



## Corporate Insurance Solutions

Protect your business and the people  
who drive your business to success.

# Corporate Insurance Solutions

Manulife China Bank Life Assurance Corporation (MCBL) offers a wide range of corporate insurance solutions that will help answer for the needs of your companies and organizations.

## Base Plans



### Group Life Insurance

A customizable group life insurance plan for employers and organizations designed to provide protection to employees and their families when misfortune happens.

#### Suited for:

- Small to medium enterprises
- Large corporations
- Schools
- Associations
- Other organizations

#### Product Benefits:

- Companies can provide their employees' families monetary support in case of demise
- Employees can enjoy benefits as long as they are with the company



### Group Credit Life

A group insurance plan that helps creditors to worry less because their business is secure. This plan reduces the risk of having unpaid loans and ensure that loans are settled, whatever happens.

#### Suited for:

- Banks
- Creditors
- Lending companies
- Other financial institutions

#### Product Benefits:

- Makes sure that the loan will be paid in case of untimely death
- Eases the burden on the debtor's family to fulfill unpaid loans
- Protects the company from financial losses from unpaid loans



### Group Personal Accident

A group insurance plan designed to provide assistance to employees in case of accidents. The employee will receive financial support during these unforeseen events.

#### Suited for:

- Small to medium enterprises
- Large corporations
- Schools
- Associations
- Other organizations

#### Product Benefits:

- Secures employees from out-of-pocket expense in case of accidents
- Gives employers peace of mind that employees are taken care of
- Provides financial assistance to the family in case of sudden death or disability of the employee

# Add-on Benefits

Create a more comprehensive coverage through these following add-on benefits:

<p><b>Accidents</b></p>	<p>A benefit amount given to the employee for the following accident-related events:</p> <ul style="list-style-type: none"> <li>• <b>Accidental Death</b> - If the employee dies from an accident, an additional 100% of the basic coverage is provided.</li> <li>• <b>Accidental Disablement</b> - If the employee sustains physical disability due to an accident the full basic coverage amount is given.</li> <li>• <b>Accidental Dismemberment or Loss of Use</b> - If it's a case of dismemberment or loss of use, the employee receives a percentage of the basic coverage according to the Table of Benefits.</li> <li>• <b>Double Indemnity</b> – The employee receives double the benefit amount in cases of death, dismemberment, or disability caused by three (3) specific accidents (i.e. while riding as a passenger in a motorized public utility, while riding in an elevator except mine and construction sites, and while in a burning public building).</li> </ul>
<p><b>Accidental Medical Reimbursement</b></p>	<p>A reimbursement for medical expenses caused by an accident.</p>
<p><b>Critical Illnesses</b></p>	<p>An advanced payment if an employee or member is diagnosed as suffering from any of the 60 specified critical illnesses.</p>
<p><b>Hospital Income</b></p>	<p>A daily amount given to the employee while confined in the hospital for treatment or care for a maximum of 31 days.</p>
<p><b>Terminal Illness</b></p>	<p>An advanced payment of 50% of basic coverage given if an employee is diagnosed with a terminal illness, defined as the occurrence of a severe illness that will lead to the death of the employee within 12 months.</p>
<p><b>Disability</b></p>	<p>A benefit amount in case of total and permanent disability.</p>
<p><b>Family Assistance</b></p>	<p>A percentage of the basic coverage up to a maximum of P50,000 given to the family to help cover expenses or settle outstanding debts and liabilities brought about by the untimely death of the employee.</p>

# How Does It Work?

## Sample A:

ABC Company, a large corporation with 300 employees, would like to give additional benefit to its employees on top of their compensation. The company availed of the Group Life Insurance coverage for all its employees with P500,000 coverage each. To make the coverage more comprehensive, ABC Company added accident and hospital income benefits.

