

PRODUCT DISCLOSURE SHEET	
(Read this Product Disclosure Sheet before you decide to take up the ML Shield. Be sure to also read the general terms and conditions.)	MANULIFE INSURANCE BERHAD (200801013654 (814942-M))
	ML Shield 01/01/2021

### 1. WHAT IS THIS PRODUCT ABOUT?

**ML Shield** is a yearly renewable group insurance plan that provides coverage on death, Total and Permanent Disability (“TPD”) and Partial and Permanent Disability (“PPD”). This plan is offered to the unit holders of Manulife Investment Management (M) Berhad (“MIMMB”) who are between 30 days to 60 years old (age next birthday).

Eligible unit holders can also opt to enhance the coverage with the following benefits:

- a) **Additional Critical Illness Benefit** which will pay the Face Amount in one lump sum if the Insured is diagnosed with one of the covered 48 Critical Illnesses. The payment made under this benefit will not reduce the Basic Face Amount.
- b) **Accelerated Critical Illness Benefit** which will pay the Face Amount in one lump sum if the Insured is diagnosed with one of the covered 48 Critical Illnesses. The payment made under this benefit will reduce the Basic Face Amount.
- c) **Accidental Death and Dismemberment Benefit** which will pay an additional benefit up to 100% of the Face Amount if the death, TPD or PPD is due to an accident. The payment made under this benefit will not reduce the Basic Face Amount.

The insurance coverage will terminate upon the policy anniversary prior to the Insured attaining age seventy-one (71) years old (next birthday).

### 2. WHAT ARE THE COVERS / BENEFITS PROVIDED?

You may choose from 3 different plans with different coverage/benefits. The table below shows the benefits/coverage of each plan:

Coverage	Benefits Payable <sup>^</sup>	Plan 1	Plan 2	Plan 3
Death, TPD or PPD due to all causes	100% of Face Amount	✓	✓	✓
Accidental Death and Dismemberment Benefit	Additional 100% of Face Amount	✓	✓	-
Additional Critical Illness Benefit*	Additional 100% of Face Amount	✓	-	-
Accelerated Critical Illness Benefit*	100% of Face Amount	-	✓	-

Notes:

\* If the diagnosed critical illness is Angioplasty and Other Invasive Treatments for Coronary Artery Disease, only 10% of the Face Amount (subject to a maximum of RM25,000) is payable. This benefit is payable only once.

<sup>^</sup> Unit holders who are eligible can purchase this insurance plan with minimum 1 unit of cover, subject to a maximum of 10 units. (Note: 1 unit is equivalent to RM50,000 Face Amount).

Please refer to the Certificate of Insurance for complete coverage details.

### 3. HOW MUCH PREMIUM DO I HAVE TO PAY?

Premiums that you have to pay depends on your age next birthday at policy anniversary and number of units chosen. The table below indicates the annual premium payable:

No of Units	Face Amount (RM)	Annual Premium (RM)					
		Attained Age 30 days – 45 years old (next birthday)			Attained Age 46 – 70 years old (next birthday)		
		Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
1	50,000	275	230	85	370	310	115
2	100,000	550	460	170	740	620	230
3	150,000	825	690	255	1,110	930	345
4	200,000	1,100	920	340	1,480	1,240	460
5	250,000	1,375	1,150	425	1,850	1,550	575
6	300,000	1,650	1,380	510	2,220	1,860	690
7	350,000	1,925	1,610	595	2,590	2,170	805
8	400,000	2,200	1,840	680	2,960	2,480	920
9	450,000	2,475	2,070	765	3,330	2,790	1,035
10	500,000	2,750	2,300	850	3,700	3,100	1,150

Notes:

- The above premium is based on standard life only. Manulife Insurance Berhad (“MIB”) may impose additional premium loading to sub-standard life applicant.
- The premium rates are not guaranteed, MIB reserves the right to amend the premium upon policy renewal. You will be notified of the amended premium rate at least 90 days prior to the renewal date.
- Your plan may entitle the life proposed to temporary accidental death coverage once Manulife receives the full modal premium and completed application form. For full terms and conditions, please refer to the ‘Interim Cover – Terms and Conditions’ available at [www.manulife.com.my](http://www.manulife.com.my).

**4. WHAT ARE THE FEES AND CHARGES THAT I HAVE TO PAY?**

10% of each premium paid will be payable as distribution cost to the distributor of this plan, MIMMB.

**5. WHAT ARE SOME OF THE KEY TERMS AND CONDITIONS THAT I SHOULD BE AWARE OF?**

- a) Importance of disclosure - you must disclose all material facts such as medical condition and state your age correctly.
- b) Free-look period - you may cancel your Certificate of Insurance by returning the Certificate of Insurance to MIB within 15 days from the receipt of the Certificate of Insurance. The premiums that you have paid less any medical expenses incurred will be refunded to you.
- c) Grace Period - if you do not pay your premiums within the 31 days grace period, your Certificate of Insurance will lapse.
- d) You are advised to name a nominee(s) for your insurance application to ensure smooth settlement of claims. You should also ensure that the nominee(s) is aware of the insurance plan that you have purchased.
- e) Survival Period – A survival period of 30 days is required for Additional Critical Illness benefit.

