

MCBL Secure Pinoy

Frequently Asked Questions

1. What is MCBL Secure Pinoy?

MCBL Secure Pinoy is a simple and affordable group insurance protection plan for you and your loved ones.

It comes in 2 options:

- a) **Secure Pinoy for accident and medical treatment** which provides 1-year insurance coverage for accidental death & dismemberment as well as reimbursements for medical expenses incurred due to accident.
- b) **Secure Pinoy for life** which provides 1-year insurance coverage payable upon death.

2. What types of clients are suitable for these products?

MCBL Secure Pinoy can only be offered to a CBS client, 18 – 60 years old, should be a Filipino Citizen, and must currently be in the Philippines

3. What are the available plans for MCBL Secure Pinoy?

Secure Pinoy for accident and medical treatment					
Premium (in PHP)		Plan 1	Plan 2	Plan 3	Plan 4
Principal		500	1,000	2,500	5,000
Dependents		275	560	1,310	2,560

Face Amount (in PHP)		Plan 1	Plan 2	Plan 3	Plan 4
Principal	Base	200,000	500,000	1,500,000	3,500,000
	AMR	10,000	25,000	75,000	175,000
Dependents	Base	100,000	250,000	750,000	1,750,000
	AMR	N/A*	12,500	37,500	87,500

*PA coverage only (AMR coverage is below the minimum requirement of Php10k)

Secure Pinoy for Life					
Premium (in PHP)		Plan 1	Plan 2	Plan 3	Plan 4
Principal		500	1,000	2,500	5,000
Dependents		310	560	1,310	2,560

Face Amount (in PHP)		Plan 1	Plan 2	Plan 3	Plan 4
Principal		35,000	100,000	275,000	575,000
Dependents		17,500	50,000	137,500	287,500

4. Who are qualified dependents?

Below is the list of eligible dependents:

a. Married CBS Client

- Legal Spouse with issue age up to 60 only
- Child at least 15 days old up to age 24 provided that they are unmarried, unemployed and totally dependent on the covered principal CBS client for support.

b. Single Parent CBS Client

- Child at least 15 days old up to age 24 provided that they are unmarried, unemployed and totally dependent on the covered CBS principal client for support.
- Parents with issue age up to 60 only

c. Single CBS Client

- Parents with issue age up to 60 only
- Sibling at least 15 days old up to age 24 provided that they are unmarried, unemployed and totally dependent on the covered CBS principal client for support.

5. Up to how many dependents are allowed to be enrolled?

Maximum of two (2) dependents only.

6. Can one client buy multiple plans?

Yes, a client can buy 1 Secure Pinoy for Accident and Medical Treatment and 1 Secure Pinoy for Life. The only limit is that Client may purchase 1 variant only per plan.

7. How can I purchase this product?

Step 1: Visit Secure Pinoy Lead Ad Page at <link/ QR code> and complete necessary information.

Step 2: Expect a call from our Secure Pinoy Sales Team.

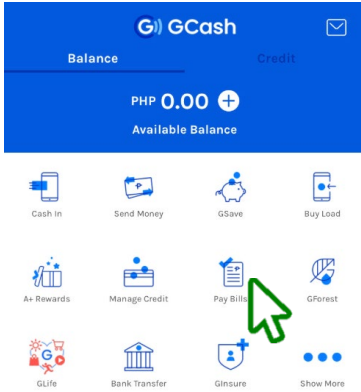
Step 3: Pay initial premium via CBS Bills Payment, via Gcash, or via PayMaya. Send the payment slip to our Secure Pinoy Sales Team.

Step 4: Expect a copy of your Certificate of Insurance within 15 Business Days.

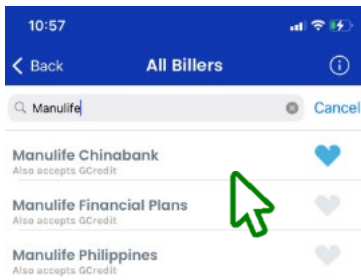
8. How can I pay my initial premium?

8.1 Payment Via Gcash.

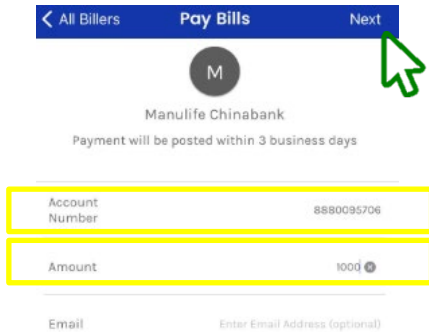
Step 1: Using your GCash account, please select PayBills.



Step 2: Choose Manulife ChinaBank.

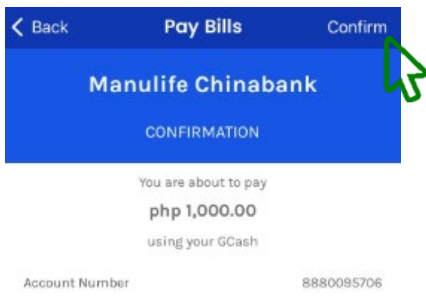


Step 3: Enter Account Number and Amount. Amount should be equal to the plan and variant being purchased. Click Next.



