

We are with you at all times to provide COVID-19 support

Your health and safety are of the utmost importance. We are here to provide you with the support you need to battle the COVID-19 pandemic **free of charge, with no registration required.**

Vaccination Side Effects		COVID-19 Test	
Covered clients	 <p>Existing and new life insured or policyowner of all ages under an individual insurance policy, or covered member (including his/her covered dependant(s)) under a group medical insurance policy with hospitalization benefits</p>		 <p>Existing and new life insured under an individual financial product policy with hospitalization benefits, or covered member (including his/her covered dependant(s)) under a group medical insurance policy with hospitalization and surgical benefits</p>
	 <p>Pre-hospitalization Outpatient Cash Benefit</p> <p>HK\$ 300 (up to 1 time)</p>	 <p>Hospital Cash Benefit</p> <p>HK\$ 800 per day (limited to 1 stay, up to 14 days)</p>	 <p>Compassionate Death Benefit</p> <p>HK\$ 200,000</p>
<p>We offer a cash benefit covering the outpatient consultation of a registered medical practitioner in Hong Kong or Macau due to a covered vaccination adverse reaction, provided that such a consultation happens within 14 days prior to a confinement and the Hospital Cash Benefit under the Special Coverage for Vaccination Side Effects is payable.</p>		<p>We offer a hospital cash benefit if the covered client is confined in a hospital in Hong Kong or Macau as a result - and within 14 days - of a covered vaccination adverse reaction.</p>	
<p>We will pay if the covered client passes away in Hong Kong or Macau due to a covered vaccination adverse reaction or its complications within 30 days after diagnosis of a covered vaccination adverse reaction.</p>		<p>We will cover the fee for the mandatory COVID-19 test required by hospital or day case surgery prior to hospital admission, or receiving a day case procedure in Hong Kong.</p>	

For details and terms and conditions of the benefits, please visit www.manulife.com.hk/en/individual/promotions/covid-19-support.html

Free 'Special Coverage for Vaccination Side Effects'

Prevention is better than cure, and vaccines may help us stay safe from various infectious diseases, especially during this special time. As part of our continued efforts to give customers peace of mind, we are delighted to provide all our new and existing eligible customers in Hong Kong and Macau with FREE protection against vaccination side effects ('Special Coverage for Vaccination Side Effects')*.

This protection is applicable to ALL vaccinations* approved by local authorities, including the latest COVID-19 vaccinations. No registration is required to enjoy the protection.

Coverage Period: From January 26, 2021 or the policy effective date (whichever is later) to December 31, 2022 (in respect of the date of receiving vaccination)

Covered Client: (i) Life insured or policyowner of all ages, of an individual insurance policy issued by Manulife; or
(ii) Covered member (including his/her covered dependant(s)) of a group medical insurance policy with hospitalization benefits issued by Manulife,
during the Coverage Period.

Special Coverage for Vaccination Side Effects**:

1. Pre-hospitalization Outpatient Cash Benefit: HK\$300 (up to 1 time)

Payable if the Covered Client consults a Registered Medical Practitioner in Hong Kong or Macau on outpatient basis due to a Covered Vaccination Adverse Reaction, provided that such consultation happens within 14 days prior to a Confinement and the Hospital Cash Benefit below is payable.

2. Hospital Cash Benefit: HK\$800 per day (limited to 1 stay, up to 14 days)

Payable if the Covered Client is Confined in a Hospital in Hong Kong or Macau as a result and within 14 days of a Covered Vaccination Adverse Reaction.

3. Compassionate Death Benefit: HK\$200,000

Payable if the Covered Client passes away in Hong Kong or Macau due to a Covered Vaccination Adverse Reaction or its complications within 30 days after diagnosis of a Covered Vaccination Adverse Reaction.

* For details about the vaccinations and associated side effects to be covered, please refer to Section C of the Terms and Conditions.

