

CancerCare (II) Frequently Asked Questions (FAQ)

Product Overview

(1) What is CancerCare (II)?

CancerCare (II) is a regular premium non-participating plan that provides coverage for death, all stages of cancer, and when the life insured is undergoing specified cancer treatments. The plan also provides advanced stage cancer cover for the life insured's child.

CancerCare (II) is underwritten by Manulife (Singapore) Pte Ltd and distributed by DBS Bank Ltd ("DBS") without any financial advice via DBS/POSB digibank online.

(2) What plan types are available under CancerCare (II)?

CancerCare (II) offers 5 fixed plans: Headstart, Essential, Advantage, Supreme, and Elite.

Basic benefit	Plan Type / Sum Insured (S\$)				
	Headstart	Essential	Advantage	Supreme	Elite
Cancer benefit	50,000	100,000	150,000	200,000	250,000
Death benefit	5,000	10,000	15,000	20,000	25,000
Specified cancer treatment benefit <i>(only applicable if diagnosed with cancer during the policy term)</i>	10,000	20,000	30,000	40,000	50,000
Advanced stage cancer of a child benefit	5,000	5,000	10,000	10,000	10,000

Each of these benefits are independent from one another.

(3) I bought CancerCare - Advantage plan in August 2024, which includes S\$150,000 cancer benefit. Can I now buy another CancerCare (II) - Elite plan with a S\$250,000 cancer benefit.

No, you cannot buy CancerCare (II) - Elite plan. However, you can buy CancerCare (II) – Essential plan, which offers S\$100,000 cancer benefit as the maximum combined cancer benefits you can buy for all policies with cancer benefit under simplified issuance offered is S\$250,000 per life insured.

(4) What does the cancer benefit cover?

The cancer benefit is a single lump sum amount we will pay upon diagnosis of cancer.

The list of covered cancer is as follows:

Early Stage Cancer	Intermediate Stage Cancer	Advanced Stage Cancer
Carcinoma in situ Early Prostate Cancer Early Thyroid Cancer Early Bladder Cancer Early Chronic Lymphocytic Leukaemia Neuroendocrine Tumours	Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancer

Gastro-intestinal Stromal Tumours		
Bone Marrow Malignancies		

Please refer to the policy contract for the definitions of the covered cancers.

(5) What does the specified cancer treatment benefit cover?

If the life insured is diagnosed with a covered cancer and is undergoing any of the covered cancer treatments in Singapore as advised by a medical examiner, we will pay 20% of the sum insured.

Specified cancer treatment means any of the following treatments:

- (i) Proton Therapy
- (ii) Clinical Trial Cancer Drug Treatment
- (iii) Off-Label Cancer Drug Treatment
- (iv) Cell, Tissue and Gene Therapy
- (v) CAR-T Cell Therapy
- (vi) Stem Cell Transplant

This benefit is payable once. Please refer to the policy contract for the definitions of the specified cancer treatments.

(6) What happens after cancer benefit is paid out?

If the life insured is diagnosed with cancer, the policy will continue to be in force and the coverage period for death benefit, specified cancer treatment benefit and advanced stage cancer of a child benefit will automatically extend:

- a. For 5 years from the date of diagnosis of cancer; or
 - b. Until age 85 of the life insured,
- whichever is shorter.

No further premiums will be payable during this period and this extension of coverage period will only be applicable once.

(7) Will my policy continue to be renewable after the 5-year extended coverage?

No, the policy terminated after the extended coverage period.

(8) My child was not born at the time I purchased CancerCare (II), can I claim for advanced stage cancer of a child benefit?

Yes, your child will be covered under the advanced stage cancer of a child benefit as long as he/she is between 30 days old and 17 years old (inclusive) when the diagnosis was done. This benefit is paid on a per child basis and subject to a maximum of 2 claims.

(9) Are there any conditions not covered under the cancer definition?

