

CareGuard
Critical Illness Benefit
摯無憂危疾附加保障



CareGuard Critical Illness Benefit

Designed to enhance the protection of selected basic plans, CareGuard Critical Illness Benefit is available in 2 versions, **CareGuard Critical Illness Benefit (Core)** and **CareGuard Critical Illness Benefit (Enhanced)**, giving you the flexibility to choose essential or well-rounded critical illness protection. In addition to protecting you against up to 112 designated critical illnesses and diseases, this innovative supplementary benefit goes beyond critical illnesses to cover 59 complex surgeries. Whatever your protection needs, we're backing you up every step of the way.

CareGuard Critical Illness Benefit is a 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.

Features highlights



**Expanded protection
beyond critical illnesses**



Automatic renewal



**Enjoy peace of mind with
life protection**



**Option to convert to
a whole-life protection plan**





Expanded protection beyond critical illnesses

A critical illness has consequences that go far beyond one's physical health. All too often, the long recovery journey coupled with a temporary loss of income represents a serious drain on one's financial reserves. Apart from critical illnesses, accidents and other diseases could also happen at any time, and the expensive surgeries that are typically required can be a major blow to one's financial health as well. That's why you need to prepare a safety net with the help of CareGuard Critical Illness Benefit.

Covers up to 112 critical illnesses and diseases

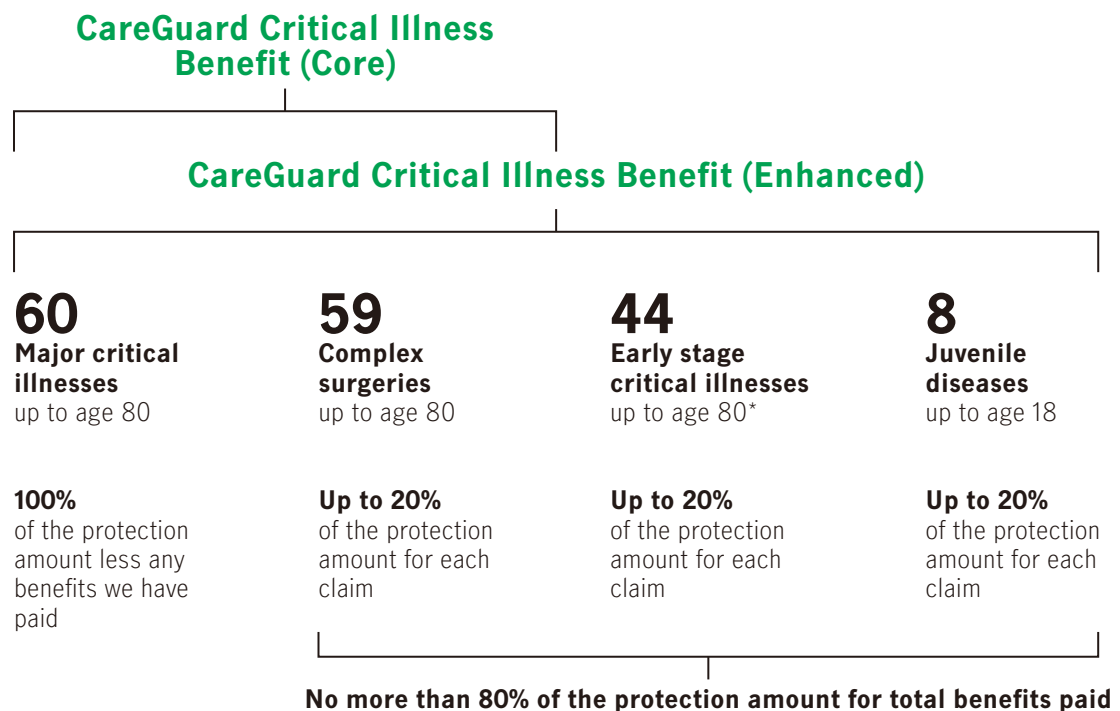
CareGuard Critical Illness Benefit (Core) gives you extended protection against 60 major critical illnesses, including cancer, heart attack (myocardial infarction) and stroke.

