

PRODUCT SUMMARY FOR mPal

Presented To : _____ Signature of Owner : _____
(Name of Owner)

Name of Life Insured: _____ Age & Gender : _____

Name of Representative: _____ Signature of Representative: _____
(Agency)

Plan Type: _____ Premium Amount: S\$ _____ Occupation Class of Life Insured: _____

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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

Details of Product Provider

Manulife (Singapore) Pte Ltd is the product provider and underwriter for this Policy. This Policy is distributed through our appointed distributors only. Customers may contact us for claims under this policy. Contact details: 51 Bras Basah Road #09-00 Manulife Centre, Singapore 189554 Tel: 67371221, Website: www.manulife.com.sg

Product Information

The mPal is a non-participating accident & health policy. Subject to Your choice of plan, this Policy pays the benefit shown under the Table of Benefits if the Life Insured sustains bodily injury caused by visible, violent and external means due to Accident and not related to any other causes; or suffers from any of the covered Diseases.

Table of Benefits	(SGD\$)				
	Silver	Gold	Platinum	Titanium	Bronze
	Class 1 – 3				Class 1 - 4
Basic Accidental Death & Dismemberment - Face Amount	50,000	100,000	300,000	500,000	25,000
Double Indemnity on Public/Private Conveyance	100,000	200,000	600,000	1,000,000	50,000
Medical Reimbursement limit per incident (Due to Accidents or covered Diseases) with the following Sub-Limits Medical Reimbursement limit per incident (Due to Accidents only)	3,000	6,000	8,000	9,000	1,500
-For Acc. Dental, Ambulance, Mobility Aid	2,000	2,000	2,000	2,000	500
-For Chinese Physician & Chiropractor	800	800	800	800	300
Double Medical Reimbursement limit per incident for expenses incurred Overseas with the following Sub-Limits. Medical Reimbursement limit for Overseas expenses per incident (Due to Accidents only):	6,000	12,000	16,000	18,000	3,000
For Acc. Dental, Ambulance, Mobility Aid	2,000	2,000	2,000	2,000	500
-For Chinese Physician & Chiropractor	800	800	800	800	300
Weekly Benefit	150	200	300	400	50
Emergency Assistance Service	Available	Available	Available	Available	Available

* The distribution costs, charges and expenses incurred as a result of underwriting and issuing this policy will be made available upon Your request.

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Product Benefits

Basic Benefits

1) Basic Accidental Death and Dismemberment Benefit (ADD)

If the following events happen to the Life Insured within 90 days from the date of Accident, a percentage of Face Amount as set in the following Accidental Death, Dismemberment Indemnity Table will be payable. The total sum payable as Basic Accidental Death and Dismemberment Benefit under ADD shall not exceed 150% of the Face Amount.

Description of Events	% of Face Amount
1. Loss of Life	100
2. Permanent Total Loss of sight of: - both eyes - one eye	150 100
3. Loss of or the permanent total loss of use of 2 limbs	150
4. Loss of or the permanent total loss of use of 1 limb	125
5. Loss of or the permanent total loss of use of 1 limb and the permanent total loss of sight of 1 eye	150
6. Permanent total loss of speech and hearing	150
7. Permanent total loss of hearing - both ears - one ear	75 25
8. Permanent total loss of speech	50
9. Permanent total loss of the lens of 1 eye	50
10. Loss of or the permanent total loss of use of four fingers and thumb of one hand	70
11. Loss of or the permanent total loss of use of four fingers of one hand	40
12. Loss of or the permanent total loss of use of 1 thumb - both phalanges per hand - one phalanx per hand	30 15
13. Loss of or the permanent total loss of use of fingers - three phalanges per hand - two phalanges per hand - one phalanx per hand	10 7.5 5
14. Loss of or the permanent total loss of use of toes - all toes of 1 foot - great toe – 2 phalanges - great toe – 1 phalanges - other than great toe, each toe	15 5 3 1
15. Fractured leg or patella with established non-union	10
16. Shortening of leg by at least 5 cm	7.5
17. Third Degree Burns	See Table Below

