

Take Care Personal Accident Plan 2

「萬無一失」個人意外保障計劃2



Accidents can happen anytime. Apart from physical and mental sufferings, financial hardship may come alongside these unpredictable events. Manulife's Take Care Personal Accident Plan 2 ('the plan') provides a wide range of protection from accidental injury to accidental death, most importantly, offering financial support to cover the medical costs and income disruption arising from accident, protecting you and your loved ones at all times. Together with the simple application procedures, you can secure the coverage right away!



Well-rounded accident protection with financial support

With a wide range of accident protection provided by Take Care Personal Accident Plan 2, loss of income and all kinds of expenses can be much less a worry for the life insured when an accident happens. In the unfortunate event of death, loss of use or dismemberment or total disablement as a result of an accident, the plan will offer **up to 100% of the notional amount** (see notes 1, 2, 3 and 4).

In case both the life insured and any one of the life insured's parents, children or legally married spouse pass away in the same accident, there will be an additional lump-sum payment equal to **100% of the notional amount**.

Medical indemnity benefit to provide medical care expenses

Medical expenses to be incurred for treatments after an accident can be huge and continuous and creates extra financial burden. The medical indemnity benefit (see note 5) provides **up to 6% of the notional amount** per accident for medical expenses reimbursement covering expenses for medical and surgical treatments including but not limited to bone-setting, acupuncture, chiropractor, physiotherapy and dental treatments.

Extra coverage upon renewal

Accident can come all of a sudden, therefore, seeking continuous protection is the key. At the time of renewal, we will offer a renewal bonus, which will increase accidental death benefit, loss of use or dismemberment benefit and/or total disablement benefit by 5% every year up to a total of 25% (see note 6).

Premium waiver benefit for added security

While we are paying the total disablement benefit under the plan, you will not be required to pay any further premiums for the plan but will continue to be protected.

Simple application procedures

Applying for the plan couldn't be easier as the life insured does not have to answer any health questions.

Additional services

We understand that not only financial support is required during adversity, timely assistance to aid through emergency is also important. Hence the plan also includes 1) **International Medical Assistance** (see note 7), providing 24-hour international medical assistance while the life insured travels outside Hong Kong/Macau and 2) **Mainland China Hospital Admission Guarantee Benefit** (see notes 7 and 8).

Compassionate death benefit

In the unfortunate event of non-accidental death of the life insured, we will offer a lump-sum payment equal to 1% of the notional amount as compassionate death benefit.

Plan at a glance

Plan at a glance	
Plan nature	Accident protection
Plan type	Basic plan
Issue age	Age 16 to 65
Premium payment period	Up to age 75
Benefit period	Up to age 75
Premium payment mode	Annual / semi-annual / quarterly / monthly
Policy currency	Hong Kong Dollar (HKD)
Notional amount	<ul style="list-style-type: none">Band 1: HKD250,000 – HKD350,000Band 2: HKD500,000 – HKD650,000Band 3: HKD750,000 – HKD2,250,000
Premium structure	Yearly renewable and non-guaranteed (see note 9)
Renewability	Renewable but non-guaranteed (see note 9)

Example 1

Mr Leung, an accountant, purchased Take Care Personal Accident Plan 2 when he was 30. The notional amount is HKD250,000 and the monthly premium is HKD135 (see note 10).

Age
30

- Mr Leung purchased Take Care Personal Accident Plan 2

Age
31 – 33

- He renewed the plan

Age
34

- He renewed the plan

- He accidentally hurt his knee during a football game and was sent to the hospital

- Total medical expenses incurred:

