

Cancer Guard Protection Benefit

守護安心癌症附加保障



Sometimes life surprises you and your loved ones in unsympathetic ways. When cancer strikes, it can turn your world upside down.

Cancer can be just a step away, it is one of the leading causes of death in Hong Kong (see note 1), with over 30,000 new cases reported in 2015 (see note 2). We understand that, for cancer patients, it's a long road to recovery which affects their personal life, families and careers. Staying positive throughout the prolonged treatment is often made more difficult by the potential financial burden.

Cancer Guard Protection Benefit (the plan) is designed to provide the life insured with the financial support to fight this tough battle, offering cancer protection up to age 100 with a lump sum payment in the event of a cancer diagnosis.



Substantial cancer benefit for your peace of mind



Annually renewable for continuous protection



Early stage cancer benefit for extensive protection



Free wellness check-ups

Cancer Guard Protection Benefit



Substantial cancer benefit for your peace of mind

The plan offers a lump sum **cancer benefit** equivalent to **100% of the protection amount** (less any early stage cancer benefits we have paid) when a cancer is diagnosed (see note 3), providing financial support to ease the life insured's financial burden so that they can focus on the road to recovery.



Early stage cancer benefit for extensive protection

Early diagnosis and timely treatment can make a difference; that is why the plan also includes an **early stage cancer benefit** covering carcinoma-in-situ TWICE if the second claim is made in an organ group different from the first claim (see notes 3 and 4) and early stage malignancy or early thyroid cancer (see notes 3 and 5) ONCE, with each providing 30% of the protection amount, up to HK\$400,000 / US\$50,000 less the aggregate amount of the same / similar benefits paid under all of the policies with us per life (see note 6). Please see the Benefit Schedule below for details.

Cancer Guard Protection Benefit is a cancer-focused critical illness insurance product and is a supplementary benefit provided and underwritten by Manulife. This product leaflet provides only general information on this product. It does not form part of the policy and does not contain full terms of the policy. Before making a purchase, you should read the policy documents for the exact terms and conditions that apply to this product, you can ask us for a copy.



Annually renewable for continuous protection

The plan will be automatically renewed upon payment of a non-guaranteed premium (see note 7) giving the life insured the confidence to deal with whatever life might bring.



Free wellness check-ups

Staying healthy and identifying possible issues early are important ways to protect against cancer. The plan provides one medical check-up every other year (five medical check-ups in total while the plan is in force) (see note 8).

Added benefit for your loved ones

If the life insured passes away, a compassionate death benefit of HK\$10,000 / US\$1,250 will be paid to help relieve the financial pressure on their family members.

Product features at a glance

Product objective & nature	A cancer-focused critical illness insurance product providing cancer protection in lump sum payment
Product type	Supplementary benefit
Benefit term	The coverage period is 1 year. Renewable annually up to age 100 of the life insured upon payment of premium (see note 7)
Premium payment period	Up to age 100
Issue age	18-65
Premium structure	Yearly adjustable premium rate and non-guaranteed (see note 7)
Policy currency	Follow basic plan – Hong Kong Dollar (HK\$) or United States Dollar (US\$)
Minimum protection amount	HK\$100,000 / US\$12,500
Maximum protection amount	HK\$8,000,000 / US\$1,000,000
Premium payment mode	Annually / Semi-annually / Quarterly / Monthly
Premium schedule	Please contact our insurance advisor for a copy of prevailing premium schedule.

● Example

Mrs Cheung chose Cancer Guard Protection Benefit with a protection amount of HK\$1,000,000 when she was 38.

Age
40

- Diagnosed with early thyroid cancer
- Received **HK\$300,000 in early stage cancer benefit** (see Benefit Schedule)
- The early stage cancer benefit for early stage malignancy or early thyroid cancer ended but she is still covered by the plan against cancer and two occurrences of carcinoma-in-situ in different organ groups
- Mrs Cheung continues paying the premium

Age
44

- Diagnosed with carcinoma-in-situ of breast
- Received **HK\$300,000 in early stage cancer benefit**
- She is still covered by the plan against cancer and one more occurrence of carcinoma-in-situ in organ groups other than breast
- Mrs Cheung continues paying the premium

Age
55

- Diagnosed with colorectal cancer
- Received **HK\$400,000** (HK\$1,000,000 – HK\$300,000 – HK\$300,000) **in cancer benefit**
- The plan ended as the cancer benefit has been paid

