



ReadyProtect

Protecting your family doesn't have to break the bank. Not when it's with ReadyProtect, an affordable personal accident policy that starts from just S\$2¹ a week. It offers five different levels of protection so you have the flexibility to cater to the specific needs of you and your family – while enjoying a 10% discount when you cover two or more family members². Helping you better protect them from life's unexpected events.

Core Benefits



Accidental Death & Dismemberment Benefit

Get covered with this benefit from S\$50,000 to S\$1 million



Medical Expenses Benefit²

Enjoy medical refund for accidents, double the limit should the accident happen overseas, and Traditional Chinese Medicine or chiropractor fees, ambulance fees and mobility aids



Double Payout for Accidental Death & Dismemberment Benefit²

Get double payout in the event of an accident in public transport, and for life insured aged 16 and below - during school activities within or outside school premises or, when travelling between home and school/venue where school activities take place



Wide Range of Covers²

Get covered for up to 21 infectious diseases and events where you are a victim of an act of terrorism, full-time National Service and reservist training

Optional Benefits



Optional Add-Ons

Get additional protection with optional benefits:



Income Support Benefit



Hospital Cash Benefit



Child Care Benefit

Here's a look at the **core benefits** across our 5 protection levels:



Accidental Death & Dismemberment Benefit



Double Payout for Accidental Death & Dismemberment Benefit



Medical Expenses Benefit



Wide Range of Covers

		Head Start	Accelerate	Advantage	Ultimate	Signature
Accidental death and dismemberment (ADD)		S\$50,000	S\$100,000	S\$200,000	S\$500,000	S\$1,000,000
Double payout on ADD (in public transport or during school activities)		S\$100,000	S\$200,000	S\$400,000	S\$1,000,000	S\$2,000,000
Medical expenses (per accident)	Accidental medical reimbursement (AMR)	Up to S\$1,000	Up to S\$2,000	Up to S\$3,000	Up to S\$4,000	Up to S\$10,000
	AMR while overseas	Up to S\$2,000	Up to S\$4,000	Up to S\$6,000	Up to S\$8,000	Up to S\$20,000
	Traditional Chinese Medicine or chiropractic treatment	Up to S\$250	Up to S\$500	Up to S\$750	Up to S\$1,000	Up to S\$1,500
	Ambulance fees and mobility aids	Up to S\$700	Up to S\$1,200	Up to S\$1,200	Up to S\$2,200	Up to S\$3,200

The core benefits covers till the life insured reaches age 99, and covers for Medical expenses till age 75.

Annual premium rates for Class 1 & 2 (For entry age between 15 days and 55 years)						
Core benefits		S\$96	S\$173	S\$288	S\$468	S\$924
Optional: Income support benefit		S\$42	S\$72	S\$122	S\$222	S\$380
Optional: Hospital cash benefit		S\$20	S\$35	S\$55	S\$95	S\$150
Optional: Child care benefit		S\$108	S\$198	-	-	-

Annual premium rates for Class 1 & 2 (For entry age between 56 years and 65 years)						
Core benefits		S\$144	S\$260	S\$432	S\$702	S\$1,386
Optional: Income support benefit		S\$63	S\$108	S\$183	S\$333	S\$570
Optional: Hospital cash benefit		S\$30	S\$53	S\$83	S\$143	S\$225

Here's a look at the 3 optional benefits:

Head Start

Accelerate

Advantage

Ultimate

Signature



Income support benefit (covers till life insured is aged 75)

Should you be unable to work due to an accident, you'll receive weekly income benefit, 10 years of disability support allowance and any necessary home modification reimbursement.

Weekly income (per accident, up to 104 weeks)	S\$50	S\$100	S\$200	S\$350	S\$500
Disability support allowance (per lifetime)	S\$50,000	S\$100,000	S\$200,000	S\$500,000	S\$1,000,000
Home modification (per lifetime)	Up to S\$5,000	Up to S\$5,000	Up to S\$10,000	Up to S\$15,000	Up to S\$20,000



Hospital cash benefit (covers till life insured is aged 99)

Should you encounter an accident, you will receive daily hospitalisation cash benefit up to 365 days per accident. Upon entering ICU, you will get double the benefit for up to 30 days per accident. As well as the benefit amount for broken bones, fractures, and refunds for reconstructive surgery (cosmetic or skin transplant) caused by accidents or accidental burns.

