

Accidental Death Coverage

We will provide you with an **accidental death benefit** in the event of **accidental death** of the proposed life insured subject to the terms set out below. The benefit will apply for new application or reinstatement of the policy.

1. Definition

- (a) **Accident** shall mean a sudden, unexpected, unusual and specific event which was not deliberate and caused by violent, external or visible means only. It shall happen at an identifiable time and place and, without being linked to any other cause.
- (b) **Accidental death** shall mean death caused only due to and as a result of an accident.
- (c) **Accidental death benefit** means monies we will pay in accordance with the terms set out in here, in the event of **accidental death** of the proposed life insured.
- (d) **Medical examiner** refers to any medical practitioner or specialist doctor registered with the medical council of Singapore, who has the skill to provide medical or surgical services for the illness, disability or disease concerned and this person must not be **you** or the proposed life insured, or **your** or the proposed life insured's husband or wife, relative or business partner.
- (e) **We, our, us** shall refer to Manulife (Singapore) Pte. Ltd.
- (f) **You, your, yourself** shall refer to the applicant.

2. What do we cover?

This **accidental death benefit** covers the life of the proposed life insured named in the application for (i) an insurance policy with us (the "**Policy**"); or (ii) reinstatement of the **policy**, up to a maximum of SGD 400,000 or an equivalent of the death benefit sum insured of **policy** (whichever is lower), provided that :

- (a) premiums for the **policy** or its reinstatement is received by us in accordance to our terms and conditions; and
- (b) the maximum age of the proposed life insured does not exceed 60 years at the point of application for (i) a **policy**; or (ii) reinstatement of the **policy**.

3. What do we not cover?

We will not pay **accidental death benefit** if the death of the proposed life insured (or life insured in the case of reinstatement), is caused by or due to:

- (a) any self-inflicted injury or attempt at suicide.
- (b) while under the influence of any narcotic, alcohol, gas or fumes voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a **medical examiner**.
- (c) war or any act related to it, or service in the armed forces or in a Civil Defence Force supporting any country at war.
- (d) riot, insurrection, civil commotion, strikes, or terrorist activities except as a victim.

- (e) taking part in flying or other flying activities except as a fare-paying passenger in a licensed aircraft on an established air route.
- (f) mental disorder or illness or disease of any kind or any infection, other than infections which happen at the same time and as a result of any accidental wound.
- (g) any injury the life insured suffers while committing or attempting to commit an offence or in resisting arrest by a law-enforcement officer.
- (h) any pre-existing condition which existed before the later of the application date, or the date of reinstatement (in relation to the health declaration in the application form):
 - (i) which presented signs or symptoms which 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 has undergone medical tests or investigations.
- (i) taking part in air, military or naval training, exercises, manoeuvres, warlike operations or handling explosives and demolition materials and while under orders for restoring public order except where national service or reservist duties are carried out in Singapore or overseas (if this applies) under the Enlistment Act (Cap 93).
- (j) taking part in professional and dangerous sports (including but not limited to scuba-diving, bungee jumping, sky-diving, mountaineering, rock climbing, potholing, parachuting, ballooning and hang-gliding) in the capacity as an instructor or coach from which the life insured earns income or pay.

4. When does the cover end?

The cover for **accidental death benefit** shall automatically end:-

- (a) When **your** application the **policy** has been accepted by us, and on the date the **policy** comes into force;
- (b) When we decline or reject your application;
- (c) When you withdraw your application for the **policy**;
- (d) When it lapses for reasons under clause 3 above; or
- (e) 60 days from the date of your application for:
 - (i) a **policy**; or
 - (ii) reinstatement of the **policy**,

whichever is earlier.