

## COVID-19 Complimentary Add-On Benefits

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 individual new policies issued from 15 May to 30 September 2020, subject to terms and conditions. The coverage period for the benefits starts from 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 RM500,000, whichever is earlier.

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

Add-on Benefits	Benefit Description	Applicability	
		Agency Products	Bancassurance Products
Death Benefit due to COVID-19	While this Policy is in force and subject to its terms and conditions, an amount which is equivalent to <b>RM25,000 per Life Assured will be paid in one lump sum</b> on top of Death Benefit payable if the death of the Life Assured is due to Coronavirus Disease 2019 ("COVID-19").	a.ProtectLink b.ProtectElite II	a.ProtectSecure b.WealthSecure Smart c.WealthSecure Max
COVID-19 test or pre-surgical COVID-19 test reimbursement	<p>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 <b>maximum of RM400 per Life Assured</b>.</p> <p>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 <a href="#">list of laboratories for COVID-19 tests nationwide</a>; updated from time to time) as listed on the MOH COVID-19 website upon meeting one of the conditions below:</p> <ol style="list-style-type: none"> <li>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</li> <li>Are deemed as Persons Under Investigation (PUI) as defined by MOH (see <a href="#">Case Definition of COVID-19</a>; updated from time to time); or</li> <li>Has travelled to/resided in a foreign country within 14 days before the onset of the illness; or</li> <li>Has been in close contact within 14 days before the onset of illness with a confirmed case of COVID-19; or</li> <li>Has attended an event associated with a known COVID-19 outbreak</li> </ol> <p>Your insurance policy must be in force at the time when the COVID-19 test or pre-surgical COVID-19 test was conducted.</p>	a.ProtectLink b.ProtectElite II	a.ProtectSecure b.WealthSecure Smart c.WealthSecure Max

AmMetLife Insurance Berhad (197301002252)

Head Office: Level 24, Menara 1 Sentrum, No. 201, Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia

+603 2271 8000 +603 2272 3230 [ammethlife.com](http://ammethlife.com)

Postal Address: GPO Box 10956, 50730 Kuala Lumpur

Customer Care: 1300 88 8800 +603 2272 3226 [customer-care@ammethlife.com](mailto:customer-care@ammethlife.com) Type AML<space>message send to 33911

Add-on Benefits	Benefit Description	Applicability	
		Agency Products	Bancassurance Products
Daily Hospital Income Benefit due to COVID-19  (Based on Hospital Room & Board amount of the medical plan)	The amount payable will be equal to the Hospital Room and Board, up to <b>a maximum of RM 300 for each day</b> the Life Assured is confined as an in-patient in the Hospital, <b>subject to a maximum of 30 days per Life Assured</b> . The duration of the Hospitalisation shall not be less than twelve (12) consecutive hours.	a.HealthCare Choice b.HealthCare Choice + HCC BoostUp c.HealthCare Choice Rider d.HealthCare Choice Rider + HCC BoostUp Rider  For Plan 350 and Plan 500, only RM300 per day will be payable.	a.AmMedic Flexi Plus

**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 policy issuance/effective date.

For further enquiry regarding these add-on benefits, please refer to our agent/bank sales representative or speak to our Customer Care at 1300 88 8800, email us at [customercare@ammetlife.com](mailto:customercare@ammetlife.com).

## Frequently Asked Question (FAQ)

### 1. What is the COVID-19 Complimentary Add-On Benefits?

The COVID-19 Complimentary Add-On Benefits provide:

- a. Death Benefit due to COVID-19; and/or
- b. COVID-19 test or pre-surgical COVID-19 test reimbursement; and/or
- c. Daily Hospital Income Benefit due to COVID-19

to individual new policies issued from 15 May to 30 September 2020, depending on the products purchased and subject to terms and conditions.

### 2. Who is entitled to the COVID-19 Complimentary Add-On Benefits?

All individual new policies for the eligible products issued from 15 May to 30 September 2020 will be entitled to the COVID-19 Complimentary Add-On Benefits. The benefits are applicable for Life Assured only. Please note that all Employee Benefit policies are excluded from these benefits.

### 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 RM500,000, whichever is earlier. All claims payable for add-on benefits will be on first-come-first-serve basis until the RM500,000 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 individual new policies of selected life products (please refer to the list of eligible products in the table shown above) issued from 15 May to 30 September 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](http://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. 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).

**11. What are the exclusions imposed for these COVID-19 Complimentary Add-On Benefits?**

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

**12. Is there any waiting period imposed for these COVID-19 Complimentary Add-On Benefits?**

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

**13. If I have more than one (1) eligible policy, can I claim the COVID-19 Complimentary Add-On Benefits for all policies?**

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

**14. How do I make a claim for these COVID-19 Complimentary Add-On Benefits?**

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 and Daily Hospital Income Benefit) from the date of loss for all claims.

**15. How long will the pay-out for the COVID-19 Complimentary Add-On Benefits 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:

- i. Original policy document
- ii. Death certificate
- iii. Death claim form
- iv. Doctor's statement (due to illness)
- v. Certified True Copy of NRIC
- vi. Certified True Copy of NRIC of nominee/assignee/trustee
- vii. Authorisation letter or letter of consent to be signed by next of kin of the deceased

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

- i. 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
- ii. Original receipt or scan copy of original receipt
- iii. Copy of identity card

The documents required for reimbursement claim for Daily Hospital Income Benefit due to COVID-19 are:

- i. Hospitalization & Surgical claim form
- ii. Hospitalization claim – Attending Physician's statement/discharge summary
- iii. Itemized bills, invoice or statement (Certified True Copy)

**16. How can I know if the COVID-19 Complimentary Add-On Benefits are still available?**

Official announcement will be made on [ammethlife.com](http://ammethlife.com) when the total pay-out for these benefits reaches RM500,000 before 31 December 2020.