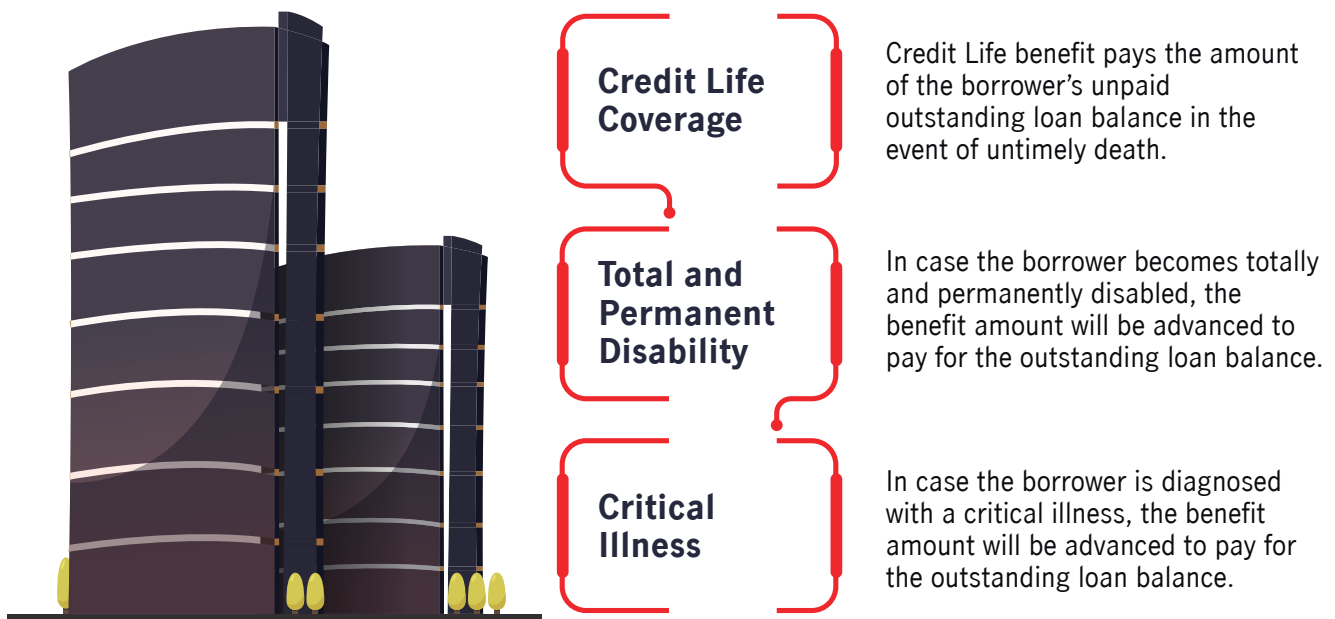
Check out the coverage that each employee of ABC Company will get:



## Sample B:

UVW Company offers personal loans to teaching and non-teaching personnel of public school institutions. To protect their business and ensure that their borrowers are covered against the unexpected, the company availed of the Group Credit Life plan with disability and critical illness add-on benefits.

