



The details of the products and conditions of the insurance contract.

Manulife Premier

Subject of insurance

Manulife Premier is a life insurance product which subject of insurance is life and physical (Total and Permanent Disability).

1. Eligible

- Life Insured: 30 days - 60 years old

2. Premium Payment

- **Premium Payment**

All Premiums applicable under this Policy shall be paid during the Premium Term as stated on the Insurance Certificate or subsequent Endorsement (if any).

Premium mode is available in annual and semi-annual modes.

All Premium shall be paid to the Company on or before the Premium Due Date by the method specified by the Company.

- **Grace Period**

A Grace Period of thirty-one (31) days from the Premium Due Date will be allowed for each Premium payment, the Policy will remain in force during this period. If by at the end of the Grace Period and the Premium is still unpaid, the Policy will lapse.

If the covered events happened during the Grace Period, the Company shall pay the benefit amount as mentioned in 4.1 or 4.2 (except the Surrender Benefit), less any outstanding Premium to be paid with accrued interest (if any).

- **Policy Reinstatement**

After the Policy lapsed due to the default in Premium payment after the Grace Period, all benefit(s) payable under this Policy shall be lapsed, except Policy cash value (if any). The Policyowner can request to reinstate the Policy within two (2) years from the date the Policy lapsed. At the Company's discretion, this Policy can be reinstated if:

- a) a written request or any form as prescribed by the Company is made by the Policyowner; and
- b) subject to the underwriting rules, the Life Insured is within the eligible age limits at the time of reinstatement; and
- c) evidence(s) of insurability submitted is satisfactory to the Company; and
- d) payment of all overdue premiums with fee(s) (if any).

After the Company receives the required document(s) and the listed requirements above are fulfilled, the Company shall evaluate the Policy Reinstatement Request.



The Company reserves the right to ask for additional document(s) as necessary for the underwriting process. In the event the Company approves this request, the Policy shall be reinstated. However, if the Company rejects this request, the Policy shall not be reinstated and remain lapsed, then the Company shall refund to the Policyowner:

- a) any overdue Premium paid and fee(s) (if any) paid to the Company for the reinstatement purpose, plus
- b) Cash Value and Accumulated Dividend of Insurance Policy (if any); less
- c) any loan owed to the Company together with accrued interest (if any); less
- d) Medical examination expense for reinstatement paid by the Company (if any).

Upon Reinstatement, the company will not provide coverage for any loss resulting from a pre-existing condition such as impairments, injury(ies), diseases, illness or complication thereof that occurs during the Policy lapse period.

If the policy remains lapsed for 2 consecutive years, the Policy will be terminated and will no longer be allowed to reinstate. The Company shall pay the Policyowner the:

- a) Cash Value as stated in the Insurance Certificate (if any), plus
- b) Illustration of Savings Benefit and Surrender Benefit as stated on the Insurance Certificate (if any), plus
- c) Accumulated Dividend (if any), less
- d) any loan owed to the Company together with accrued interest (if any).

3. Insurance Benefit

Life and Savings Protection Benefits:

- **Non-accidental Death or Total and Permanent Disability Benefit**

In the event the Life Insured passed away or became total and permanent disabled not caused by Accident while the Policy is in force and before Policy Expiry Date, the Company shall pay the Non-accidental Death or Total and Permanent Disability Benefit as specified in the Insurance Certificate or subsequent Endorsement (if any), less any paid Savings Benefit (if any) and/or less any outstanding Premium to be paid with accrued interest (if any).

Upon the receipt of acceptance of proof and the approval by the Company that the death or Total and Permanent Disability of the Life Insured has met the definitions, exclusions, and terms and conditions stated under this Policy, the Company shall pay the benefit to the designated Beneficiary(ies) if the Life Insured's death is due to non-accidental events or to the Life Insured if the Life Insured's total and permanent disability is due to non-accidental events.