Note: This list is non exhaustive. Please refer to the Certificate of Insurance for the terms and conditions under this plan.

**6. WHAT ARE THE MAJOR EXCLUSIONS UNDER THIS PLAN?**

- a) If the Insured, whether sane or insane, commits suicide, within twelve (12) months from the Issue Date or date of reinstatement, whichever is later, the Certificate of Insurance will become void and the Company shall refund all the premiums paid without interest.

- b) This policy shall not cover any disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
- i. Resulting either directly or indirectly from suicide attempt (whether sane or insane), self-inflicted bodily injury, or upon the Insured deliberately exposing himself to unnecessary danger; or
  - ii. Sustained while engaged in hazardous pursuits such as mountaineering and racing (other than foot); or
  - iii. Resulting from injuries or disease due to war (whether declared or undeclared), civil war, mutiny, strike, riot, civil commotion, insurrection, rebellion, revolution or military or usurped power; or
  - iv. Sustained while engaged in armed forces service in time of declared or undeclared war or while under orders for warlike operations, or restoration of public order; or
  - v. Resulted from participating in skydiving, hot-air balloon, hand-gliding, bungee-jumping and private flying; or
  - vi. Resulted from entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except as a fare paying passenger or air crew of a commercial aircraft; or
  - vii. Existed at the Issue Date or at the date of reinstatement of the Insured's cover under the policy.
- c) Accidental Death and Dismemberment Benefit is not payable for any injury or loss caused directly or indirectly, wholly or partly, by any one of the following occurrences:
- i. Self-inflicted injuries or any attempt at suicide, while sane or insane; or
  - ii. Insurrection, war (declared or undeclared) or any warlike operations or military or naval service under orders for warlike operations; or
  - iii. Participation in a strike, riot or civil commotion or committing an assault or felony; or
  - iv. Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except as a fare paying passenger of a commercial aircraft; or
  - v. Hunting, mountaineering, racing in any form (other than on foot), winter sport and scuba-diving; or
  - vi. Any form of radioactivity or radiation; or
  - vii. Accident occurring while or because of Insured is affected by alcohol or any drug unless prescribed by a licensed medical practitioner; or
  - viii. Pregnancy including childbirth, abortion, miscarriage or any complication there form.
- d) Additional/Accelerated Critical Illness Benefit is not payable for any injury or illness caused by any one of the following occurrences:
- i. Any pre-existing conditions and/or Congenital Conditions; or
  - ii. If the Critical Illness occurs within the waiting period of sixty (60) days from the Issue Date or date of reinstatement, whichever is the later, for Heart Attack, Cancer, Serious Coronary Artery Disease, Angioplasty and other Invasive Treatments for Coronary Artery Disease and Coronary Artery By-Pass Surgery, or thirty (30) days from the Issue Date or date of reinstatement, whichever is the later, for all other Critical Illnesses; or
  - iii. Other than the first incidence of Critical Illness; or
  - iv. Any injury or illness caused directly or indirectly, wholly or partly, by self-inflicted injury while sane or insane, willful misuse of alcohol and/or the taking of drugs otherwise than under the direction of a registered medical practitioner; or
  - v. The Covered Event is due to participation in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horse or wheels, etc.

## 7. CAN I CANCEL MY CERTIFICATE OF INSURANCE?

You may cancel your Certificate of Insurance by giving notice in writing to MIB. Upon cancellation, provided there is no claim made during the policy year and all premiums due are paid, the following refund of premium will be made to you.

<b>Period Not Exceeding</b>	<b>Percentage of Modal Premium Refund</b>	<b>Period Not Exceeding</b>	<b>Percentage of Modal Premium Refund</b>
15 days*	90%	7 months	25%
1 month	80%	8 months	20%
2 months	70%	9 months	15%
3 months	60%	10 months	10%
4 months	50%	11 months	5%
5 months	40%	12 months	0%
6 months	30%		

\*Only applicable from second (2<sup>nd</sup>) policy year onwards.

**8. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO THE CONTACT DETAILS OF MYSELF, MY NOMINEE(S) OR MY TRUSTEE(S)?**

It is important that you, your nominee(s) or your trustee(s) inform MIB of any change in the contact details to ensure that all correspondences reach you, your nominee(s) or your trustee(s) in a timely manner.

**9. WHERE CAN I GET FURTHER INFORMATION?**

Should you require additional information about life insurance and medical and health insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' and 'Medical & Health Insurance', available at all of our branches or you can visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:  
Manulife Insurance Berhad (200801013654 (814942-M))  
12th Floor, Menara Manulife, 6, Jalan Gelenggang,  
Damansara Heights,  
50490 Kuala Lumpur.  
Tel : (03) 2719-9112  
Fax : (03) 2092-2960  
Email : MYCARE@manulife.com

**10. OTHER SIMILAR TYPE OF COVER/PLAN AVAILABLE**

Please contact MIB for other similar types of plans.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE PLAN AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

This insurance plan is underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is located at 16th Floor, Menara Manulife, 6 Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

Manulife Investment Management (M) Berhad (200801033087 (834424-U)) is the distributor of this product and is located at 13<sup>th</sup> Floor, Menara Manulife, 6 Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 1<sup>st</sup> January 2021.