

## CancerCare Frequently Asked Questions (FAQ)

### Product Overview

#### (1) What is CancerCare?

CancerCare is a regular premium plan that provides coverage for all stages of cancer or death benefit. The policy will end upon death or any claim, whichever happens first. CancerCare is underwritten by Manulife (Singapore) Pte Ltd and distributed by DBS Bank Ltd ("DBS") without any financial advice via DBS/POSB digibank online.

#### (2) What are the plans offered under CancerCare?

CancerCare comes in 3 fixed plans:

Basic benefit	Plan Type / Sum Insured		
	Headstart	Essential	Advantage
Cancer benefit	S\$50,000	S\$100,000	S\$150,000
Death benefit	S\$10,000	S\$20,000	S\$30,000

#### (3) I have bought CancerCare - Essential plan (Sum Insured S\$100,000) in June 2019. 1 year later, I wish to buy another CancerCare - Advantage plan (Sum Insured S\$150,000). Can I buy?

No, you cannot buy Advantage plan but you can buy Headstart plan (Sum Insured S\$50,000) as the maximum combined sum insured allowed per insured person is S\$150,000.

#### (4) What does the cancer benefit cover?

The cancer benefit is a single lump sum amount we will pay upon diagnosis of cancer.

The list of covered Cancer is as follows:

Early Stage Cancer	Intermediate Stage Cancer	Advanced Stage Cancer
Carcinoma in situ Early Prostate Cancer Early Thyroid Cancer Early Bladder Cancer Early Chronic Lymphocytic Leukemia Neuroendocrine Tumours Gastro-intestinal Stromal Tumours Bone Marrow Malignancies	Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancer

Please refer to the policy contract for the definitions of the covered cancers.

#### (5) Are there any conditions not covered under the cancer definition?

The following do not fall under the cancer definition and are excluded from coverage:

- ✓ Cervical Dysplasia, CIN-1, CIN-2 and CIN-3 and low grade & high grade squamous epithelial lesions
- ✓ Prostatic Intraepithelial Neoplasia (PIN)
- ✓ Vulvar Intraepithelial Neoplasia (VIN)
- ✓ Melanoma in situ and all non-melanoma skin carcinomas

- ✓ Any lesion or tumour which is histologically described as benign, dysplasia, premalignant, borderline malignant, suspicious malignant potential or neoplasm of uncertain or unknown behavior
- ✓ Non-invasive papillary urothelial carcinoma of the bladder (stage Ta)
- ✓ Chronic Lymphocytic Leukemia (CLL) RAI stage 0 or lower
- ✓ All Gastro-intestinal Stromal Tumours histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs which are NOT treated with surgery or chemotherapy
- ✓ All tumours in the presence of Human Immunodeficiency Virus (HIV) infection.

**(6) Is there any waiting period for cancer benefit to be payable?**

Yes, there is a 90 days waiting period from the policy issue date or date of reinstatement of the policy, whichever is later. Waiting period is the time specified which must pass before the coverage begins.

The person insured must also survive for at least 7 days from the date of diagnosis of cancer. Otherwise, only the death benefit shall be payable.

**(7) What are the exclusions under the cancer benefit?**

We will not pay this benefit if:

- (i) the life insured did not survive for at least 7 days from the date of diagnosis of a cancer.
- (ii) the date of diagnosis of a cancer is within ninety (90) days from the policy issue date or the date of reinstatement of this policy, whichever is later.
- (iii) the condition claimed is in the presence of Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition; or
- (iv) the condition claimed is due to a pre-existing cancer.

**(8) What are the conditions not covered under death benefit?**

We will not pay the benefit if death is due to suicide or a pre-existing condition within one year from the policy issue date or the date of reinstatement of the policy, whichever is later.

**(9) What is pre-existing condition?**

Pre-existing condition refers to any condition or illness which existed before the policy issue date or the date of reinstatement, whichever is later:

- (i) which presented signs or symptoms of which the policyholder or life insured was aware of or should reasonably have been aware of; or
- (ii) for which treatment was recommended by or received from a medical examiner; or
- (iii) for which the life insured have undergone medical tests or investigations.

**(10) Can I choose how long I would like to be covered?**

You will enjoy coverage for 5 years after which policy will automatically renew every 5 years. The maximum renewal age is 70.

