

## eCriticalCare Frequently Asked Questions (FAQ)

### Product Overview

**(1) What is eCriticalCare?**

eCriticalCare is a regular premium non-participating term plan that offers protection against critical illnesses and unforeseen circumstances where admission to an intensive care unit of a hospital is medically required. eCriticalCare is underwritten by Manulife (Singapore) Pte Ltd and distributed by DBS Bank Ltd (“DBS”) without any financial advice.

**(2) Can I choose how long I will like to be covered?**

Yes, the policy terms available are 10 to 40 years, in multiples of 5 years, subject to an expiry age of 85 (age last birthday).

**(3) What is the minimum and maximum coverage amount per policy?**

The minimum coverage amount per policy is S\$50,000 while the maximum coverage amount per policy is S\$300,000.

**(4) What does eCriticalCare cover?**

Death Benefit

Upon death within the policy term, we will pay the death benefit which is equal to 20% of the coverage amount less any unpaid premiums under the policy, in one lump sum.

Upon payment of this benefit, the policy will end.

Critical Illness (CI) Benefit

Upon diagnosis of any of the 37 covered CI listed below while the policy is in-force, we will pay the coverage amount less any unpaid premiums under the policy.

Upon payment of this benefit in full, the policy will end.

\*List of 37 Covered Critical Illnesses<sup>1</sup>

1	Major Cancer	19	Idiopathic Parkinson's Disease
2	Heart Attack of Specified Severity	20	Open Chest Surgery to Aorta
3	Stroke with Permanent Neurological Deficit	21	Alzheimer's Disease/Severe Dementia
4	Coronary Artery By-Pass Surgery	22	Fulminant Hepatitis
5	End Stage Kidney Failure	23	Motor Neurone Disease
6	Irreversible Aplastic Anaemia	24	Primary Pulmonary Hypertension
7	Blindness (Irreversible Loss of Sight)	25	HIV Due to Blood Transfusion and Occupationally Acquired HIV
8	End Stage Lung Disease	26	Benign Brain Tumor
9	End Stage Liver Failure	27	Severe Bacterial Meningitis
10	Coma	28	Major Head Trauma
11	Deafness (Irreversible Loss of Hearing)	29	Systemic Lupus Erythematosus with Lupus Nephritis

12	Open Chest Heart Valve Surgery	30	Angioplasty and Other Invasive Treatment for Coronary Artery*
13	Irreversible Loss of Speech	31	Paralysis (Irreversible Loss of Use of Limbs)
14	Major Burns	32	Progressive Scleroderma
15	Major Organ/Bone Marrow Transplantation	33	Persistent Vegetative State (Apallic Syndrome)
16	Multiple Sclerosis	34	Other Serious Coronary Artery Disease
17	Muscular Dystrophy	35	Poliomyelitis
18	Severe Encephalitis	36	Loss of Independent Existence
		37	Terminal Illness

<sup>1</sup>The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019).

\*For Angioplasty and Other Invasive Treatment for Coronary Artery, 10% of the coverage amount will be advanced.

The payout for Angioplasty and Other Invasive Treatment for Coronary Artery is payable only once, subject to a maximum amount of S\$25,000 per life, for all policies which we are liable for. After such a claim, the coverage amount will be revised in accordance with the terms set up in the policy contract.

#### Recovery Care Benefit

While this policy is in force, we will pay 30% of the coverage amount in advance, less any unpaid premiums, if the life insured:

- (i) stays in the ICU for a total of 5 days or more consecutively in 1 hospital admission; or
- (ii) stays both in the ICU and HDU together (not only the HDU admission alone) for a total of 5 days or more consecutively in 1 hospital admission.

This policy will continue to be in force after such payment. The coverage amount will be reduced by the amount paid under the Recovery Care Benefit. The Recovery Care Benefit can only be claimed once.

The stay in ICU or HDU must be confirmed as medically necessary.

