

Accidental Death Benefit

意外死亡附加保障



No one can predict when an accident will happen. Yet when it happens, it may bring sudden financial hardship. It is therefore essential to prepare for the unexpected.

Accidental Death Benefit covers death caused by accidents (see note 1) and provides financial support on top of any amount provided by the basic plan.



Extra cover against accidental death

Accidental Death Benefit

Guaranteed protection up to age 65

Extra cover against accidental death

Accidental Death Benefit is a supplementary benefit which you can add to your basic life insurance policy. It provides extra death benefit if the life insured's death is due to an accident (see note 1 and note 2).

Guaranteed protection up to age 65

To make sure the life insured has continuous cover, this supplementary benefit offers guaranteed protection up to age 65 of the life insured.

Notes:

1. The life insured's death must have resulted directly, and independently of all other causes, from a bodily injury which resulted only from external, violent and accidental causes. The death must have happened within 90 days after the injury and before this supplementary benefit ends.
2. We will pay the benefit as part of the death benefit proceeds under the policy.

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Important Information

1. Nature of the product

The product is an insurance plan without a savings element. There is no cash value for the product. The product is aimed at customers who want an insurance product of the nature as described in this product leaflet and can pay the premium as long as they want the protection as described in this product leaflet. As a result, you are advised to save enough money to cover the premiums in the future. The premium pays for the insurance and related costs.

2. Premium adjustment

The premium rates are not guaranteed. We will regularly review our products, including the premium rates, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider our claims experience and other factors. We can change the premium rates on each policy anniversary.

3. Premium term and result of not paying the premium

You should continue to pay the premium (or premiums) on time throughout the benefit term. We will collect the premium for this supplementary benefit together with the premium for your basic plan. If you do not pay these premiums together on time, you have 31 days from the due date to pay them, during which the policy and the supplementary benefits will continue in force. If we do not receive the premium after the 31-day period ends, the policy and the supplementary benefits will end without further notice and the life insured will not be covered.

4. Credit risk

Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

5. Currency risk

This supplementary benefit is available in foreign currency. You should consider the potential currency risks when deciding which policy currency you should take. The foreign-currency exchange rate may fall as well as rise. Any change in the exchange rate will have a direct effect on the amount of premium you need to pay and the value of your benefits in your local currency. The risk of changes in the exchange rate may cause a financial loss to you. This potential loss from the currency conversion may wipe out the value of your benefits under the policy or even be more than the value of benefits under your policy.

6. Inflation risk

The cost of living in the future is likely to be higher than it is today due to inflation. As a result, your current planned benefits may not be enough to meet your future needs.

7. Condition for ending the supplementary benefit

This supplementary benefit will end if:

- i. the life insured dies;
 - ii. you fail to pay the premium within 31 days after the due date and there is no cash value in the basic plan of the policy to which this supplementary benefit is attached;
 - iii. the policy to which this supplementary benefit is attached reaches the anniversary closest to the life insured's 65th birthday;
 - iv. the policy to which this supplementary benefit is attached ends or matures; or
 - v. you cash in the policy or we apply the non-forfeiture benefit (if any) to your policy;
- whichever happens first.

8. Exclusions and limitations

We will not pay any benefit under this supplementary benefit if the life insured's death results directly or indirectly from any of the following.

- i. Suicide, whether sane or insane.
- ii. Any drug, poison, gas or fumes, voluntarily or otherwise taken, administered, absorbed or inhaled, other than as a result of an accident arising from an unavoidable danger of the life insured's job.
- iii. War or any act related to war, or serving in the armed forces of any country at war or serving in a civilian force auxiliary.
- iv. Travel or flight in any aircraft, except as a passenger on an aircraft operated by a regular airline.
- v. Taking part in driving or riding in any kind of race or underwater activities.

In addition, we will not pay any benefit under this supplementary benefit if the life insured's death results directly or indirectly from riot and civil commotion unless this risk is specifically covered under your Accidental Death Benefit.

What we have said above is an outline of the circumstances under which we will not pay the benefits. You should see the benefit provision as well as the policy provision for the exact terms and conditions and pay particular attention to those terms including but not limited to the clause on 'suicide'.

In this product leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (incorporated in Bermuda with limited liability).

Accidental Death Benefit is an insurance product (supplementary benefit) provided and underwritten by Manulife. This product leaflet provides only general information on this product. You should read the relevant benefit provision as well as the policy provision for the exact terms and conditions that apply to this product. You can ask us for a copy.

You should not buy this product unless you fully understand the product features and risks. For more information, please contact your Manulife insurance advisor or call our customer service hotline on (852) 2510 3383 (if you are in Hong Kong) or (853) 8398 0383 (if you are in Macau). If you have any doubts, please get professional advice from independent advisors.

From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners for policies issued in Hong Kong. For details of the levy and its collection arrangement, please visit our website at www.manulife.com.hk/link/levy-en.

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