Account Number:
8892582048

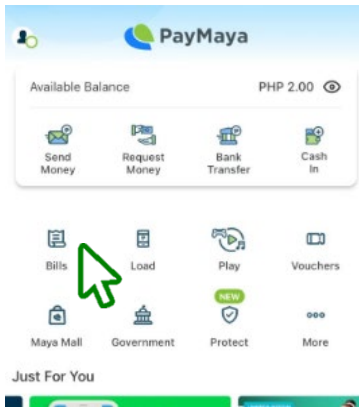
Step 4: Review and Confirm your transaction.



Step 5: Screen capture the copy of our transaction receipt and send to our Secure Pinoy Sales Officer.

8.2 Payment Via PayMaya.

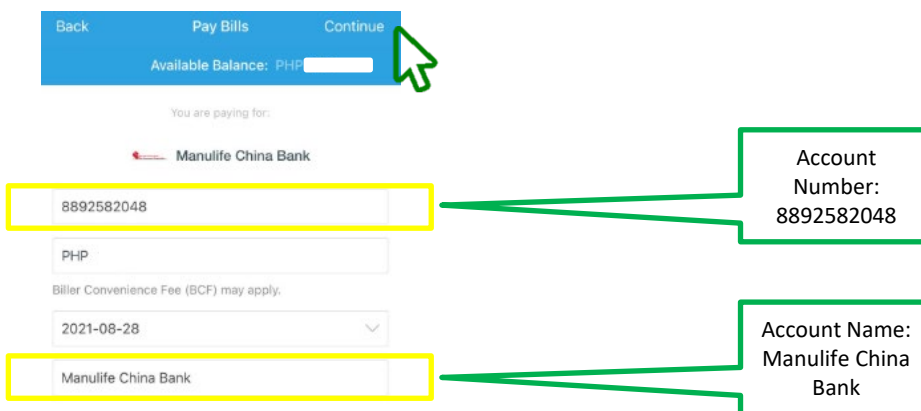
Step 1: Using your PayMaya account, please select Bills.



Step 2: Choose Manulife China Bank.



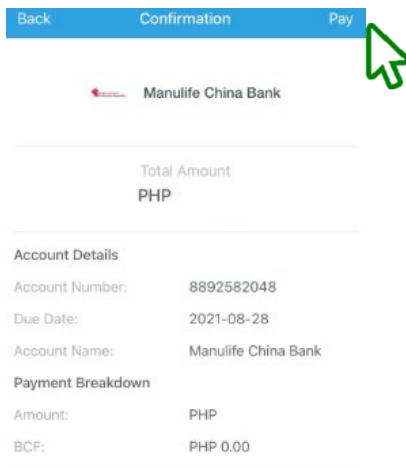
Step 3: Enter Account Number, Amount, Due Date, and Account Name. Amount should be equal to the plan and variant being purchased. Click Continue.



The screenshot shows the 'Pay Bills' screen in the PayMaya app. The 'Continue' button is highlighted with a green mouse cursor. The available balance is shown as PHP. The account number '8892582048' is entered in the first field. The amount 'PHP' is entered in the second field. The due date '2021-08-28' is selected in the dropdown menu. The account name 'Manulife China Bank' is entered in the last field. Callouts point to these fields with their respective values:

- Account Number: 8892582048
- Account Name: Manulife China Bank

Step 4: Review and Confirm your transaction. Click Pay.



Back Confirmation Pay

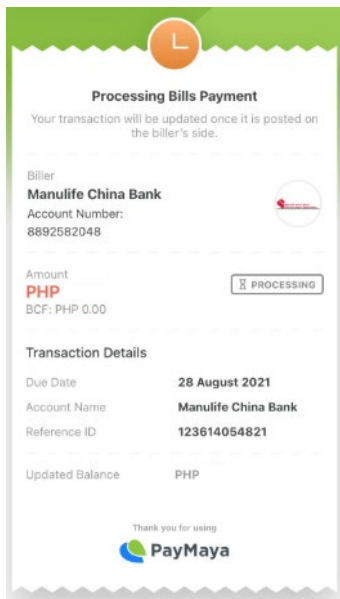
Manulife China Bank

Total Amount
PHP

Account Details
Account Number: 8892582048
Due Date: 2021-08-28
Account Name: Manulife China Bank

Payment Breakdown
Amount: PHP
BCF: PHP 0.00

Step 5: Screen capture the copy of our transaction receipt and send to our Secure Pinoy Sales Officer.



Processing Bills Payment
Your transaction will be updated once it is posted on the biller's side.

Biller
Manulife China Bank
Account Number: 8892582048

Amount
PHP
BCF: PHP 0.00

PROCESSING

Transaction Details
Due Date: 28 August 2021
Account Name: Manulife China Bank
Reference ID: 123614054821
Updated Balance: PHP

Thank you for using
PayMaya

8.3 Payment process via CBS Bills Pay to follow.

9. What are the benefits of these products?

Secure Pinoy for Life: MCBL will provide 1-year insurance coverage. Any cause of death will be covered, be it accident, illness, even Covid-19 related death (subject to exclusions).

