

# PRODUCT DISCLOSURE SHEET



## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

MANULIFE INSURANCE BERHAD  
(200801013654 (814942-M))

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: <dd/mm/yyyy>

## 1 What is Beyond Critical Cover+?

**Beyond Critical Cover+** is a unit deducting rider which provides coverage for specified critical illnesses and admission events. The Face Amount of the basic plan will NOT be reduced and the rider Face Amount will be reduced by the amount claimed.

## 2 Know Your Coverage/Benefits

**As an illustration**, for **RM 10,919.55** annually, you will receive the following insurance **coverage**:

Critical Illness Benefit and Admission Events	RM100,000
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The critical illnesses covered under this product include:

1. Cancer
2. Stroke
3. Heart Attack

**Note:** This is not a complete list. Please read your Appendix and policy contract for details on the critical illnesses covered.

**Note: The illustration above shows a sample of benefits and premium for a healthy 30-year-old male customer, assuming the fund chosen is 100% in Equity Fund, with a basic plan of RM500,000 face amount and this rider benefit. Please refer to the policy contract for full details of your benefits and premium.**

Your medical and health insurance **excludes**:

- all benefits (excluding admission events) if the claim is:
  - (a) due to a pre-existing condition at the Issue Date or Reinstatement Date, whichever is later; or
  - (b) caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
  - (c) due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horses or wheels, etc.
- all admission events if the claim is:
  - (a) due to a pre-existing illness at the Issue Date or Reinstatement Date, whichever is the later; or
  - (b) due to any treatment or surgical procedure for congenital abnormalities or deformities, including hereditary and developmental conditions; or
  - (c) due to pregnancy or pregnancy related conditions including child birth (whether surgical or otherwise), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilization; or
  - (d) due to elective surgeries or procedures such as but not limited to plastic/cosmetic surgery, gender changes, bariatric surgery or any experimental, investigational or surgery of research nature, etc; or
  - (e) due to rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV related diseases; or
  - (f) due to suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane; or
  - (g) caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
  - (h) due to psychotic, mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations); or
  - (i) due to non-compliance with prescribed medication or treatment; or
  - (j) due to war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or

- (k) due to ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons materials; or
- (l) due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least 10 consecutive days.

**If you have any questions or require assistance on your medical and health insurance, you can:**



Call us at:  
(03) 2719-9112



Visit us at:  
[www.manulife.com.my/products](http://www.manulife.com.my/products)



Email us at:  
MYCARE@manulife.com

### 3 Know Your Obligations

**For your medical and health insurance, you must pay a premium of:**

Premium (inclusive of any applicable tax)	Not applicable, as this is a unit-deducting rider. Monthly Insurance Charges for this rider will be deducted from the policy's Account Value.
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Duration : Not applicable, as this is a unit-deducting rider.

**You also have to pay the following fees and charges:**

Insurance Charge	Please refer to Product Illustration for details.
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### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated / cancelled.
- Waiting Period - Your coverage will only start at least 30 calendar days from the effective date of the policy.
- Survival Period - You must survive a short period after diagnosis of critical illness or admission events before benefits can be paid.
- For details on how to make a claim, please refer to our guide at [www.manulife.com.my](http://www.manulife.com.my).
- **PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))**

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions.

### ? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look Period:** You may cancel your policy within 15 days from the date of receipt. The policy Charges (excluding Fund Management Charge) and the Account Value based on the Net Asset Value (NAV) at the next Valuation Date following date of receipt of written notification of cancellation, less any examination fees incurred, will be refunded to you and the policy shall thereafter be cancelled.
- **After Free-look Period:** You may cancel your rider by giving a written notice to the Company. There will be no cash value upon cancellation.

## Appendix - Beyond Critical Cover+

### **COVERS / BENEFITS PROVIDED**

This rider provides the following benefits:

(a) Covered Events

- Upon diagnosis with any one of the Covered Events, this rider shall pay 100% of its Face Amount in one lump sum.
- If the Insured undergoes Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the rider's Face Amount will be payable, subject to a maximum of RM25,000. This benefit is only payable once.

(b) Admission Events

- Upon occurrence of any one of the following Admission Events, this rider shall pay the following benefits in one lump sum.