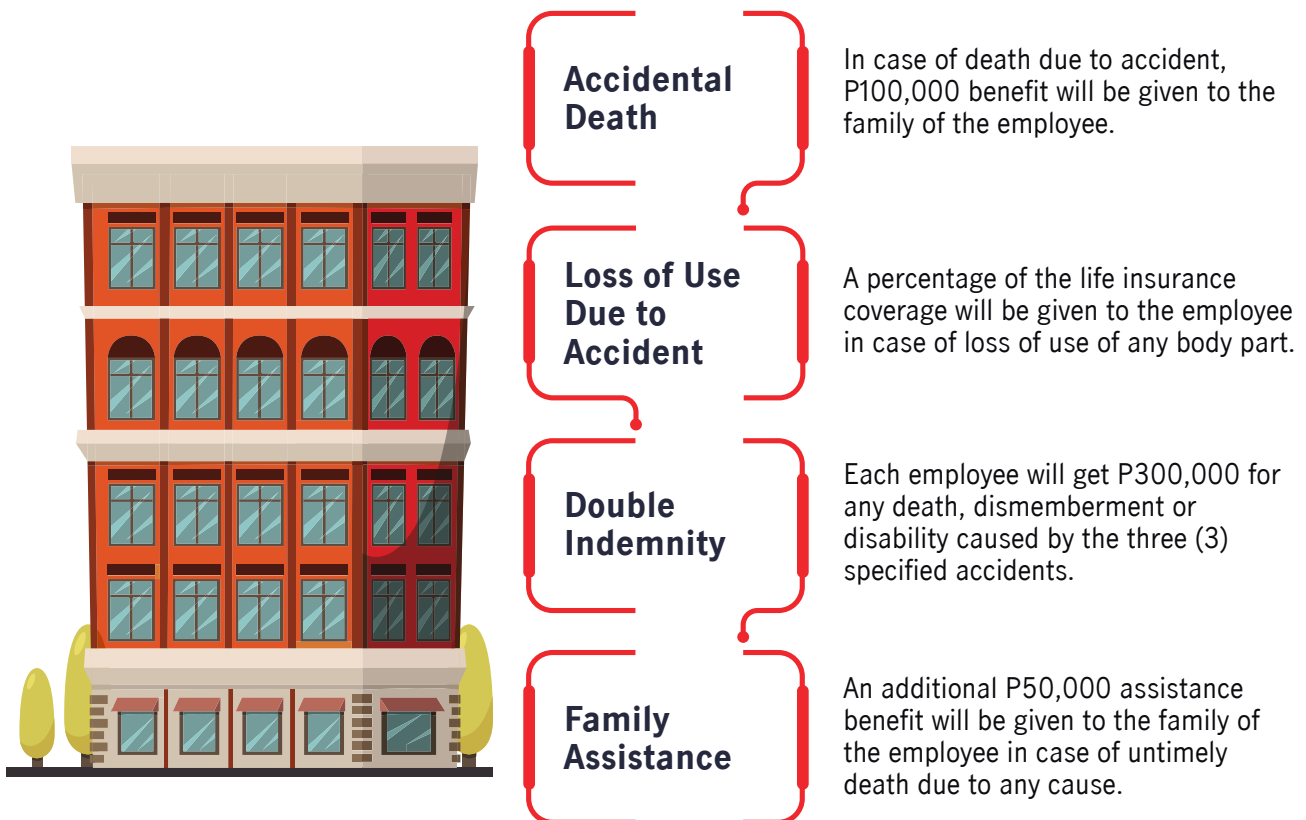
Check out the coverage that each loan borrower of Uvw Company will get:



## Sample C:

XYZ Company, a medium enterprise with 100 employees, wants to make sure that their employees are protected in case something happens to them. The company got a Group Personal Accident coverage of P100,000 per employee and add the family income benefit.

Check out the coverage that each employee of XYZ Company will get:



### Note:

Above scenarios are just sample group insurance plans and are not fixed. Companies may customize the plan benefits according to their employees' needs.

## About Manulife China Bank Life Assurance Corporation

Manulife China Bank Life Assurance Corporation is a strategic alliance between Manulife Philippines and China Banking Corporation (China Bank). It provides a wide range of innovative insurance products and services to customers of China Bank as well as the bank's thrift arm, China Bank Savings (CBS). MCBL aims to ensure that every client receives holistic life, health, and wealth solutions to address his or her individual needs.

Since opening in October 2007, the company has grown into a business of significance for both Manulife and China Bank. The two strengthened their partnership further in 2014 when China Bank raised its equity stake in MCBL to 40%. MCBL is setting its sights on its next growth phase and reaffirming its mission to be the biggest, most professional bancassurance company in the industry that delivers extraordinary customer experience.

Speak with a Financial Sales Associate at your China Bank or China Bank Savings branch near you to know more.



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