As the COVID-19 situation is constantly evolving, the health and wellbeing of our customers remain our highest priority. We are committed to live our purpose and will continue to support you during these uncertain times.

AmMetLife Insurance Berhad is pleased to offer COVID-19 Complimentary Add-On Benefits to new Certificate of Assurance issued from 15 July to 31 October 2020, subject to terms and conditions. The coverage period for the benefits starts from certificate issuance/effective date until 31 December 2020 and it will be terminated at the end of the coverage period or when the total pay-out for the COVID-19 Complimentary Add-On Benefits reaches RM100,000, whichever is earlier.

These add-on benefits are offered at no additional cost and will include the following benefits:

<table>
<thead>
<tr>
<th>Add-on Benefits</th>
<th>Benefit Description</th>
<th>Products Applicability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Benefit due to COVID-19</td>
<td>While this Certificate of Assurance is in force and subject to its terms and conditions, an amount which is equivalent to RM25,000 per Life Assured will be paid in one lump sum on top of Death Benefit payable if the death of the Life Assured is due to Coronavirus Disease 2019 (“COVID-19”).</td>
<td>1. Mortgage Reducing Term Assurance (MRTA) 2. Reducing Term Assurance (RTA) 3. Mortgage Level Term Assurance (MLTA) 4. Level Term Assurance (LTA) 5. Reducing Term Assurance Plus (RTA Plus)</td>
</tr>
<tr>
<td>COVID-19 test or pre-surgical COVID-19 test reimbursement</td>
<td>Reimbursement of the Reasonable and Customary Charges incurred for the COVID-19 test or pre-surgical COVID-19 test as advised by a doctor prior to surgery or hospital admission. This amount will be made payable only once, up to a maximum of RM400 per Life Assured. COVID-19 test is claimable if the Life Assured has been referred by a registered doctor for COVID-19 test at a recognised private lab (see list of laboratories for COVID-19 tests nationwide; updated from time to time) as listed on the MOH COVID-19 website upon meeting one of the conditions below: a. Has acute respiratory infection (sudden onset of respiratory infection with at least one of: shortness of breath, cough or sore throat) with or without fever; or b. Are deemed as Persons Under Investigation (PUI) as defined by MOH (see Case Definition of COVID-19; updated from time to time); or</td>
<td></td>
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</tbody>
</table>
c. Has travelled to/resided in a foreign country within 14 days before the onset of the illness; or
d. Has been in close contact within 14 days before the onset of illness with a confirmed case of COVID-19; or
e. Has attended an event associated with a known COVID-19 outbreak

Your Certificate of Assurance must be in force at the time when the COVID-19 test or pre-surgical COVID-19 test was conducted.

Note
COVID-19 Complimentary Add-On Benefits will not be payable if:

a. There is non-disclosure or misrepresentation of any material fact made relating to COVID-19 and other chronic condition; or
b. Life Assured is found to have any pre-existing condition or symptoms relating to COVID-19 prior to the coverage effective date.

For further enquiry regarding these add-on benefits, please speak to our Customer Care at 1300 88 8800 or email us at customercare@ammetlife.com.

Frequently Asked Question (FAQ)

1. What is the COVID-19 Complimentary Add-On Benefits for Credit Life Insurance Products?
The COVID-19 Complimentary Add-On Benefits for Credit Life Insurance Products provide:

a. Death Benefit due to COVID-19; and
b. COVID-19 test or pre-surgical COVID-19 test reimbursement to new certificates issued from 15 July to 31 October 2020, depending on the products purchased and subject to terms and conditions.

2. Who is entitled for the COVID-19 Complimentary Add-On Benefits for Credit Life Insurance Products?
All new certificate for the eligible Credit Life Insurance Products issued from 15 July to 31 October 2020 will be entitled to the COVID-19 Complimentary Add-On Benefits. The benefits are applicable for Life Assured only.

3. What is the coverage period?
Coverage period refers to the certificate issuance/effective date until 31 December 2020 and it will be terminated at the end of the coverage period or when the total pay-out for the COVID-19 Complimentary Add-On Benefits reaches RM100,000, whichever is earlier. All claims payable for the add-on benefits will be on first-come-first-serve basis until the RM100,000 fund allocated for these benefits is fully utilised.