Admission Events	Benefits Payable
(1) Hospitalisation for a continuous period of 21 days or more, where the hospitalisation must be accompanied by a surgical procedure	100% of the rider's Face Amount will be payable, subject to a maximum of RM500,000 per life
(2) Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more (exclude admission due to Dengue)	
(3) Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more (for admission due to Dengue)	50% of the rider's Face Amount will be payable, subject to a maximum of RM125,000 per life

- The above benefits will only be payable if the hospitalisation or admission to ICU is in Malaysia and is considered Medically Necessary by a registered Doctor in Malaysia.
- Under Admission Event (2), if the admission to ICU is due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, the benefit will only be payable if the admission is accompanied WITH the use of mechanical ventilation for a continuous period of 10 days or more.
- Only one claim is allowed for each Admission Event.
- Upon claim, the rider's Face Amount will be reduced and the remaining rider's Face Amount (if any) may be claimed under the other Admission Events or Covered Events.

### **List of Covered Events:**

- |                              |   |   |
|------------------------------|---|---|
| 1) Heart Attack              | 19) Motor Neuron Disease  | 37) Coronary Artery By-Pass Surgery       |
| 2) Deafness                  | 20) Full Blown AIDS   | 38) Serious Coronary Artery Disease       |
| 3) Blindness                 | 21) Fulminant Viral Hepatitis                                     | 39) Occupationally Acquired HIV Infection |
| 4) Cancer                    | 22) Bacterial Meningitis  | 40) Apallic Syndrome                      |
| 5) Kidney Failure            | 23) Paralysis of Limbs  | 41) Chronic Relapsing Pancreatitis        |
| 6) Surgery to Aorta          | 24) Muscular Dystrophy  | 42) Elephantiasis                         |
| 7) Heart Valve Surgery       | 25) End-Stage Liver Failure                                       | 43) Poliomyelitis                         |
| 8) Loss of Speech            | 26) Loss of Independent Existence                                 | 44) Progressive Scleroderma               |
| 9) Medullary Cystic Disease  | 27) Cardiomyopathy  | 45) Chronic Autoimmune Hepatitis          |
| 10) Chronic Aplastic Anaemia | 28) Multiple Sclerosis  | 46) Crohn's Diseases with Fistula         |
| 11) Third Degree Burns       | 29) Brain Surgery   | 47) Severe Eisenmenger's Syndrome         |
| 12) End-Stage Lung Disease   | 30) Terminal Illness  |   |
| 13) Stroke                   | 31) Major Organ/Bone Marrow Transplant                            |   |
| 14) Major Head Trauma        | 32) Primary Pulmonary Arterial Hypertension                       |   |
| 15) Parkinson's Disease      | 33) HIV Infection due to blood transfusion                        |   |
| 16) Coma                     | 34) Systemic Lupus Erythematosus with Severe Kidney Complications |   |
| 17) Encephalitis             | 35) Alzheimer's Disease/Severe Dementia                           |   |
| 18) Benign Brain Tumour      | 36) Creutzfeldt-Jakob Disease (Mad Cow Disease)                   |   |

Note: Please refer to the policy contract for full details of the above benefits.

## FEES AND CHARGES

- (a) Additional monthly Insurance Charges shall be charged by deducting sufficient number of Units at the Net Asset Value every month.
- (b) The monthly Insurance Charge is determined by multiplying the Face Amount of this rider by the Insurance Charge rate applicable as determined by the Company based on the Insured's health, gender, attained age, smoking status, occupation and avocation class rating.

## KEY TERMS AND CONDITIONS

- (a) Waiting Period - Benefits under this rider will not be payable if the Covered Event or Admission Event falls within the Waiting Period as stated below, after the Issue Date or any reinstatement date of the policy, whichever is later.

Waiting Period	Events
30 days	<ul style="list-style-type: none"><li>(a) All Admission Events except for cancer and cardiac-related conditions</li><li>(b) All Covered Events except for Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease</li></ul>
60 days	<ul style="list-style-type: none"><li>(a) Cancer and cardiac-related conditions under Admission Events</li><li>(b) Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease</li></ul>

- (b) Survival Period - the benefits under this rider will only be payable if the Insured survived at least 30 days from the date of 1st diagnosis of the Covered Event; or 1st day of admission to hospital; or 1st day of admission to ICU for any of the covered Admission Events.

