COVID-19 Complimentary Add-On Benefits for Group Insurance

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 group policies issued from 1 July to 31 October 2020, subject to terms and conditions. The coverage period for the benefits starts from policy issuance/effective date until 31 December 2020 for all Life Assured including newly-joined employees during the campaign period. These benefits 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 RM300,000, 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 Policy 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 (&quot;COVID-19&quot;).</td>
<td>Group Term Life Assurance Scheme (GTL)</td>
</tr>
<tr>
<td>Daily Hospital Income Benefit due to COVID-19</td>
<td>The amount payable will be equal to the Hospital Room and Board, up to a maximum of RM 100 for each day the Life Assured is confined as an in-patient in the Hospital, subject to a maximum of 30 days per Life Assured. The duration of the Hospitalisation shall not be less than twelve (12) consecutive hours.</td>
<td>Group Hospital and Surgical Insurance Scheme (GHS)</td>
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<td>(Based on Hospital Room &amp; Board amount of Group Hospital and Surgical Insurance Scheme)</td>
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**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; or

c. Life Assured is found to be infected by COVID-19 within 30 days from the coverage effective date.

For further enquiry regarding these add-on benefits, please refer to our insurance broker or speak to our Customer Care at 1300 88 8800, email us at customercare@ammetlife.com.
Frequently Asked Question (FAQ)

1. What is the coverage for COVID-19 Complimentary Add-On Benefits for Group Policies?
   a. One lump sum payment of RM25,000 for death due to COVID-19 for Life Assured under Group Term Life Assurance Scheme and/or
   b. Up to maximum of RM100 daily hospital income due to COVID-19 for Life Assured under Group Hospital and Surgical Insurance Scheme

   It is applicable for new policies issued from 1 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 Group Policies?
   All new Group Term Life Assurance Scheme (GTL) and Group Hospital and Surgical Insurance Scheme (GHS) issued from 1 July to 31 October 2020 will be entitled to the benefits. It covers all insured employees (including newly joined employees) and its dependants.

3. What is the coverage period?
   Coverage period refers to the policy 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 RM300,000, whichever is earlier. All claims payable for the add-on benefits will be on first-come-first-serve basis until the RM300,000 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 COVID-19 Complimentary Add-On Benefits for Group Policies 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 in any other campaign shall not be applicable.

6. Can I seek treatment for COVID-19 at any hospitals and claim for Daily Hospital Income Benefit?
   No, you can only claim for Daily Hospital Income Benefit if you are admitted as Persons Under Investigation (PUI)/confirmed case of COVID-19 in MOH’s designated hospitals nationwide (see List of Designated Hospital Handling COVID-19 Case: updated from time to time).

7. What are the exclusions imposed for these COVID-19 Complimentary Add-On Benefits for Group Policies?
   AmMetLife Insurance Berhad will not pay the benefit(s) for any pre-existing condition or symptoms relating to COVID-19 prior to the coverage effective date. In addition, any claims due to COVID-19 which occurs within 30 days from the coverage effective date of the Life Assured will not be payable.

8. Is there any waiting period imposed for these COVID-19 Complimentary Add-On Benefits for Group Policies?
   Yes, there is a 30-day waiting period imposed for these complimentary add-on benefits.

9. If I have one (1) eligible individual policy from AmMetLife Insurance Berhad, can I claim the COVID-19 Complimentary Add-On Benefits under the Group Policies as well?
   No, you can only claim once for each add-on benefits per Life Assured from either individual or group policy.

10. How do I make a claim for these COVID-19 Complimentary Add-On Benefits for Group Policies?
    Broker/Agent/Financial Advisor/HR/Member may submit to Employee Benefit department via email to ebgeng@ammellife.com or walk-in personally to AmMetLife’s Head Office or branches within 90 days (Death Benefit) or 30 days (Daily Hospital Income Benefit) from the date of loss for all claims.
11. How long will the pay-out for the COVID-19 Complimentary Add-On Benefits for Group Policies 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:

1. Original Policy Document / Statutory Declaration (if loss of policy)
2. Death Certificate (original or certified true copy)
3. Death Claims Form
4. Doctor's Statement (if death is due to illness and policy is less than 5 years old)
5. Certified true copy of the Identity Card of the deceased, if age was not admitted earlier
6. Certified true copy of the Identity Card of the nominee / assignee / trustee (whichever is applicable)
7. Authorisation letter or Letter of consent to be signed by the next-of-kin of the deceased.
8. 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 Daily Hospital Income Benefit due to COVID-19 are:

1. Hospitalization & Surgical Claim Form
2. Hospitalization Claim – Attending Physician’s Statement/Discharge Summary – If No GL issued
3. Itemized bills, invoice or statement (CTC)* - If No GL issued

12. How can I know if the COVID-19 Complimentary Add-On Benefits for group policies are still available?

Official announcement will be made on ammetlife.com when the total pay-out for these benefits reaches RM300,000 before 31 December 2020.