

## Child Protection Benefit FAQs

### 1. What is Manulife Child Protection Benefit?

**Manulife Child Protection Benefit** is an insurance benefit offered to children, which will pay a lump sum amount of money when they are diagnosed with any of 16 major critical illness conditions listed under the policy. This benefit also offers additional benefit for natural and accidental death on top of their current benefit.

### 2. What are the benefits of Manulife Child Protection Benefit?

Under **Manulife Child Protection Benefit**, you will receive:

- 100% of Face Amount for any of 16 major critical illness conditions listed under the policy.
- Additional 100% of Face Amount for natural death in addition to current benefit
- Additional 200% of Face Amount for accidental death in addition to current benefit

### 3. What are the 16 major critical illness conditions covered under Manulife Child Protection Benefit?

**16 Major Critical Illness** conditions covered are:

- 1) Major Cancer
- 2) Open Surgery to Aorta
- 3) Heart Valve Surgery
- 4) Benign Brain Tumor
- 5) Encephalitis
- 6) Bacterial Meningitis
- 7) Major Head Trauma
- 8) Major Stroke
- 9) End Stage Liver Failure
- 10) End Stage Lung Disease
- 11) Kidney Failure
- 12) Major Organ Transplantation: Heart
- 13) Lung
- 14) Liver
- 15) Kidney
- 16) Pancreas

### 4. Who are eligible to purchase Manulife Child Protection Benefit?

**Manulife Child Protection Benefit** is eligible to customer (children) who complies to all of the following criteria:

- Purchase Manulife Education Protector or have in-forced Manulife Education Protector
- Have policy owner (parent) who has Manulife Critical Illness rider attached
- Age from 1 to 14 years old

## 5. How much coverage of Manulife Child Protection Benefit can I purchase?

The coverage of **Child Protection Benefit** starts from USD 5,000 to USD 25,000.

## 6. When will my Child Protection Benefit be effective after purchasing?

Your **Child Protection benefit** will be effective as following:

- Major critical illness Benefit will be effective 90 days after your policy is issued.
- Additional natural death benefit will be effective immediately after your policy is issued.
- Additional accidental death benefit will be effective immediately after your policy is issued.

## 7. Do I need to go through medical examination when purchasing Child Protection Benefit?

We will follow our underwriting guidelines where certain Face Amount requires medical check up and others do not. For detailed information, please contact our insurance advisers or insurance specialists.

## 8. Can I receive medical treatment outside Cambodia?

You can receive medical treatment **outside** Cambodia because the coverage of Child Protection Benefit is worldwide.

## 9. If I am diagnosed with any early critical illness conditions, can I make the claim?

You cannot make the claim because **Child Protection Benefit** covers only **major** critical illness conditions.

## 10. How long does it take to receive claim payment?

Manulife's policy is to pay all valid claims promptly. Manulife commits to process and complete all claims within **5 working days** from when we have received all required documents.

## 11. After claiming major critical illness benefit under Child Protection Benefit, what remaining benefit do I have?

After claiming major critical illness benefit, your **Child Protection Benefit** will be terminated. However, you will have coverage benefit remain from based plan as below:

- **100%** of Face Amount for natural death
- **200%** of Face Amount for accidental death

## 12. How can I purchase Manulife Child Protection Benefit?

You can purchase **Child Protection Benefit** from our Insurance Advisers and Insurance Specialists, visit us at the nearest location, or contact our **Customer Service Hotline** at **023 965 999**.