

ProtectFirst Frequently Asked Questions (FAQ)

Product Overview

(1) What is ProtectFirst?

ProtectFirst is a regular premium non-participating term plan that offers:

- Coverage against death of the life insured
- Additional payout for early, intermediate and advanced stage for five critical illnesses
- Additional payout in the event of an Accident resulting in surgery and hospitalization for at least 6 consecutive days
- Additional payout in the event of an Accident resulting in death or Total and Permanent Disability (TPD)

ProtectFirst is underwritten by Manulife (Singapore) Pte Ltd and distributed by DBS Bank Ltd (“DBS”) without any financial advice.

(2) What is the minimum premium to get started on ProtectFirst, and for how long will I be covered?

Protectfirst is a regular premium, non-participating plan which will protect you for 5 years, coverage can be renewed to cover you up to age 65. You can get started with just \$5 a month - this is regardless of your age.

(3) What does ProtectFirst cover?

The plan offers three different package and you will kickstart your insurance planning based on your desired premium budget:

- ProtectFirst – Defender: More coverage on Death Benefit. *You are always ready to defend your loved ones, ensuring their quality of life even when you’re no longer around*
- ProtectFirst – Advocate: More coverage on Critical Illness: *You advocate good health, ensuring you will recover with peace of mind in the event of critical illness*
- ProtectFirst – Adventurer: More coverage on Accident: *You enjoy great adventures so it's important to you to be well prepared and protected against unexpected accidents*

Details of each of the benefit:

Death Benefit

Upon death within the policy term, we will pay the death benefit which is equal to 100% of the death sum insured less any amount you owe us under the policy.

Upon payment of this benefit, the policy will end.

Critical Illness (CI) Benefit

In the event of the life insured being diagnosed with critical illness as listed below while the policy is in-force, we will pay an amount equivalent to the following:

Depending on CI stage:	What we will pay:
Early or intermediate stage CI	25% of the CI sum insured less any amount you owe us under the policy. This benefit can only be claimed once under this policy and upon payment, the CI sum insured will be reduced by the amount paid accordingly.

Advanced stage CI	100% of the CI sum insured (as available at the time of the claim) less any amount you owe us under the policy.
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The life insured must survive for a period of 7 days from the date of diagnosis for critical illnesses.

Once 100% of the CI sum insured is paid, this benefit will be terminated. The policy will continue to be in-force and premium for this policy will be reduced.

List of covered early, intermediate, advanced CI:

No.	Early Stage	Intermediate Stage	Advanced Stage ¹
1	Cardiac Pacemaker Insertion, Pericardiectomy	Cardiac Defibrillator Insertion, Early Cardiomyopathy	Heart Attack of Specified Severity
2	Liver Surgery	Liver Cirrhosis	End Stage Liver Failure
3	Carcinoma in situ, Early Prostate Cancer, Early Thyroid Cancer, Early Bladder Cancer, Early Chronic Lymphocytic Leukemia, Gastro-intestinal Stromal Tumours, Bone Marrow Malignancies	Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancer
4	Small Bowel Transplant, Corneal Transplant	Major Organ/Bone Marrow Transplant (on waitlist)	Major Organ / Bone Marrow Transplantation
5	Brain Aneurysm Surgery, Cerebral Shunt Insertion	Carotid Artery Surgery	Stroke with Permanent Neurological Deficit

¹The 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 for the standard Definitions (Version 2019).

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

Accidental Hospitalisation Benefit

Within 30 days of an accident, in the event that the life insured suffers from accidental injury and was hospitalized for at least 6 days consecutively from date of admission requiring surgery, we will pay 100% of the Accidental Hospitalization sum insured.

The stay in hospital must be confirmed as medically necessary.

Accidental hospitalisation benefit can only be claimed once, and upon payment, this benefit will be terminated. The policy will continue to be in- force and premium for this policy will be reduced.

The most we will pay for this policy and for all ProtectFirst plan named policies (including any of its future versions issued by us) covering the same life insured for accidental hospitalisation benefit is subject to a maximum of S\$15,000.

Accidental Death / Accidental Total and Permanent Disability (TPD) Benefit

We will pay either of:

In the event of:	What we will pay:
Death of the Life insured due to an accident within 365 days	<p>We will pay 100% of Accidental Death sum insured less any amount you owe us under the policy and if accidental TPD Benefit has not been paid.</p> <p>The most we will pay for this policy and all other policies issued by us covering the life insured for accidental death benefit shall be a maximum of S\$1,500,000.</p> <p>Policy will terminate after payment of this benefit.</p>

OR

In the event of:	What we will pay:
Life insured is diagnosed with a TPD due to an accident within 365 days	<p>We will pay 100% of Accidental TPD sum insured less any amount you owe us under the policy and if accidental death benefit has not been paid.</p> <p>Accidental TPD benefit can only be claimed once, and after such claim this benefit will be terminated. The policy will continue to be in-force and premium for this policy will be reduced.</p>

(4) Is there any waiting period for CI benefit to be payable?

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

- (i) Major Cancer is diagnosed;
 - (ii) Heart Attack with specified severity is diagnosed:
 - within ninety (90) days from:
 - (i) policy issue date; or
 - (ii) the date of reinstatement of this policy;
- whichever is later.

(5) If the life insured is diagnosed with a critical illness and then dies, are both Critical Illness Benefit and Death Benefit paid out?

Critical illness benefit can only be paid if the life insured survives for a period of 7 days from the date of diagnosis for critical illness.

If life insured survives for at least 7 days, and subsequently dies; both Critical Illness Benefit and Death Benefit will be paid.