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Benefit Schedule

Benefits	Covered diseases (see note 9)	Benefits payable	Cover period
Cancer Benefit (see note 3)	Cancer	<ul style="list-style-type: none"> • 100% of the protection amount (less any early stage cancer benefits we have paid) • Payable ONCE 	Up to age 100
Early Stage Cancer Benefit (see notes 3 and 10)	Carcinoma-in-situ (see note 4)	<ul style="list-style-type: none"> • 30% of the protection amount • Payable TWICE (for different organ groups only) • Total benefit amount is up to HK\$400,000 / US\$50,000 per life (see note 6) 	
	Early Stage Malignancy / Early Thyroid Cancer (see note 5)	<ul style="list-style-type: none"> • 30% of the protection amount • Payable ONCE • Total benefit amount is up to HK\$400,000 / US\$50,000 per life (see note 6) 	

Notes:

1. Number of Death by Leading Causes of Death 2016, Department of Health, Hong Kong Special Administrative Region.
2. Cancer of All Sites in 2015, Hong Kong Cancer Registry, Hospital Authority.
3. For cancer, carcinoma-in-situ, early stage malignancy and early thyroid cancer diagnosed in hospitals in mainland China (excluding Taiwan, Hong Kong Special Administrative Region and Macau Special Administrative Region), the diagnosis must be made in a hospital designated by us. We may revise the list of designated hospitals in mainland China from time to time without giving prior notice. Please see the latest list of designated hospitals in mainland China revised and published from time to time on our website (www.manulife.com.hk).
4. The covered organs of carcinoma-in-situ are as follows:

i) Breast;	viii) Penis;
ii) Cervix uteri or uterus;	ix) Stomach and esophagus;
iii) Colon and rectum;	x) Testicles;
iv) Liver;	xi) Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included; and
v) Lung;	xii) Vagina.
vi) Nasopharynx;	
vii) Ovary or fallopian tube;	

 Each of the above is referred as an organ group. For organ groups with both left and right components, including but not limited to breasts, ovary, fallopian tube and lung, the left and right components of an organ group will be considered as one and same organ group.
5. No benefit will be paid for early stage malignancy if this benefit has been paid for early thyroid cancer, or vice versa.
6. Per life means the maximum total amount of the same or similar benefits we will pay under all insurance policies covering the same life insured and issued by us.
7. Renewal is applicable only if Cancer Guard Protection Benefit is attached to a basic plan which is in force. If we decide to no longer offer Cancer Guard Protection Benefit to all policyowners already enrolled, we shall be entitled to enroll the life insured in another critical illness plan available at that time. The premiums for Cancer Guard Protection Benefit will vary depending on the age of the life insured and are not guaranteed. We reserve the right to revise the terms and conditions of the benefit provision including the premium at any renewal. Please see 'premium adjustment' under the 'Important Information' section below.
8. Wellness program is only available in Hong Kong and Macau. We reserve the right to change or terminate the wellness program at any time without giving you notice. The wellness program is provided by a third party service provider which is an independent contractor and is not our agent. We shall make no representation, warranty or undertaking as to the availability of any service of the third party service provider including the medical check-up service. We shall not be liable to the policyowner or the life insured in any respect of any loss, damage, expense, suit, action or proceedings suffered or incurred by the policyowner or the life insured, whether directly or indirectly, arising from or in connection with the services (including the wellness program) provided or advice given by such third party service provider and/or its agents, or the availability of such services.
9. The covered diseases are general descriptions for your reference only. Please see the benefit provision for their exact definitions.
10. Premium will not be reduced after payment of this benefit.

Important Information

1. Nature of the product

The product is a critical illness insurance plan and is a supplementary benefit without savings element. There is no cash value for the product. The product is aimed at customers who want an insurance product of the nature as described in this product leaflet and can pay the premium as long as they want the protection as described in this product leaflet. As a result, you are advised to save enough money to cover the premiums in the future. The premium pays for the insurance and related costs.

2. Premium adjustment

The premiums will vary depending on the age nearest birthday of the life insured at the time of renewal on each policy anniversary and are not guaranteed. In addition, we will regularly review our products, including revising the premium rates at the time of renewal, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider our claims experience and other factors. We can change the premium at the time of renewal on each policy anniversary and a written notice on the relevant change would be given in advance. You can continue to enjoy the coverage by paying the premium due within 31 days from premium due date.

3. Premium term and result of not paying the premium

You should continue to pay the premium (or premiums) on time throughout the benefit term. We will collect the premium for the supplementary benefit together with the premium for your basic plan. If you do not pay these premiums together on time, you have 31 days from the due date to pay them, during which the policy and the supplementary benefit will continue in force. If we do not receive the premium after the 31-day period ends, the policy and the supplementary benefit will end and the life insured will not be covered.

