

CancerCare

General conditions

1. The contract

This **policy** is a written confirmation of a contract between **you** and **us**. This is a regular-premium **non-participating** life insurance policy that provides coverage for all stages of **cancer** or **death benefit**.

2. Definitions

Unless **we** say otherwise, the following are definitions of words and expressions **we** use in this **policy**.

- (a) **Age**
The **life insured's** age as at his/her last birthday, on the **policy start date**.
- (b) **Application**
The information **you** or the **life insured** (or both) gave to buy this **basic benefit** of this **policy**. Whether **we** accept **your application** depends on **our** assessment of the information **you** or the **life insured** (or both) have given to **us**.
- (c) **Attained Age**
Your or the **life insured's age** as at **your/his** or her last birthday.
- (d) **Basic benefit**
This is the basic insurance cover as defined in the **basic benefit** conditions of this **basic benefit** contract.
- (e) **Cancer**
It refers to the **cancer** conditions that are covered under this **policy** and it is defined in Appendix B.
- (f) **Cancer benefit**
It refers to the amount payable in the event of a claim for **cancer** as determined in accordance with clause 23.
- (g) **Country of residence**
This is the country where the **life insured** currently lives for more than 183 days consecutively.
- (h) **Dates**
 - (i) **Date of event** refers to the date of **diagnosis** of a **cancer**.
 - (ii) **Period of grace (or grace period)** is a period of 30 days after the **premium due date**.
 - (iii) The **policy anniversary** is measured from the **policy start date**. It is the anniversary of the date when the **policy** began.
 - (iv) The **policy start date** (or **policy effective date**) is the date from which this **policy** applies, as shown on the **schedule page**.
 - (v) The **policy issue date** is the date when this **policy** is issued, as shown on the **schedule page**.
 - (vi) The **policy year** is a consecutive 12-month period. The first **policy year** begins on the **policy start date** and ends on the day before the first **policy anniversary**. The future **policy years** will then follow on from this.
 - (vii) **Policy term** is a period of a prescribed number of years as provided for in the plan name on the **schedule page**, which begins from the **policy start date**.
 - (viii) **Benefit start date** (or **coverage effective date**) is the date from which **we** will provide cover for the **basic benefit**, as shown on the **schedule page**.
 - (ix) **Benefit end date** (or **benefit cessation date**) is the date on which the **basic benefit** cover ends, as shown on the **schedule page**. The **basic benefit** is not in force on the **benefit end date**.
 - (x) **Premium end date** (or **premium cessation date**) is the date on which the final premium is due and is to be paid, as shown on the **schedule page**.
 - (xi) **Premium due date** is the date when the premium is due according to the frequency of payment **you** have chosen.

(xii) **Renewed term** is a term period equivalent to the **policy term**, Please refer to clause 5 for more details.

(i) **Death Benefit**

This is a **basic benefit** as defined and as set out in clause 22.

(j) **Diagnosis**

(i) This refers to the **diagnosis** made by a **medical examiner**, based on radiological, clinical, histological or laboratory evidence which **we** accept.

(ii) **We** may appoint another **medical examiner** to examine the **life insured** or the evidence presented. The opinion and **diagnosis** of this **medical examiner** will be binding on the **life insured** and **us**.

(k) **Endorsement**

This is a written document which changes the terms of this **policy**. The **endorsement** is attached to, and forms part of the **policy**.

(l) **Life insured**

The person named as the **life insured** on the **schedule page** or **endorsement**. This is the person that this **policy** insures.

(m) **Medical examiner**

This refers to:

(i) any medical practitioner or specialist doctor registered with a recognised degree in western medicine who is authorised to practise in his country, who has the skill to provide medical or surgical services for the illness, disability or disease concerned; or

(ii) any medical practitioner or specialist doctor in Singapore **we** choose if **you** or the **life insured** makes a claim for **basic benefit** under this **policy**.

This person must not be **you** or the **life insured**, or **your** or the **life insured's** husband or wife, relative or business partner.

(n) **Non-participating**

This **policy** does not benefit from **our** surplus distributions. When **you** ask to end the **policy** or if the **policy** lapses or ends, it will have no cash value.

(o) **Policy**

(i) This **policy** includes:

1. the **application** and any amendments thereof;
2. this **basic benefit** contract;
3. the **schedule page**;
4. the **endorsements** (if any); and
5. information provided by **you** and/or the **life insured** after or with **your** application.

