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ManuMulti Care

樂活無憂危疾保



It's a difficult subject to think about, but part of planning for the future is being prepared for the unexpected. Critical illness can happen to anyone, at any time. And it's an unfortunate fact, but these illnesses can strike again.

ManuMulti Care provides you with vital financial security when you need it most, along with the peace of mind that you're comprehensively covered if critical illness happens more than once.



**Heart Attack or Stroke
can be covered twice**

**Make multiple claims
before age 85**

**Covers 60 Major
Critical Illnesses**

**Covers 11 Minor
Critical Illnesses**

ManuMulti Care

Flat premium over a limited period and continuous protection

To better suit your budget, you can choose a premium payment period of 10, 20 or 25 years, or to age 65. The premium is flat throughout the chosen payment term and offers protection up to age 100 (see note 1, 2). What's more, when the total Critical Illness Benefits you've received reach 100% of the Face Amount, no further premiums for ManuMulti Care basic plan need to be paid and you will still be covered.

Additional reserve and life protection

ManuMulti Care provides non-guaranteed annual dividends as your saving reserve (see note 3). The plan also provides a Death Benefit and Compassionate Death Benefit to protect your loved ones in the unfortunate event that you pass away (see note 4).

Free wellness check-ups

It's important to identify illness early. That's why ManuMulti Care provides five free medical check-ups on alternate years, beginning one year after the policy takes effect. You can choose from Cardiovascular Risk Assessment, Diabetes Assessment, Standard Health Check or Juvenile / Men / Women's Health Check (see note 5).

Notes

1. The plan premiums will not increase with age every year, but are not guaranteed. Premiums may increase to reflect any change in experience such as claim experience. The Company reserves the right to review and adjust the premium.
2. At the age of 85, Critical Illness Benefit will be terminated automatically if the total Critical Illness Benefits paid under this policy is equal to or more than 100% of the Face Amount.
 - If the total Critical Illness Benefits paid is less than 100% of the Face Amount, the Critical Illness Benefit will continue until the age of 100 but the total Critical Illness Benefits payable under the policy shall not exceed 100% of the Face Amount.
3. Non-guaranteed annual dividends will no longer be available when 100% or more of the policy's Face Amount has been paid.
4. The maximum amount of Death Benefit will be reduced by the total Critical Illness Benefits paid. However, Compassionate Death Benefit equals to 5% of policy's Face Amount and will not be affected by any claims under the policy.
5. The Company reserves the right to review the above Wellness Program from time to time and make changes without prior notice.
6. Data Source: Health facts of Hong Kong - 2014 Edition, Department of Health, Hong Kong Special Administrative Region

Covers 60 Major Critical Illnesses

ManuMulti Care covers 60 Major Critical Illnesses including Cancer and Heart Attack (Myocardial Infarction). The top 3 leading causes of death in 2013 in Hong Kong were Malignant Neoplasms, Pneumonia and Diseases of Heart (see note 6).

Heart Attack or Stroke can be covered twice

ManuMulti Care is the first Hong Kong critical illness plan that can cover you twice for Heart Attack (Myocardial Infarction) or Stroke (see note 7). It's a regrettable statistic, but 21% of Stroke victims will suffer a recurrence within 5 years (see note 8).