** Total benefit amount for all Covered Clients: HK\$100,000,000

Terms and Conditions for Special Coverage for Vaccination Side Effects:

A. Eligibility

- The Special Coverage for Vaccination Side Effects is only applicable to all individual insurance policies and group medical insurance policies with hospitalization benefits issued by us.
 - For a policy issued before January 26, 2021, the coverage period starts from January 26, 2021 to December 31, 2022 (both dates inclusive) (in respect of the date of receiving vaccination).
 - For a policy issued on or after January 26, 2021, the coverage period starts from the policy effective date to December 31, 2022 (both dates inclusive) (in respect of the date of receiving vaccination).

The policy must remain in force during the Coverage Period.

In case of policy reinstatement, the Special Coverage for Vaccination Side Effects will be reinstated accordingly, and the coverage period will start from the effective date of reinstatement.

- Even if the Covered Client is the life insured, policyowner or covered member of more than one individual insurance policy and/or group medical insurance policy, each covered benefit under this Special Coverage for Vaccination Side Effects shall be payable once only for each Covered Client.
- For the avoidance of doubt, in respect of policyowners, only natural persons are covered by the Special Coverage for Vaccination Side Effects, while company policyowners are not covered. The life insureds of company-owned policies, if all requirements of eligibility are met, are all covered by this Special Coverage for Vaccination Side Effects.
- In case of policyowner change during the Coverage Period, the Special Coverage for Vaccination Side Effects for the original policyowner will end while the Special Coverage for Vaccination Side Effects for the new policyowner will start on the effective date of policyowner change. The life insured's coverage will remain unaffected.

B. Benefits

- We shall pay the Pre-hospitalization Outpatient Cash Benefit, which equals to HK\$300, for up to 1 time if the Covered Client consults a Registered Medical Practitioner in Hong Kong or Macau on outpatient basis due to a Covered Vaccination Adverse Reaction, provided that such consultation happens within 14 days prior to a Confinement and the Hospital Cash Benefit below is payable.
- We shall pay the Hospital Cash Benefit, which equals to HK\$800 (per day), limited to 1 stay, for up to 14 days if the Covered Client is Confined in a Hospital in Hong Kong or Macau as a result and within 14 days of a Covered Vaccination Adverse Reaction.
- We shall pay the Compassionate Death Benefit, which equals to HK\$200,000, if the Covered Client passes away in Hong Kong or Macau due to a Covered Vaccination Adverse Reaction or its complications within 30 days after diagnosis of a Covered Vaccination Adverse Reaction.

C. More about vaccinations and side effects

- 'Covered Vaccination Adverse Reaction' shall mean a diagnosis of an Adverse Event Following Immunization (AEFI) within 14 days after receiving the Approved Vaccination.
- 'Approved Vaccination' shall mean the vaccination for the purpose of immunization (not correlated to vaccines administered after the onset of infection), including the first dose, subsequent doses and booster doses, and must be approved by the United States Food and Drug Administration or local health authorities and prescribed by a Registered Medical Practitioner and administered by the same or a licensed or registered nurse of Hong Kong or Macau during the Coverage Period in Hong Kong or Macau.

10. 'Adverse Event Following Immunization' (AEFI), according to the World Health Organization, shall mean any untoward medical occurrence which follows immunization and which does not necessarily have a causal relationship with the usage of the vaccine. The adverse event may be any unfavourable or unintended sign, abnormal laboratory finding, symptom or disease.

AEFIs are grouped into 5 categories:

- a) Vaccine product-related reaction;
- b) Vaccine quality defect-related reaction;
- c) Immunization error-related reaction;
- d) Immunization anxiety-related reaction; and
- e) Coincidental event.

The adverse reactions can further be classified as:

- a) Allergic reactions;
- b) Local reactions;
- c) Systematic reactions; and
- d) Neurological disorders.

Source: World Health Organization website (accessed in Jan 2021): <https://vaccine-safety-training.org/classification-of-aefis.html>

D. Other definitions

11. 'Confinement' or 'Confined' shall mean an admission of the Covered Client to a Hospital that is recommended by a Registered Medical Practitioner for Medical Service and as an inpatient as a result of a Medically Necessary condition.

