

## Interim Cover – Terms and Conditions

Purpose	Subject to the conditions below, Manulife Insurance Berhad (herein referred to as "the Company") will provide temporary insurance coverage to the Life Proposed.
Eligibility	Interim Cover is applicable to all products with Death Benefit except the following: <ol style="list-style-type: none"> <li>1. Standalone medical plan</li> <li>2. Standalone critical illness plan</li> <li>3. All attaching riders</li> <li>4. Credit life products</li> </ol>
Coverage	If the Death of the Life Proposed is due to an Accident, the Company shall pay an amount equivalent to the death benefit payable during the first (1 <sup>st</sup> ) policy year of the insurance policy. The maximum benefit payable for Interim Cover shall not exceed RM300,000 per life.  "Accident" is defined as an event caused solely and independently of all other causes, and directly by violent, unexpected, external and visible means.
Commencement of Benefit	This benefit shall commence upon receipt of the following by the Company: <ol style="list-style-type: none"> <li>1. a duly completed and signed application form for the insurance policy applied for; and</li> <li>2. first modal premium paid in full.</li> </ol> For premium payment by cheque, debit/credit card, standing instruction, direct debit, banker's order and internet banking, this benefit will commence once the amount is credited to the bank account of the Company.
Termination of Benefit	This benefit shall automatically terminate upon the first occurrence of any of the following: <ol style="list-style-type: none"> <li>1. The Company issues the policy on standard terms for standard life; or</li> <li>2. The Company issues the Letter of Offer, Decline or Postpone Letter; or</li> <li>3. The policy application is withdrawn or not taken up by the policy Owner; or</li> <li>4. Ninety (90) days from the date of when the Company receives the first modal premium paid in full.</li> </ol>
Benefit Exclusions	<ol style="list-style-type: none"> <li>1. Interim Cover is not applicable to any riders attached to the basic plan.</li> <li>2. Interim Cover is not payable for any injury or loss caused directly or indirectly, wholly or partly, by:             <ol style="list-style-type: none"> <li>a. Any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries; or</li> <li>b. War, declared or undeclared, revolution or any war-like operations; or</li> <li>c. military, air force or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or</li> <li>d. Commission of a Criminal act; or</li> <li>e. Participation in any brawl; or</li> <li>f. Participation in hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, racing on horse or wheels; or</li> <li>g. Taking of poison or inhaling of gas or fumes, whether voluntarily or otherwise; or</li> <li>h. Chronic illness pre-existing to an accident; or</li> <li>i. Accident occurring while or because the Insured is affected by alcohol or any substance abuse; or</li> <li>j. Aviation activities other than as a fare paying passenger or crew on a regularly scheduled flight of an international commercial airline.</li> </ol> </li> </ol>
Notice of Claim	Written notice of claim must be given to the Company within twenty (20) days of death or within such longer periods as the Company may in writing allow.
Claim Form	The Company, upon the receipt of a notice of claim, will furnish the claimant with the claim form. Affirmative proof of loss in such forms must be fully completed at claimant's own expense and returned to the Company within ninety (90) days of receipt of the said forms.

Medical Examination	The Company will have the right to examine the Insured whenever it may be reasonably required and to conduct an autopsy where it is not forbidden by law.
Payment By the Company	<ol style="list-style-type: none"><li data-bbox="475 264 1474 320">1. The Company reserves the right to deduct from the benefit payment any indebtedness to the Company.</li><li data-bbox="475 320 1474 488">2. Receipt for this benefit proceeds, signed by the nominee(s)/designated trustee(s)/public trustee(s)/ any person the Company deems fit, will be a good and valid discharge to the Company. Such receipt will be final and conclusive evidence that such proceeds have been duly paid to and received by those lawfully entitled to them and that all claims and demands against the Company with respect to them have been fully satisfied.</li></ol>