(ii) **We** may issue new versions of the **schedule pages** or **endorsements** to show changes made to this **policy**. The **schedule page** or **endorsement** with the most recent start date will apply. Any change to this **policy** must be in writing and signed by **our** Chief Executive or Chief Operations Officer.

(iii) **We** are not bound by any representation made by or to any other person not included in this **policy**.

(p) **Pre-existing cancer** refers to any **cancer** which existed before the **policy issue date** or the date of reinstatement, whichever is later, unless the condition had been declared and accepted by **us**:

- (i) which presented signs or symptoms of which **you** or the **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** has undergone medical tests or investigations.

(q) **Pre-existing condition** refers to any condition or illness which existed before the **policy issue date** or the date of reinstatement, whichever is later, unless the condition had been declared and accepted by **us**:

- (i) which presented signs or symptoms of which **you** or the **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** has undergone medical tests or investigations.

- (r) **Schedule page**
This forms part of this **policy** setting out specific details.
- (s) **Sum insured**
This refers to the **sum insured** of the **basic benefit** as shown on the Appendix A.
- (t) **We, our, us**
Manulife (Singapore) Pte. Ltd.
- (u) **You, your, yourself**
The person named as owner on the **schedule page** or **endorsement**. **You** must keep to the terms and have all rights of this **policy**.

3. Free-look period

- (a) **You** may cancel this **policy** by writing to **us** within 14 days after **you** receive this **policy** (“**free-look period**”).
- (b) If **you** cancel the **policy** within this **free-look period**, **we** will refund all premiums paid without interest and less any medical fees or other expenses (including but not limited to payment for medical check-ups and medical reports) **we** have had to pay in processing **your application**.
- (c) If **we** send this **policy** to **you** by post or email, it will be considered delivered and received by **you** 7 days after the date of posting or email sent.

4. Premiums

- (a) The monthly premium payable for this **basic benefit**
 - (i) during the **policy term** is shown on the **schedule page** or **endorsement**; and
 - (ii) during any **renewed term**, will be based on the **attained age** of the **life insured** as at the start of each **renewed term**.
- (b) The premium rate is not guaranteed. **We** reserve the right to change the premium rate for this **policy** by giving **you** 30 days’ notice.
- (c) **You** must pay the premiums by the **premium due date**. It is **your** responsibility to pay all premiums when due and until the **premium end date** as shown on the **schedule page**.
- (d) **We** will not process the payment if **we** do not receive the full premiums for the **policy**.
- (e) **We** may charge an administrative fee for any monthly premium not paid through GIRO or where the GIRO transaction has not been successful.
- (f) **You** must continue to pay premiums until **we** have approved any claim, which will result in the **policy** ending.

5. Renewal

- (a) This **policy** is guaranteed renewable (without any evidence of health) every 5 years on the day after the expiry date of either (i) the **policy term**; or (ii) subsequent **renewed term**. The last and final **renewed term** shall be 5 years from the **policy anniversary** immediately following the **life insured’s** 70th birthday and no later.
- (b) Each **renewed term** is for a term period equivalent to the **policy term**. The first **renewed term** will start on the day after the expiry of the **policy term** and each **renewed term** thereafter (if applicable) will start on the day after the expiry of the immediate preceding **renewed term**.

6. Lapsing and reinstating the policy

- (a) This **policy** will lapse (no cover will be provided) if **you** do not pay the premium by the end of the **period of grace**. **You** may ask **us** to reinstate the **policy** within 3 months from the date the **policy** lapses.

- (b) **We** will evaluate and confirm whether **we** can reinstate the **policy** and **we** must receive the following from **you**:
 - (i) evidence of the **life insured's** eligibility for insurance cover (**you** will have to pay for any medical reports and tests needed);
 - (ii) all overdue premiums which would have been paid had the **policy** not lapsed and the interest **we** may charge on these premiums (in a way which **we** will decide); and
 - (iii) any amount **you** may owe **us**.
- (c) **We** can include new terms and conditions on the reinstated **policy**.