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Date: <dd/mm/yyyy>

## 1 What is BCC Booster?

BCC Booster is a unit deducting rider which will auto increase the Face Amount by 5% each year based on Beyond Critical Cover+ Face Amount. The Face Amount of BCC Booster will start with 0 and it will auto increase by 5% of Beyond Critical Cover+ Face Amount each year, up to 100% of Beyond Critical Cover+ Face Amount or RM250,000, whichever is lower.

The benefit payout under BCC Booster will not reduce the basic plan and Beyond Critical Cover+ Face Amount.

## 2 Know Your Coverage/Benefits

**As an illustration**, for **RM 11,519.18** annually, you will receive the following insurance **coverage**:

Critical Illness Benefit and Admission Events	BCC Booster Face Amount will start with 0 and it will auto increase by 5% (RM5,000) each year, up to RM100,000. The Face Amount will stay level thereafter. Insurance Charges will be charged accordingly.
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The critical illnesses covered under this product include:

1. Cancer
2. Stroke
3. Heart Attack

**Note:** This is not a complete list. Please read your Appendix and policy contract for details on the critical illnesses covered.

**Note:** The illustration above shows a sample of benefits and premium for a healthy 30-year-old male customer, assuming the fund chosen is 100% in Equity Fund, with a basic plan of RM500,000 face amount and this rider benefit. Please refer to the policy contract for full details of your benefits and premium.

Your medical and health insurance **excludes**:

- all benefits (excluding admission events) if the claim is:
  - (a) due to a pre-existing condition at the Issue Date or Reinstatement Date, whichever is later; or
  - (b) caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
  - (c) due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horses or wheels, etc.
- all admission events if the claim is:
  - (a) due to a pre-existing Illness at the Issue Date or Reinstatement Date, whichever is the later; or
  - (b) due to any treatment or surgical procedure for congenital abnormalities or deformities, including hereditary and developmental conditions; or
  - (c) due to pregnancy or pregnancy related conditions including child birth (whether surgical or otherwise), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilization; or
  - (d) due to elective surgeries or procedures such as but not limited to plastic/cosmetic surgery, gender changes, bariatric surgery or any experimental, investigational or surgery of research nature, etc; or
  - (e) due to rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV related diseases; or
  - (f) due to suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane; or
  - (g) caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
  - (h) due to psychotic, mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations); or
  - (i) due to non-compliance with prescribed medication or treatment; or

- (j) due to war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or
- (k) due to ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons materials; or
- (l) due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least 7 consecutive days.

**If you have any questions or require assistance on your medical and health insurance, you can:**



Call us at:  
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Visit us at:  
[www.manulife.com.my/products](http://www.manulife.com.my/products)



Email us at:  
[MYCARE@manulife.com](mailto:MYCARE@manulife.com)

### 3 Know Your Obligations

**For your medical and health insurance, you must pay a premium of:**

Premium (inclusive of any applicable tax)	Not applicable, as this is a unit-deducting rider. Monthly Insurance Charges for this rider will be deducted from the policy's Account Value.
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Duration : Not applicable, as this is a unit-deducting rider.

**You also have to pay the following fees and charges:**

Insurance Charge	Please refer to Product Illustration for details.
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### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated / cancelled.
- Waiting Period - Your coverage will only start at least 30 calendar days from the effective date of the policy.
- Survival Period - You must survive a short period after diagnosis of critical illness or admission events before benefits can be paid.
- For details on how to make a claim, please refer to our guide at [www.manulife.com.my](http://www.manulife.com.my).
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### ? Can I cancel my policy?

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- **After Free-look Period:** You may cancel your rider by giving a written notice to the Company. There will be no cash value upon cancellation.

## Appendix - BCC Booster

### COVERS / BENEFITS PROVIDED

This rider provides the following benefits:

(a) Covered Events

- Upon diagnosis with any one of the Covered Events, BCC Booster shall pay 100% of its Face Amount in one lump sum.
- If the Insured undergoes Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of BCC Booster Face Amount will be payable, subject to a maximum of RM25,000. This benefit is only payable once.

(b) Admission Events

- Upon occurrence of any one of the following Admission Events, BCC Booster shall pay the following benefits in one lump sum.