## **Premium Payment**

**(11) Can I choose premium frequency (e.g. monthly, quarterly, annually)?**

Only monthly payment mode is available.

**(12) What are the premium payment methods available?**

We only accept payment via giro through DBS/POSB current or savings account.

**(13) Are the premium rates guaranteed?**

No, the premium rates are not guaranteed. We reserve the right to change the premium rates for this policy by giving you 30 days' notice.

**(14) When will subsequent premiums be debited from my DBS/POSB bank account?**

Subsequent premiums will be deducted based on following dates:

For policies issued between 1<sup>st</sup> to 15<sup>th</sup> of the month

- 1<sup>st</sup> Attempt: 16<sup>th</sup> of the current month
- 2<sup>nd</sup> Attempt: 4<sup>th</sup> of the next month

For policies issued between 16<sup>th</sup> to 31<sup>st</sup> of the month

- 1<sup>st</sup> Attempt: 4<sup>th</sup> of the next month
- 2<sup>nd</sup> Attempt: 16<sup>th</sup> of the next month

If the 1st deduction attempt is unsuccessful, a 2<sup>nd</sup> attempt will be made on the next deduction date, provided the policy is in-force. Should the scheduled deduction fall on a non-working day, the deduction will take place on the next working day.

**Eligibility & Underwriting****(15) How do I purchase this plan or get a quote?**

You can buy CancerCare or get a quote online by logging in to your DBS/POSB digibank online account. CancerCare is only available via our digital purchase journey using your DBS/POSB digibank online account.

**(16) Who is eligible to purchase this plan?**

Anyone with a valid NRIC who

- ✓ is currently residing in Singapore; and
- ✓ is a Singapore Citizen or Singapore Permanent Resident (PR); and
- ✓ is between 18 and 60 years old (age last birthday); and
- ✓ has no previous or existing Life, Critical Illness, Accident or Health insurance applications been declined, deferred or offered with restricted benefits or additional premiums by Manulife; and
- ✓ has never made any claims against Manulife in respect of any Disability, Critical Illness, Medical, Hospitalisation, or Life insurance
- ✓ is not of the following nationality:
  - Japan;
  - North Korea;
  - Syria; and
  - Iran.

**(17) Do I need to go for medical check up to apply for CancerCare?**

No, all you need to do is answer 1 simple health question.

**(18) Can I buy CancerCare for my spouse or child?**

No as the life insured covered must also be the policyowner. However, they can buy for themselves through their DBS/POSB digibank online account.

**(19) What documents will I receive after successfully purchasing this plan?**

You will receive the following documents via email after your policy is successfully issued:

- ✓ Welcome letter
- ✓ Schedule page

- ✓ Policy contract provision
- ✓ E-Application form
- ✓ Terms & Conditions
- ✓ Important Notes
- ✓ Product documents (Cover Page, Policy Illustration, Product Summary)

**(20) Do I need to inform Manulife when there is a change in my country of residency?**

Yes. You are required to inform us of any changes in your circumstances that affect your country of residency. We can refuse a claim and end the policy if the country of residence is not one which we insure for this product. Please download and submit a signed copy of the "[Personal Detail Update](#)" form to us, by mail to Manulife (Singapore) Pte. Ltd., 8 Cross Street #01-01A Manulife Tower Singapore 048424, ATTN to: Advisory and Policy Services and Claims, within 30 days of such change in your circumstances.

### **Death/Cancer Benefit and Claims**

**(21) What document(s) do I have to submit to make a claim?**

A cancer or death claim can be filed for this plan by downloading the respective claim form from [www.manulife.com.sg](http://www.manulife.com.sg) and submit it to us after completion. The Claim forms will indicate the documents we will need for the death or cancer claim.

**(22) How much is payable for death benefit?**

We will pay the death benefit sum insured (according to the plan chosen) less any unpaid premium. Upon payment of this benefit, the policy will end.

**(23) Who will receive the death benefit payout in the event of death of the policyholder (who is also the life insured for this plan)?**

If this policy has nominated beneficiaries, we will pay the death benefit out to the beneficiaries. If the policyholder did not nominate any beneficiaries, we may pay to a Proper Claimant as defined in the Insurance Act. Otherwise, the deceased's next-of-kin or executor appointed in the deceased's Will would need to apply to the Singapore Court for Letters of Administration, or Grant of Probate respectively for us to pay the death benefit to the appointed legal representative.

