Manulife Easy 5 Frequently Asked Questions (FAQs)

1. What is Manulife Easy 5?
   Manulife Easy 5 is a standalone, non-participating critical illness plan that provides coverage against 5 advanced stage critical illnesses and Intensive Care Unit (ICU) admission.
   It offers:
   - Lump sum payout upon diagnosis of early, intermediate, or advanced stage critical illness
   - ICU admission benefit
   - Guaranteed survival benefit every 5 years
   - Bereavement benefit upon death

2. What critical illnesses are covered?
   This plan covers 5 critical illnesses:
   - Cancer
   - Stroke
   - Heart Attack
   - Kidney Failure
   - Coronary Artery Surgery

3. What is the coverage term?
   Manulife Easy 5 is a non-participating term plan with a coverage duration of up to age 70 next birthday.

4. How much coverage can I buy?
   You can choose a coverage amount based on the plan options:
   - RM50,000
   - RM100,000
   - RM150,000
   - RM200,000

5. Who can apply for Manulife Easy 5?
   You can apply if you are from 17 to 50 years old, subject to underwriting assessments and your health declaration.

6. Do I need to undergo medical check-up to buy the plan?
   No. You just need to answer a few simple health questionnaires after selecting your desired plan, and approval is subject to underwriting assessment.

7. Can I buy multiple Manulife Easy 5 policies?
   No, you are only allowed to purchase one Manulife Easy 5 policy per life via HappiSafe, subject to underwriting assessments.

8. How do I receive my Policy Contract after purchase?
   Upon successful application of the plan, you will be receiving your ePolicy via email within 5 working days. You may download the Manulife Malaysia application or login to Manulife Online to download a copy of your Policy Contract. You are encouraged to also register your Auto-billing for renewal premium payments.

9. How do I make renewal premium payments?
   You may download the Manulife Malaysia application or log into Manulife Online to register your Auto-billing for renewal premium payments.

10. How do I make changes to my Policy?
    Please download the Manulife Malaysia application or login to Manulife Online to make changes to your Policy. Alternatively, you may contact Manulife Customer Service for assistance.

11. Can I change my payment frequency mode?
    Yes, you may change your payment frequency mode upon policy anniversary, after first policy year.

12. Can I change the coverage amount after purchasing the plan?
    You can opt to reduce the face amount or downgrade the plan but increasing the amount or upgrading the plan is not allowed.

13. Will my premiums increase in future?
    Yes, your premiums will increase according to your attained age upon each policy anniversary.

14. Will my insurance coverage terminate if I'm no longer a customer of HappiSafe?
    No. If you are no longer a customer of HappiSafe, your policy contract will continue to be in force and the benefit under the said policy contract shall continue to apply, if premiums are paid up to date to Manulife.

15. If my policy is terminated 30 days after the grace period (i.e. has lapsed), can I revive my Policy?
    Yes, reinstatement of a lapsed policy is allowed within 3 years after the due date of the premium in default, subject to Manulife's underwriting rules, evidence of insurability satisfactory to Manulife, repayment of all overdue premiums with interest and reinstatement of any indebtedness outstanding as at the due dates of the premiums in default with interest. Manulife will determine the interest rate charged on the said repayment of overdue premiums and reinstatement of indebtedness. Such reinstatement shall only cover the event(s) stated under the Benefits section that occur thereafter.

16. How do I make a claim for Manulife Easy 5 plan?
    Please visit https://www.manulife.com.my/en/individual/services/file-a-claim.html on how to make a claim. If you need assistance, please contact our Manulife Customer Service during office hours.

17. To whom may my policy benefits be payable in the event of death?
    In the event of death, the Bereavement Benefit may be paid to whom you have nominated as your beneficiaries. Critical Illness Benefit, Early Critical Illness Benefit, Admission Event Benefit, and Guaranteed Survival Benefit may be payable to you if you are diagnosed with critical illness or undergo hospitalisation.

The information of this document is updated as of 01 September 2026.