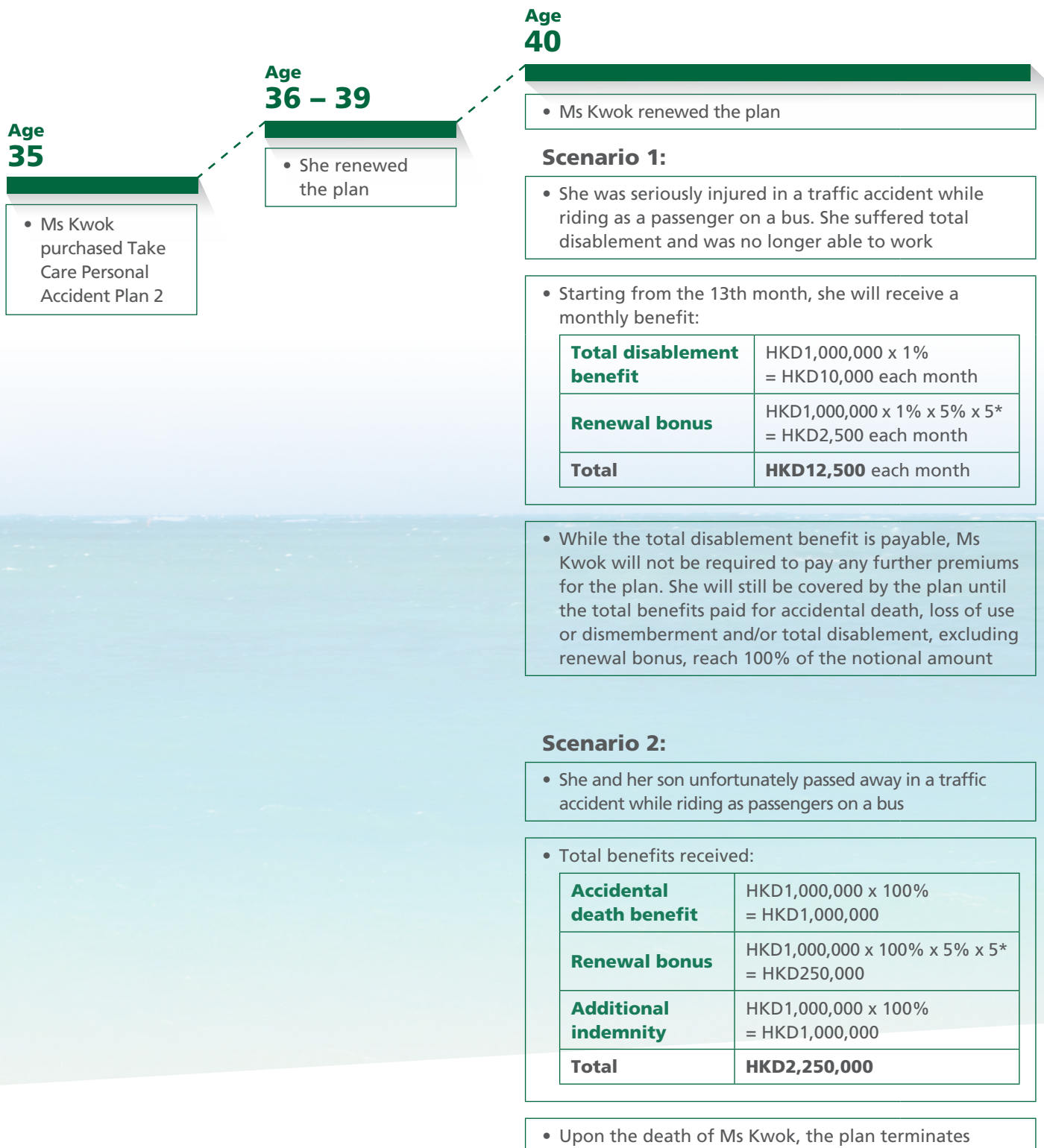
Hospital expenses (including X-ray, MRI, orthopaedic treatment, hospitalization and medication etc.)	HKD9,000
Physiotherapy treatment for 10 times after discharge from hospital as recommended by his doctor	HKD4,000 (HKD400 per treatment)
Follow-up consultation expenses	HKD2,000
Total	HKD15,000

- Total **medical indemnity benefit** received: **HKD15,000**

- All the medical expenses incurred can be fully reimbursed as the total amount does not exceed 6% of the notional amount per accident (i.e. HKD15,000)

Example 2

Ms Kwok, a primary school teacher, purchased Take Care Personal Accident Plan 2 when she was 35. The notional amount is HKD1,000,000 and the monthly premium is HKD310 (see note 10).