7. Non-disclosure

- (a) Under the Insurance Act (Cap. 142), **you** and the **life insured** must disclose all facts **you** and/or the **life insured** know or ought to know (including any facts which may affect **our** decision to provide insurance cover under this **policy**).
- (b) If **you** and/or the **life insured** misrepresent or fail to disclose any facts (as described above), **we** may void this **policy**. **We** may determine at **our** sole discretion whether to refund all premiums received without interest, less the policy debt, amounts **you** owe to **us**, medical and other expenses incurred and to be incurred by **us** under this **policy**.

8. Incontestability

- (a) Except for fraud, non-payment of premium, any claim that is not covered under this **policy**, or **non-disclosure** as described under clause 7, **we** will not contest the validity of or void this **policy** after 2 years from any of the following dates, whichever is the latest:
 - (i) **policy issue date**; or
 - (ii) the effective date of the most recent reinstatement of the **policy**.
- (b) If **we** contest the validity of or void this **policy**, **we** may determine at **our** sole discretion whether to refund all premiums received without interest, less the policy debt, amounts **you** owe to **us**, medical and other expenses incurred and to be incurred by **us** under this **policy**.

9. Making a claim

- (a) **You** or the person making a claim must give **us** notice in writing of the claim within 30 days of the event (or as soon as possible).
- (b) **You** or the person making the claim must give **us** evidence of the claim within 30 days after notice of the claim (or as soon as possible) and **we** must receive:
 - (i) this **policy**;
 - (ii) proof of ownership or entitlement of the person making the claim;
 - (iii) the birth certificate, identification documents or other relevant documents **we** may need for the **life insured** or the person making the claim;
 - (iv) the completed claim form and the medical report;
 - (v) proof of the event giving rise to the claim under this **policy**; and
 - (vi) any other document **we** may ask for so **we** can process the claim.
- (c) **We** may appoint another **medical examiner** to examine the **life insured** in Singapore or the evidence presented. The opinion and **diagnosis** of this **medical examiner** will be binding on the **life insured** and **us**. **You** will have to pay any travel, accommodation and other costs, but not the cost of the examination carried out by **our** appointed **medical examiner**.
- (d) **We** will not be legally responsible if **you** or the person making the claim fails to provide the documents **we** need to check the claim or entitlement under this **policy**.
- (e) If the **age** or sex (or both) were incorrect on the **application**, **we** will adjust the premiums paid or due under this **policy** to that which would have been appropriate had the **age** or sex been correctly stated.
- (f) If **we** make a payment under this **policy**, this will fulfill **our** duty under the **policy** and **we** will have no further responsibility to **you** or any other person for the claim. This will apply to any action, claim, proceedings, cost, damages, demand, interest, liability, loss, penalty, tax and expenses **you** or they may suffer or have to pay as a result of or in connection with the claim.

- (g) **We** can ask **you** or the person claiming to repay any amount which **we** have paid as a result of any mistake or oversight (including on **our** part or on the part of **our** employees or representatives).
- (h) **We** will take any amount **you** owe **us** on **your policy** before **we** pay any claim.
- (i) **We** will not pay the **death benefit** if the **life insured** dies due to a **pre-existing condition** within 1 year from the **policy issue date** or the date of reinstatement of the **policy**, whichever is later, and **we** will refund all premiums paid without interest and less any medical or other expenses **we** have had to pay in connection with this **policy**.
- (j) **We** will not pay the **cancer benefits** if:
 - (i) the **life insured** did not survive for at least 7 days from the **date of event**; or
 - (ii) the **date of event** is within 90 days from the **policy issue date** or the date of reinstatement of this **policy**, whichever is later; or
 - (iii) they are in the presence of Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition; or
 - (iv) they are due to a **pre-existing cancer**.

10. Residence, travel and occupation

There are no restrictions on where the **life insured** stays, travels or works, unless **we** say otherwise.

11. Change of country of residence

You must tell **us** as soon as possible about any change to the **country of residence** but not more than 30 days from the change.

- (a) If **we** are not told about the change, **we** can refuse a claim if the **country of residence** is not one which **we** insure for this product.
- (b) **We** may end the policy according to the risk classification of the new **country of residence** from the next **premium due date** of the **policy**.