Depending on your budget and needs, on top of major critical illnesses protection, you can choose the CareGuard Critical Illness Benefit (Enhanced) to broaden the coverage by 44 early stage critical illnesses, such as carcinoma-in-situ and early thyroid cancer, as well as 8 juvenile diseases such as severe asthma (see note 1).

Extra safety net against 59 complex surgeries

To enable you to complement your critical illness protection, this plan also comes with an innovative **complex surgery benefit** designed to cover many of the common complex surgeries, such as total knee replacement, colectomy, laminectomy, etc. With this expanded safety net in place, you can simply focus on your recovery journey without financial worries.

Below is a summary of the benefits we will pay (see notes 1 and 2):



*Except the coverage of osteoporosis with fractures, which will end when the life insured reaches the age of 70.



Automatic renewal

You can choose from two options for the renewable term: 5 years and 10 years. The premium you pay will remain unchanged throughout the renewable term of your choice. The supplementary benefit will be automatically renewed at the end of each renewable term up to the age of 80 upon payment of premium, even if the health condition of the life insured changes. (see note 3)



Enjoy peace of mind with life protection

If the life insured unfortunately passes away, we will pay a **death benefit** equal to 100% of the protection amount, less any benefits we have paid, to help ease your loved ones' financial worries.



Option to convert to a whole-life protection plan

Your financial priorities and protection needs may change over time. That's why we give you a one-time option to convert your plan to a designated whole-life protection plan without having to give us any health information.




You may exercise this conversion option once before age 65, as long as no benefit has been paid under this plan and no critical illness has been diagnosed before the conversion is approved by us (see note 4 for other conditions and more details of the conversion option).



Join Manulife**MOVE** for free and enjoy a premium discount of up to 10%!

Manulife**MOVE** is an innovative insurance concept that rewards customers with premium discounts for being healthier and more active.

As the life insured of CareGuard Critical Illness Benefit, you are eligible to be a Manulife**MOVE** member if you are aged 18 or above. Simply activate your MOVE app account and achieve the required daily step average for each MOVE reward level as shown below, and enjoy a premium discount of up to 10%# on CareGuard Critical Illness Benefit upon policy renewal for the next membership year.

MOVE reward level	Required daily step average	Premium discount (applicable to the premium due and payable in the following policy year)
LV 1	 5,000	5%
LV 2	 7,000	7%
LV 3	 10,000	10%

Manulife**MOVE** members will also receive regularly updated tips on how to maintain an active and healthy lifestyle.



For details, please refer to www.manulife.com.hk/MOVE.

#The relevant premium discount is subject to terms and conditions. Manulife reserves the right to change, terminate or cancel the premium discount without prior notice. Please refer to our website www.manulife.com.hk/MOVE for the terms and conditions, and the latest updates.