*Ms Kwok renewed the plan for 5 times

Benefit table		
Benefits		% of Notional Amount/Coverage
1. Accidental Death Benefit (see notes 1 and 2)		100%
2. Loss of Use or Dismemberment Benefit (see notes 1, 2 and 3)		
Total loss of sight of both eyes		100%
Total loss of sight of one eye		100%
Total loss of two limbs		100%
Total loss of one limb		100%
Permanent and incurable insanity		100%
Total loss of speech and hearing of both ears		100%
Total loss of hearing		
• Both ears		75%
• One ear		25%
Total loss of speech		50%
Total loss of the lens of one eye		50%
Total loss of four fingers and thumb of		
• Right hand		70%
• Left hand		50%
Total loss of four fingers of		
• Right hand		40%
• Left hand		30%
Total loss of one thumb		
• Both right joints		30%
• Both left joints		20%
• One right joint		15%
• One left joint		10%
Total loss of one finger		
• Three right joints		10%
• Two right joints		7.5%
• One right joint		5%
• Three left joints		7.5%
• Two left joints		5%
• One left joint		2%
Total loss of toe(s)		
• All one foot		15%
• Great-both joints		5%
• Great-one joint		3%
Fractured leg or patella with established non-union		10%
Shortening of leg by at least 5 cm		7.5%
Major Burns		
<u>Area</u>	<u>Third degree burns as percentage of total body surface area</u>	
Head	equal to or greater than 8%	100%
	equal to or greater than 5% but less than 8%	75%
	equal to or greater than 2% but less than 5%	50%
Body	equal to or greater than 20%	100%
	equal to or greater than 15% but less than 20%	75%
	equal to or greater than 10% but less than 15%	50%
3. Total Disablement Benefit (see notes 2 and 4)		1% per month

Benefit table				
Benefits	% of Notional Amount/Coverage			
4. Medical Indemnity Benefit (see note 5)	Reimburse up to 6% per accident ('Medical Indemnity Benefit Limit') Subject to the Medical Indemnity Benefit Limit of each accident, the expenses of the following treatments will also be payable with sub-limit listed as follows:			
	Treatment	No. of visit per day	Maximum reimbursement amount per visit	Maximum reimbursement amount per policy year
	Bone-setting treatment (see note 11)	1	HKD200	HKD2,000
	Acupuncture treatment (see note 11)			
	Chiropractor treatment (see note 12)	1	HKD400	HKD4,000
	Physiotherapy (see note 13)			
	Dental treatment (see note 14)	1	N/A	HKD2,000
5. Premium Waiver Benefit	The premium of the plan will be waived during the period while Total Disablement Benefit is payable			
6. Renewal Bonus (see note 6)	Additional 5% of the benefit amount to be paid for each renewal, up to 25%; applicable to Accidental Death Benefit, Loss of Use or Dismemberment Benefit and/or Total Disablement Benefit			
7. Additional Indemnity	Additional 100% if both the life insured and any one of the life insured's parents, children or legally married spouse pass away in the same accident			
8. International Medical Assistance (see note 7)	Included			
9. Mainland China Hospital Admission Guarantee Benefit (see notes 7 and 8)	Included			
10. Compassionate Death Benefit	1% for death not caused by an accident			

Annual premium table (HKD)

The premium rate table below (which becomes effective on November 5, 2018) is for reference only and may be revised from time to time without notice to you.

Take Care Personal Accident Plan 2 premium rate (per HKD1,000 notional amount)		
Band	Occupation (see note 15)	
	Class 1	Class 4
1	4.62	9.24
2	3.42	6.84
3	3.07	6.14

Note: We will add HKD300 to the premium for Take Care Personal Accident Plan 2 as a policy fee every year.