Make multiple claims before age 85

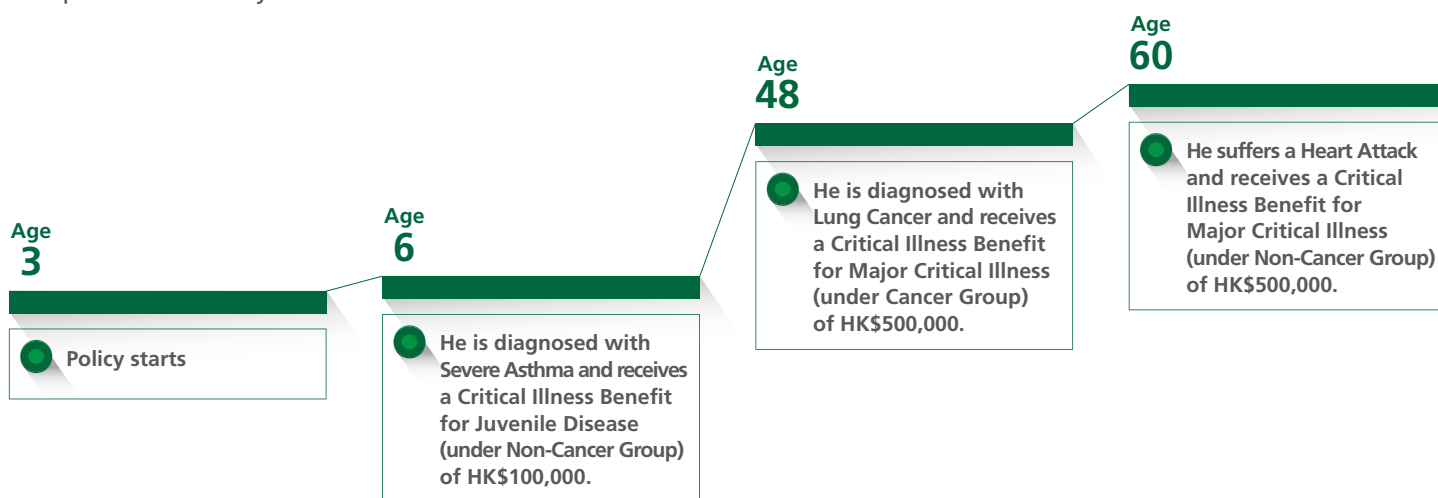
Unfortunate events like Cancer can happen again. With ManuMulti Care, you can rest assured in the knowledge that you can make multiple claims of up to 300% of the Face Amount for Cancer Group critical illnesses, and 200% of the Face Amount for Non-Cancer Group critical illnesses, before age 85 (see note 7).

Covers 11 Minor Critical Illnesses

ManuMulti Care will pay up to 20% of the Face Amount for Carcinoma-in-situ, Early Thyroid Cancer or Angioplasty. Children are also covered for 8 Juvenile Diseases, including Severe Asthma and Autism. The plan also provides an additional 10% of the Face Amount for Prostate or Testicular Cancer before age 75.

Case 1 (Multiple claims for children)

Mrs Lam chose ManuMulti Care with a Face Amount of HK\$500,000 for her son when he was 3. She chose to pay the premium for 20 years.