Area damage as a percentage of total body surface area	% of Face Amount
1. Head - equals to or greater than 2% but less than 5%	50%
2. Head - equals to or greater than 5% but less than 8%	75%
3. Head - equals to or greater than 8%	100%
4. Body - equals to or greater than 10% but less than 15%	50%
5. Body - equals to or greater than 15% but less than 20%	75%
6. Body - equals to or greater than 20%	100%

2) Double Indemnity on Public and Private Conveyance

An additional amount equivalent to the Basic Accidental Death and Dismemberment Benefit will be paid in the event that the Life Insured suffers any losses as defined in the Accidental Death, Dismemberment Indemnity Table:

- (i) while riding solely as a passenger or as the driver in a private conveyance which is duly licensed by the local government for regular transportation ;or
- (ii) while riding solely as a passenger, not as a an operator or crew member, in a public conveyance, which is duly licensed by the local government for regular transportation

3) Medical Reimbursement

Medical expenses incurred for Bodily Injury incurred within 52 weeks from the date of Accident or medical expenses for covered Disease*, (including Accidental Dental, Ambulance and Mobility Aid, Chinese Physician or Chiropractor) shall be reimbursed up to the amount stated in the Table of Benefits

* Note:

- Diseases means unequivocal, final and confirmed diagnosis of any of the following diseases, as defined by internationally accepted medical diagnostic criteria, by a Registered Medical Practitioner, supported by acceptable clinical, radiological, histological and laboratory evidence:
 - a) Severe Acute Respiratory Syndrome (SARS)
 - b) Dengue Fever / Dengue Haemorrhagic Fever
 - c) Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
 - d) Nipah Viral Encephalitis
 - e) Japanese Viral Encephalitis
 - f) Malaria
 - g) Pulmonary Tuberculosis
 - h) Measles
 - i) Rabies
 - j) Melioidosis
 - k) Hand, Foot and Mouth Disease (HFMD)
 - l) Avian Influenza or 'Bird Flu' due to Influenza A viral strains H5N1, H9N2 or H7N7
 - m) Chikungunya Fever
 - n) Food Poisoning
- These diseases are subject to 30 days waiting period starting from Policy Effective Date or Date of Reinstatement where applicable.

Medical Reimbursement for Accidental Dental#, medical expense for Ambulance and Mobility Aid are payable up to the amount stated in the Table of Benefits sub-limit as a result of an Accident.

Note:

Accidental Dental means emergency treatment to restore or replace sound natural teeth lost or damaged in an Accident, caused by unexpected and unintentional means and independent of other disease. It does not include injury sustained while biting or chewing. Sound natural teeth are defined as teeth that are free of active or chronic clinical decay, have at least 50% bony support, are functional in the arch, and have not been excessively weakened by multiple dental procedures.

All emergency treatment for dental caused by an Accident must be supported with relevant proof, such as, X-ray and Dentist's report and recommendation. The Company reserves the right to have Life Insured examined by Company's appointed Dentist for a second opinion on the restoration

Medical Reimbursement for medical expense paid to any registered Chinese Physician or Chiropractor for treatment provided as a result of an injury shall be reimbursed up to the amount stated in the Table of Benefits sub-limit as a result of an Accident.

No reimbursement will be made for charges incurred as a result of and in respect of any injury for which compensation is payable by government law or program or for which benefits are payable under any other insurance policy except to the extent that such charges are not reimbursed by such laws, programs or other policies.

4) **Double Medical Reimbursement for Overseas**

The Medical Reimbursement limit shall be doubled if Bodily Injury is sustained while overseas and treatment is sought abroad within 52 weeks from the date of Accident or for covered Disease* diagnosed overseas. The incurred medical expenses shall be reimbursed up to the amount stated in the Table of Benefits as a result of an Accident or Disease*.

Medical Reimbursement for Accidental Dental#, medical expense for Ambulance and Mobility Aid are payable up to the amount stated in the Table of Benefits sub-limit as a result of an Accident.