Confinement shall be evidenced by a discharge summary or daily room charge invoiced by the Hospital and the Covered Client must stay in the Hospital continuously for the entire period of Confinement.

12. 'Illness' shall mean a sickness or disease, including any and all complications arising therefrom.

13. '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 the sick and injured as inpatients, and which (a) has facilities for diagnosis and major operations; (b) provides 24-hour 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.

14. 'Medical Service' shall mean Medically Necessary services, including, as the context requires, Confinement, treatments, procedures, tests, examinations or other related services for the investigation or treatment of an Illness.

15. 'Medically Necessary' shall mean the need to have medical service for the purpose of investigating or treating the relevant Illness in accordance with the generally accepted standards of medical practice and such medical service must –

- a) require the expertise of, or be referred by, a Registered Medical Practitioner;
- b) be consistent with the diagnosis and necessary for the investigation and treatment of the Illness;
- c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Covered Client, his family, caretaker or the attending Registered Medical Practitioner;
- d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Covered Client.

16. 'Registered Medical Practitioner' shall mean a medical practitioner of western medicine,

- a) who is duly qualified and is registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by us in utmost good faith); and
- b) legally authorized for rendering relevant Medical Service in Hong Kong or the relevant jurisdiction outside Hong Kong where the Medical Service is provided to the Covered Client,

but in no circumstance shall include the following persons - the Covered Client, the policyowner, or an insurance intermediary, employer, employee, immediate family member or business partner of the policyowner and/or the Covered Client (unless approved in advance by Manulife in writing). If the practitioner is not duly qualified and registered under the laws of Hong Kong or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by Manulife in utmost good faith), we shall exercise reasonable judgment to determine whether such practitioner shall nonetheless be considered qualified and registered.

E. Exclusions

17. We shall not pay any benefits if the Covered Vaccination Adverse Reaction results from:

- a) any self-inflicted injury or suicide, whether sane or insane; or
- b) terrorist attack using biochemical weapons of any kind.

F. Termination

18. This Special Coverage for Vaccination Side Effects will end upon the occurrence of the following (whichever happens first):

- a) the expiry of the Coverage Period;
- b) death of the Covered Client;
- c) the eligible policy terminates;
- d) the coverage for the covered member under a group medical insurance policy with hospitalization benefits ends; or
- e) the total benefit amount claimed for all Covered Clients under this Special Coverage for Vaccination Side Effects has reached HK\$100,000,000.

G. Notice and proof of claims

19. For Pre-hospitalization Outpatient Cash Benefit and Hospital Cash Benefit, claims shall be submitted to Manulife within 90 days after the date on which the Covered Client is discharged from the Hospital. For Compassionate Death Benefit, death proof of the Covered Client's death acceptable to Manulife must be submitted within a reasonable period from the time of death and approved by Manulife before we will pay the Compassionate Death Benefit. For this purpose, a claim shall be deemed not valid or complete and benefits shall not be payable unless the –

- a) completed claim form designated by Manulife;
- b) proof of Approved Vaccination with date of receiving vaccination (e.g. vaccination records, a copy of medical receipt for Approved Vaccination);
- c) proof of Confinement (if applicable) with date of admission and medical evidence supplied by a Registered Medical Practitioner to confirm this is due to a Covered Vaccination Adverse Reaction;
- d) proof of outpatient consultation (if applicable) with date of consultation (e.g. a copy of consultation receipt) and medical evidence supplied by a Registered Medical Practitioner to confirm this is due to a Covered Vaccination Adverse Reaction;
- e) proof of death (if applicable) with medical evidence supplied by a Registered Medical Practitioner to confirm such death is due to a Covered Vaccination Adverse Reaction; and
- f) all relevant information, certificates, reports, evidence, referral letters and other data or materials as reasonably required by Manulife,

shall have been furnished to Manulife for processing of such claim.

The Covered Client shall notify Manulife if claims cannot be submitted within the above timeframe, otherwise we shall have the right to reject claims submitted after the above timeframe.