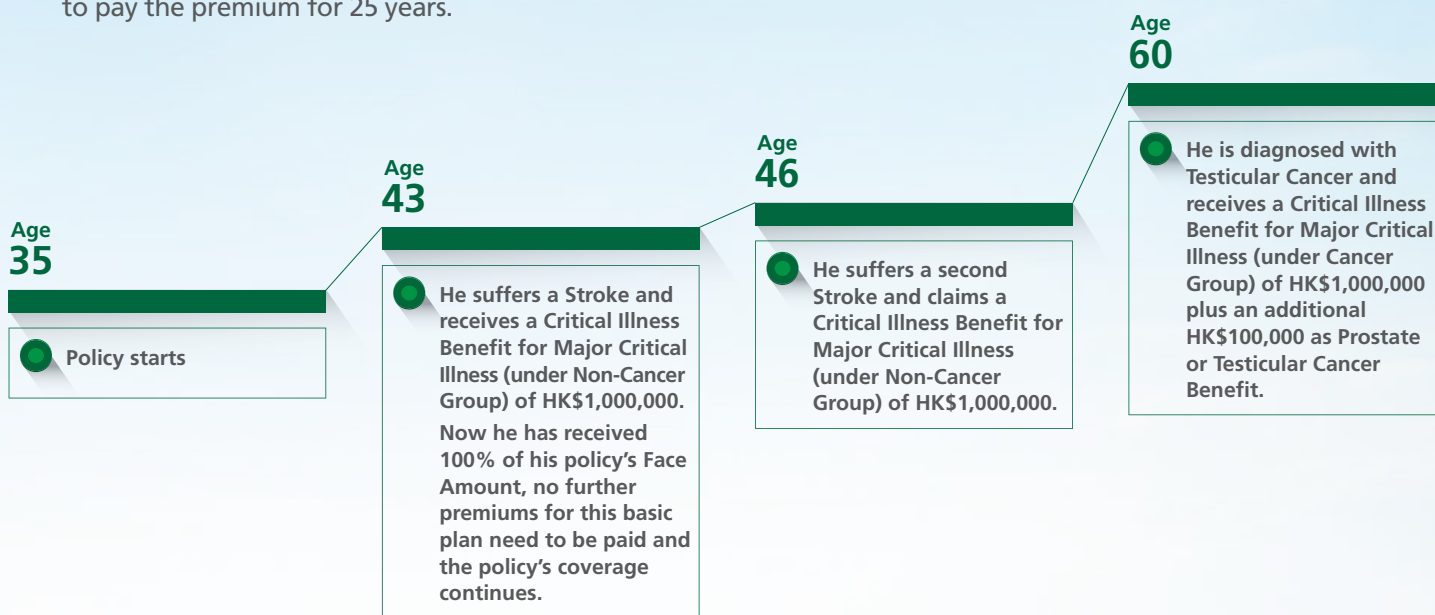


Mrs Lam's ManuMulti Care policy for her son	For Cancer Group Critical Illnesses	For Non-Cancer Group Critical Illnesses
Critical Illness Benefit Limit	HK\$1,500,000	HK\$1,000,000
1st claim: Minor Critical Illness	N/A	- HK\$100,000
2nd claim: Major Critical Illness	- HK\$500,000	N/A
3rd claim: Major Critical Illness	N/A	- HK\$500,000

After making these claims, Mrs Lam's son is still covered by ManuMulti Care. His remaining Critical Illness Benefit Limit from Cancer Group and Non-Cancer Group, before he reaches the age of 85, is HK\$1,000,000 and HK\$400,000 respectively. If he passes away, his family will receive HK\$25,000 as a Compassionate Death Benefit.

Case 2 (Multiple claims for Stroke)

Mr Yeung, a non-smoker, chose ManuMulti Care with a Face Amount of HK\$1,000,000 when he was 35. He chose to pay the premium for 25 years.



Mr Yeung's ManuMulti Care policy	For Cancer Group Critical Illnesses	For Non-Cancer Group Critical Illnesses
Critical Illness Benefit Limit	HK\$3,000,000	HK\$2,000,000
1st claim: Major Critical Illness	N/A	- HK\$1,000,000
2nd claim: Major Critical Illness	N/A	- HK\$1,000,000
3rd claim: Major Critical Illness	- HK\$1,000,000	N/A

After making these claims, Mr Yeung is still covered by ManuMulti Care. His remaining Critical Illness Benefit Limit from Cancer Group, before he reaches the age of 85, is HK\$2,000,000. If he passes away, his family will receive HK\$50,000 as a Compassionate Death Benefit.

**No matter what happens,
ManuMulti Care has you covered.**

Notes

7. Subject to Critical Illness Benefit Limit, waiting period and other conditions.

- Critical Illness Benefit Limit means the total Critical Illness Benefit for Cancer Group and Non-Cancer Group is up to 300% and 200% of the Face Amount respectively.
- Prostate or Testicular Cancer Benefit will not be available when 300% of the Face Amount has been paid from the Cancer Group as Critical Illness Benefit. Critical Illness Benefit will not be available when 500% of the Face Amount has been paid as Critical Illness Benefit.
- There must be at least 1 year between the diagnosis date of preceding Major Critical Illness claim and that of any subsequent Major Critical Illness. In addition, after Critical Illness Benefit is payable for Cancer, any subsequent Cancer claim will only be payable subject to the 5-year Cancer Waiting Period. There must be at least 5 years between the diagnosis date of preceding Major Critical Illness claim for "Terminal Illness" or "Total and Permanent Disability" and that of any subsequent claim for Critical Illness Benefits or Prostate or Testicular Cancer Benefit.
- After the total Critical Illness Benefits paid reaches 100% of the Face Amount, a survival period of at least 14 days starting from the date of diagnosis of any subsequent claim is required for any Critical Illness Benefits.
- Please refer to the policy provision for detailed terms and conditions, including the definition of "5-year Cancer Waiting Period".