Medical Reimbursement for medical expense paid to any registered Chinese Physician or Chiropractor for treatment provided as a result of an injury shall be reimbursed up to the amount stated in the Table of Benefits sub-limit as a result of an Accident.

No reimbursement will be made for charges incurred as a result of and in respect of any injury for which compensation is payable by government law or program or for which benefits are payable under any other insurance policy except to the extent that such charges are not reimbursed by such laws, programs or other policies.

5) **Weekly Benefit**

In the event the Life Insured suffers from any of the following events within 90 days from the date of the Accident, the Policy will pay the weekly benefit insured amount stated in the Table of Benefits:

- a) Hospitalization
If the Life Insured is hospitalized as an inpatient in Hospital[^] as a result of an Accident the weekly indemnity amount stated in the Table of Benefit will be payable, up to a maximum of 184 days.
- b) Temporary Total Disablement
If the Life Insured is unable to perform all of the duties pertaining to his/her occupation or unable to perform 3 or more Activities of Daily Living (if the Life Insured has no occupation at the time of Accident) as a result of an Accident from the date of Accident, the weekly benefit amount stated in the Table of Benefits will be payable up to a maximum of 364 days.

- c) **Temporary Partial Disablement**
If the Life Insured is unable to perform one or more duties pertaining to his/her occupation or unable to perform one or more Activities of Daily Living (if the Life Insured has no occupation at the time of Accident) as a result of an Accident from the date of Accident, 25% of the weekly indemnity amount stated in the Table of Benefits will be payable up to a maximum of 364 days. This benefit is payable provided no benefit has been paid under Temporary Total Disablement benefit.
- d) **Permanent Total & Continuous Disablement**
If a claim has been paid under Temporary Total Disablement benefit for 364 days and the Life Insured is unable to engage in any work or business for wage or profit for which he/she is suited by reason of education, training and experience, as a result of Accident, the weekly indemnity amount stated in the Table of Benefits will be payable up to a maximum of 700 consecutive days.
- e) **No Weekly Indemnity Benefit will be payable if the plan is terminated.**

^Note:

Hospital means an institution which:

- a) is licensed as a medical or surgical hospital in the country in which it is located;
- b) provides twenty-four (24) hours nursing services by registered nurses under the permanent supervision of a physician;
- c) maintains daily medical records for its patients; and
- d) is not primarily a rest or convalescent facility, a place of custodial care, a facility for the aged or alcoholics or drug addicts or for the treatment of mental disorders, or a nursing home, a spa or a hydroclinic, a hospice centre/home.

6) **Emergency Assistance Service**

The emergency assistance services provider appointed by the Company will provide a 24 hour emergency helpline for use by the Life Insured when travelling abroad and in need of emergency assistance. The use of the Helpline is subject to the terms, conditions and exclusions of the emergency assistance services company.

Key Product Provisions

The following are some provisions found in the Policy contract. This is only a brief summary and You are advised to refer to the actual terms and conditions in the policy. Alternatively, you may wish to consult Your Financial Adviser should You require further explanation on these provisions.

1. **Payment of Premiums**

The annual premiums for this plan are set out below and are not guaranteed. The Company reserves the right to change the premiums by giving 30 days written notice in advance to You. In determination of the premium revision, the Company will take account of important factors such as claims experience, medical inflation, expenses incurred and change of benefits. The Company does not place any limit or cap on the amount of premium revisions.

(SGD\$)

Occupational Classification	Silver	Gold	Platinum	Titanium	Bronze
Class 1	540	661	992	1,313	409
Class 2	582	728	1,131	1,524	428
Class 3	675	862	1,408	1,929	471
Class 4	-	-	-	-	505

Note-The above rates are for Singapore Residents only

2. **Free-Look**

You may cancel this Policy by writing to the Company within 14 days after Your receipt of the policy contract. Should You decide to cancel your Policy during this period, Your premiums less any expenses (including medical), incurred by us, will be refunded to You.