4. Credit risk

Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

5. Currency risk

The supplementary benefit is available in foreign currency. You should consider the potential currency risks when deciding which policy currency you should take. The foreign-currency exchange rate may fall as well as rise. Any change in the exchange rate will have a direct effect on the amount of premium you need to pay and the value of your benefits in your local currency. The risk of changes in the exchange rate may cause a financial loss to you. This potential loss from the currency conversion may wipe out the value of your benefits under the policy or even be more than the value of benefits under your policy.

6. Inflation risk

The cost of living in the future is likely to be higher than it is today due to inflation. As a result, the supplementary benefit may not be enough to meet your future needs.

7. Condition for ending the supplementary benefit

The supplementary benefit will end if:

- i. you fail to pay the premium within 31 days from the due date and there is no cash value in the basic plan, if this applies;
- ii. the life insured dies;
- iii. the policy reaches the anniversary closest to the life insured's 100th birthday;
- iv. we have paid 100% of the Protection Amount of the supplementary benefit;
- v. the policy is ended or reaches its end date (matures);
- vi. you cash in the policy or we apply the non-forfeiture benefit (if any) to your policy; or
- vii. we approve your written request to end the policy, whichever happens first.

The supplementary benefit shall be terminated upon receipt by us of such request within 31 days before the due date for payment of any premium, at the policyowner's written request and accompanied by the benefit provision for appropriate endorsement. Under such circumstances, the supplementary benefit will terminate as of such premium due date.

The written request mentioned above should be signed by you and sent to our address in Hong Kong or Macau as stated at the end of this product leaflet, attention to 'Individual Financial Products' (for policies issued in Hong Kong) or 'Administration Office of Manulife' (for policies issued in Macau).

8. Renewal

This supplementary benefit shall be renewed automatically by the payment of premium on the effective date of the renewal, at our premium rate in force at the time of renewal.

9. Suicide

No compassionate death benefit will be payable if the life insured commits suicide, whether sane or insane, within 1 year of the issue date or the policy year date or the effective date of reinstatement/endorsement (whichever is later) of the supplementary benefit.

10. Claims procedure

For claims procedure, please refer to the 'Notice and Proof of Claim' section in benefit provisions and visit: www.manulife.com.hk/claims-procedure-en for details.

11. Elimination period

'Elimination period' means the 90-day period after the later of:

- i. the issue date or the policy year date of the policy, whichever is later, if the supplementary benefit is included when the policy is issued;
- ii. the effective date of reinstatement; or
- iii. the date of endorsement or the effective date of change of the benefit provision, whichever is later, if the supplementary benefit is added after the policy has been issued.

No benefit will be payable if any physical condition, that results in a claim otherwise payable by the company in respect of a covered cancer is

- i. diagnosed;
- ii. treated;
- iii. for which a doctor or specialist medical practitioner was consulted; or
- iv. for which the existence or onset of signs or symptoms of any illness or disease which is the cause or triggering condition of a covered cancer were present, within or prior to the elimination period, unless such sign, symptom or diagnosis of the illness or injury was fully disclosed to and accepted by us in writing.

12. Exclusions and limitations

We will not pay any benefit of cancer, carcinoma-in-situ, early stage malignancy or early thyroid cancer from any of the following:

- i. Congenital condition which was diagnosed or for which there were signs or symptoms prior to the life insured's attainment of age 16;
- ii. Directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or infection by Human Immunodeficiency Virus (HIV);
- iii. Suicide, attempted suicide or intentionally self-inflicted injury, whether the life insured is sane or insane;
- iv. Any physical condition for which no benefit is payable under the section 'elimination period' in the policy provision;
- v. Directly or indirectly by the intoxication of drugs (except under the direction of a doctor), poison or alcohol; or
- vi. Directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil event.

What we have said above is an outline of the circumstances under which we will not pay the supplementary benefit. You should see the benefit provision as well as the policy provision for the exact terms and conditions and pay particular attention to those terms including but not limited to the definitions of 'covered cancer', 'cancer', 'carcinoma-in-situ', 'early stage malignancy' and 'early thyroid cancer'.

In this product leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (incorporated in Bermuda with limited liability).

You should not buy this product unless you fully understand the product features and risks. For more information, please contact your Manulife insurance 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). If you have any doubts, please get professional advice from independent advisors.

From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners for policies issued in Hong Kong. For details of the levy and its collection arrangement, please visit our website at www.manulife.com.hk/link/levy-en.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us at the address below. We will not charge you a fee for this.

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