Admission Events	Benefits Payable
(1) Hospitalisation for a continuous period of 21 days or more, where the hospitalisation must be accompanied by a surgical procedure	100% of the BCC Booster Face Amount will be payable, subject to a maximum of RM250,000 per life for BCC Booster
(2) Admission to Intensive Care Unit (ICU) for a continuous period of <u>7 days</u> or more (exclude admission due to Dengue)	
(3) Admission to Intensive Care Unit (ICU) for a continuous period of <u>7 days</u> or more (for admission due to Dengue)	50% of the BCC Booster Face Amount will be payable, subject to a maximum of RM125,000 per life

- The above benefits will only be payable if the hospitalisation or admission to ICU is in Malaysia and is considered Medically Necessary by a registered Doctor in Malaysia.
- Under Admission Event (2), if the admission to ICU is due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, the benefit will only be payable if the admission is accompanied WITH the use of mechanical ventilation for a continuous period of 7 days or more.
- Only one claim is allowed for each Admission Event.
- Upon claim, the BCC Booster Face Amount and future auto increase shall be calculated based on the prevailing Face Amount of Beyond Critical Cover rider, Beyond Critical Cover + rider or Beyond Critical Cover + Baby rider.

### List of Covered Events:

- |                              |   |   |
|------------------------------|---|---|
| 1) Heart Attack              | 19) Motor Neuron Disease  | 37) Coronary Artery By-Pass Surgery       |
| 2) Deafness                  | 20) Full Blown AIDS   | 38) Serious Coronary Artery Disease       |
| 3) Blindness                 | 21) Fulminant Viral Hepatitis                                     | 39) Occupationally Acquired HIV Infection |
| 4) Cancer                    | 22) Bacterial Meningitis  | 40) Apallic Syndrome                      |
| 5) Kidney Failure            | 23) Paralysis of Limbs  | 41) Chronic Relapsing Pancreatitis        |
| 6) Surgery to Aorta          | 24) Muscular Dystrophy  | 42) Elephantiasis                         |
| 7) Heart Valve Surgery       | 25) End-Stage Liver Failure                                       | 43) Poliomyelitis                         |
| 8) Loss of Speech            | 26) Loss of Independent Existence                                 | 44) Progressive Scleroderma               |
| 9) Medullary Cystic Disease  | 27) Cardiomyopathy  | 45) Chronic Autoimmune Hepatitis          |
| 10) Chronic Aplastic Anaemia | 28) Multiple Sclerosis  | 46) Crohn's Diseases with Fistula         |
| 11) Third Degree Burns       | 29) Brain Surgery   | 47) Severe Eisenmenger's Syndrome         |
| 12) End-Stage Lung Disease   | 30) Terminal Illness  |   |
| 13) Stroke                   | 31) Major Organ/Bone Marrow Transplant                            |   |
| 14) Major Head Trauma        | 32) Primary Pulmonary Arterial Hypertension                       |   |
| 15) Parkinson's Disease      | 33) HIV Infection due to blood transfusion                        |   |
| 16) Coma                     | 34) Systemic Lupus Erythematosus with Severe Kidney Complications |   |
| 17) Encephalitis             | 35) Alzheimer's Disease/Severe Dementia                           |   |
| 18) Benign Brain Tumour      | 36) Creutzfeldt-Jakob Disease (Mad Cow Disease)                   |   |

Note: Please refer to the policy contract for full details of the above benefits.

### FEES AND CHARGES

- (a) Additional monthly Insurance Charges shall be charged by deducting sufficient number of Units at the Net Asset Value every month.
- (b) The monthly Insurance Charge is determined by multiplying the Face Amount of this rider by the Insurance Charge rate applicable as determined by the Company based on the Insured's health, gender, attained age, smoking status, occupation and avocation class rating.

## KEY TERMS AND CONDITIONS

- (a) Waiting Period - Benefits under this rider will not be payable if the Covered Event or Admission Event falls within the Waiting Period as stated below, after the Issue Date or any reinstatement date of the policy, whichever is later.

Waiting Period	Event
30 days	(a) All Admission Events except for cancer and cardiac-related conditions (b) All Covered Events except for Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease
60 days	(a) Cancer and cardiac-related conditions under Admission Events (b) Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease

- (b) Survival Period - the benefits under BCC Booster will only be payable if the Insured survived at least 30 days from the date of 1st diagnosis of the Covered Event; or 1st day of admission to hospital; or 1st day of admission to ICU for any of the covered Admission Events.