3. **Renewal/Cancellation**

This Policy will guarantee renewal for the first 5 years from Policy inception. Subsequent renewals are not guaranteed. After the 5th policy year, the Company has the right to cancel the Policy by giving 30 days written notice in advance. This plan will terminate on the Policy Anniversary immediately following the 75th birthday of the Life Insured.

4. **Change of Occupation / Country of Residence**

The Life Insured shall give notice within 30 days to the Company of any change of a Life Insured's occupation or country of residence or pursuits. The Company may increase or reduce the premium rates according to the risk classification for the new occupation from the Renewal Date. If the Policyholder fails to give notice of the material changes noted above to the Company, and there is a claim for any payment thereafter, the Company may reject such claim or, at its discretion, adjust the claims settlement.

5. **Termination**

The Policy will terminate on:

- (a) the next premium due date after receipt of Your notice in writing to terminate this plan;
- (b) the lapse of this plan;
- (c) the death of the Life Insured;

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- (d) the payment of an aggregate of 150% of the Face Amount paid as Basic Accidental Death and Dismemberment Benefit(s);
- (e) the Company decides to terminate the Policy after the 5th Policy year; or
- (f) the Policy Anniversary immediately following the Life Insured's 75th birthday.

In addition, we reserve the right to terminate the Policy:

- (g) if the new country of residence, occupation or pursuits are not ones in respect of which We are prepared to provide insurance under this Policy. We will notify You in writing of such a decision.
- (h) at any Policy Anniversary after the end of Policy Year 5 by giving You at least 30 days notice prior to the Policy Anniversary at which the Policy will terminate.

6. Indemnity

The reimbursements of expenses payable under this policy, together with reimbursement of expenses paid or payable from other sources, including Medishield, other insurance policies and any employee benefits, will not be higher than the actual expenses incurred in respect of any claim made under this policy.

7. Co-ordination of Benefits

If the Life Insured is covered under more than one (1) plan or under a government-sponsored plan:

- a) Total reimbursement will not exceed the Eligible Expenses;
- b) The Policy may pay a reduced benefit which reflects the hospital[^] and surgical benefits payable by other plans for the Eligible Expenses; or
- c) Benefits may be pro-rated among the plans according to the amounts that would have been paid under each plan had there been coverage under just that plan.

8. Exclusions

- (a) Any self-inflicted injury or attempt at suicide;
- (b) the Life Insured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a Medical Examiner;
- (c) War or any act incident to war, or service in the armed forces or in a civil defense force supporting any country at war;
- (d) Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed aircraft on an established air route;
- (e) Mental disorder or illness or disease of any kind or any infection, other than infections occurring at the same time and as a result of any accidental wound;
- (f) Any injury sustained by the Life Insured while committing or attempting to commit an offence or in resisting arrest by a law enforcement officer;
- (g) Any covered Diseases that is diagnosed within the waiting period of 30 days from Policy Issue Date or Date of Reinstatement whichever is later
- (h) Any Pre-existing Condition. This means any condition that was diagnosed, treated, or for which a Medical Examiner was consulted, or the existence of any illness or disease at any time prior to the Effective Date or the last Date of Reinstatement, whichever is later;
- (i) Any Bodily Injury resulting from Accident(s) prior to the Policy Effective Date or the last Date of Reinstatement, whichever is later;
- (j) The Life Insured engaging in or taking part in air, military, naval training, exercises, manoeuvres, warlike operations or handling of explosives and demolition materials and while under orders for restoration of public order, whether in time of peace, declared and undeclared war except where operationally ready National Service or Reservist duties are carried out in Singapore or overseas (where applicable) pursuant to the Singapore Enlistment Act (Cap 93). Where this exception applies, no reimbursement will be made for charges incurred as a result of and in respect of any injury;
- (h) the Life Insured engaging in hazardous sport(s) (including but not limited to scuba diving, bungee jumping, sky-diving, mountaineering, rock climbing, potholing, parachuting, ballooning and hang-gliding) in the capacity as an instructor or coach or competitor

Note: This product summary is for general information only and is not a contract of insurance. The specific details applicable to this Policy are set out in the policy contract.