This Benefit payable is subject to the Juvenile Lien Provision as below:

Juvenile Lien Provision:

- a. At the time of death claim, if the Life Insured's age is less than four (4) years old, the benefit payable (regardless of the benefit amount stated on the Insurance Certificate) shall subject to below schedule:

Age at death (last birthday)	Percentage of Benefit Amount
0	20%
1	40%
2	60%
3	80%
4 and above	100%

- b. At the time the Life Insured became Total and Permanent Disability as defined in this Policy, if the Life Insured's age is less than eighteen (18) years old, no benefit shall be payable to the Life Insured (regardless of the benefit amount stated on the Insurance Certificate).

This Policy shall be terminated after the Non-accidental Death or Total and Permanent Disability Benefit is paid.

- **Accidental Death or Total and Permanent Disability Benefit**

In the event the Life Insured passed away or became total and permanent disabled caused by Accident while the Policy is in force and before Policy Expiry Date, the Company shall pay the Accidental Death or Total and Permanent Disability Benefit as specified in the Insurance Certificate or subsequent Endorsement (if any), less any paid Savings Benefit (if any) and/or less any outstanding Premium to be paid with accrued interest (if any).

Upon the receipt of acceptance of proof and the approval by the Company that the death or Total and Permanent Disability of the Life Insured has met the definitions, exclusions, and terms and conditions stated under this Policy, the Company shall pay the benefit to the designated Beneficiary(ies) if the Life Insured's death is due to accidental events or to the Life Insured if the Life Insured's total and permanent disability is due to accidental events.

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Juvenile Lien Provision:

- a. At the time of death claim, if the Life Insured's age is less than four (4) years old, the benefit payable (regardless of the benefit amount stated on the Insurance Certificate) shall subject to below schedule:

Age at death (last birthday)	Percentage of Benefit Amount
0	20%
1	40%
2	60%
3	80%

4 and above	100%
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- b. At the time the Life Insured became Total and Permanent Disability as defined in this Policy, if the Life Insured's age is less than eighteen (18) years old, no benefit shall be payable to the Life Insured (regardless of the benefit amount stated on the Insurance Certificate).

This Policy shall be terminated after the Accidental Death or Total and Permanent Disability Benefit is paid.

- **Savings Benefit**

The Company shall pay the Policyowner the Saving Benefit, while the Policy is in force upon the Policy Maturity Date or Savings Benefit Payout Date as specified in the Insurance Certificate or subsequent Endorsement (if any), less any paid Savings Benefit (if any) and/or less any outstanding Premium to be paid with accrued interest (if any).

Policyowner has two (2) payout options to receive the Savings Benefit as below:

- a. **Lump Sum Payout**

The Company shall pay the Savings Benefit in lump sum amounts as specified in the Insurance Certificate or subsequent Endorsement (if any), less any indebtedness under this Policy (if any) at the Policy Maturity Date.

- b. **Installments Payout**

The Company shall pay the Savings Benefit in five (5) installments as specified in the Insurance Certificate or subsequent Endorsement (if any), less any indebtedness under this Policy (if any), starting at the four (4) years prior to Policy Maturity Date as illustrate below:

Benefit Payout	Payout Date (At the end of Policy Year)
1 st Payout	4 years prior to Policy Maturity Date
2 nd Payout	3 years prior to Policy Maturity Date
3 rd Payout	2 years prior to Policy Maturity Date
4 th Payout	1 years prior to Policy Maturity Date
5 th Payout	At the Policy Maturity Date

- **Surrender Benefit**



The Policyowner has the rights to surrender the Policy at any time during the Policy Term by using the request form prescribed by the Company.

