

Manulife បរិបូរណ៍ (Boribo) FAQs

I. UNDERSTAND PRODUCT

1. What is Manulife បរិបូរណ៍?

Manulife បរិបូរណ៍ is an affordable term life product that provides the following benefits:

- Major Critical Illness Benefit
- Daily Hospitalization Benefit
- Total Disability or Death Benefit not caused by accident
- Total Disability or Death Benefit caused by accident








You can choose from the three packages and length of term depending on the amount of protection you need.

It is also made available in Quarterly, Semi Annual, and Annual payment mode to make the product more flexible and accessible for the customer.

2. Why should I buy this product?

With the rising costs of hospitalization and treatments for critical illnesses, Manulife បរិបូរណ៍ can help lessen the financial burden for you and your loved ones. It allows you to focus on taking care of yourself and getting better while we provide you the financial protection.

3. What are the illnesses that covered under Major Critical Illness?

Critical Illness							
Major	1. Major Cancer	2. Heart Attack 3. Coronary Artery By-Pass Surgery 4. Open Surgery to Aorta	5. Major Stroke	6. End Stage Liver Failure	7. End Stage Lung Disease	8. Kidney Failure	Major Organ Transplantation: 9. Heart 10. Lung 11. Liver 12. Kidney 13. Pancreas

4. What are the conditions and requirement to claim Major Critical Illness Benefit?

Major Critical Illness Benefit is paid when the insured is diagnosed with either one of the Major Critical Illness and when the condition in the contract provision are met. Please carefully read your Policy Contract.

5. What does “waiting period” mean in my Policy Contract?

Waiting period is the number of days from effectivity date, issue date, or reinstatement date (whichever is later), the insured must wait to be able to claim from Major Critical Illness or Medicash.

- Major Critical Illness will only be paid if no illness is contracted within 90 days from the date the policy become effective.
- Medicash will only be paid after 45 days if due to illness, while MediCash claims due to accident will have no waiting period

6. Will I get the money back at the end of policy term?

This policy is a pure protection plan. It does not provide any maturity benefit, return of premium, nor cash surrender value (no cash benefit will be given if the Policyowner requests for policy termination).

However, if you need a protection plan with savings, we have other products you can consider. Please visit our website at www.manulife.com.kh or speak to your trusted Insurance Advisor / Insurance Specialist.

II. ELIGIBILITY

7. **Who are eligible to buy this product?**
This product is available for our customer age 18-60 years old.
8. **Is a medical exam required?**
The need for medical exam will be determined once you submit your insurance application. We will carefully review the amount of coverage, age of the insured, and your answer to our questions in the application form, to determine if a medical exam is necessary. This is a standard practice to ensure that we can provide the best service for you and your loved ones.
9. **How can I purchase this product?**
This product can be purchased through Manulife Cambodia's:
- Insurance Advisor from our Manulife's branches and business center, or
- Insurance specialist who are stationed at ABA and Sathapana bank across Cambodia, or
- You can send us a message at our public website or at our official Facebook page. Manulife's sale team will reach out to you for further consultation.
10. **How much coverage can I purchase?**
Manulife បរិបូរណ៍ comes in three easy to understand packages you can choose from:

BENEFIT (USD)	បរិបូរណ៍ បឋម	បរិបូរណ៍ មធ្យម	បរិបូរណ៍ ឧត្តម
Death Benefits	10,000	15,000	20,000
Total Disability Benefits	10,000	15,000	20,000
Death Benefits due to accident	20,000	30,000	40,000
Total Disability Benefits due to accident	20,000	30,000	40,000
Major Critical Illness Benefits	10,000	15,000	20,000
Daily Hospitalization Benefits	10	10	10

11. **Can I buy a face amount outside of the package options?**
Yes! On a case-to-case basis, we can consider applications if it is more than \$20,000.

III. PREMIUM PAYMENT

12. **What is the minimum premium?**
There is no minimum premium for this product, however there is minimum Face Amount of USD 10,000. The premium rate varies by age, gender, and the Face Amount.
13. **What is the payment option?**
There are three payment modes you can choose from: Quarterly, Semi-Annually, and Annually.
14. **Can I change my payment mode from one to another?**
Yes, you are allowed to change your payment mode from one to another. Your Insurance Advisor / Insurance Specialist can assist you with the forms need to make the change or you come to any Manulife's office that closest to you to proceed the payment mode change.

IV. CLAIMS

15. **How can I make claim?**

For Total Disability, Death Benefit, and Major Critical Illness, you or the claimant can get in touch with your trusted Insurance Advisor or Insurance Specialist, and they will assist you to filling in the claim application form. Alternatively, you can also:

- visit us in any of our branches,
- send us an email at claims_service_kh@manulife.com,
- send us a message at Manulife Cambodia's Facebook Page,
- or call our hotline 1800-211-211.

For Daily Hospitalization Benefit, you can submit the claim through EasyClaim at <https://www.manulife.com.kh/en/services/claim.html>

16. **How long does it take to get claim?**

It usually takes 5 business days to payout a claim. To avoid any delays, please complete all the forms and requirements. More details can be found at <https://www.manulife.com.kh/en/services/claim.html>

V. CONDITIONS

17. **What stage of the illness is covered?**

Manulife បរិបូណ៌ is pure protection product that provide major critical illness and hospitalization benefits. Conditions for each covered major critical illness and hospitalization claims can be found in your policy contract.

18. **If there are pre-existing conditions, will the policy be rescinded?**

Pre-existing condition” means any illness or signs/symptoms of an illness or injury which originated before the later of Policy Effective date or date of last reinstatement. Pre-existing condition is part of the exclusion of Major Critical Illness Benefit and Daily Hospitalization benefit.

We encourage you to fully disclosed in the application or in the evidence of insurability to avoid any claim complications due to pre-existing conditions or non-disclosure of information.

19. **How much does the company pay in case of insurance cancellation or surrender?**

This policy is a term insurance plan. It does not provide any cash surrender value should you decide to surrender your policy. We suggest that you speak to your Insurance Advisor / Insurance specialist to discuss the alternatives.

20. **What are the options if the policyholder decides to discontinue the premium payments?**

Before you decide to discontinue your policy, we suggest that you speak to your IA / IS for options.

If you are having any financial difficulty in paying the premium, you can opt to switch to a more frequent premium mode.

If you feel that the plan doesn't fit your needs or if your goals have changed, our IA / IS can help you choose another plan.

21. **Can existing customer buy this product?**

Yes, both existing and new customer can buy this pr