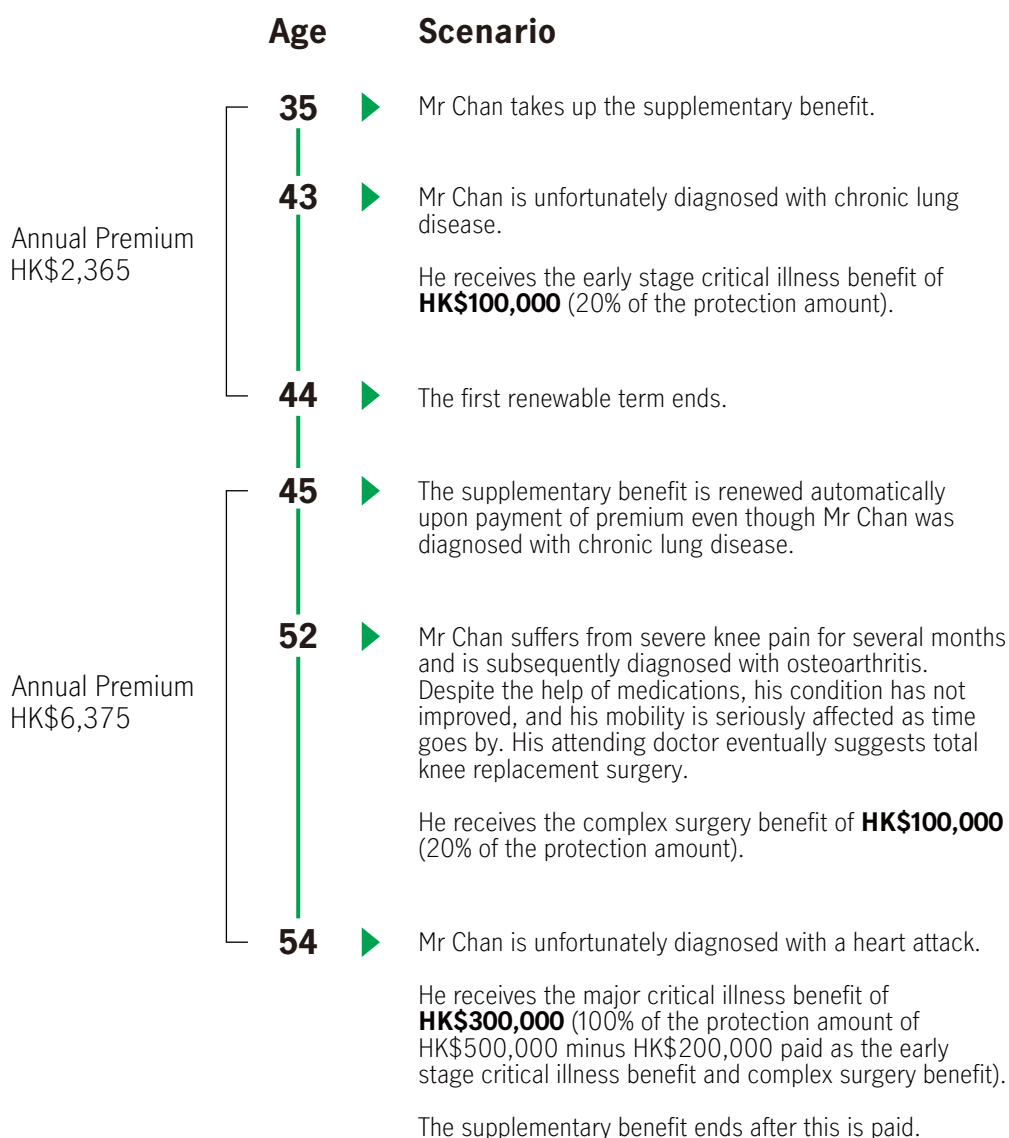


Case



Mr Chan, a non-smoker who is in good health, was looking for an enhanced critical illness protection to supplement his basic plan.

He bought **CareGuard Critical Illness Benefit (Enhanced)** for himself with a protection amount of HK\$500,000 when he was 35. He has chosen the 10-year renewable term with an initial annual premium of HK\$2,365. This premium remains the same for the first 10 policy years (see note 3).



Plan at a glance

Plan option	CareGuard Critical Illness Benefit (Core) - 5	CareGuard Critical Illness Benefit (Core) - 10	CareGuard Critical Illness Benefit (Enhanced) - 5	CareGuard Critical Illness Benefit (Enhanced) - 10
Product objective & nature	A critical illness insurance product providing lump sum benefits against eligible critical illnesses and complex surgeries			
Product type	Supplementary benefit			
Benefit term / premium payment period	Automatic renewable up to age 80 of the life insured Premiums are payable for each policy year			
Renewable term	5 years	10 years	5 years	10 years
Issue age	15 days – age 65			
Premium structure	Premium rate remains unchanged within each renewable term (see note 3)			
Policy currency	Hong Kong Dollar (HK\$) / United States Dollar (US\$)			
Payment mode	Annual / Semi-annual / Quarterly / Monthly			
Minimum protection amount	HK\$100,000 / US\$12,500			
Premium schedule	Please contact our insurance advisor for a copy of prevailing premium schedule			