In the event the Policyowner request to surrender the Policy before the Policy Maturity Date, the Policyowner is eligible to receive the Surrender Benefit (if any). The Surrender Benefit payout shall subject to below conditions:

- a. If the request to surrender the Policy is within the "Free-Look Period", the Company will refund the total Premium paid to the Policyowner, less any expenses reasonably occurred for the underwriting process (if any).
- b. If the request to surrender the Policy is after the "Free Look Period", the Company shall pay the Surrender Benefit (if any) as determined in "Illustration of Savings Benefit and Surrender Benefit" on the Insurance Certificate or subsequent Endorsement (if any). If the Policy is surrendered prior to any Policy Anniversary Date of that Policy Year, the Surrender Benefit will be paid in pro-rata calculation, subject to the Company's guideline.

Once the Company received the request form, the Policy will be terminated.

Life Protection Booster Benefits:

- **Additional Non-accidental Death or Total and Permanent Disability Benefit**

In the event the Life Insured passed away or became totally and permanently disabled not caused by Accident while the Policy is in force and before Policy Expiry Date, the Company shall pay the Additional Non-accidental Death or Total and Permanent Disability Benefit as specified in the Insurance Certificate or subsequent Endorsement (if any), less any outstanding Premium to be paid with accrued interest (if any).

Upon the receipt of acceptance of proof and the approval by the Company that the death or Total and Permanent Disability of the Life Insured has met the definitions, exclusions, and terms and conditions stated under this Policy, the Company shall pay the benefit to the designated Beneficiary(ies) if the Life Insured's death is due to non-accidental events or to the Life Insured if the Life Insured's total and permanent disability is due to non-accidental events.

This Benefit payable is subject to the Juvenile Lien Provision as below:

Juvenile Lien Provision:

- a. At the time of death claim, if the Life Insured's age is less than four (4) years old, the benefit payable (regardless of the benefit amount stated on the Insurance Certificate) shall subject to below schedule:

Age at death (last birthday)	Percentage of Benefit Amount
0	20%

1	40%
2	60%
3	80%
4 and above	100%

- b. At the time the Life Insured became Total and Permanent Disability as defined in this Policy, if the Life Insured's age is less than eighteen (18) years old, no benefit shall be payable to the Life Insured (regardless of the benefit amount stated on the Insurance Certificate).

This Policy shall be terminated after the Additional Non-accidental Death or Total and Permanent Disability Benefit is paid.

- **Additional Accidental Death or Total and Permanent Disability Benefit**

In the event the Life Insured passed away or became totally and permanently disabled caused by Accident while the Policy is in force and before Policy Expiry Date, the Company shall pay the Additional Accidental Death or Total and Permanent Disability Benefit as specified in the Insurance Certificate or subsequent Endorsement (if any), less any outstanding Premium to be paid with accrued interest (if any).

Upon the receipt of acceptance of proof and the approval by the Company that the death or Total and Permanent Disability of the Life Insured has met the definitions, exclusions, and terms and conditions stated under this Policy, the Company shall pay the benefit to the designated Beneficiary(ies) if the Life Insured's death is due to accidental events or to the Life Insured if the Life Insured's total and permanent disability is due to accidental events.

This Benefit payable is subject to the Juvenile Lien Provision as below:

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- b. At the time the Life Insured became Total and Permanent Disability as defined in this Policy, if the Life Insured's age is less than eighteen (18) years old, no benefit shall be payable to the Life Insured (regardless of the benefit amount stated on the Insurance Certificate).



This Policy shall be terminated after the Additional Accidental Death or Total and Permanent Disability Benefit is paid.

4. Exclusion

No covered benefits will be payable if the occurrence of insured event resulted from either directly or indirectly, wholly or partly from any of below item(s). If the covered event is not payable and leads to the termination of this Policy, the liability of the Company shall be limited only to the return of total Premium paid from Policy Issue Date or Policy Reinstatement Date (whichever is later), less any paid Savings Benefit (if any) and/or less the medical examination expense (if any) and/or expenses reasonably occurred for the underwriting process (if any).