12. Assignment

- (a) While this **policy** is in force and during the lifetime of the **life insured**, **you** may use **your policy** as security or collateral or **you** may fully transfer the benefits of the **policy** to another person or organisation.
- (b) **You** must give **us**:
 - (i) written notice of the assignment; and
 - (ii) a copy of the assignment.
- (c) **We** will only treat the notice of assignment as received when it is delivered to **our** registered address. If **you** provide the notice through **our** representative, **we** will only treat it as received when the representative delivers it to **our** registered address.
- (d) By acknowledging the notice of assignment, **we** are not responsible for whether the assignment is valid or legally enforceable.

13. Survival period

For the payment of **cancer benefit** mentioned in the **basic benefit** conditions, the **life insured** is required to survive for at least 7 days from the **date of event** before the relevant benefit is payable. Otherwise, only the **death benefit** shall be payable.

Any premium due and paid within the 7 days of survival period will be refunded without interest if the **life insured** is alive after the survival period.

14. Waiting Period

We will not cover the **cancer benefit** if **cancer** is diagnosed within 90 days from:

- (i) the **policy issue date**; or

(ii) the date of reinstatement of this **policy**, whichever is later.

15. Suicide

- (a) If the **life insured** dies from suicide within 1 year from the **policy issue date**, **we** will not pay the **death benefit** and will refund all premiums paid without interest and less any medical or other expenses **we** have had to pay in connection with this **policy**.
- (b) If the **life insured** dies from suicide within 1 year from the **effective date** of the most recent reinstatement of the **policy**, **we** will not pay the **death benefit** and will refund all premiums paid from the start date of the most recent reinstatement without interest and less any medical or other expenses **we** have had to pay in connection with this **policy**.

16. Termination

This **policy** will end:

- (a) when **we** receive **your** notice in writing to end the **policy**;
- (b) when it lapses;
- (c) when the **life insured** dies;
- (d) when the **death benefit** is paid in full;
- (e) when the **cancer benefit** is paid in full; or
- (f) on the **benefit end date**, whichever happens first.

17. Law which applies

This **policy** shall be governed by and construed in accordance with the laws of Singapore. The Singapore courts shall have exclusive jurisdiction over this **policy**.

18. Contracts (Rights of Third Parties) Act

A person who is not directly involved in this **policy** will have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the terms.

19. Policy transactions

If **you** want to carry out any transaction under this **policy**, **you** must use the forms **we** provide to **you**. **You** must update **us** about any change in **your** personal information, especially **your** correspondence address, residential address, email address and contact number.

20. Currency

All premiums and benefits quoted in this **policy** are in Singapore dollars. Payments to **us** under this **policy** or payments which **we** make under this **policy** will also be in Singapore dollars.

21. Policy Owners' Protection Scheme

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 web-sites (www.lia.org.sg or www.sdic.org.sg).

Basic benefit conditions

22. Death benefit

If the **life insured** dies while this **policy** is in force, **we** will pay the **sum insured** which applies at the time of death, less any unpaid premium. Upon the payment of the **death benefit**, this **policy** will end.

23. Cancer benefit

- (a) If the **life insured** is diagnosed with **cancer** while this **policy** is in force, **we** will pay the **sum insured**, less any unpaid premium.
- (b) If there is or are other CancerCare policy(ies) issued by **us** or applied by **you** or the **life insured** that cover(s) the same **life insured**, the maximum **cancer benefit we** will pay under all the policies issued by **us** shall not exceed S\$150,000.
- (c) Upon payment of the **cancer benefit**, this **policy** will end.

SAMPLE

Appendix A

The table below shows the plan type and **sum insured** offered by **us**. **We** will pay the **basic benefits** as described in clauses 22 and 23 in accordance to the plan type selected by **you** which is shown in the **schedule page** or any other **endorsement**.