List of critical illnesses & complex surgeries covered

Major critical illnesses

1	Cancer	21	End stage lung disease	41	Other serious coronary artery diseases
2	Acute necrotic pancreatitis	22	Fulminant viral hepatitis	42	Paralysis
3	AIDS due to blood transfusion	23	Haemolytic streptococcal gangrene	43	Parkinson's disease
4	Alzheimer's disease / Irreversible organic degenerative brain disorders (dementia)	24	Heart attack (myocardial infarction)	44	Pheochromocytoma
5	Amyotrophic lateral sclerosis	25	Heart valve surgery	45	Poliomyelitis
6	Apallic syndrome	26	HIV due to assault	46	Primary lateral sclerosis
7	Aplastic anaemia	27	Infective endocarditis	47	Primary pulmonary arterial hypertension
8	Bacterial meningitis	28	Kidney failure	48	Progressive bulbar palsy
9	Benign brain tumour	29	Loss of hearing	49	Progressive muscular atrophy
10	Blindness	30	Loss of limbs	50	Progressive supranuclear palsy
11	Cardiomyopathy	31	Loss of one limb and one eye	51	Severe Crohn's disease
12	Chronic adrenal insufficiency	32	Loss of speech	52	Severe rheumatoid arthritis
13	Chronic relapsing pancreatitis	33	Major burns	53	Severe ulcerative colitis
14	Coma	34	Major head trauma	54	Spinal muscular atrophy
15	Coronary artery bypass surgery	35	Major organ transplantation	55	Stroke
16	Creutzfeldt-Jakob disease	36	Medullary cystic disease	56	Surgery to aorta
17	Ebola hemorrhagic fever	37	Multiple sclerosis	57	Systemic lupus erythematosus
18	Elephantiasis	38	Muscular dystrophy	58	Systemic sclerosis
19	Encephalitis	39	Myasthenia gravis	59	Terminal illness
20	End stage liver disease	40	Occupationally acquired HIV	60	Total and permanent disability [®]

[®]The coverage of total and permanent disability will take effect when the life insured reaches the age of 16.

Early stage critical illnesses - applicable to CareGuard Critical Illness Benefit (Enhanced)

1	Adrenalectomy for adrenal adenoma	16	Endovascular treatment of peripheral arterial disease	31	Loss of hearing in one ear
2	Angioplasty and other invasive treatments for coronary artery disease	17	Endovascular treatments of aortic disease or aortic aneurysm	32	Loss of one limb
3	Angioplasty and stenting for carotid arteries	18	Facial burns due to accident	33	Loss of sight in one eye
4	Biliary tract reconstruction surgery	19	Facial reconstructive surgery for injury due to accident	34	Major organ transplantation (on waiting list)
5	Carcinoma-in-situ	20	Hepatitis with cirrhosis	35	Miliary tuberculosis
6	Cardiac pacemaker implantation	21	Insertion of a vena-cava filter	36	Moderately severe paralysis
7	Carotid artery surgery	22	Less invasive treatments of heart valve disease	37	Myelitis
8	Cerebral aneurysm or arteriovenous malformation requiring surgery	23	Less severe bacterial meningitis	38	Osteoporosis with fractures ⁺
9	Cerebral shunt insertion	24	Less severe burns to body due to accident	39	Pericardectomy
10	Chronic lung disease	25	Less severe coma	40	Skin transplantation
11	Cochlear implant surgery	26	Less severe encephalitis	41	Surgery for subdural haematoma
12	Diabetic retinopathy	27	Less severe heart attack	42	Surgical removal of one kidney
13	Early stage malignancy	28	Less severe kidney disease	43	Surgical removal of one lung
14	Early thyroid cancer	29	Less severe systemic lupus erythematosus	44	Surgical removal of pituitary tumour
15	Endovascular treatment of cerebral aneurysm	30	Liver surgery		

⁺The coverage of osteoporosis with fractures will end when the life insured reaches the age of 70.

