宏利
Manulife

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Disability Income Protector
傷殘入息保障

A steady income supports our daily expenses and also lives towards our desired lifestyle. However, in cases of disease or accident resulting to long-term disability and leading to the loss of capability to earn a living, can life still be the same?

Don't worry, Disability Income Protector offers you peace of mind. It compensates your lost earnings and helps you meet your needs, even when you lose entire or part of your earning ability.

A stable monthly income benefit

Disability Income Protector provides monthly income benefit when you are unable to perform all or part of your job duties. 50-75% of your monthly earnings, up to a maximum of HK$100,000, are replaced by Disability Income Protector. If the insured is severely disabled, the benefit will increase by a further 25%.

Keep your protection in pace with inflation

Inflation Protector Option automatically increases your protection amount by 5% at the time of renewal every year. It allows your protection to keep up with inflation.

Adequate provision for prolonged disability through the optional Claim Escalator Benefit

This optional benefit increases your disability income benefit receipts by 5% each year to help you overcome the hard time, when your disability proves to be prolonged.

Rehabilitation program to help you get back to work

This rehabilitation program provides advice and assistance to help you re-join the workforce. Under a mutual agreement between you and your employer, we can even pay for the cost of worksite modification to help you resume work with ease.

Other benefits:

- Hospital income
- Mental disease coverage
- International Medical Assistance
- Waiver of premium
- Worldwide coverage

About Disability Income Protector

1. Disability Income Protector provides you with a around-the-clock and around-the-world protection, which is more comprehensive than workers' compensation.
2. Disability Income Protector provides coverage as long as you are certified as disabled, regardless whether you are discharged from a hospital or not.
3. If you return to work part-time and earn less than 80% of what you earned previously, you can receive a partial disability income benefit.
4. The recurrent disability provision allows you to return to work for up to 6 months without having to satisfy a new waiting period if the disability returns.
5. Anybody aged 18 to 55 can apply for this plan. It is guaranteed renewable until the age of 64.

Disability Income Protector is an insurance product (supplementary benefit) provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability). This leaflet is only a reference. For the exact terms and conditions, please see the policy provision.

For more information, please contact your Manulife Insurance Advisor or call our Customer Service Hotline on 2510 3383 today.

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