8. Data Source: "Outcome after first-ever stroke" in Volume 13 of Hong Kong Medical Journal in April 2007

List of Critical Illnesses Covered

Critical Illness Benefit Limit	Major Critical Illnesses		Minor Critical Illnesses
300% of Face Amount	Critical Illness Group 1: Cancer Group		
	1. Cancer		1. Early Thyroid Cancer
			2. Carcinoma-in-situ
200% of Face Amount	Critical Illness Group 2: Non – Cancer Group		
	2. Acute Necrotic Pancreatitis	32. Loss of Speech	3. Angioplasty and Other Invasive treatments for Coronary Artery Disease
	3. AIDS due to blood transfusion	33. Major Burns	4. Type 1 Diabetes Mellitus
	4. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia)	34. Major Head Trauma	5. Kawasaki Disease
	5. Amyotrophic Lateral Sclerosis	35. Major Organ Transplantation	6. Rheumatic Fever with Valvular Involvement
	6. Apallic Syndrome	36. Medullary Cystic Disease	7. Still's Disease
	7. Aplastic Anaemia	37. Multiple Sclerosis	8. Severe Asthma
	8. Bacterial Meningitis	38. Muscular Dystrophy	9. Dengue Haemorrhagic Fever
	9. Benign Brain Tumour	39. Myasthenia Gravis	10. Autism
	10. Blindness	40. Occupationally Acquired HIV	11. Wilson's Disease
	11. Cardiomyopathy	41. Other Serious Coronary Artery Diseases	
	12. Chronic Adrenal Insufficiency	42. Paralysis	
	13. Chronic Relapsing Pancreatitis	43. Parkinson's Disease	
	14. Coma	44. Pheochromocytoma	
	15. Coronary Artery Bypass Surgery	45. Poliomyelitis	
	16. Creutzfeld-Jacob Disease	46. Primary Lateral Sclerosis	
	17. Ebola Hemorrhagic Fever	47. Primary Pulmonary Arterial Hypertension	
	18. Elephantiasis	48. Progressive Bulbar Palsy	
	19. Encephalitis	49. Progressive Muscular Atrophy	
	20. End Stage Liver Disease	50. Progressive Supranuclear Palsy	
	21. End Stage Lung Disease	51. Severe Crohn's Disease	
	22. Fulminant Viral Hepatitis	52. Severe Rheumatoid Arthritis	
	23. Haemolytic Streptococcal Gangrene	53. Severe Ulcerative Colitis	
	24. Heart Attack (Myocardial Infarction)	54. Spinal Muscular Atrophy	
	25. Heart Valve Surgery	55. Stroke	
	26. HIV Due to Assault	56. Surgery to Aorta	
	27. Infective Endocarditis	57. Systemic Lupus Erythematosus	
	28. Kidney Failure	58. Systemic Sclerosis	
	29. Loss of Hearing	59. Terminal Illness*	
	30. Loss of Limbs	60. Total and Permanent Disability*	
	31. Loss of one limb and one eye		

* "Terminal Illness" and "Total and Permanent Disability" will not be covered after the total Critical Illness Benefits paid have reached 100% of the Face Amount.

Critical Illness Benefit for Major and Minor Critical Illnesses

Covered Diseases	Critical Illness Benefit Amount (see note 7)	Critical Illness Group	Coverage Period (see note 2, 7)
Major Critical Illnesses	<ul style="list-style-type: none"> • 100% of Face Amount • Payable once for each Major Critical Illness except for Cancer, Heart Attack and Stroke 	Cancer: Cancer Group Others: Non-Cancer Group	Up to age 100
Early Thyroid Cancer	<ul style="list-style-type: none"> • 20% of Face Amount • Payable once • Up to HK\$300,000 / US\$37,500 per life 	Cancer Group	Up to age 100
Carcinoma-in-situ (4 Organ Groups): <ul style="list-style-type: none"> • Breast • Cervix uteri or Uterus • Ovary or Fallopian tube • Vagina 	<ul style="list-style-type: none"> • 20% of Face Amount • Payable twice (for different Organ Group only) • Total benefit amount is up to HK\$300,000 / US\$37,500 per life 	Cancer Group	Age 16 to 100
Angioplasty: Angioplasty and Other Invasive Treatment for Coronary Artery Disease	<ul style="list-style-type: none"> • 20% of Face Amount • Payable once • Up to HK\$300,000 / US\$37,500 per life 	Non-Cancer Group	Up to age 100
Juvenile Disease: <ul style="list-style-type: none"> • Type 1 Diabetes Mellitus • Kawasaki Disease • Rheumatic Fever with Valvular Involvement • Still's Disease • Severe Asthma • Dengue Hemorrhagic Fever • Autism • Wilson's Disease 	<ul style="list-style-type: none"> • 20% of Face Amount • Payable once for each Juvenile Disease • Up to HK\$300,000 / US\$37,500 per life 	Non-Cancer Group	Up to age 18
Covered Diseases	Additional Benefit Amount	Critical Illness Group	Coverage Period (see note 7)
<ul style="list-style-type: none"> • Prostate Cancer • Testicular Cancer 	<ul style="list-style-type: none"> • 10% of Face Amount • Payable once • Up to HK\$160,000 / US\$20,000 per life 	Not applicable	Aged 16 - 75

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For more information, please contact your Manulife Insurance Advisor or call our Customer Service Hotline on 2510 3383 today.

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