Yes, there are conditions not covered under the cancer definition. Please refer to the policy contract for more detailed information on these exclusions.

(10) Is there any waiting period for cancer benefit, specified cancer treatment benefit and advanced stage cancer of a child benefit to be payable?

Yes, there is a 90 days waiting period from the policy issue date or date of reinstatement of the policy, whichever is latest. Waiting period is the time specified which must pass before the coverage begins.

(11) Is there any survival period for cancer benefit and specified cancer treatment benefit to be payable?

Yes, there is a 7 days survival period. The life insured must survive for at least 7 days from the date of diagnosis of a cancer. Otherwise, only the death benefit shall be payable.

(12) What are the exclusions for cancer benefit and specified cancer treatment benefit?

We will not pay the cancer benefit and specified cancer treatment benefit if:

- (i) the life insured did not survive for at least 7 days from the date of diagnosis of the cancer; or
- (ii) the date of diagnosis of the cancer is within 90 days from the policy issue date or the date of reinstatement of this policy, whichever is latest; or
- (iii) they are in the presence of Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition; or
- (iv) the cancer is due to a pre-existing cancer.

(13) What are the exclusions for advanced stage cancer of a child benefit?

We will not pay the advanced stage cancer of a child benefit if the illness of the child is caused by any pre-existing cancer before:

- (i) the policy issue date; or
 - (ii) the date of reinstatement of this policy,
- whichever is the latest, unless the condition or illness had been declared and accepted by us.

(14) What are the exclusions for death benefit?

We will not pay the death benefit if the life insured dies from suicide or due to a pre-existing condition, whether sane or insane, within 1 year from the policy issue date or the date of reinstatement of the policy, whichever is latest.

(15) What is a pre-existing condition/cancer?

A pre-existing condition and/or pre-existing cancer refers to any condition or cancer which existed before the policy issue date or the date of reinstatement, whichever is latest, unless the condition had been declared and accepted by us:

- (i) which presented signs or symptoms of which the policy owner or the life insured was aware of or should reasonably have been aware of; or
- (ii) for which treatment was recommended by or received from a medical examiner; or
- (iii) for which the life insured or child has undergone medical tests or investigations.

(16) Can I choose how long I would like to be covered?

You will be covered for 5 years after which the policy will automatically renew every 5 years. The maximum renewal age is 84. At the last renewal before the expiry of this policy, the renewed term will only be for the remaining years up to the policy anniversary immediately following the 85th birthday of the life insured.

if the life insured is diagnosed with a covered cancer, this policy will automatically be extended for 5 years from the date of diagnosis of the cancer or until age 85 of the life insured, whichever is shorter.

Premium Payment**(17) Can I choose premium frequency (e.g. monthly, quarterly, annually)?**

Only monthly and annual payment modes are available.

(18) What are the premium payment methods available?

We only accept payment via giro through DBS/POSB current or savings account.

(19) Are the premium rates guaranteed?

No, the premium rates are not guaranteed. We reserve the right to change the premium rates for this policy by giving you 30 days' notice.

(20) When will subsequent premiums be debited from my DBS/POSB bank account?

Subsequent premiums will be deducted on the following dates:

For policies issued between 1st to 15th of the month

- First attempt: 16th of the current month
- Second attempt: 2nd of the next month

For policies issued between 16th to 31st of the month

- First attempt: 2nd of the next month
- Second attempt: 16th of the next month

If the first attempt to deduct premiums fails, we will make a second attempt on the specified deduction date, provided the policy is in force. If the deduction date is a non-working day, the deduction will take place on the next working day.

Eligibility & Underwriting**(21) How do I purchase this plan or get a quote?**

You can buy CancerCare (II) or get a quote online by logging in to your DBS/POSB digibank online account. CancerCare (II) is only available via our digital purchase journey using your DBS/POSB digibank online account.

(22) Who is eligible to purchase this plan?

