

# 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 Manulife Precious Gift?

**Manulife Precious Gift** is a unit-deducting rider that provides insurance coverage against complications arising during pregnancy and post pregnancy care for the expecting mother and child care coverage for the unborn child up to age 5.

## 2 Know Your Coverage/Benefits

**As an illustration**, for **RM 10,081.64** annually, you will receive the following insurance **coverage**:

Pregnancy Related Benefit	Please read your Appendix and policy contract for details on the benefit covered.
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**Note: The illustration above shows a sample of benefits and premium for a healthy 30-year-old female 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 Maternity Care Benefit if the claim is:
  - (a) pre-existing conditions;
  - (b) a deliberate act like drinking alcohol, taking drugs or poison, suicide or attempted suicide or deliberate self-injury while sane or insane;
  - (c) caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
  - (d) usage of drugs unless as prescribed by a doctor;
  - (e) choosing to have a termination of pregnancy other than for medical reasons;
  - (f) any unlawful, criminal or deliberate act or failure to act; or
  - (g) war, riot or revolution or any similar event or taking part in a riot, strike or civil commotion.
- all Child Care Benefit if the claim is:
  - (a) caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
  - (b) usage of drugs unless as prescribed by a doctor;
  - (c) any unlawful, criminal or deliberate act or failure to act; or
  - (d) war, riot or revolution or any similar event or taking part in a riot, strike or civil commotion.

**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](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.
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.

### 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.
- You are advised to name a nominee(s) for your insurance application to ensure smooth settlement of claims. You should also ensure that the nominee(s) is aware of the policy that you have purchased. It is important that you, your nominee(s) or your trustee(s) inform us of any change in your contact details to ensure that all correspondences reach you, your nominee(s) or your trustee(s) in a timely manner.
- 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 - Manulife Precious Gift

### COVERS / BENEFITS PROVIDED

This rider provides the following benefits:

For Insured (Mother)		Plan 1	Plan 2
1	<b>Pregnancy Complications Benefit</b> Upon 1st ever diagnosis of any one of the following during pregnancy: <ul style="list-style-type: none"> <li>• Abruptio Placentae</li> <li>• Acute Fatty Liver of Pregnancy</li> <li>• Amniotic Fluid Embolism</li> <li>• Disseminated Intravascular Coagulation (D.I.C.)</li> <li>• Eclampsia</li> <li>• Placenta Increta / Percreta</li> <li>• Postpartum Haemorrhage Requiring Hysterectomy</li> </ul>	RM5,000 + RM1,000 if accompanied by Gestational Diabetes Mellitus "GDM"  (payable once only)	RM2,000 + RM400 if accompanied by Gestational Diabetes Mellitus "GDM"  (payable once only)
2	<b>Hospitalisation Benefit upon admission to ICU</b> Up to 30 days after delivery, with benefit payable up to a maximum of 60 days.	RM500 per day	RM200 per day
3	<b>Maternity Cancer Benefit</b> Upon diagnosis during pregnancy, waiting period of 30 days applies.	RM5,000	RM2,000
4	<b>Psychotherapy Treatment</b> Upon diagnosed with Major Depressive Disorder (MDD) during pregnancy and up to 1 year after delivery - must undergo regular treatment with registered psychiatrist for at least 6 continuous months.	RM5,000	RM2,000

For Covered Baby		Plan 1	Plan 2
1	<b>Death Benefit</b> Death of foetus/Covered Baby up to 30 days from birth	RM5,000	RM3,000
2	<b>Hospitalisation Benefit</b> <ul style="list-style-type: none"> <li>i) Upon admission to NICU, up to 60 days from birth</li> <li>ii) Incubation of Newborn, up to 60 days from birth</li> </ul> If both events occur on the same date, only (i) or (ii) is payable, whichever is higher.	RM500 per day  RM200 per day  Capped at total 60 days.	RM200 per day  RM150 per day  Capped at total 60 days.
3	<b>Phototherapy Treatment for Neonatal Jaundice</b> Up to first 60 days from birth.	RM1,000	RM800
4	<b>Congenital Conditions Benefit</b> Lump sum payment upon being diagnosed with any one of the covered 19 conditions, until the policy anniversary after the Covered Baby's fifth (5th) birthday: <ul style="list-style-type: none"> <li>• Anal Atresia</li> <li>• Congenital Cataract</li> <li>• Congenital Diaphragmatic Hernia</li> <li>• Tetralogy of Fallot</li> <li>• Truncus Arteriosus</li> <li>• Coarctation of the aorta</li> <li>• Spina Bifida</li> </ul>	RM15,000	RM10,000

	<ul style="list-style-type: none"> <li>• Trachea-oesophageal fistula</li> <li>• Down's Syndrome</li> <li>• Absence of Two Limbs</li> <li>• Atrial Septal Defect</li> <li>• Congenital Deafness</li> <li>• Infantile Hydrocephalus</li> <li>• Transposition of Great Vessel</li> <li>• Ventricular Septal Defect</li> <li>• Cerebral Palsy</li> <li>• Congenital Oesophageal Atresia</li> <li>• Cleft Lip and/or Cleft Palate</li> <li>• Retinopathy of Prematurity</li> </ul>		
5	<b>Child Development Disorder Benefit</b> Lump sum payment upon being diagnosed with any one of the covered 6 conditions, until the policy anniversary after the Covered Baby's fifth (5th) birthday: <ul style="list-style-type: none"> <li>• Autism Spectrum Disorder</li> <li>• Attention Deficit Hyperactivity Disorder</li> <li>• Dyslexia</li> <li>• Tourette Syndrome</li> <li>• Juvenile Huntington Disease</li> <li>• Type 1 Juvenile Spinal Amyotrophy</li> </ul>	RM15,000	RM10,000

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

#### FEES AND CHARGES

- Insurance Charges shall be charged by deducting sufficient number of Units at the Net Asset Value on the 1st month and 13th month. There is no refund on Insurance Charges if rider is terminated after Insurance Charge is deducted.
- The Insurance Charge rate is determined based on the selected plan's benefit, Insured's attained age, occupation and avocation class rating.
- The Insurance Charges for Manulife Precious Gift are not guaranteed and may be varied from time to time by giving 30 days notice to policy owners. Any revision in the Insurance Charges shall apply to policies issued in the same risk class. For further details of the Insurance Charges and other policy Charges, please refer to the product illustration.

#### KEY TERMS AND CONDITIONS

- Waiting Period - The Company will not provide the benefit if the signs or symptoms of the covered conditions existed prior to or within the Waiting Period below from the Issue Date or any reinstatement date of this plan, whichever is the later.

Coverage	Waiting Period
Maternity Care Benefit	30 days
Child Care Benefit	Starts after birth of the child (except for death of foetus)

- In the event actual date of birth of Covered Baby is prior to Issue Date, this provision will become void and the Company's liability shall be limited to the refund of the Insurance Charges into the Account Value based on the Net Asset Value on the next Valuation Date following date of receipt of written notification.