The most we will pay for this policy and all other policies we have issued covering the same life insured for Recovery Care Benefit and/or a similar benefit provided under any benefit name and benefit specification in any of such policies, is subject to a maximum of S\$200,000.

Intensive Care Unit (ICU) is the intensive care unit of a hospital that is dedicated to the management and monitoring of patients with severe or life-threatening conditions. High dependency unit and other accommodation ward are not considered an intensive care unit.

High Dependency Unit (HDU) is a step-down unit for patients who do not yet require admission into an ICU. It is one level of care below that of an ICU.

**(5) Is there any waiting period for CI or Recovery Care Benefit to be payable?**

Yes, we will not cover the following critical illness of the life insured, if:

- (i) Major Cancer is diagnosed;
- (ii) Heart Attack with specified severity is diagnosed;
- (iii) Other Serious Coronary Artery Disease is diagnosed;
- (iv) The date of diagnosis of the condition that leads to performance of Coronary Artery By-Pass Surgery is; and/or
- (v) The date of diagnosis of the condition that leads to performance of Angioplasty & Other Invasive Treatment for Coronary Artery is

within ninety (90) days from:

- (i) policy issue date; or
  - (ii) the date of reinstatement of this policy;
- whichever is later.

Recovery Care Benefit is not payable if life insured was diagnosed with an illness which directly or indirectly, partly or wholly, results in either ICU or HDU admission, and the diagnosis is within 90 days from the policy issue date or the most recent date of reinstatement of this policy, whichever is later.

**(6) If the policyholder is diagnosed with a critical illness and then dies, are both Critical Illness Benefit and Death Benefit paid out?**

No. If the life insured is diagnosed with a critical illness and survived for at least 7 days from date of diagnosis or date of treatment (depending on CI), the critical illness benefit will be paid out and the policy terminates. Otherwise, only the death benefit shall be payable.

**(7) If the policyholder is admitted into ICU and then dies, are both Recovery Care Benefit and Death Benefit paid out?**

Recovery Care Benefit will be paid if the Life Insured survived for at least 7 days from being admitted into ICU (including HDU if required). Otherwise, only the death benefit, shall be payable.

**(8) To receive Recovery Care Benefit, must it be confined to accident caused or illness caused?**

As long as the policyholder is admitted into ICU as medically required for a total of 5 consecutive days (including HDU if required), the Recovery Care Benefit can be paid.

Please refer to (9) for the exclusions that apply.

**(9) What are the exclusions of the benefits provided?****Death Benefit**

If the life insured commits suicide within one year from the policy issue date or the latest date this policy is reinstated, we will not pay the death benefit and will refund all premiums paid without interest and less any medical or other expenses.

**CI Benefit**

The CI benefit will not be payable if critical illness of the life insured is caused directly or indirectly, wholly or partly by any of the following:

- i) any self-inflicted injury, provoked assault or attempt at suicide, whether sane or insane;
- ii) the life insured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical examiner;

- iii) infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition unless the infection arose in accordance with the definition of HIV due to Blood Transfusion and Occupational Acquired HIV;
- iv) donation of any of the life insured's organs; or
- v) a pre-existing condition.

#### Recovery Care Benefit

The Recovery Care Benefit will not be payable if the claim arises directly or indirectly, wholly or partly from any of the following:

- i) any self-inflicted injury, provoked assault or attempt at suicide, whether sane or insane;
- ii) the life insured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical examiner;
- iii) infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition unless the infection arose in accordance with the definition of HIV due to Blood Transfusion and Occupational Acquired HIV;
- iv) donation of any of the life insured's organs;
- v) a pre-existing condition;
- vi) overseas medical treatment;
- vii) pregnancy or complications from pregnancy, childbirth, abortion, miscarriage, prenatal or postnatal care, birth control, sterilisation and treatment or tests pertaining to fertility;
- viii) psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction;
- ix) elective cosmetic or plastic surgery for purposes of beautification except constructive surgery to treat functional defect due to Injury sustained;
- x) treatments for obesity, weight reduction or weight improvement;
- xi) medical or surgical procedures which are experimental in nature or not generally accepted as standard medical treatment by the medical profession;
- xii) sex-change operations;
- xiii) war or any act related to it, or service in the armed forces or in a Civil Defence Force supporting any country at war;
- xiv) riot, insurrection, civil commotion, strikes, or terrorist activities except as a victim; or
- xv) injuries arising while engaging in hazardous sports such as speed racing (boat, horse or automobile), mountaineering or rock climbing necessitating the use of guides or ropes, skiing or any kind including jet-ski, skating sport, parachuting (unless trying to save human life), ballooning, hang gliding, bungee-jumping, and underwater activities involving the use of breathing apparatus.