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

Appendix B

Cancer Definition

Early Stage Cancer	Intermediate Stage Cancer	Advanced Stage Cancer
<p>Carcinoma in situ Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histo-pathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result.</p> <p>Early Prostate Cancer Prostate cancer that is histologically described using the TNM Classification as T1N0M0 or Prostate cancers described using another equivalent classification.</p> <p>Early Thyroid Cancer Thyroid cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid.</p> <p>Early Bladder Cancer Bladder cancer that is histologically described using the TNM Classification as Tis or T1N0M0. Non-invasive papillary urothelial carcinoma of the bladder (stage Ta) is excluded.</p> <p>Early Chronic Lymphocytic Leukemia Chronic Lymphocytic Leukemia (CLL) RAI Stage 1 or 2. CLL RAI</p>	<p>Carcinoma in situ of Specified Organs treated with Radical Surgery The actual undergoing of a Radical Surgery to arrest the spread of malignancy in that specific organ, which must be considered as appropriate and necessary treatment. "Radical Surgery" is defined in this policy as the total and complete removal of one (1) of the following organs: breast (mastectomy), prostate (prostatectomy), corpus uteri (hysterectomy), ovary (oophorectomy), fallopian tube (salpingectomy), colon (partial colectomy with end to end anastomosis) or stomach (partial gastrectomy with end to end anastomosis). The diagnosis of the Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of fixed tissues additionally supported by a biopsy of the removed organ.</p> <p>Early prostate cancer that is histologically described using the TNM Classification as T1N0M0 or Prostate cancers described using another equivalent classification is also covered if it has been treated with a radical prostatectomy.</p> <p>The actual undergoing of the surgeries listed above and the surgery must be certified to be absolutely necessary by an oncologist. Partial surgical removal such as lumpectomy and partial mastectomy and partial prostatectomy are specifically excluded.</p> <p>Carcinoma in situ means the focal</p>	<p>Major Cancer A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.</p> <p>The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.</p> <p>Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.</p> <p>For the above definition, the following are excluded:</p> <p>A) All tumours which are histologically classified as any of the following:</p> <ul style="list-style-type: none"> ▪ Pre-malignant; ▪ Non-invasive; ▪ Carcinoma-in-situ (Tis) or Ta; ▪ Having borderline malignancy; ▪ Having any degree of malignant potential; ▪ Having suspicious malignancy; ▪ Neoplasm of uncertain or unknown behavior; or ▪ All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia; <p>B) Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to</p>

<p>stage 0 or lower is excluded.</p> <p>Neuroendocrine Tumours All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification).</p> <p>Gastro-intestinal Stromal Tumours All Gastro-intestinal Stromal Tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual which are treated with surgery or chemotherapy as recommended by an oncologist.</p> <p>Bone Marrow Malignancies All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment.</p> <p>The diagnosis of the above minor cancers must be established by histological evidence and be confirmed by a specialist in the relevant field.</p> <p>The following conditions are specifically excluded from coverage:</p> <ul style="list-style-type: none"> • Clinical diagnosis • Any diagnosis on the basis of finding tumour cells and/or tumor-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition. • Any lesion or tumour which is histologically described as benign, dysplasia, premalignant, borderline malignant, or suspicious malignant potential. • Cervical Dysplasia, CIN-1, CIN-2 and CIN-3 and low grade & high grade squamous epithelial lesions unless specifically reported as CIS (carcinoma in situ). • Prostatic Intraepithelial Neoplasia (PIN). • Vulvar Intraepithelial Neoplasia (VIN). • Melanoma in situ and any non-melanoma skin carcinoma (in-situ or invasive), skin confined primary cutaneous lymphoma and dermatofibrosarcoma 	<p>autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/ or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histopathological report.</p> <p>The following conditions are specifically excluded from the coverage:</p> <ul style="list-style-type: none"> • Clinical diagnosis • Any diagnosis on the basis of finding tumour cells and/or tumor-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition. • Any lesion or tumour which is histologically described as benign, dysplasia, premalignant, borderline malignant, or suspicious malignant potential. • Cervical Dysplasia, CIN-1, CIN-2 and CIN-3 and low grade & high grade squamous epithelial lesions unless specifically reported as CIS (carcinoma in situ). • Prostatic Intraepithelial Neoplasia (PIN). • Vulvar Intraepithelial Neoplasia (VIN). • All tumours in the presence of Human Immunodeficiency Virus (HIV) infection. 	<p>lymph nodes or beyond;</p> <p>C) Malignant melanoma that has not caused invasion beyond the epidermis;</p> <p>D) All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;</p> <p>E) All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;</p> <p>F) All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;</p> <p>G) All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;</p> <p>H) All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;</p> <p>I) Chronic Lymphocytic Leukaemia less than RAI Stage 3;</p> <p>J) All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and</p> <p>K) All tumours in the presence of HIV infection.</p>
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protuberans.

- Non-invasive papillary urothelial carcinoma of the bladder (stage Ta).

All tumours in the presence of Human Immunodeficiency Virus (HIV) infection.

SAMPLE