

Bancassurance - Critical Care Programme

1. Critical Care Programme (“Programme”) is launched by Manulife Insurance Berhad (Registration No. 200801013654 (814942-M)) (“MIB”).
2. The Programme is open to all MIB customers who have purchased selected Universal Life products i.e. EliteLife Signature Saver, Elite Income 88, and/or Elite Max 88.
3. This Programme is eligible for customers diagnosed with Covered Event (please refer to Appendix 1 for the full list of Covered Events). Eligible customers will be entitled to a waiver of Surrender Charge when they perform partial surrender from their policy, subject to the terms and conditions below.
4. **TERMS & CONDITIONS (For Selected Bancassurance Products Only)**
 - a. A proof of doctor’s report or note of Policy Owner/Insured diagnosed with any of the Covered Events (please refer to Appendix 1 for the full list of Covered Events) is required to be submitted together with the partial surrender request form. The doctor’s report or note must be dated within the programme period and the partial surrender request form must be submitted within six (6) months from the date of the doctor’s report or note.
 - b. Waiver of Surrender Charge is limited to one (1) time per policy from the 2nd Policy Year onwards, for a partial surrender of up to fifty percent (50%) of the Basic Account Value of the policy, or RM20,000, whichever is lower. Surrender Charge will be charged accordingly as per the existing terms of the policy contract for the partial surrender of any Basic Account Value more than fifty percent (50%) of the policy or RM20,000, whichever is lower.
 - c. The partial surrender request is subject to the minimum face amount requirement of the product and is also subject to MIB’s rules and regulations. Upon partial surrender, the policy’s Face Amount and Basic Account Value will be reduced accordingly.
 - d. The relevant policy must be in-force with all premiums paid up to date.
 - e. MIB reserves the right and has the absolute discretion to suspend, cancel or terminate this Programme, or to vary its terms and conditions.
5. Any changes made to the Programme or these Terms and Conditions will be posted on our web page.
6. MIB’s decision on all matters relating to this Programme is final and binding on all participants. No correspondence or attempt to dispute the decision would be entertained.

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Appendix 1 - List of Covered Events

1. Stroke	25. Chronic Aplastic Anaemia
2. Heart Attack	26. Motor Neuron Disease
3. Kidney Failure	27. Parkinson's Disease
4. Cancer	28. Alzheimer's Disease / Severe Dementia
5. Coronary Artery By-Pass Surgery	29. Muscular Dystrophy
6. Serious Coronary Artery Disease	30. Surgery to Aorta
7. End-Stage Liver Failure	31. Multiple Sclerosis
8. Fulminant Viral Hepatitis	32. Primary Pulmonary Arterial Hypertension
9. Coma	33. Medullary Cystic Disease
10. Benign Brain Tumour	34. Cardiomyopathy
11. Paralysis of Limbs	35. Systemic Lupus Erythematosus with Severe Kidney Complications
12. Blindness	36. Occupationally Acquired HIV Infection
13. Deafness	37. Brain Surgery
14. Third Degree Burns	38. Terminal Illness
15. HIV Infection due to Blood Transfusion	39. Apallic Syndrome
16. Full Blown AIDS	40. Chronic Relapsing Pancreatitis
17. End-Stage Lung Disease	41. Creutzfeldt-Jakob Disease (Mad Cow Disease)
18. Encephalitis	42. Elephantiasis
19. Major Organ / Bone Marrow Transplant	43. Poliomyelitis
20. Loss of Speech	44. Progressive Scleroderma
21. Heart Valve Surgery	45. Chronic Autoimmune Hepatitis
22. Loss of Independent Existence	46. Crohn's Disease with Fistula
23. Bacterial Meningitis	47. Severe Eisenmenger's Syndrome
24. Major Head Trauma	48. Angioplasty and Other Invasive Treatments for Coronary Artery Disease