Anyone with a valid NRIC who

- ✓ is currently residing in Singapore; and
- ✓ is a Singapore Citizen or Singapore Permanent Resident (PR); and
- ✓ is between 18 and 65 years old (age last birthday); and
- ✓ has no previous or existing Life, Critical Illness, Accident or Health insurance applications been declined, deferred or offered with restricted benefits or additional premiums by Manulife; and
- ✓ has never made any claims against Manulife in respect of any Disability, Critical Illness, Medical, Hospitalisation, or Life insurance
- ✓ is not of the following nationality:
 - Russia;
 - Ukraine;
 - Belarus;
 - Japan;
 - North Korea;
 - Syria;
 - Israel; and
 - Iran.

(23) Do I need to go for medical check up to apply for CancerCare (II)?

No, all you need to do is answer 2 simple health questions.

(24) Can I buy CancerCare (II) for my spouse or child?

No, the life insured and the policy owner must be the same person. However, they can buy the plan for themselves through their DBS/POSB digibank online account if they meet the eligibility criteria.

(25) What documents will I receive after successfully purchasing this plan?

You will receive the following documents via email after your policy is successfully issued:

- ✓ Welcome letter
- ✓ Schedule page
- ✓ Policy contract provision
- ✓ E-Application form
- ✓ Terms & Conditions
- ✓ Important Notes
- ✓ Product documents (Cover Page, Policy Illustration, Product Summary)

(26) Do I need to inform Manulife when there is a change in my country of residency?

Yes. You must inform us as soon as possible about any changes to your country of residence. If we are not informed about the change, we can refuse a claim if the country of residence is not one which we insure for this product and/or end the policy according to the risk classification of the new country of residence from the next premium due date of the policy. Please download and submit a signed copy of the "[Personal Detail Update](#)" form to us, by mail to Manulife (Singapore) Pte. Ltd., 8 Cross Street #15-01 Manulife Tower Singapore 048424, ATTN to: Advisory and Policy Services and Claims, within 30 days of such change in your circumstances.

Claims**(27) What document(s) do I have to submit to make a claim?**

A claim can be filed for this plan by downloading the respective claim form from www.manulife.com.sg and submitting it to us after completion. The claim form will indicate the documents we will need for the claim.

(28) How much is payable?

We will pay the sum insured according to the plan chosen. Please refer to the policy contract for the specified sum insured for each basic benefit.

(29) Who will receive the death benefit payout in the event of death of the policy owner (who is also the life insured for this plan)?

If this policy has nominated beneficiaries, we will pay the death benefit out to the beneficiaries. If the policy owner did not nominate any beneficiaries, we may pay to a Proper Claimant as defined in the Insurance Act. Otherwise, the deceased's next-of-kin or executor appointed in the deceased's Will would need to apply to the Singapore Court for Letters of Administration, or Grant of Probate respectively for us to pay the death benefit to the appointed legal representative.

(30) How will I receive the benefit payout?

After the claim is approved, we will pay the benefit to the policy owner (for death payout, refer to Qns 29 for whom we will pay to) according to her preferred payout option.

Policy Administration**(31) What happens if I change my mind? Can I free-look this policy?**

You may cancel this policy by writing to us within 14 days after the policy has been issued and received by you. If you cancel the policy within the free-look period, we will refund you the premium you had paid. This policy will be considered received by you 7 days after the date of email sent to you.

(32) Is there any cash value when I surrender my CancerCare (II) policy?

No, this product does not have cash value or surrender value as it is a pure protection plan.

(33) Can I change the coverage amount or plan type after buying the policy e.g. from Headstart plan to Essential plan?

No, you are not allowed to request a change in coverage amount or plan type once the CancerCare (II) policy is issued. If you wish to increase the protection amount, you may buy a new policy subject to the maximum combined cancer benefits of S\$250,000 for all policies with cancer benefit offered under simplified issuance by us.

(34) I have an existing CancerCare policy, will I be covered for the new benefits under CancerCare (II)?

