

## **Manulife launches first-of-its-kind critical illness plan**

**KUALA LUMPUR** – Manulife Insurance Berhad (Manulife Insurance) today launched "Manulife Cover-Me-Again", an innovative critical illness plan that allows for a second claim even after a first claim has been made.

The plan allows claims on all major critical illnesses, but is the first in the market to allow a second claim on a recurrence of 10 major critical illnesses, including heart attack, stroke and cancer.

“Heart disease and stroke are among the critical illnesses with the highest incidence rates amongst Malaysians. 1 in 5 people above the age 35 suffer from some form of heart disease, and 52,000 strokes occur in a year [1]. These facts are fairly well known, but fewer people realize that there is a high possibility that survivors may suffer another occurrence of heart disease or stroke in later years” said Chief Executive Officer of Manulife Insurance, Mr. George Chew at the launch ceremony.

Studies confirm the scale and significance of secondary attacks. The recurrence rate within five years of a first heart attack, stroke, or hospitalization stands at 30 per cent. [2] Two thirds of heart attack patients fear a second attack – nearly double the number who said they fear death. [3]

“In developing “Manulife Cover-Me-Again” we realized that depth of protection is especially important for diseases that not just occur commonly but also have a high chance of recurring. We also recognized that immediate expenses will arise upon the diagnosis of a critical illness. As such, Manulife also offers value-added benefits with “Manulife Cover-Me-Again” in the form of allowances and benefits that can be used for rehabilitation, medical items and supplements to aid with speedy recovery.” Mr. Chew added.

Adding to Mr. Chew’s comments, Mr. Mark O’ Dell, Group Chief Executive Officer of Manulife Holdings said “It unfortunate that the recurrence or diagnosis of more than one critical illness is a very real possibility, but most plans cease after a single claim is made. When faced with this situation, it even more imperative for the policyholder to have coverage that continues. So "Manulife Cover-Me-Again" offers clients unique value and fills a gap in the market in terms of standard critical illness plans.”

“Manulife Cover-Me-Again” is available as a stand-alone regular premium, non-participating plan or may be attached to any Manulife investment-linked insurance plan

### **Manulife Cover-Me-Again Key Product Features:**

- Twice the coverage against 10 major critical illnesses, including stroke, heart disease and cancer
- In the event of early stage cancer and angioplasty and other invasive treatments for major coronary artery disease, up to 10 per cent of the face amount will be paid
- In the event of death, 10 per cent of the face amount will be paid (for the non-participating plan)

- “Recovery Allowance” for the first two claims which is five per cent of the initial Face Amount, each of up to RM 5,000. The allowance can be used to pay for rehabilitation needs or purchase supplements
- “Recovery Benefit” consisting of cash vouchers worth RM750 upon first claim which can be redeemed against medical items required for recovery

For more information on Manulife Cover-Me-Again benefits and terms and conditions, please visit [www.manulife.com.my](http://www.manulife.com.my); or contact Manulife’s Toll-Free Customer Care number at 1300 13 2323.

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