**(24) How will I receive the cancer benefit?**

After a cancer claim is approved, we will pay the cancer benefit to the policy owner according to her preferred payout option.

### **Policy Administration**

**(25) What happens if I change my mind? Can I free-look this policy?**

You may cancel this policy by writing to us within 14 days after the policy has been issued and received by you. If you cancel the policy within the free-look period, we will refund you the premium you had paid. This policy will be considered received by you 7 days after the date of email sent to you.

**(26) Is there any cash value when I surrender my CancerCare policy?**

No, this product does not have cash value or surrender value as it is a pure protection plan.

**(27) Can I change plan type after buying the policy e.g. from Headstart plan to Essential plan?**

Change of plan type is not allowed under CancerCare. If you wish to increase the protection amount, you may buy a new policy subject to the combined protection amount of S\$150,000 under CancerCare.

**(28) Is nomination of beneficiary allowed?**

Yes. Nomination of beneficiary is allowed for CancerCare.

You can download the [nomination form](#) and mail it to us at Manulife (Singapore) Pte. Ltd., 8 Cross Street #01-01A, Manulife Tower Singapore 048424, ATTN to: Advisory and Policy Services and Claims.

**(29) Is policy assignment allowed for this policy?**

Yes, as long as both the assignor and the assignee are above 18 years of age.

**(30) Is third party policy allowed for this policy?**

Third party policy arrangements are not allowed for this plan at policy application.

**(31) Can I backdate my application for this policy?**

No, backdating is not allowed for this plan.

**(32) If I missed a premium payment, will my cover be affected?**

We have a 30 days grace period for you to make your payments in case there is insufficient fund in your account for premium deduction. If no payment is received within this period, your policy will be terminated.

**(33) When will my policy end?**

The policy will end:

- (i) when we receive your notice in writing to end the policy;
  - (ii) when it lapses due to non-payment;
  - (iii) when the life insured dies;
  - (iv) when the death benefit is paid in full;
  - (v) when the cancer benefit is paid in full; or
  - (vi) on the benefit end date
- whichever happens first.

**(34) Can I reinstate my policy?**

Yes, reinstatement can be done within 3 months from the policy lapse date, subject to backpay of premium and interest up to the reinstatement date and answering the health question again.

**(35) What should I do if I have changed my mobile number or address? What should I do if I provided the wrong personal details?**

You may update your contact details such as your address, email and contact number by visiting the customer online portal, [www.mymanulife.com.sg](http://www.mymanulife.com.sg). Alternatively, you may download and submit a signed copy of the "[Personal Detail Update](#)" form to us after completion.

Do contact us as soon as possible as providing incorrect personal or contact details may affect any future claims you make.

**(36) Who should I contact if I have further questions on the product?**

If you have further enquiries, please email us at [service@manulife.com](mailto:service@manulife.com).

**(37) Who should I contact if I'm facing technical issues during my purchase journey?**

If you are facing technical difficulties, you may explore our live chat service in DBS/POSB digibank online.

**(38) How is my policy protected?**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits

of coverage, where applicable, please contact Manulife (Singapore) Pte. Ltd. or visit the Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**(39) Who is Manulife (Singapore) Pte. Ltd.?**

Manulife (Singapore) Pte. Ltd. is the product provider and underwriter for this policy. This policy is distributed online through our appointed Distributor DBS Bank Ltd.

Established in 1980, Manulife Singapore provides insurance, retirement and wealth management solutions to meet the financial needs of our customers across various stages of their lives. With over 600 staff employed locally, our diverse presence is bolstered by our multi-channel distribution network which is made up of our agency force, bank partners and financial advisory firm.

Manulife Singapore has been assigned an insurer financial strength rating of AA- with a stable outlook by S&P Global ratings. In April 2015, Manulife and DBS entered into an exclusive 15-year regional bancassurance partnership, covering Hong Kong, China, Indonesia and Singapore.

Our global headquarters in Toronto, Canada, Manulife Financial Corporation, founded in 1887, is a leading global financial services group providing relevant financial, insurance, and wealth and asset management advice and solutions for our individual, group, and institutional customers. In 2017, we set out our five key areas of focus. We are strongly positioned to transform into a digital, customer-centric market leader who creates significant value for our customers, employees, and shareholders.

***The above is for your information only. Please refer to the policy contract for the full terms and conditions, details, and exclusions for the mentioned insurance product.***