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Notes:

1. We will pay the accidental death benefit or loss of use or dismemberment benefit if the bodily injury results in death or loss of use or dismemberment of the life insured within 180 days from the date of the accident.
2. We will pay up to 100% of notional amount in total for any claim of accidental death benefit, loss of use or dismemberment benefit and total disablement benefit, excluding renewal bonus.
3. If the life insured is left-handed, we will swap round the percentage for the various disabilities of the right hand and left hand under the loss of use or dismemberment benefit.
4. We will pay the total disablement benefit if the bodily injury results in total disablement of the life insured within 180 days from the date of the accident and the benefit will start after the disability has continued for 12 months in a row.
5. We will pay the medical indemnity benefit for the charges and expenses incurred within 365 days from the date of accident (within 2 weeks from the date of accident for dental expenses). This benefit will be paid on reimbursement basis for the medically necessary treatments based on reasonable and customary charges, subject to medical indemnity benefit limit per accident and sub-limit per policy year for all injuries (if applicable). Please see the policy provision for the definitions, terms and conditions.
6. The renewal bonus will be applicable starting from the policy anniversary immediately after the plan has been effective for 12 months.
7. International medical assistance and Mainland China hospital admission guarantee benefit are provided by a third party service provider which is an independent contractor and is not our agent. We will make no representation, warranty or undertaking as to the availability of any medical opinions by the medical service provider nor any services given by the service providers. The services may change from time to time. Please visit our company website (<http://www.manulife.com.hk>) for the latest emergency assistance benefits provisions and Mainland China hospital admission guarantee benefit provisions for the terms and conditions of the services.
8. The life insured is required to fully settle the medical expenses including the hospital admission deposit guaranteed by the service provider while being discharged from hospital.
9. The premium and renewal of Take Care Personal Accident Plan 2 are not guaranteed. Please see the 'premium adjustment' and 'renewal' paragraphs under the 'Important Information' section below.
10. The premium in the example is based on the current premium level (not including levy) and we assume all premiums are paid in full when due. The premium is not guaranteed and will be reviewed from time to time. It is for illustrative and example purposes only. This example is only a reference. Please see the 'premium adjustment' paragraph under the 'Important Information' section below.
11. We will pay for expenses for bone-setting or acupuncture treatment received by the life insured due to an injury and the treatment arising out of an accident is performed by a registered Chinese medical practitioner.
12. We will pay for expenses for chiropractic treatment received by the life insured due to an injury arising out of an accident if a doctor certifies the injury of the life insured before the life insured receives such treatment, and the treatment is consistent with diagnosis of the injury and is performed by a registered chiropractor.
13. We will pay for expenses for physiotherapy treatment received by life insured due to an injury arising out of an accident if the life insured's attending doctor recommends such treatment in writing and the treatment is performed by a registered physiotherapist.
14. We will pay for expenses for emergency dental treatment received by life insured within 2 weeks from the date of the accident due to an injury which is necessitated to healthy tooth/teeth including staunch bleeding, x-ray, tooth extraction and root canal work only and the treatment is performed by a registered dentist in dental clinic or hospital. Any restorative treatment, the use of any precious metals and orthodontic treatment are excluded.
15. For details on occupational class, please contact your insurance advisor.

Important Information

Your policy will have a 'notional amount', which is an amount we use to work out the premium and benefits of the plan. Any change in this notional amount will lead to a corresponding change in the premiums and benefits of the plan.

Other product disclosures

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. Cooling-off period

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and get a refund of any premiums and any levy paid.

- **If your policy is issued in Hong Kong:** To do this, you must give us, within the cooling-off period, your written notice signed by you at Individual Financial Products, Manulife (International) Limited, 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. In other words, your written notice to cancel your policy must reach us directly at the relevant address within a period of 21 calendar days immediately following the day we deliver to you or your nominated representative the policy or a notice telling you about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier.
- **If your policy is issued in Macau:** To do this, you must give us, within the cooling-off period, your written notice signed by you at Avenida De Almeida Ribeiro number 61, Circle Square, 14 andar A, Macau. In other words, your written notice to cancel your policy must reach us at the relevant address within 21 days after we have delivered the policy or sent you or your representative a notice telling you about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier.

3. 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.

