

Child Care Benefit

「保寶安心」兒童附加保障



Your children are your top priority. You want the best for their health, education and future. Child Care Benefit helps with the costs of medical treatment if they become ill or suffer an accident.

Child Care Benefit provides protection for major diseases for children aged 18 or under. It covers your child until the age of 25. You can use the benefits to give them the best treatment and medical care to help them get better.



Plan at a glance	
Product objective & nature	A critical illness insurance product providing lump sum benefits against critical illnesses for children
Product type	Supplementary benefit
Benefit term	The coverage period is 1 year. Renewable up to age 25
Premium payment period	Up to age 25
Issue age	30 days – age 18
Premium structure	Level and premium rate is not guaranteed (see 'Premium adjustment' under the Important Information section below)
Policy currency	Follow basic plan – Hong Kong Dollar (HK\$) or United States Dollar (US\$) or Canadian dollar (C\$) or British Pound (£)
Minimum protection amount	HK\$80,000 / US\$10,000 / C\$12,000 / £10,000
Premium payment mode	Annually / Semi-annually / Quarterly / Monthly (monthly mode is not available for C\$ policy)
Premium schedule	Available upon request

Benefit schedule	
Major diseases	Percentage of the protection amount
Cancer, coma, major organ transplant, major burns, loss of speech	100%
Loss of sight	
• Both eyes	100%
• One eye	50%
Loss of hearing	
• Both ears	100%
• One ear	50%
Loss of members	
• Loss of two feet or two hands or one hand and one foot	100%
• Loss of one foot or one hand	50%
• Loss of four fingers and thumb of either hand	40%
• Loss of thumb	20%
• Loss of finger	
Four digits	30%
Three digits	15%
Two digits	10%
One digit	5%
• Loss of toes	
All-one foot	15%
Great-digits	5%
Great-digit	3%

In case of multiple major diseases from one accident, only the major disease carrying the higher payment will be paid.

Child Care 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. You should read the relevant policy documents for the exact terms and conditions that apply to this product. You can ask us for a copy.

Medical expenses

For each accidental injury, we will reimburse the expenses for medical treatment, up to 5% of the protection amount to help provide the best medical care for your child.

International medical assistance (see note 1)

Your child can enjoy the comprehensive international medical assistance while he or she is traveling abroad.

Other advantages

- Comprehensive yet affordable cover
- Flexible amount of protection – choose the level of protection that suits your needs.
- Guarantee of insurability option (GIO) – you can convert Child Care Benefit to such other major disease benefit as we determine without the need to provide evidence of good health. It can be done right after your Child Care Benefit has been effective for 1 year and when your child reaches age 16 (see note 2).


Notes:

1. The international medical assistance 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 any medical opinions given by the medical service provider or any services given by the service providers. The services may change from time to time. Please visit our website (www.manulife.com.hk) for the latest Emergency Assistance Benefits Provisions for the terms and conditions of the services.
2. The new premium you need to pay after exercising GIO will be based on the age of the life insured and the premium rate at the time the conversion is effective. A signed statement to declare the life insured is a non-smoker may be required if a non-smoker rate is requested at the time of conversion. The protection amount of the new major disease benefit will not be more than the latest protection amount of Child Care Benefit or the maximum protection amount provided by us on the conversion date. For details on the terms and conditions, please see the benefit provision.


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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 for their children and can pay the premium for as long as they want the protection as described in this product leaflet for their children. 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 and are not guaranteed. In addition, we will regularly review our products, including revising the premium rates, 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 on each policy anniversary.

3. Renewal

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

4. 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 this 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(s) will continue in force. If we do not receive the premium after the 31-day period ends, the policy and the supplementary benefit(s) will end without further notice and the life insured will not be covered.

5. 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.

6. Currency risk

This 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.

7. Inflation risk

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

8. Condition for ending the supplementary benefit

This supplementary benefit will end if:

- i. you fail to pay the premium within 31 days after the due date and there is no cash value in the basic plan of the policy to which this supplementary benefit is attached;
 - ii. the policy to which Child Care Benefit is attached ends or reaches its end date (matures);
 - iii. you cash in the policy or we apply the non-forfeiture benefit (if any) to your policy;
 - iv. we have paid 100% of the protection amount; or
 - v. the policy reaches the anniversary closest to the life insured's 25th birthday;
- 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 policy for appropriate endorsement. Under such circumstances, the supplementary benefit will terminate as of such premium due date.

9. 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 was issued; or
- 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 was issued.

The elimination period will not apply if major disease contracted is directly caused by an accident.

10. Medically necessary

If the major disease requires a surgical procedure to be performed, the procedure must be the usual treatment for the condition and be medically necessary.

'Medically necessary' means a medical service which is:

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

11. Claims procedures

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

12.Exclusions and limitations

We will not pay any Major Diseases Benefit or Medical Expense Benefit for claims caused by any of the following.

- i. Congenital conditions.
- ii. Acquired immune deficiency syndrome (AIDS), AIDS-related complex (ARC), or infection by human immunodeficiency virus (HIV).
- iii. Suicide, attempted suicide or deliberate self-inflicted injury, whether sane or insane.
- iv. The contraction of the major disease is within or prior to elimination period.
- v. Any drug, poison, gas or fumes, voluntarily or otherwise taken, administered, absorbed or inhaled, other than as a result of an accident arising from an unavoidable danger of the life insured's job.
- vi. War or any act of war, or serving in the armed forces of any country at war or serving in a civilian force linked to it.
- vii. Travel or flight in any aircraft, except as a passenger on an aircraft operated by a regular airline.
- viii. Taking part in driving or riding in any kind of race or underwater activities.
- ix. Any expenses incurred for dental treatment or services.

What we have said above is an outline of the circumstances under which we will not pay the benefits. 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 'injury' and 'major diseases'.

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. You can find our address on our website. We will not charge you a fee for this.

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