Otherwise, only Death Benefit will be paid.

(6) If the life insured is admitted into hospital for 6 days due to an accident and then dies, are Accidental Hospitalisation Benefit, Death Benefit and Death Benefit paid out?

Yes, 100% of Accidental Hospitalisation Benefit, 100% of Accidental Death Benefit and 100% of Death Benefit will be paid out.

(7) 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 we have to pay in connection with this policy and this policy ends.

CI Benefit

The CI benefit will not be payable if the illness or condition 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;
- iv) donation of any of the life insured's organs; or
- v) a pre-existing condition.

Accidental Death / Accidental TPD Benefit

The Accidental Death / Accidental TPD Benefit will not be payable if the claim arises directly or indirectly, wholly or partly from any of the following:

- (i) self-inflicted injuries or suicide, while sane or insane;
- (ii) bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an accidental injury;
- (iii) the taking of poison, voluntarily or involuntarily;
- (iv) any injury sustained:
 - (a) war or any act related to it, or service in either the armed forces or Civil Defence Force supporting any country at war.];
 - (b) riot, insurrection, civil commotion, strikes, or terrorist activities except as a victim;
 - (c) as the result of participation in any aerial activity including parachuting and sky diving;
 - (d) as a result of travel in any type of aircraft other than as a crew member or fare paying passenger on a regularly scheduled passenger flight of an international commercial airline;
 - (e) as a result of committing, attempting or provoking an assault or crime or any violation of the law by the life insured;
 - (f) while under the influence of alcohol or drugs;
 - (g) as a result of racing of any kind other than on foot; or
 - (h) as a result of participation in any underwater activity.
- (v) pre-existing condition (not applicable for accidental death benefit).

Accidental Hospitalisation Benefit

The Accidental Hospitalisation 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) confinement within hospital solely for rehabilitative therapies;
- (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) medical or surgical procedures which are experimental in nature or not generally accepted as standard medical treatment by the medical profession;
- (xi) during war or any act related to it, or service in either the armed forces or Civil Defence Force supporting any country at war;
- (xii) during riot, insurrection, civil commotion, strikes, or terrorist activities except as a victim; or
- (xiii) 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.

(8) 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

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

Only monthly and annually payment modes are available.

(10) What are the premium payment methods available?

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

(11) 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.

The premium upon each renewal will be revised based on the attained age of the life insured at the start of each renewal term.

(12) 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 1st to 15th of the month

- 1st Attempt: 16th of the current month
- 2nd Attempt: 2nd of the next month

For policies issued between 16th to 31st of the month

- 1st Attempt: 2nd of the next month
- 2nd Attempt: 16th of the next month

If the 1st deduction attempt is unsuccessful, a 2nd 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

(13) How do I purchase this plan or get a quote?

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

(14) 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 45 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.

(15) Do I need to go for medical check up to apply for Protectfirst?

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

(16) Can I buy ProtectFirst 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.

(17) Can I buy multiple ProtectFirst policies?

Yes, you can purchase multiple ProtectFirst policies. However, the total coverage of Death benefit plus Critical Illness benefit across all ProtectFirst policies will be limited to \$200,000, and the total coverage of Accidental Hospitalisation and Accidental Total and Permanent Disability benefit across all ProtectFirst policies will be limited to \$300,000.

Please note that regardless of number of ProtectFirst policies, the maximum we will pay for Accidental Hospitalisation benefit at point of claims will be \$15,000.

(18) 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)

Claims

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

A claim can be filed for this plan by downloading the respective claim form from www.manulife.com.sg and submit it to us after completion. The claim form will indicate the documents we will need for the claim.

(20) 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.

(21) How will I receive the benefit payout?

After the claim is approved, we will pay the benefit to the policyholder (for death benefit payout, refer to Qns 20 for whom we will pay to) according to his/her preferred payout option.

Policy Administration

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

You may cancel this policy by filling out the Policy Details Change form and submitting it via MyManulife(www.mylanulife.com.sg), emailing it to forms@manulife.com or mailing it to us (options as listed in the form), 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 without interest and less any medical or other expenses. This policy will be considered received by you 7 days after the date of email sent to you.

(23) Is there any cash value when I surrender my ProtectFirst policy?

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

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

No, you are not allowed to request for an increase or decrease the coverage amount once the policy is incepted.

(25) Is nomination of beneficiary allowed?

Yes. Nomination of beneficiary is allowed for ProtectFirst.

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.

(26) Is policy assignment allowed for this policy?

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

(27) Is third party policy allowed for this policy?

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

(28) Can I backdate my application for this policy?

No, backdating is not allowed for this plan.

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

We have a 30 calendar days grace period after the premium due date 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.

(30) When will my policy end?

The policy will end:

- (i) when we receive your notice in writing to end the policy;
- (ii) on the benefit end date shown on the schedule page or endorsement;
- (iii) when it lapses; or
- (iv) when the life insured dies and death benefit or accidental death benefit is paid, whichever happens first.

(31) 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.

(32) How can I terminate my policy?

You may fill out the Surrender/Withdrawal form and submitting it via MyManulife (www.mymanulife.com.sg), emailing it to forms@manulife.com or mailing it to us (options as listed in the form) to terminate your policy.

(33) 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. 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.

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

If you have further enquiries, please email us at service@manulife.com.

(35) 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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

(36) 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.

Manulife Financial Corporation, is a leading international financial services provider that helps people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we provide financial advice and insurance, operating as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States. Through Manulife Investment Management, the global brand for our global wealth and asset management segment, we serve individuals, institutions and retirement plan members worldwide.

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.