#### **(10) What is pre-existing condition?**

Pre-existing condition means any illness or condition which existed before the policy issue date or the most recent date of reinstatement of this policy, whichever is the latest, which would have affected our decision to accept your application and for which:

- (i) presented signs or symptoms which you or the life insured was aware of or should have been aware of, and where the life insured should have sought medical advice or treatment;
- (ii) treatment, test or investigation was recommended by or received from a medical examiner; or
- (iii) the life insured has arranged or received medical consultation, test or investigation.

#### **Premium Payment**

#### **(11) What is the premium frequency (e.g. monthly, quarterly, semi-annually, annually) available?**

Only monthly and annually payment modes are 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: 2<sup>nd</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: 2<sup>nd</sup> of the next month
- 2<sup>nd</sup> Attempt: 16<sup>th</sup> of the next month

If the 1<sup>st</sup> 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 eCriticalCare or get a quote online. eCriticalCare is only available via our digital purchase journey after logging in to your DBS / POSB digibank account.

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

Anyone with a valid NRIC who:

- is currently residing in Singapore;
- is a Singapore Citizen or Singapore Permanent Resident (PR);
- is between 18 and 60 years old (age last birthday);
- 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;
- has never made any claims against Manulife in respect of any Disability, Critical Illness, Medical, Hospitalisation, or Life insurance; and
- 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 eCriticalCare?**

No, all you need to do is answer 3 simple health questions.

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

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

**(19) Can I buy another eCriticalCare for coverage amount of S\$300,000 if I have eCriticalCare with coverage amount of S\$100,000?**

No, you cannot buy another eCriticalCare product with coverage amount of S\$300,000. However, you can buy eCriticalCare with coverage amount of S\$200,000 because the maximum coverage amount of all eCriticalCare policies (and any of its future versions issued by us), purchased by you covering the same life insured shall be limited to S\$300,000.

**(20) 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)

**Death / CI Benefit / Recovery Care Benefit and Claims****(21) What document(s) do I have to submit to make a claim?**

Death, CI, Recovery Care Benefit 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 form will indicate the documents we will need for the death, CI or Recovery Care Benefit claim.

**(22) 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.

**(23) How will I receive the CI / Recovery Care benefit?**

After the claim is approved, we will pay the CI/ Recovery Care Benefit to the policy owner according to his/her preferred payout option.

**Policy Administration****(24) 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.

**(25) Is there any cash value when I surrender my eCriticalCare policy?**

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

**(26) Can I change my coverage amount after buying the policy?**

You are not allowed to increase the coverage amount once the policy is inception. However, decreasing the coverage amount after policy inception is allowed subject to minimum coverage amount requirement.

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

Yes. Nomination of beneficiary is allowed for eCriticalCare.

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.

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

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

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

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

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

No, backdating is not allowed for this plan.

**(31) 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.

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

The policy will end:

- (i) when we receive your notice in writing to end this policy;
  - (ii) on the benefit end date shown on the policy schedule or endorsement;
  - (iii) when this policy lapse;
  - (iv) when the life insured dies and death benefit is paid;
  - (v) when the critical illness benefit is paid in full under this policy;
- whichever happens first.

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

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

**(34) 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.

**(35) 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).

**(36) 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)).

**(37) 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.