H. To whom benefits are paid

20. The Pre-hospitalization Outpatient Cash Benefit and Hospital Cash Benefit will be paid to:
 - a) the policyowner (if the Covered Client is the life insured of an individual insurance policy)
 - b) the policyowner (if the Covered Client is the policyowner of an individual insurance policy)
 - c) the covered member (if the Covered Client is the covered member / dependant of a group medical insurance policy with hospitalization benefits)
21. Compassionate Death Benefit proceeds will be paid to:
 - a) the beneficiary designated under the eligible policy (if the Covered Client is the life insured of an individual insurance policy)
 - b) the policyowner's estate (if the Covered Client is the policyowner of an individual insurance policy)
 - c) the beneficiary designated under the eligible policy (if the Covered Client is the covered member / dependant of a group medical insurance policy with hospitalization benefits)

Manulife shall have the absolute right to amend the terms and conditions of this Special Coverage for Vaccination Side Effects from time to time without prior notice. In case of disputes, Manulife's decision shall be final and conclusive.

In respect of insurance products provided and underwritten by Manulife (International) Limited (Incorporated in Bermuda with limited liability) ("Manulife"), you should not purchase any of these products solely on the basis of this leaflet. **This leaflet shall be read in conjunction with the relevant product leaflets.** 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. 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.

This leaflet is for distribution in Hong Kong and Macau only, but not in mainland China.

The Coverage for COVID-19 Test Fee

In view of the pandemic, healthcare services providers in Hong Kong, such as hospitals, generally require patients to undergo a COVID-19 test prior to hospital admission or receiving a day case procedure. To cope with this requirement, we will cover the fee of such COVID-19 test performed during the Coverage Period under the eligible policy.

The Coverage for COVID-19 Test Fee

Coverage Period: From August 1, 2020, the policy effective date or the policy reinstatement date (whichever is later) to December 31, 2022 (in respect of the date of receiving COVID-19 test)

Covered Client:

- Existing and new life insured of individual financial product policy (policy must offer hospitalization benefits) ('Eligible Individual Financial Product Policy'); or
- Existing and new covered member (including his/her covered dependant(s)) of group medical insurance policy with hospitalization benefits (policy must offer hospitalization and surgical benefits) ('Eligible Group Medical Policy')

Claims Scenarios:

- The COVID-19 test is performed upon the request of hospitalization or day case surgery, and is recommended by the attending doctor and performed at a laboratory recognized by the Hong Kong SAR Government within 72 hours prior to the hospitalization or day case surgery ('Medical Service')
- The Medical Service is medically necessary and such Medical Service is covered under the hospitalization benefits of the eligible policy
- The COVID-19 test fee is subject to Reasonable and Customary charge
- Maximum of one COVID-19 test fee will be reimbursed per Medical Service
- Maximum benefit limit is HK\$2,500 for each COVID-19 test fee

This Coverage for COVID-19 Test Fee is provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability) ('we' / 'us' / 'Manulife').

Terms and Conditions for the Coverage for COVID-19 Test Fee:

A. Eligibility

- For the avoidance of doubt, Hospital Income Benefit (as a supplementary benefit) is not an individual financial product policy with hospitalization benefits. Therefore, it is not an Eligible Individual Financial Product Policy and the Coverage for COVID-19 Test Fee does not apply.
- This Coverage for COVID-19 Test Fee is only applicable to the life insured of the Eligible Individual Financial Product Policy and the covered member (including his/her covered dependant(s)) of the Eligible Group Medical Policy issued by us.
 - For a policy issued before August 1, 2020, the coverage period starts from August 1, 2020 to December 31, 2022 (both dates inclusive) (in respect of the date of receiving COVID-19 test).
 - For a policy issued on or after August 1, 2020, the coverage period starts from the policy effective date to December 31, 2022 (both dates inclusive) (in respect of the date of receiving COVID-19 test).The policy must remain in force during the Coverage Period.
In case of policy reinstatement, this Coverage for COVID-19 Test Fee will be reinstated accordingly, and the coverage period will start from the effective date of reinstatement.
- For the avoidance of doubt, this benefit only covers the fee of the COVID-19 test, and does not include expenses arising from other external factors, including but not limited to the delivery fee.
- This coverage is applicable to the Eligible Individual Financial Product Policy and Eligible Group Medical Policy issued in Macau if the Covered Client is in Hong Kong and meets the above conditions.