Juvenile diseases - applicable to CareGuard Critical Illness Benefit (Enhanced) (see note 1)

1	Type 1 diabetes mellitus	4	Still's disease	7	Autism
2	Kawasaki disease	5	Severe asthma	8	Wilson's disease
3	Rheumatic fever with valvular involvement	6	Dengue haemorrhagic fever		

Complex surgeries

System	Surgery			
Abdominal and Digestive System	Oesophageal / stomach / duodenum	1	Oesophagectomy	
		2	Total oesophagectomy and interposition of intestine	
		3	Partial gastrectomy with anastomosis to oesophagus	
		4	Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition	
	Jejunum, ileum and large intestine	5	Anterior resection of rectum, open or laparoscopic	
		6	Abdominoperineal resection, open or laparoscopic	
		7	Colectomy, open or laparoscopic	
		8	Low anterior resection of rectum, open or laparoscopic	
	Liver	9	Liver transplantation	
		10	Segmentectomy of liver, open or laparoscopic	
Pancreas	11	Pancreaticoduodenectomy (Whipple's Operation)		
Brain and Nervous System	Brain	12	Craniectomy	
		13	Cranial nerve decompression	
		14	Clipping of intracranial aneurysm	
		15	Wrapping of intracranial aneurysm	
		16	Excision of arteriovenous malformation, intracranial	
		17	Excision of acoustic neuroma	
		18	Excision of brain tumour or brain abscess	
		19	Excision of cranial nerve tumour	
		20	Decompression of trigeminal nerve root/ open trigeminal rhizotomy	
		21	Excision of brain, including lobectomy	
		22	Hemispherectomy	
		Spine	23	Excision of intraspinal tumour, extradural or intradural
	Cardiovascular System	Heart	24	Coronary artery bypass graft (CABG)
			25	Cardiac transplantation
26			Closed heart valvotomy	
27			Open heart valvuloplasty	
28			Valve replacement	
Vessels		29	Intra-abdominal venous shunt/ spleno-renal shunt / portal-caval shunt	
	30	Resection of abdominal vessels with replacement / anastomosis		
Endocrine System	Adrenal Gland	31	Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic	
	Pineal Gland	32	Total excision of pineal gland	
	Pituitary Gland	33	Operation of pituitary tumour	

System	Surgery		
Ear / Nose / Throat / Respiratory System	Ear	34	Operation on cochlea and / or cochlear implant
	Nose, mouth and pharynx	35	Functional endoscopic sinus surgery (FESS) bilateral
	Respiratory system	36 37	Laryngectomy +/- radical neck resection Lobectomy of lung / pneumonectomy
Female Genital System	Uterus	38 39	Radical abdominal hysterectomy Pelvic exenteration
	Vagina	40	Radical vaginectomy
Male Genital System	Prostate	41	Radical prostatectomy, open or laparoscopic
Musculoskeletal System	Joint	42 43 44 45 46	Arthrodesis of knee / hip Excisional arthroplasty of hip / knee with local antibiotic delivery Total shoulder replacement Total knee replacement Total hip replacement
	Fracture/ dislocation	47	Closed / open reduction of fracture of acetabulum with internal fixation
	Spine	48 49 50 51 52 53 54 55	Artificial cervical disc replacement Anterior spinal fusion (excluding cervical / cervicothoracic/ C4/5 and C5/6 and locking plate) Anterior spinal fusion with instrumentation Laminectomy with diskectomy Posterior spinal fusion, (excluding thoracic / cervico-thoracic / thoracolumbar / T5 to L1 / atlas-axis) Posterior spinal fusion with instrumentation Spinal fusion +/- foraminotomy +/- laminectomy +/- diskectomy Spine osteotomy
Urinary System	Kidney	56 57	Nephrectomy, partial/ lower pole Kidney transplant
	Bladder, ureter and urethra	58 59	Radical/ total cystectomy, open or laparoscopic Formation of ileal conduit, including ureteric implantation