Exclusions for Non-accidental Death Benefit

- a) Suicide or attempted suicide, whether the Life Insured is sane or insane, within two (2) years from the Policy Issue Date or the effective date of its last reinstatement, whichever is later (this exclusion is not applicable after two (2) years period per stated above); or
- b) A committed criminal offense, or an attempted commitment of a criminal offense by the Policyowner, Life Insured, or Beneficiaries (please refer to Section 8. Beneficiary).

Exclusions for Non-accidental Total and Permanent Disability Benefit

- a) Attempted suicide or any self-inflicted injury, whether the Life Insured is sane or insane; or
- b) A committed criminal offense, or an attempted commitment of a criminal offense by the Policyowner, Life Insured, or Beneficiaries (please refer to Section 8. Beneficiary); or
- c) Any unprescribed drug, alcoholic substance, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled as defined in current laws and regulations; or
- d) War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Life Insured was participating therein.

Exclusions for Accidental Death or Total and Permanent Disability Benefit

- a) Suicide or attempted suicide, whether the Life Insured is sane or insane; or
- b) Willful exposure to danger or attempted self-destruction or self-inflicted injuries, whether the Life Insured is sane or insane; or
- c) Assault or murder; or

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- d) A committed criminal offense, or an attempted commitment of a criminal offense by the Policyowner, Life Insured, or Beneficiaries (please refer to Section 8. Beneficiary); or
- e) Any unprescribed drug, alcoholic substance, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled as defined in current laws and regulations; or
- f) War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Life Insured was participating therein; or
- g) Any loss sustained by the Life Insured while resisting arrest by a law enforcement officer or violation of alcohol intake and/or speed limits as prescribed by the applicable traffic law at the time of accident; or
- h) Bodily or mental infirmity or illness or disease of any kind or any infection, other than infections occurring simultaneously with and in consequence of an accidental wound; or
- i) Travelling or flight in any vehicle or device for aerial navigation, except as a passenger on an aircraft operated by a regular airline; or
- j) Engaging in or taking part in driving or riding in any kind of race, underwater activities, or other hazardous pursuit such as mountaineering or potholing or parachuting or bungee jumping

5. Free Look Period

refer to the duration of twenty-one (21) calendar days from the Policy Issue Date. During this Free Look Period, the Policyowner can surrender the Policy upon a written request to the company with the Original Insurance Contract (For E-Contract, Policyowner requires to attach Insurance Certificate only) attached. After the Company received all the required documents, the Company will terminate the Policy then refund back to the Policyowner as the following:

- a) total Premium paid less
- b) any expenses occur for the underwriting process (if any) less
- c) any amount owes to the company (if any).

6. Dispute Mediation

• Complaint Procedures

Any complaint received will be addressed and analyzed within five (5) working days from the date that the Company received the complaint from customer to determine the root cause and the appropriate course of action in accordance with the Company's standard operating procedures.

- **Dispute Resolutions**

For any dispute arising in relation to the conduct of insurance business, the disputing parties may bring the case to the Insurance Regulator of Cambodia for mediation before filing a lawsuit to arbitration or a competent court, except a criminal case.

7. Incontestability

The Company can cancel or void the Policy only if the Company discovers any inaccurate statement or suppression of a material fact by the Policyowner or Life Insured on a material matter within two (2) years from the Policy Effective Date, Policy Issue Date, or the latest Policy Reinstatement Date (whichever is later), that impacts the underwriting decision on this Policy. Such non-disclosure or misrepresentation could be found in the application for this Policy, any medical evidence forms, or any written statements and answers provided as evidence of insurability. However, this clause shall not apply to a misstatement of age or gender.

8. Termination

This Policy will be automatically terminated on the earliest of the following:

- Death or Total and Permanent Disability of the Life Insured due to Accident or Non-Accident; or
- Policyowner's request to surrender the Policy; or
- The Policy has lapsed for two (2) years consecutively (refer to 5.3) or has reached the maturity date.

9. How to Claim

Are you looking for how to process a claim? Click here:

- [File a claim | Insights | Life insurance](#), or You can also call our hotline 1800 211 211 for free of charge.