

## **Product Summary**

### **Details of Product Provider**

Manulife (Singapore) Pte. Ltd. (we, our, us) (registration number 198002116D) is the product provider and underwriter for this supplementary benefit. This supplementary benefit is distributed through our representatives or appointed distributors only. You may contact us for claims under this supplementary benefit. Contact details: 8 Cross Street #15-01, Manulife Tower, Singapore 048424 Tel: 67371221, Website: [www.manulife.com.sg](http://www.manulife.com.sg).

### **Product description**

Critical Illness Premium Waiver Rider is a non-participating optional supplementary benefit on the basic policy. This supplementary benefit waives all future premiums payable on the basic policy including premiums for all attached supplementary benefits of the basic policy until the rider expiry date, when the life insured is diagnosed with any of the 35 covered critical illnesses.

#### **Note**

'You' and 'your' relate to the policy owner.

### **Product benefits**

#### **Waiver of premium on diagnosis of covered critical illness**

If life insured is diagnosed with any of the covered critical illness listed below when this supplementary benefit is still in-force, all future premiums payable under the basic policy including premiums for all attached supplementary benefit shall be waived until:

- (a) the policy anniversary after life insured's 85<sup>th</sup> birthday; or
  - (b) the expiry date of this supplementary benefit,
- whichever happens first.

Please refer to the policy contract for the definitions of the critical illnesses.

| List of 35 covered critical illnesses <sup>1</sup> |  |    |  |
|--|--|----|--|
| 1  | Major Cancer                               | 19 | Idiopathic Parkinson's Disease                               |
| 2  | Heart Attack of Specified Severity         | 20 | 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 Tumour  |
| 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-Heart Heart Valve Surgery             | 30 | Paralysis (Irreversible Loss of Use of Limbs)                |
| 13   | Irreversible Loss of Speech                | 31 | Progressive Scleroderma                                      |
| 14   | Major Burns                                | 32 | Persistent Vegetative State (Apallic Syndrome)               |
| 15   | Major Organ/Bone Marrow Transplantation    | 33 | Other Serious Coronary Artery Disease                        |

|    |                     |    |                               |
|----|---------------------|----|-------------------------------|
| 16 | Multiple Sclerosis  | 34 | Poliomyelitis                 |
| 17 | Muscular Dystrophy  | 35 | Loss of Independent Existence |
| 18 | Severe Encephalitis |    |                               |

<sup>1</sup> The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2024).

## Main Product Conditions

The following are some of the conditions in the policy contract of this supplementary benefit. This is only a brief summary and you should read the actual terms and conditions in the policy contract. Please consult your financial adviser representative if you need more explanation.

### 1. Paying premiums

You need to pay the premiums throughout the premium term of the supplementary benefit and they are not guaranteed. We may change the premium rates for this supplementary benefit by giving you 30 days' notice.

### 2. Total limit

The most we will waive under this supplementary benefit and other benefits payable / waivable under all other policies issued by us on the same life providing for all stages of critical illness benefit will not exceed S\$2,000,000.

### 3. Termination Clause

This supplementary benefit will end:

- (a) on the policy anniversary date after the 85<sup>th</sup> birthday of the life insured;
  - (b) on the expiry date of the supplementary benefit;
  - (c) when we receive your request in writing to terminate this supplementary benefit;
  - (d) upon the termination, expiry, maturity, lapse or surrender of the basic policy;
  - (e) when the life insured dies;
  - (f) when this supplementary benefit lapses; or
  - (g) when the supplementary benefit has been claimed in full,
- whichever happens first.

### 4. Waiting period

We will not cover the following critical illnesses of the life insured, if:

- (i) Major Cancer is diagnosed;
  - (ii) Heart Attack of Specified Severity is diagnosed;
  - (iii) Other Serious Coronary Artery Disease is diagnosed; and/or
  - (iv) the date of diagnosis of the condition that leads to performance of Coronary Artery By-Pass Surgery is,
- within 90 days from the date of issue or the date of the most recent reinstatement of this supplementary benefit, whichever is later.

### 5. Exclusions

We will not cover this supplementary benefit if the illness of the life insured is caused directly or indirectly, wholly or partly by any pre-existing conditions which existed before the date of issue of this supplementary benefit or the date of the most recent reinstatement of this supplementary benefit, whichever is later, unless the illness had been declared and accepted by us, and:

- (i) which presented signs or symptoms of which 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) for which the life insured has arranged or received medical consultation, test or investigation.

**Important Notes:**

This product summary is published for general information only and does not take into account the specific investment objectives, financial situation and the particular needs of any specific person. This is not a contract of insurance. You will find full details of the terms, conditions and exclusions of this supplementary benefit in the policy contract. You will receive the policy contract after we accept your application.

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 LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.