

New benefits to cover you for COVID-19

Extension of coverage for patients admitted to Community Care Facility (CCF) or Community Recovery Facility (CRF)

The ongoing pandemic is changing the world as we know it, and we're committed to supporting you through these tough times. To ensure that you are adequately protected, we are expanding our COVID-19 coverage to include customers admitted to a CCF or CRF.



To help tide you through financial uncertainty, we have also put in place a COVID-19 Customer Support Package which includes the following benefits:

S\$1,000,000 COVID-19 Support Fund (Extended till 31 Dec 2020)

All customers who contracted COVID-19 and admitted to a hospital/CCF/CRF for 5 days or more will receive a one-time immediate cash benefit of up to S\$3,500 and an additional death benefit of S\$30,000.

Extension of Grace Period for Premium Payment

(Extended till 31 Mar 2021)

If you experience financial difficulty due to COVID-19, we will allow a grace period of up to six months in total (applicable to premium payments due between 1 April 2020 and 31 March 2021), to help ensure that long-term protection needs remain unaffected during this difficult time. To check if your policy or situation qualifies, please contact your Financial Consultant or send an email to service@manulife.com.

Donation to The Courage Fund

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

Non Face-to-Face Advisory

Customers have the option to contact our Financial Consultants from their homes via WhatsApp or video call. A new application form with built-in e-signature capabilities is also available for your convenience. Please contact your Financial Consultant for more information.

Terms & Conditions for COVID-19 Customer Support Package

Effective 17 February 2020 until 31 Dec 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. |

Terms & Conditions

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. “Hospitalisation” will now include admission to a Community Care Facility (CCF) and/or Community Recovery Facility (CRF) following a transfer from a hospital.
4. 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.
5. 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.
6. 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.
7. Manulife Singapore shall at its own absolute discretion vary these Terms and Conditions without prior notice.

Information is correct as of 18 Aug 2020.

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we operate as Manulife across our offices in Canada, Asia, and Europe, and primarily as John Hancock in the United States. We provide financial advice, insurance, and wealth and asset management solutions for individuals, groups and institutions. At the end of 2019, we had more than 35,000 employees, over 98,000 agents, and thousands of distribution partners, serving almost 30 million customers. As of 31 March 2020, we had S\$1.2 trillion (US\$0.8 trillion) in assets under management and administration, and in the previous 12 months we made S\$30.4 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 155 years. We trade as ‘MFC’ on the Toronto, New York, and the Philippine stock exchanges and under ‘945’ in Hong Kong.