

[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 group life insurance.

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

1 What is Group Term Life Assurance?

Group Term Life Assurance is a non-participating group yearly renewable term life assurance plan that offers insurance protection. This product offers Death Benefit and optional benefits including Total and Permanent Disability (TPD) Benefit, Permanent Partial Disability (PPD) Benefit, Accelerated/Additional Critical Illnesses Benefit, Accidental Death and Disablement Benefit, Repatriation Benefit, Funeral Expenses Benefit and Terminal Illness Benefit.

2 Know Your Coverage / Benefits

As an illustration, for a group size of 80 male members of 45 years old, with **RM11,580.00 annually**, you will receive the following group life insurance **coverage**:

Please note that the premium rate could differ based on your demographics and historical claims. **Please refer to your quotation for further details about your plan. For additional information, please scan the QR code below.**

Death Benefit	RM50,000
TPD Benefit (optional)	RM50,000
PPD Benefit (optional)	RM50,000 Company shall pay the Policy Owner the Sum Assured up to a maximum of RM2,000,000.
Additional Critical Illness Benefit (optional)	RM25,000 (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease: 10% of RM25,000) Company shall pay the Policy Owner the Sum Assured up to a maximum of RM1,000,000.00.
Accelerated Critical Illness Benefit (optional)	RM25,000 , except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease: 10% of RM25,000 Company shall pay the Policy Owner the Sum Assured up to a maximum of RM1,000,000.00.
Accidental Death and Disablement Benefit (optional)	RM50,000
Funeral Expenses Benefit (optional)	RM3,000
Repatriation Expenses Benefit (optional)	RM10,000
Terminal Illness Benefit (optional)	RM50,000
Additional Coverage / Benefits	Not applicable.

Your group life insurance **excludes**:

- any disabilities that result directly or indirectly, wholly or partly from self-inflicted injury or any attempt thereof while sane or insane;
- if the Life Assured is found to be infected by any Human Immunodeficiency Virus (HIV); and
- being under the influence of alcohol or drug other than in accordance with the directions of a registered medical practitioner.

Note: Each optional benefits have different exclusions, and this list is **non-exhaustive**. Please refer to the Policy Contract for the full list of exclusions.

If you have any questions or require assistance on your group life insurance, you can:



Call us at
1 300 88 8800



Visit us at:
ammctlife.com



Email us at:
customercare@ammctlife.com



Scan the QR code above

AmMetLife Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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 this group life insurance, you must pay a premium of:

Premium	RM11,580.00 (annually) (Please refer to the quotation for the actual premium rates) The total premium payable is based on plan chosen and total sum assured.
Premium Payment Term	1 Year (as per attached quotation)
Coverage Term	1 Year (as per attached quotation)
You also have to pay the following fees and charges:	
Commission	RM1,158.00, 10% of gross premium (Please refer to the quotation for the actual commission)
Stamp Duty	RM10

4 Other Key Terms

- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this plan is an amount you can afford for the duration of the policy term.
- The premium rates are applicable to standard risks and are subject to the terms and condition(s) of your policy.
- The premium payable and policy terms may vary depending on underwriting requirements of AmMetLife.
- Importance of disclosure – you must disclose all material facts such as medical conditions, and state the age correctly.
- AmMetLife reserves the right to review the policy terms and the premium rates if preliminary data furnished to AmMetLife was found to be incomplete, inaccurate and incorrect.
- You must complete the Group Enrolment 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 Policy and all premium less medical expenses, claims, any indebtedness and any other charges (if applicable) will be refunded to you without interest.
- In the event that any Critical Illness is first diagnosed within 30 days following the Effective Date or date of reinstatement whichever is later of assurance of the Life Assured. 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 a waiting period of 60 days are Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Serious Coronary Artery Disease.
- If this Policy shall have commenced immediately upon termination of a preceding Policy, provided the same benefits are available under this Policy, if a Life Assured shall have been afflicted with a medical Disability prior or at the time this Policy started (and benefits under the preceding Policy would have been available to Life Assured), such Life Assured shall continue to be covered for the existing Disability, but not to exceed the limits of the previous Policy on condition the Company has secured a copy of the preceding Policy.
- If you switch policy from one insurer to another or transferring from one type of insurance plan to another, you may be subject to the new terms and conditions of the new Policy or the new insurer.
- If the Sum Assured in respect of any Life Assured exceeds the Free Cover Limit, the Life Assured shall provide Evidence of Assurability or undergo such medical examination as the AmMetLife may prescribe at its sole discretion.
- A grace period of 60 days from your premium due date is allowed. If you do not pay your premiums within the grace period, your Policy will lapse.
- Please notify AmMetLife as soon as possible after a claim event. You may visit ammetslife.com for the detailed claim procedure.
- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- Unless renewed, the coverage will cease on expiry date and AmMetLife shall strictly not be liable for any expenses that take place after the expiry date.

Note: This list is **non-exhaustive**. Please refer to the Policy Contract for the full list of terms and conditions.

? Can I cancel my Policy?

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

- **Cooling Off Period:** Within 15 days from the date of receipt of the Policy, the premiums that you have paid (less any medical expenses incurred) will be refunded to you.
- **After Cooling Off Period:** You may cancel the Policy by giving us a written notice and serve at least 60 days' notice starting from your cancellation notification to us. Thereafter, the Policy shall cease and have no further value. You are entitled to a certain amount of refund of the premium, provided that you have not made a claim on the policy.