Benefit Schedule

Critical illness ('CI') & complex surgery benefit

Major CI benefit (see note 2)	Benefit amount	Cover period
60 major critical illnesses	<ul style="list-style-type: none"> • 100% of the supplementary benefit protection amount (less any benefits paid) • Payable once 	Up to age 80
Early stage CI benefit		
- Applicable to CareGuard Critical Illness Benefit (Enhanced). Total up to 80% of protection amount (see note 2)		
Angioplasty and other invasive treatments for coronary artery disease	<ul style="list-style-type: none"> • 20% of the supplementary benefit protection amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life[^] 	Up to age 80
Carcinoma-in-situ (12 organ groups): 1. Breast 2. Cervix uteri or uterus 3. Colon and rectum 4. Liver 5. Lung 6. Nasopharynx 7. Ovary or fallopian tube 8. Penis 9. Stomach and esophagus 10. Testicles 11. Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included 12. Vagina	<ul style="list-style-type: none"> • 20% of the supplementary benefit protection amount • Payable twice for different organ group only (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.) • Total benefit amount for carcinoma-in-situ is up to HK\$400,000/US\$50,000 per life[^] 	Up to age 80
Early stage malignancy	<ul style="list-style-type: none"> • 20% of the supplementary benefit protection amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life[^] 	Up to age 80
Early thyroid cancer	<ul style="list-style-type: none"> • 20% of the supplementary benefit protection amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life[^] 	Up to age 80
Osteoporosis with fractures	<ul style="list-style-type: none"> • 10% of the supplementary benefit protection amount • Payable once 	Up to age 70
The other 39 early stage critical illnesses	<ul style="list-style-type: none"> • 20% of the supplementary benefit protection amount • Payable once for each early stage critical illness 	Up to age 80

Juvenile disease CI benefit

- Applicable to CareGuard Critical Illness Benefit (Enhanced). Total up to 80% of protection amount (see notes 1 and 2)

8 Juvenile diseases	<ul style="list-style-type: none"> • 20% of the supplementary benefit protection amount • Payable once for each juvenile disease • Total benefit amount is up to HK\$400,000/US\$50,000 for each juvenile disease per life[^] 	Up to age 18
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Complex surgery benefit

- Total up to 80% of protection amount (see note 2)

59 complex surgeries	<ul style="list-style-type: none"> • 20% of the supplementary benefit protection amount • Payable once for each complex surgery • Total benefit amount is up to HK\$400,000/US\$50,000 for each complex surgery per life[^] 	Up to age 80
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Other benefit

Death benefit

Death of life insured	<ul style="list-style-type: none"> • 100% of the supplementary benefit protection amount (less any benefits paid) 	Up to age 80
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[^] 'Per life' means the maximum total amount of the same or similar benefits we will pay under all insurance policies covering the life insured and issued by us.

Notes

1. The juvenile disease CI benefit is available if this supplementary benefit is issued before the life insured reaches the age of 16 and the life insured is diagnosed with a juvenile disease before the age of 18.
2. For major CI benefit, early stage CI benefit, juvenile disease CI benefit and complex surgery benefit:
 - Subject to benefit provisions, we will pay the benefits provided that the life insured must be alive at the time of diagnosis of the critical illness and when the medical evidence to reach such diagnosis is issued.
 - The total benefit amount we pay for early stage critical illnesses, juvenile diseases (for CareGuard Critical Illness Benefit (Enhanced)) and complex surgeries cannot be more than 80% of the supplementary benefit's protection amount. The major CI benefit will be reduced by the benefit we have paid for early stage critical illnesses, juvenile diseases and complex surgeries. However, we will not reduce your premiums for any benefits paid. The supplementary benefit will end automatically when the major CI benefit has been paid.
 - If two or more critical illnesses and/or complex surgeries arising from a single and same incident are diagnosed or performed, we will only pay the benefit for the critical illness or complex surgery with the highest benefit amount.
 - For major critical illness, early stage critical illness or juvenile disease diagnosed or complex surgery performed in mainland China, we will only recognize the diagnosis made or surgery performed by a specialist medical practitioner of a hospital on the list of designated hospitals in mainland China we publish. 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).
3. The premium for the supplementary benefit remains unchanged throughout each renewable term. Premium will be adjusted upon policy renewal at the end of each renewable term, depending on the age of the life insured and premium rate prevailing at the time of policy renewal. Please see 'Premium Adjustment' under the 'Important Information' section below.
4. The designated whole-life protection plan available and the terms and conditions of the designated whole-life protection plan will be determined by Manulife at its sole and absolute discretion at the time when the conversion is requested. The premium of the designated whole-life protection plan shall be based on the Manulife's applicable premium rates in effect, the life insured's age on the date of conversion and the risk class to which the life insured belongs to. Upon the approval by Manulife of the conversion request, the new plan shall be issued and the supplementary benefit shall be terminated on the date of such approval. The new plan's notional amount and death benefit amount shall not exceed the supplementary benefit's protection amount at the time of conversion and the premium loadings and/or exclusions under the supplementary benefit will also be transferred to the whole-life protection plan. For details including the relevant conditions and procedures, please refer to the section 'Conversion Option' of the benefit provisions.

