

COVID-19 (Novel Coronavirus) 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 1 July 2021 to 31 August 2021, subject to terms and conditions. The coverage period for the benefits starts from policy issuance/effective date until 30 September 2021 and it will be terminated at the end of the coverage period or when the total pay-out for the AmMetLife COVID-19 Fund reaches RM5,000,000, whichever is earlier. All claims payable for the benefits will be on first-come-first-serve basis.

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

Add-on Benefits	Benefit Description	Products Applicability	
		Agency Products	Bancassurance Products
Death Benefit due to COVID-19	While the 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 (COVID-19)	a.ProtectLink b.ProtectElite II c.ProtectEase d.Flexi TermLife	a.ProtectSecure b.WealthSecure Smart c.WealthSecure Max d. ProtectSecure Prime
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 maximum of RM400 per Life Assured.</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 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:</p> <p>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. Is deemed as Person Under Investigation (PUI) as defined by MOH (see Case Definition of COVID-19; updated from time to time); or 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</p> <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 c.ProtectEase d. Flexi TermLife	a.ProtectSecure b.WealthSecure Smart c.WealthSecure Max d. ProtectSecure Prime

AmMetLife Insurance Berhad (197301002252)

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Add-on Benefits	Benefit Description	Products 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 a maximum of RM 300 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.	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 rider

Note

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

- There is non-disclosure or misrepresentation of any material fact made relating to COVID-19 and other chronic condition; or
- 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.

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Frequently Asked Question (FAQ)

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

The COVID-19 Complimentary Add-On Benefits provide:

- Death Benefit due to COVID-19; and/or
- COVID-19 test or pre-surgical COVID-19 test reimbursement; and/or
- Daily Hospital Income Benefit due to COVID-19, to individual new policies issued from 1 July 2021 to 31 August 2021, 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 1 July 2021 to 31 August 2021 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 30 September 2021 and it will be terminated at the end of the coverage period or when the total pay-out for the AmMetLife COVID-19 Fund reaches RM5,000,000, whichever is earlier. All claims payable for the benefits will be on first-come-first-serve basis.

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 additional coverage of death due to COVID-19 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 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.

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

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

8. 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 Person Under Investigation (PUI)/confirmed case of COVID-19 in MOH's designated hospitals nationwide (see [list of laboratories for COVID-19 tests nationwide](#), updated from time to time).

9. 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.

10. 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.

11. 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.

12. 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.

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13. 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.

Documents required for death claim due to COVID-19 are:

- i. Original Policy Contract; and
- ii. Death claim claimant statement; and
- iii. Original certified true copy of the Death Certificate; and
- iv. Copy of the Life Assured's Identity Card; and
- v. Doctor Statement (completed by last attending physician) for policies duration less than 5 years) and fill-up the column of name and address of the life assured usual attending physician; and
- vi. Original certified true copy of Identity Card of next of kin or Nominee; and
- vii. Proof of title of claimant
 - a. Marriage Certificate if nominee is spouse; or
 - b. Birth Certificate if nominee is children; or
 - c. Birth Certificate of assured if nominee is parent; or
 - d. Letter of Administration / Grant of Probate / Small Estate Distribution / Sijil Faraid; and
- viii. Authorization letter / consent letter to be signed by the next of kin; and
- ix. Original certified true copy of Confirmation by Malaysian Embassy in the country of event or Malaysian High Commissioner (if death occurred overseas); and
- x. Original certified true copy of Permission to export, import or transship the remains of a deceased person from the country of event (if death occurred overseas); and
- xi. Original certified true copy of Post-Mortem/ Police Report if cause of death was due to COVID-19

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

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

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

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

Official announcement will be made on ammethlife.com when the total pay-out for AmMetLife COVID-19 Fund reaches RM5,000,000, before 30 September 2021.

Updated as of 1 September 2021

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