No, the new benefits under CancerCare (II) will not be available to CancerCare. If you wish to be covered with the new benefits (i.e. specified cancer treatment benefit and advanced stage cancer of a child benefit), you may buy a new policy subject to the maximum combined cancer benefit of S\$250,000 for all policies with cancer benefit offered under simplified issuance by us.

(35) Is nomination of beneficiary allowed?

Yes, nomination of beneficiary is allowed for CancerCare (II).

You can download the [nomination form](#) and mail it to us at Manulife (Singapore) Pte. Ltd., 8 Cross Street #15-01, Manulife Tower Singapore 048424, ATTN to: Advisory and Policy Services and Claims.

(36) Is policy assignment allowed for this policy?

Yes, as long as both the assignor and the assignee are above 18 years of age.

(37) Is third party policy allowed for this policy?

Third party policy arrangements are not allowed for this plan.

(38) Can I backdate my application for this policy?

No, backdating is not allowed for this plan.

(39) If I missed a premium payment, will my cover be affected?

We have a 30 days grace period after the premium due date for you to make your payments in case there is insufficient fund in your account for premium deduction. If no payment is received within this period, your policy will be terminated.

(40) When will my policy end?

The policy will end:

- (i) when we receive your notice in writing to end the policy;
 - (ii) when it lapses or terminates pursuant to the terms and conditions of this policy;
 - (iii) when the life insured dies;
 - (iv) on the expiry of the extended coverage period; or
 - (v) on the benefit end date
- whichever happens first.

(41) How can I terminate my policy?

You may fill out the Surrender/Withdrawal form and submitting it via MyManulife (www.mymanulife.com.sg), emailing it to forms@manulife.com or mailing it to us (options as listed in the form) to terminate your policy.

(42) Can I reinstate my policy?

Yes, reinstatement can be done within 3 months from the policy lapse date, subject to backpay of premium and interest up to the reinstatement date and answering the health question again.

(43) What should I do if I have changed my mobile number or address? What should I do if I provided the wrong personal details?

You may update your contact details such as your address, email and contact number by visiting the customer online portal, www.mymanulife.com.sg. Alternatively, you may download and submit a signed copy of the “[Personal Detail Update](#)” form to us after completion.

Do contact us as soon as possible as providing incorrect personal or contact details may affect any future claims you make.

(44) Who should I contact if I have further questions on the product?

If you have further enquiries, please email us at service@manulife.com.

(45) Who should I contact if I'm facing technical issues during my purchase journey?

If you are facing technical difficulties, you may explore our live chat service in DBS/POSB digibank online.

(46) How is my policy protected?

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Manulife (Singapore) Pte. Ltd. or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

(47) Who is Manulife (Singapore) Pte. Ltd.?

Manulife (Singapore) Pte. Ltd. is the product provider and underwriter for this policy. This policy is distributed online through our appointed Distributor DBS Bank Ltd.

Established in 1980, Manulife Singapore provides insurance, retirement and wealth management solutions to meet the financial needs of our customers across various stages of their lives. With over 600 staff employed locally, our diverse presence is bolstered by our multi-channel distribution network which is made up of our agency force, bank partners and financial advisory firm.

Manulife Singapore has been assigned an insurer financial strength rating of AA- with a stable outlook by S&P Global ratings. In April 2015, Manulife and DBS entered into an exclusive 15-year regional bancassurance partnership, covering Hong Kong, China, Indonesia and Singapore.

Our global headquarters in Toronto, Canada, Manulife Financial Corporation, founded in 1887, is a leading global financial services group providing relevant financial, insurance, and wealth and asset management advice and solutions for our individual, group, and institutional customers. In 2017, we set out our five key areas of focus. We are strongly positioned to transform into a digital, customer-centric market leader who creates significant value for our customers, employees, and shareholders.

The above is for your information only. Please refer to the policy contract for the full terms and conditions, details, and exclusions for the mentioned insurance product.