4. How much does these Add-On Benefits cost?
There is no additional cost for these add-on benefits.
5. Is there a limit to death claim entitlement for the Life Assured?

Death claim entitlement is subject to the limit of RM25,000 per Life Assured only. Any other coverage offered by AmMetLife Insurance Berhad and/or AmMetLife Takaful Berhad in any other campaign shall not be applicable.

6. How does this COVID-19 test or pre-surgical COVID-19 test reimbursement differ from the COVID-19 Testing Fund (CTF) set up by the insurance and takaful industry?

The COVID-19 test or pre-surgical COVID-19 test reimbursement offered by AmMetLife Insurance Berhad is applicable to all new certificate of selected Credit Life Insurance Products (please refer to the list of eligible products in the table shown above) issued from 15 July to 31 October 2020 while the CTF is applicable to medical and health insurance products subject to terms and conditions of CTF claim. Further information on CTF can be accessed through the portal at www.MyCTF.my.

7. Can I still claim for COVID-19 test or pre-surgical COVID-19 test if I have already claimed it from the CTF?

Yes, you may claim up to RM400 after deducting the claim amount received from CTF provided you met the eligibility criteria of both benefits.

8. Can I claim for COVID-19 test if my COVID-19 test shows a negative result?

Yes, you are eligible to claim regardless of the test results if you have fulfilled the eligibility criteria.

9. Can I claim for drive-through COVID-19 tests?

No, you cannot claim for drive-through tests offered by some private hospitals/laboratories.

10. What are the exclusions imposed for these COVID-19 Complimentary Add-On Benefits for Credit Life Insurance Products?

AmMetLife Insurance Berhad will not pay the COVID-19 Complimentary Add-On Benefits for Credit Life Insurance Products due to any pre-existing condition or symptoms relating to COVID-19 prior to the certificate issuance/effective date.

11. Is there any waiting period imposed for these COVID-19 Complimentary Add-On Benefits for Credit Life Insurance Products?

There is no waiting period imposed for these complimentary add-on benefits.

12. If I have one (1) eligible individual policy from AmMetLife Insurance Berhad, can I claim the COVID-19 Complimentary Add-On Benefits under the Credit Life Insurance Products as well?

No, you can only claim once for each add-on benefits per Life Assured.

13. How do I make a claim for these COVID-19 Complimentary Add-On Benefits for Credit Life Products?

You can notify us via telephone, fax, write-in or walk-in personally to AmMetLife’s Head Office or branches within 90 days (Death Benefit) or 30 days (Reimbursement of COVID-19 test or pre-surgical COVID-19 test) from the date of the loss for all claims.
14. How long will the pay-out for the COVID-19 Complimentary Add-On Benefits for Credit Life Product take?
Upon receiving the complete documents, you will receive the payment within 14 working days.

The documents required for death claim due to COVID-19 are:

a) Original Policy Document / Statutory Declaration (if loss of policy)
b) Death Certificate (original or certified true copy)
c) Death Claims Form
d) Doctor’s Statement (if death is due to illness and policy is less than 5 years old)
e) Certified true copy the Identity Card of the deceased, if age was not admitted earlier
f) Certified true copy of the Identity Card of the nominee / assignee / trustee (whichever is applicable)
g) Authorisation letter or Letter of consent to be signed by the next-of-kin of the deceased.
h) Certified true copy of the Post-Mortem/Police Report if cause of death was due to COVID-19.

The documents required for reimbursement claim for COVID-19 test or pre-surgical COVID-19 test are:

a) Copy of Doctor’s referral letter to indicate you are required to perform COVID-19 test OR Copy of Order for Supervision and Observation at Home Form
b) Original receipt or scan copy of original receipt
c) Copy of identity card

15. How can I know if the COVID-19 Complimentary Add-On Benefits for Credit Life Insurance Product are still available?
Official announcement will be made on ammetlife.com when the total pay-out for these benefits reaches RM100,000 before 31 December 2020.