B. Benefits

- This Coverage for COVID-19 Test Fee is subject to the benefit limits of the Eligible Individual Financial Product Policy held by the life insured or Eligible Group Medical Policy held by the covered members:
 - For the Eligible Individual Financial Product Policy that fulfill above Claims Scenarios –
 - We shall cover the fee of the COVID-19 test under the benefit item of Hospital Services or Miscellaneous Charges
 - For the avoidance of doubt, benefit limit of the COVID-19 test fee is subject to the benefit limits of Hospital Services or Miscellaneous Charges under the eligible policy
 - For the Eligible Group Medical Policy that fulfill above Claims Scenarios –
 - We shall cover the fee of the COVID-19 test under the benefit item of Hospital Services
 - For the avoidance of doubt, benefit limit of the COVID-19 test fee is subject to the benefit limit of Hospital Services under the eligible policy
- The effective date of Hospital Services or Miscellaneous Charges under the eligible policy is subject to the 'Effective Date of Benefits' section (or equivalent section) and/ or waiting period under the respective policy (if applicable).
- If a Covered Client tests positive in the COVID-19 test and consequently cannot undergo the associated Medical Service, we shall cover the fee of the COVID-19 test under the benefit item of Hospital Services or Miscellaneous Charges.
- Maximum of one COVID-19 test fee will be reimbursed for each Medical Service, subject to the maximum benefit limit of HK\$2,500 for each COVID-19 test.

C. Claims documents required

- Client is required to submit the original receipt and a copy of the COVID-19 laboratory report together with all necessary claims documents (If the COVID-19 test result is positive and consequently cannot undergo the associated Medical Service, relevant proof of hospitalization and medical evidence related to the Medical Service are required) to Manulife within 90 days after the date of receiving COVID-19 test and indicate 'Claim application (to conduct COVID-19 test on necessary basis)' in the claims form.

D. Other definitions

10. 'Reasonable and Customary' shall mean, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by us in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred.
- In determining whether a charge is Reasonable and Customary, we shall make reference to the followings (if applicable) –
- i. treatment or service fee statistics and surveys in the insurance or medical industry;
 - ii. internal or industry claim statistics;
 - iii. gazette published by the government; and/or
 - iv. other pertinent source of reference in the locality where the treatments, services or supplies are provided.
11. 'Medically Necessary' shall mean the need to have medical service for the purpose of investigating or treating the relevant illness in accordance with the generally accepted standards of medical practice and such medical service must –
- a) require the expertise of, or be referred by, a registered medical practitioner;
 - b) be consistent with the diagnosis and necessary for the investigation and treatment of the illness;
 - c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Covered Client, his family, caretaker or the attending registered medical practitioner;
 - d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
 - e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the Covered Client.
12. 'Medical Service' shall mean Medically Necessary services, including, as the context requires, confinement, treatments, procedures, tests, examinations or other related services for the investigation or treatment of an illness.

E. Termination

13. This Coverage for COVID-19 Test Fee will end upon the occurrence of the following (whichever is earlier):
- a) the expiry of the Coverage Period;
 - b) death of the Covered Client;
 - c) the coverage for the life insured under the Eligible Individual Financial Product Policy ends; or
 - d) the coverage for the covered members under the Eligible Group Medical Policy ends.

F. To whom benefits are paid

14. This Coverage for COVID-19 Test Fee will be paid to:
- a) the policyowner (if the Covered Client is the life insured of an individual policy)
 - b) the covered member (if the Covered Client is the covered member / dependant(s) of a group medical with hospitalization and surgical policy)

Manulife shall have the absolute right to amend the terms and conditions of this Coverage for COVID-19 Test Fee from time to time without prior notice. In case of disputes, Manulife's decision shall be final and conclusive.

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