

COVID-19 Customer Support Package



**Manulife
customers,
we've got
you covered.**

These challenging times call for us to stand together in the fight against COVID-19 outbreak. As a company, Manulife Singapore is committed to standing shoulder to shoulder with our customers.

To support our customers in this difficult period, we have set up a S\$1 million COVID-19 support fund and introduced two specially-designed benefits to enhance our protection coverage for all customers:

(1) New: Diagnosis Benefit(s)

Customers who are diagnosed with COVID-19 in Singapore will receive a one-time immediate cash benefit of S\$1,500.

If the policyholder with a confirmed diagnosis of COVID-19 is hospitalised for 5 days or more, an additional cash benefit of S\$2,000 (i.e. a total of S\$3,500) would be payable.

(2) Additional Death Benefit

In the unfortunate event that death occurs as a result of the diagnosis of COVID-19, an additional lump sum of S\$30,000 will be paid out on top of the death benefit from the customer's existing policy.

As part of the COVID-19 Customer Support Package, we also have this to help our customers more:

(3) Extension of Grace Period for Premium Payment

We will allow a grace period of up to six months in total, to allow more time for customers to make premium payments. This extension is applicable to premium payments that are due between 1 April and 30 September 2020. This will help ensure that long-term protection needs remain unaffected during this difficult time. To apply, please contact your Financial Consultant or email to service@Manulife.com or call 6833 8188 (9am – 6pm, Mondays to Fridays, excluding public holidays).

We are committed to championing vulnerable groups amid the COVID-19 outbreak and have donated \$100,000 to The Courage Fund.

Terms and conditions apply. All extensions are subjected to approval from Manulife Singapore.

Terms & Conditions for Diagnosis and Additional Death Benefit(s)

Effective 17 February 2020 until 1 June 2020 (both dates inclusive) (the “Covered Period”) and subject to the terms and conditions below, all existing individual inforce/new policyholders and individual life insureds (“Customers”) of Manulife (Singapore) Pte Ltd (“Manulife Singapore”) will receive the following FREE protection coverage against COVID-19 (“COVID-19 Benefits”).

Benefits	Benefit Coverage
Diagnosis Benefit	(a) Payout of S\$1,500 upon diagnosis of COVID-19; and (b) An additional payout of S\$2,000 for hospitalisation of 5 days or more for confirmed diagnosis of COVID-19.
Death Benefit	Additional S\$30,000 payout upon death due to COVID-19 infection.

- 1) All Customers of Manulife Singapore who contracted COVID-19 and/or died due to COVID-19 infection during the Covered Period are eligible for the COVID-19 Benefits at no additional costs.
- 2) The COVID-19 Benefits are payable only if:
 - the diagnosis of, hospitalisation and/or death due to COVID-19 occurred in Singapore during the Covered Period, and
 - Manulife Singapore’s COVID-19 support fund for COVID-19 Benefits capped at S\$1 million for total payout remains available.
- 3) For policies issued/reinstated on or after 17 Feb 2020, COVID-19 Benefits 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.
- 4) The Customer or Customer’s legal representative must at his/her own expense, within ninety (90) days from the date of diagnosis or death, notify Manulife Singapore and give written proof of such claim. Such proof includes written proof of test result confirming COVID-19 infection, duration of hospitalisation, and death certification (where applicable) certified by a registered medical practitioner in Singapore.
- 5) Each Customer will only be entitled to a one-time payment of Diagnosis Benefit (i.e. S\$1,500 or S\$3,500 depending on the duration of hospitalisation), and a one-time payment of Death Benefit (i.e. S\$30,000) to each Customer’s legal representative regardless of the number of policies held.
- 6) Manulife Singapore shall at its own absolute discretion vary these Terms and Conditions without prior notice.

Information is correct as of 2 April 2020.

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. We operate primarily as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2018, we had more than 34,000 employees, over 82,000 agents, and thousands of distribution partners, serving almost 28 million customers. As of June 30, 2019, we had over S\$1.1 trillion (US\$877 billion) in assets under management and administration, and in the previous 12 months we made S\$29.4 billion in payments to our customers. Our principal operations in Asia, Canada and the United States are where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.