



## Special measures in response to COVID-19

In the fight against the COVID-19 outbreak, Manulife stands with you. We reaffirm our commitment to giving our customers the backup they deserve in these challenging times.



### Additional coverage for COVID-19

Coverage Period: From January 24, 2020 to September 30, 2020 (Extended)

#### Worldwide hospital cash benefit increased to HK\$800 per day, up to 45 days

If the Covered Client<sup>^</sup> is unfortunately diagnosed with COVID-19 and is admitted to the hospital anywhere in the world during May 1, 2020 to September 30, 2020\*, we will provide additional hospital cash benefit of HK\$800 per day, up to 45 days, without requiring the waiting period.

#### HK\$2,000 one-off diagnosis benefit

If the Covered Client<sup>^</sup> is unfortunately diagnosed with COVID-19 during the coverage period stated above, we will provide a one-off cash benefit equivalent to HK\$2,000 as a financial support.

<sup>^</sup> 'Covered Client' means existing and new life insured of individual financial product policies and covered members of group medical policies with hospitalization benefits.

\* Hospital cash benefit of HK\$600 per day is payable if the date of hospital admission falls within January 24, 2020 to April 30, 2020. Hospital cash benefit of HK\$800 per day is payable if the date of hospital admission falls within May 1, 2020 to September 30, 2020.



### Complimentary additional life protection coverage

Promotion Period: From March 1, 2020 to September 30, 2020 (Extended)

Apply for a new individual financial product policy within the promotion period to enjoy the following free life protection:

**Free life protection  
(protection period for 3 months)**

If unfortunately the life insured passes away due to COVID-19, we will provide **extra death benefit of HK\$220,000**



### Simplified claim procedures

We have given priority to out-patient and in-patient claims for COVID-19:

- Customers may submit claims for diagnosed cases through Manulife's eClaims platform, [www.claimsimple.hk](http://www.claimsimple.hk), regardless of the receipt amount;
- Related claims will be processed as soon as within one working day;
- Claim eligibility is extended to the hospitals appointed by the Government of the People's Republic of China out of Manulife's designated hospitals in mainland China;
- The claims submission deadline will also be waived.

**Terms and Conditions of additional coverage for COVID-19:**

1. Additional coverage for COVID-19 is provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability). Coverage period is from January 24, 2020 to September 30, 2020 (during which the Covered Client is diagnosed with COVID-19 and/or is admitted to the hospital (as the case may be)).
2. The hospital cash benefit is increased to HK\$800 per day and is extended to September 30, 2020. For the avoidance of doubt, hospital cash benefit of HK\$600 per day is payable if the date of hospital admission falls within January 24, 2020 to April 30, 2020. Hospital cash benefit of HK\$800 per day is payable if the date of hospital admission falls within May 1, 2020 to September 30, 2020.
3. One-off HK\$3,000 cash benefit for mandatory quarantine ended on April 30, 2020.
4. 'Individual financial product policy' shall mean any individual policy issued by Manulife (such policy must remain in force during the coverage period); and 'group medical policy with hospitalization benefits' shall mean any group medical policy with hospitalization benefits issued by Manulife (such policy must remain in force during the coverage period)(each an 'Eligible Policy').
5. Even if the Covered Client is the life insured of more than one individual insurance policy or/and the covered member of more than one group medical policy, each covered item under the additional coverage for COVID-19 shall be payable once only for each Covered Client.
6. 'COVID-19' shall mean confirmed case of COVID-19 disease defined by the World Health Organization and proven by relevant confirmatory report. Clinical diagnosis alone will not be sufficient.
7. No benefit under additional coverage for COVID-19 will be payable if
  - a) COVID-19 is being diagnosed before the policy issue date of the Eligible Policy; or
  - b) any signs or symptoms of COVID-19 were presented before the policy issue date of the Eligible Policy; or
  - c) the Covered Client has not completed a mandatory quarantine and/or medical surveillance as imposed by the government or a registered medical practitioner before the policy issue date of the Eligible Policy; or
  - d) the Covered Client has travelled outside Hong Kong or Macau (as the case may be) before the policy application date of the Eligible Policy and is diagnosed with COVID-19 within the first 14 days after returning to Hong Kong or Macau (as the case may be).
8. 'Hospital' shall mean an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, which is for providing medical service for sick and injured persons as inpatients, and which (a) has facilities for diagnosis and major operations; (b) provides twenty-four hours nursing services by licensed or registered nurses; (c) has one or more registered medical practitioners; and (d) is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.
9. If the Covered Client is diagnosed and hospitalized in mainland China, benefits will only be payable if the Covered Client is diagnosed and admitted to the hospital on the List of Designated Hospitals in mainland China published by Manulife or designated hospitals for COVID-19 as appointed by the Government of the People's Republic of China.
10. Manulife shall have the right to amend the terms and conditions of this additional coverage from time to time without prior notice. In case of disputes, we reserve the rights of final decision.

**Terms and Conditions of complimentary additional life protection coverage:**

1. This complimentary additional life protection coverage is only applicable to new insurance policy application of individual financial product that has been successfully submitted from March 1, 2020 to September 30, 2020 (both dates inclusive), and approved by Manulife on or before October 31, 2020 ('Eligible Policy').
2. 'COVID-19' shall mean confirmed case of COVID-19 disease defined by the World Health Organization and proven by relevant confirmatory report. Clinical diagnosis alone will not be sufficient.
3. An extra death benefit of HK\$220,000 will be paid to the beneficiary(ies) if the life insured passes away due to COVID-19 within 3 months from the policy issue date of the Eligible Policy.
4. No benefit will be payable if
  - a) COVID-19 is being diagnosed before the policy issue date of the Eligible Policy; or
  - b) any signs or symptoms of COVID-19 were presented before the policy issue date of the Eligible Policy; or
  - c) the life insured has not completed a mandatory quarantine and/or medical surveillance as imposed by the government or a registered medical practitioner before the policy issue date of the Eligible Policy; or
  - d) the life insured has travelled outside Hong Kong or Macau (as the case may be) before the policy application date of the Eligible Policy and is diagnosed with COVID-19 within the first 14 days after returning to Hong Kong or Macau (as the case may be).
5. Even if the life insured is covered under more than one individual financial product insurance policy, this benefit shall be payable once only for each life insured.
6. This benefit will cease a) on the termination date of the Eligible Policy; or b) 3 months after the policy issue date of the Eligible Policy (whichever is earlier).
7. Manulife reserves the right to change, terminate or cancel the offering of this complimentary additional life protection coverage at any time without prior notice. Manulife's decision shall be final and conclusive.

In this leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (Incorporated in Bermuda with limited liability). In respect of insurance products provided and underwritten by Manulife, you should not purchase any of these products solely on the basis of this promotional offer or this leaflet. Please ask your Manulife insurance advisor, broker or financial advisor for a copy of the relevant product leaflets which will give you more details about these products including the 'Important Information' showing the product risks.

For more information, please contact your Manulife insurance advisor, broker or financial advisor or call our customer service hotline on (852) 2510 3383 (if you are in Hong Kong) or (853) 8398 0383 (if you are in Macau).

To view our privacy policy, you can go to our website at [www.manulife.com.hk](http://www.manulife.com.hk). You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can find our address on our website. We will not charge you a fee for this.

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