

Frequently Asked Questions
Special Financial Assistance Programme to Manulife Insurance Berhad
(“Manulife”) Customers Affected By COVID-19

Q1: If I have more than 1 policy with Manulife, can I make several claims?

A1: No, you can only claim once per life.

Q2: Is there any waiting period impose for the benefits under this programme?

A2: Yes, for policies issued/reinstated on or after 26 February 2020, the **Hospitalisation Income Support** will not be payable if the customer’s diagnosis of COVID-19 occurs within fourteen (14) days from the date of the policy issuance/reinstatement.

However, there is no waiting period for Compassionate Benefit.

Q3: If the Insured is a foreigner, is he/she eligible for this programme?

A3: Yes, provided that the Insured is meeting the eligibility and Terms and Conditions of the Programme.

However, in order to claim under **Hospitalisation Income Support**, the Insured must be diagnosed with COVID-19 and kept in quarantine at any of the Ministry of Health Malaysia designated hospitals.

Q4: Is the Compassionate Benefit applicable to death occurring outside Malaysia?

A4: Yes.

Q5: I am covered under a Manulife policy. Are my family members (who does not own/ cover by a Manulife policy) entitled for this programme?

A5: The insured will be entitled for both **Hospitalisation Income Support** and **Compassionate Benefit** under this programme.

Meanwhile, only the **Compassionate Benefit** under this programme will be offered to insured’s immediate family members. Immediate family members refer to:

- parents;
- spouse ; and
- children up to age 18

Q6: What is the definition of Medical Staff?

A6: Under this programme, “Medical Staff” is defined as doctors (General Physicians and Specialists), traditional practitioners, nurses, paramedics, laboratory technicians, dentists, dental nurses, ambulance workers, or hospital administration staff who are working in either a Hospital in Malaysia or any of the MOH designated screening facilities involved in the handling of COVID-19 cases in Malaysia. Doctors, traditional practitioners, nurses and dentists must be registered with the Ministry of Health of Malaysia.

For avoidance of doubts, the Medical Staff shall also include:

- 1) Trainee doctor or trainee nurse; or
- 2) volunteers or retired staff that have been recruited by MOH.

Q7: Is this benefit of this programme payable on top of the existing benefits from my Manulife policy?

A7: Yes, the benefits under this programme will be paid in addition to the benefits from your insurance policy. All benefits from your insurance policy are payable in accordance to the terms and conditions of the policy.

Q8: How do I submit a claim?

A8: Please contact our Customer Service to assist you on the claim submission procedure.

Q9: Who should I contact further if I have further questions?

A9: Please contact our Customer Service during office hours:

Business Hours : Monday – Friday, from 9:00am to 5:30pm
Telephone : 03-2719 9112 or 1-300-13-2323
Email : MYCARE@manulife.com