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 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 rates at the time of renewal 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 renewable 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 of the policy to which this supplementary benefit is attached, if this applies;
 - ii. the plan has been successfully converted to a designated whole-life protection plan by exercising the conversion option;
 - iii. major critical illness benefit has been paid;
 - iv. the life insured dies and death benefit has been paid;
 - v. the policy reaches the anniversary closest to the life insured's 80th birthday;
 - vi. the policy is ended or reaches its end date (matures);
 - vii. you cash in the policy or we apply the non-forfeiture benefit (if any) to your policy; or
 - viii. we approve your written request to end the supplementary benefit;
- whichever happens first.

The supplementary benefit shall be terminated upon receipt by us of the policyowner's request, accompanied by the benefit provisions for appropriate endorsement, within 30 days before any due date for payment of premium. 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

We reserve the right to revise the benefits, terms and conditions and premiums under the plan upon renewal subject to the availability of the supplementary benefit provided by the Company at the time of renewal. Any such revision and adjustment will apply to the renewed plan automatically unless you cancel the plan by a written notice within 30 days after the renewal takes effect in which case the plan will end.

9. Suicide

No death benefit will be payable if the life insured commits suicide, whether sane or insane, within 1 year 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 of the policy; or
 - iii. the date of endorsement or the effective date of change of the benefit provisions, whichever is later, if the supplementary benefit is added after the policy has been issued;
- whichever is later.

10. Claims procedure

For claims procedure, please refer to the 'notice and proof of claims' 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 of the policy; or
- iii. the date of endorsement or the effective date of change of the benefit provisions, 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 critical illness and/or complex surgery, is

- i. diagnosed;
- ii. treated;
- iii. for which a doctor was consulted; or
- iv. for which the existence or onset of signs or symptoms of any illness or disease were present, within or prior to the elimination period.

The elimination period will not apply if the critical illness contracted and/or complex surgery performed is directly and solely caused by an accident.

12. Medically necessary and surgically necessary

Medical treatments and surgeries must be confirmed as medically necessary and/or surgically necessary (as the case may be) by a specialist medical practitioner, unless otherwise stated in the benefit provisions.

'Medically necessary' means a medical service which is:

- i. consistent with the diagnosis and customary medical treatment for the condition;
- ii. in accordance with standards of good medical practice of a doctor; and
- iii. not for the convenience of the life insured or the doctor.

'Surgically necessary' means a surgical service which is:

- i. consistent with the diagnosis made and customary medical treatment for the diagnosed condition;
- ii. conventionally performed on an in-patient basis only;
- iii. in accordance with standards of good medical practice of a doctor; and
- iv. not for the convenience of the life insured or the doctor.

13. Exclusions and limitations

We will not pay any critical illness benefit or complex surgery benefit from any of the following:

- i. Directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or infection by Human Immunodeficiency Virus (HIV), except the 'Occupationally Acquired HIV', 'AIDS due to blood transfusion' and 'HIV due to Assault' as stated in the section 'definition of major critical illness' under the benefit provisions;
- ii. Suicide, attempted suicide or intentionally self-inflicted injury, whether the life insured is sane or insane;
- iii. Any physical condition for which no benefit is payable under the section 'elimination period' in the benefit provisions;
- iv. Directly or indirectly by the taking of drugs (except under the direction of a registered medical practitioner), the taking of poison or alcohol;
- v. Directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil event;
- vi. Participation in any criminal event; or
- vii. Travelling in any aircraft, except as a fare paying passenger in a regular scheduled commercial aircraft or cabin crew working on a scheduled public air service.

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 provisions as well as the policy provisions for the exact terms and conditions and pay particular attention to those terms including but not limited to the definitions of 'major critical illness(es)', 'early stage critical illness(es)', 'juvenile disease(s)' and 'complex surgery(ies)'.

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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