

[FOR ILLUSTRATION PURPOSES ONLY]

This offering may not be available for this plan.

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is CriticalEase?

CriticalEase is a traditional non-participating premium paying rider which provides coverage for 38 critical illnesses.

2 Know Your Coverage / Benefits

As an illustration, for **RM1,040.00 annually**, you will receive the following **coverage**:

Note: The illustration is based on a 30-year-old (next birthday) male non-smoker, with RM100,000 as Sum Assured of the rider and standard health conditions. For additional information, please scan the QR code below.

Coverage	RM100,000 or Total Premium Paid, whichever is higher*, less any outstanding debt. * subject to Reduced Cover for Critical Illness Benefit The total Critical Illness Benefit payable under this Supplementary Contract and all in force policies which provide critical illness benefit under the same Life Assured is subject to a maximum amount of RM4,000,000.
Additional Coverage / Benefits	Not applicable.

The critical illnesses covered under this product include:

1. Cancer
2. Heart Attack
3. Brain Surgery
4. Stroke
5. Kidney Failure

Note: This is not a complete list. Please read your Supplementary Contract for details on the critical illnesses covered.

Your medical and health insurance **excludes**:

- Pre-existing Illness; and
- specified illnesses occurring within the specified waiting period.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the full list of exclusions.

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at
1 300 88 8800



Visit us at:
www.ammetlife.com



Email us at:
customercare@ammetlife.com



Scan the QR code above

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The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AmMetLife Insurance Berhad or PIDM (visit www.pidm.gov.my).

3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:

Premium	RM1,040.00 (annually) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 80 years
Coverage Term	Until the age of 80 years
You also have to pay the following fees and charges:	
Total Distribution Cost	3.42% of total premium or RM1,778.40

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Other Key Terms

- You should satisfy yourself that the rider will best serve your needs and that the premium payable under this plan is an amount you can afford for the duration of the premium payment term.
- Importance of disclosure – you must disclose all material facts, and state your age correctly.
- You must complete the proposal form accurately. If you fail to disclose or wrongly disclose any material information, it may affect the premium and benefit amount or AmMetLife may cancel the rider and all premiums paid less claims, any indebtedness and any other charges (if applicable) will be refunded to you without interest.
- The premium is non-guaranteed. AmMetLife reserves the right to revise the premium rate at the following anniversary of the Supplementary Contract by giving you at least 30 days advance written notice.
- In the event of diagnosis of a Critical Illness prior to Supplementary Contract Year 6, the amount payable under the rider shall be payable based on Reduced Cover For Critical Illness Benefit.
- The Waiting Period is 30 days following the Effective Date or Date of Reinstatement of the Supplementary Contract, whichever is later; this 30 days exclusion period does not apply to any Critical Illness precipitated solely by accidental means with the exception of the following, which shall be subjected to 60 day waiting period: Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Heart Attack.
- If you switch to another insurer or transfer from one Policy to another, you may be subject to the new terms and conditions of the new Policy or the new insurer.
- Please notify AmMetLife as soon as possible after a claim event. You may visit www.ammetlife.com/support/policy-servicing/claims/ for the detailed claim procedure.
- It is important that you inform us of any change in your contact details to ensure that all correspondence reaches you in a timely manner.

Note: This list is non-exhaustive. You should refer to the Supplementary Contract for the full list of terms and conditions.

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Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

- **Cooling Off Period:** Within 15 days from the date of receipt of your Supplementary Contract, the premiums that you have paid will be refunded to you.
- **After Cooling Off Period:** You may cancel your rider at anytime and coverage will be provided until the next premium is due. You will not receive any refund of premium paid. If you cancel your basic policy, the rider will also be cancelled.