4. Premium term and result of not paying the premium

You should continue to pay the premium (or premiums) on time throughout the benefit term. If you do not pay a premium on time, you have 31 days from the due date to pay it, during which the policy will continue in force. If we do not receive the premium after the 31-day period ends, the policy will end without further notice and the life insured will not be covered.

5. Credit risk

Any premiums you pay will 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.

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. Conditions for ending the policy

This policy will end if:

- i. the life insured dies;
- ii. you fail to pay the premium within 31 days from the due date;
- iii. the policy reaches the anniversary closest to the life insured's 75th birthday;
- iv. we have paid 100% of the notional amount for accidental death benefit, loss of use or dismemberment benefit and/or total disablement benefit, not including renewal bonus;
- v. the policy reaches the anniversary immediately after we decline renewal of the policy; or
- vi. we approve your written request to end the policy; whichever happens first.

8. Renewal

You can renew this plan by paying the premium on the renewal date at our premium rate in force at the time. We can refuse to renew this plan on any anniversary date of the policy if we give you 30 days' written notice mailed or delivered to you at your last-known address.

9. Suicide

If the life insured commits suicide, whether sane or insane, within one year from the date of issue of the policy, our liability will be limited to the amount paid to us less any amount paid by us under the policy. For detailed terms and conditions including reinstatement, please refer to the policy provision.

10. Exclusions and limitations

We will not pay any benefit, except compassionate death benefit, if the covered injury arises out of the following:

- i. Any injury intentionally self-inflicted or suicide, whether sane or insane;
- ii. Any drug, poison, intoxicating liquor, gas or fumes, voluntarily or otherwise taken, administered, absorbed or inhaled, other than as a result of an accident arising from a hazard incidental to the life insured's occupation;
- iii. War or any act incidental to war, or service in the armed forces of any country at war or in a civilian force auxiliary thereto. 'War' means any war whether declared or not, or any conflict between the armed forces of countries, international organizations or combinations thereof. 'The armed forces of any country at war' means the military, naval and air forces and will be deemed to include the armed forces of any international organization engaged in war;
- iv. Travelling or flight in any vehicle or device for aerial navigation, except as a passenger on an aircraft operated by a regular airline;
- v. Engaging in or taking part in:
 - a. driving or riding in any kind of race; or
 - b. underwater activities which take place at sea-depth greater than 130 feet; or
 - c. engaging in a sport in a professional capacity or where the life insured would or could earn income or remuneration from engaging in such sport; or
 - d. other hazardous pursuits such as mountaineering; pot holing; parachuting or bungee-jumping;

- vi. Any injury sustained during the course of or resulting from the commission or attempt to commit a criminal offence, or resisting or avoiding arrest;
- vii. Childbirth, pregnancy, miscarriage or abortion, whether or not this event may have been accelerated or induced by an accident;
- viii. For life insured working as or engaging in any of the types of work or occupation listed below (whether on temporary or permanent basis), any injury arises out of riot and civil commotion whilst carrying out such work or occupation:
 - a. bar, lounge, night club, sauna bath, masseur, billiards room, game centre, gambling establishment (except Hong Kong Jockey Club), bowling alley, disco or karaoke club staff; or
 - b. disciplinary services (such as disciplined officers under Police Force, Auxiliary Police Force, Fire Service Department, Immigration Department, Customs and Excise Department, Correctional Services Department or Military Force), hawkers control, traffic warden or security guard; or
 - c. reporter, air crew, ship crew or tourist guide, who works overseas; or
- ix. Any kind of disease and illness.

What we have said above is an outline of the circumstances under which we will not pay the benefits. You should see the policy provision for the exact terms and conditions and pay particular attention to those terms where we will not pay the benefits, including but not limited to the clauses on 'suicide', 'change of occupation', and 'limitation of claim', and the definitions of 'accident', 'covered injury(ies)', 'medically necessary' and 'reasonable and customary'.

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).

Take Care Personal Accident Plan 2 is an insurance product provided and underwritten by Manulife. This product leaflet provides only general information on this product. You should read the relevant 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.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can find our address on our website. We will not charge you a fee for this.

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