance, Manulife's decision shall be final and conclusive.

[^] Manulife Group Insurance Plan refers to ManuPlan and FlexiCare.

[#] These benefits are the supplementary benefits of Term Life Insurance and applicable to insured member who has not attained age 65. These benefits and the Term Life Insurance shall not be payable if either claims in respect of these benefits or Term Life Insurance has been paid.

This product leaflet is for reference only. Please refer to the Benefits Schedule and Policy Provisions for terms and conditions. Manulife Group Insurance Plan is underwritten and issued by Manulife (International) Limited.

To view our Privacy Policy, please visit our website at www.manulife.com.hk. You may also request Manulife not to use your personal information for direct marketing purpose by writing to our Privacy Officer at 22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong or by calling our Customer Service Hotline at 2108 1188.



宏利團體定期人壽保障 尊享附加福利 給予僱員更全面保障

推廣期*：2011年1月1日至4月30日
(只適用於新申請之團體保障計劃^)

當您選擇合適的醫療保障產品時，必須同時選擇一間信譽昭著的服務機構。宏利在港經營業務逾一百一十年，我們擁有豐富的經驗，亦獲取ISO 9001國際認證，並能為僱主及僱員提供超卓的僱員福利服務。



貴為宏利的尊貴客戶，若貴司

- 於推廣期*新申請並成功投保宏利團體保障計劃^，而受保成員之定期人壽保障保額為50,000港元或以上；或
- 於2011年3月1日至2011年5月31日期間為屆保單周年日之團體保障計劃成功續保^，並為受保成員新成立定期人壽保障而其保額為50,000港元或以上；

則受保成員可免費享有下列附加保障直至該團體保障計劃的下一保單周年日：

1. 身故賠償延續保障#

如受保成員於保單生效期內因意外受傷或疾病導致完全及永久傷殘及其成員身分已終止，則其定期人壽保障可獲得延續保障期最高長達十二個月（由其疾病及受傷發生當日起計）。

2. 斷肢保障#

如受保成員不幸因疾病或意外而導致傷患但沒有因此於事發後一百八十天內死亡，而因該疾病或傷患導致下列其中一項損失，即可獲得金額相等於定期人壽保障保額之斷肢保障：

- 於腕關節或腳踝以上因切除而失去兩肢或多於兩肢；
- 完全喪失雙眼視力且不可復原；
- 完全喪失一眼視力且不可復原，以及於腕關節或腳踝以上因切除而失去一肢

3. 末期病症保障#

如受保成員不幸患上末期病症，並經由最少兩名註冊西醫診斷及證實該受保成員尚餘不多於六個月壽命，則可獲預先支付相等於定期人壽保障保額之百分之五十的賠償，以最高港幣三十萬元為限。

請聯絡您的宏利代理人或致電宏利僱主熱線2108 1234查詢有關詳情。

* 建議書製作日期必須於指定推廣期內。如就定期人壽附加保障的受保資格有任何爭議，宏利將保留最終決定權。

^ 宏利團體保障計劃包括專業僱員保障計劃及FlexiCare保障計劃。

該等保障項目為定期人壽保障的附加保障項目，並只適用於年齡尚未屆滿六十五歲的受保成員。如任何一項該等保障或定期人壽保障已經獲得賠償，則受保成員的以上各項保障及定期人壽保障亦會終止。

本產品單張僅供參考。有關產品條件及條款，請參閱有關福利賠償表及保單條款。宏利團體保險計劃由宏利人壽（國際）有限公司承保及發出。

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為 www.manulife.com.hk。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途，如有此需要，請致函宏利個人資料主任，地址為香港九龍觀塘偉業街223-231號宏利金融中心22樓，或致電客戶服務熱線2108 1188。