Secure Pinoy for Accident and Medical Treatment: MCBL will provide 1-year benefit for accidental death and dismemberment. Plus, medical expenses incurred due to an accident will be reimbursed.

10. Who can be nominated as my beneficiaries?

MCBL will follow hierarchy in determining your beneficiary/ies.

a. For Married Client

- Legal Spouse
- Child/ Children

b. For Single Parent Client

- Child
- Parents

c. For Single Client

- Parents
- Sibling

In case you want to assign a beneficiary, please request the beneficiary form from our Secure Pinoy Servicing Sales Team.

11. How do I know if my purchase has been successful?

Upon application and payment completion, our Secure Pinoy Sales Team will confirm that your purchase is successful. Your Certificate Of Insurance will be sent to your nominated email address within 15 Business Days after successful purchase.

12. How can I make a claim?

You can email phclaims@manulife.com to assist you on all related Secure Pinoy Claims. Kindly ensure to include a copy of your Certificate Of Insurance or your Certificate Of Insurance number.

13. When will my Certificate Of Insurance be delivered?

Your Certificate Of Insurance will be sent to your nominated email address within 15 Business Days after successful purchase.

14. How can I continue my coverage after it expires?

MCBL Secure Pinoy Team will send an email or call you on how you can continue enjoying your Secure Pinoy coverage.

15. Can I purchase while I'm working abroad?

Sorry, Secure Pinoy is only open for CBS clients within the Philippine territory.

16. Do we have a waiting period?

No waiting period for all Secure Pinoy products.

17. Is my claim subject to contestability?

Yes, claim contestability will apply.

18. What are the product exclusions?

a) Secure Pinoy for accident and medical treatment

- a) Suicide whether sane or insane;
- b) While under the influence of any narcotic, alcohol, or drug;
- c) War or any act incident to war;
- d) Travel or flight in any vehicle for aerial navigation, except as a ticket holding passenger on a regular route;
- e) Violence occurring in any assembly or demonstration, civil commotion, riots, strikes, military or popular uprising;
- f) Earthquake, volcanic eruptions, or tidal wave;
- g) Nuclear weapons material;
- h) Murder, or provoked assault, or any attempt thereat;
- i) Pregnancy, childbirth, miscarriage or abortion, or any complications of pregnancy or childbirth;
- j) Insanity;
- k) Congenital anomalies or conditions arising therefrom;
- l) Insect bites;
- m) While committing an assault, or any act in violation of law;
- n) Any kind of disease, sickness, or infection other than bacterial infections occurring as a consequence of an accidental cut or wound.
- o) Any loss in which the proximate cause was the member's attempt at, or commission of or willful participation in any act or crime punishable under the Revised Penal Code of the Philippines or any other statute except crimes of reckless imprudence as defined in Article 365, or similar laws of any country in which the crime was committed, or resistance to lawful arrest.

b) Secure Pinoy for life

MCBL will pay the insured member's designated beneficiary/ies an amount equal to his/her Insurance coverage in lumpsum upon the death of the covered member from ANY CAUSE WHATSOEVER, except suicide on the first year of coverage and certain exclusions.

Complete terms and conditions are available in the Master Policy Contract. Terms and Conditions in the Master Policy Contract and Certificate of Insurance apply.

19. Who is China Bank Savings?

CBS began operations on September 8, 2008 following the acquisition of Manila Bank by China Bank in 2007. Subsequent mergers with Unity Bank and Planters Development Bank have bolstered CBS' position as a leading thrift bank in the industry. With 160 branches nationwide and a strong platform for retail banking, auto, housing, teachers, and enterprise finance, CBS is dedicated to servicing the needs of entry-level customers, the broad consumer market, and the strategic Small and Medium Enterprise (SME) sector. CBS is committed to promoting financial inclusiveness, and uplifting the quality of consumers and entrepreneurs in line with its Easy Banking for You brand of service.

Source: https://www.cbs.com.ph/About_Us.aspx

20. Who is Manulife?

The Manufacturers Life Insurance Company opened its doors for business in the Philippines in 1907. Since then, Manulife's Philippine Branch and later The Manufacturers Life Insurance Co. (Phils.), Inc. (Manulife Philippines) has grown to become one of the leading life insurance companies in the country. Manulife Philippines is a wholly-owned domestic subsidiary of Manulife Financial Corporation, among the world's largest life insurance companies by market capitalization.

Source: <https://www.manulife-chinabank.com.ph/about-mcbl>

21. Who is Manulife China Bank Life Assurance Corporation?

Manulife China Bank Life Assurance Corporation is a strategic alliance between Manulife Philippines and China Bank, providing a wide range of innovative insurance products and services to China Bank customers. The aim is to ensure that every client receives the best possible solution to meet his or her individual financial and insurance needs. In 2014, China Bank raised its equity stake to 40% in Manulife China Bank Life.

Source: <https://www.manulife-chinabank.com.ph/about-mcbl>