Daily hospitalisation cash (per accident, up to 365 days)	S\$50	S\$100	S\$150	S\$300	S\$500
Daily hospitalisation cash for ICU admittance (per accident, up to 30 days)	S\$100	S\$200	S\$300	S\$600	S\$1,000
Broken bones and fractures (per policy year)	Up to S\$5,000	Up to S\$5,000	Up to S\$10,000	Up to S\$15,000	Up to S\$20,000
Reconstructive surgery (per accident)	Up to S\$5,000	Up to S\$10,000	Up to S\$10,000	Up to S\$15,000	Up to S\$20,000



Child care benefit (Last entry age is 16 years old and covers till life insured is aged 25, for ReadyProtect Head Start and Accelerate plans only)

Should the policy owner pass on from an accident, a payor waiver benefit ensures that all future premiums for core and optional benefits stay unchanged until the life insured (child) reaches age 25. A lump-sum benefit from the education assurance fund will be given to support the child's education. A medical reimbursement booster for accidents (AMR Booster) ups the limit for medical reimbursement, doubles the booster amount for medical expenses if the accident happens overseas. Additionally, child disability support allowance benefit will be payable for 10 years.

Education assurance fund	S\$50,000	S\$100,000			
Payor waiver benefit	Yes	Yes			
AMR booster	Up to S\$1,000	Up to S\$2,000		Not Applicable	
AMR booster while overseas	Up to S\$2,000	Up to S\$4,000			
Child disability support allowance (per lifetime)	S\$100,000	S\$200,000			

Here's an example of how ReadyProtect can help:



Mr Lim buys a **ReadyProtect Advantage plan** for himself and his wife. He enhances it with **Income support benefit**, and chooses **ReadyProtect Head Start** for his 4-year old child Sarah, while opting for the **Child care benefit** for added protection.



Family Coverage

Daily Premium³: S\$2.50



Mr and Mrs Lim



Sarah

Manulife
ReadyProtect
Advantage

+



Income support
benefit

Core Benefit

If Mr Lim suffers permanent total loss of sight in one eye due to an accident, Manulife ReadyProtect Advantage will pay a **lump sum of S\$200,000**.

Optional Benefit

Income support benefit:

Income support benefit will pay **S\$20,800** if Mr Lim is unable to work consecutively for 104 weeks. We will also pay Disability support allowance of **S\$200,000** over 10 years and necessary Home modification reimbursement of up to **S\$10,000**.

Total payout: **S\$430,800**

Manulife
ReadyProtect
Head Start

+



Child care
benefit

Core Benefit

If their child suffers the loss of use of one limb during school-organised activities, Manulife ReadyProtect Head Start will pay a **lump sum of S\$125,000**.

Optional Benefit

Child care benefit:

Child disability support allowance will also pay out **S\$100,000** (over 10 years).

Total payout: **S\$225,000**

Footnotes

¹The premium is based on Manulife ReadyProtect Head Start plan, class 1 occupation for a life insured age 55 and below, paying annual premium.

²Please refer to product summary for more details.

³The premiums shown are based on a male and a female, both age 35 in a class 1 occupation. Premium is based on annual premium with family discount and is rounded down to the nearest ten cent.

Important Notes

ReadyProtect and its supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D). This advertisement has not been reviewed by the Monetary Authority of Singapore. Premiums are not guaranteed and may be adjusted based on future claims experience. Manulife reserves the right to vary premiums at any time by giving 30 days' written notice to the policyowner before doing so. Buying health insurance products that are unsuitable for you may affect your ability to finance your future healthcare needs. This brochure is for your information only and does not consider your specific investment objectives, financial situation or needs. It is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. You can find the full terms and conditions, details, and exclusions for the mentioned insurance product(s) in the policy contract. If there are any differences between the English and Chinese versions of this brochure, the English version will apply. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

We recommend that you seek advice from a Manulife Financial Consultant or its Appointed Distributors before making a commitment to purchase a policy.

Information is correct as of 1 September 2019.

