

# [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 HealthCare Secure?

**HealthCare Secure** is a non-participating yearly renewable individual Critical Illness (CI) insurance plan with severity based CI benefits that covers multiple CI claims. This plan covers Core CI and CI with severity level Tier 1 and Tier 2.

### 2 Know Your Coverage / Benefits

As an illustration, for **RM461.00** annually, you will receive the following insurance **coverage**:

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

Coverage	<p><b>RM100,000*</b> for Core CI event (if applicable) (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease: <b>RM20,000*</b>) <b>RM100,000*</b> for Tier 2 event (if applicable) <b>RM50,000*</b> for Tier 1 event (if applicable) *subject to Reduced Cover for Children</p> <p>The payout will be based on the critical illness stated in the Benefits Schedule.</p> <p>It provides CI protection from 7 CI groups with a guaranteed lump sum benefit payable if Life Assured is diagnosed with anyone of the Core CI, CI with severity level Tier 1 or Tier 2 (refer to the Benefits Schedule) during the term of the policy. The total benefit payout under each CI Group comprising of the Core CI and CI with severity level Tier 1 and Tier 2 (if any) will be limited to 100% of the Sum Assured (SA). Within each CI Group, the benefits payable for subsequent CI claims (at Tier 2 or Core CI level) are reduced by prior paid CI claims (at Tier 1 or Tier 2 Level). The cover will terminate once benefit payout reaches 200% of the sum assured. The critical illness benefit payable on all in-force policies with AmMetLife under the same Life Assured is subject to a maximum amount of RM1,500,000.</p>
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Additional Coverage / Benefits	Not applicable.
<p>The critical illnesses <u>covered</u> under this product include:</p>	
<ol style="list-style-type: none"><li>1. Cancer</li><li>2. Heart Attack</li><li>3. Brain Surgery</li><li>4. Stroke</li><li>5. Kidney Failure</li></ol>	
<p><b>Note:</b> This is not a complete list. Please read your Policy Contract for details on the critical illnesses covered.</p>	

Your medical and health insurance **excludes**:

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

*Note: 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 medical and health insurance, you can:



Call us at  
1 300 88 8800



Visit us at:  
[www.ammetlife.com](http://www.ammetlife.com)



Email us at:  
[customercare@ammetlife.com](mailto: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](http://www.pidm.gov.my)).

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## Know Your Obligations

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

Premium	<b>RM461.00 (annually)</b> 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
<b>You also have to pay the following fees and charges:</b>	
Total Distribution Cost	<b>15.00% of total premium or RM3,457.50</b>
Stamp Duty	RM10 (one time payment for every new policy)

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## 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 premium payment term.
- Importance of disclosure – you must disclose all material facts such as medical conditions, and state your age correctly.
- The premium payable may vary depending on underwriting requirements of AmMetLife.
- 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 Policy and all premiums paid less any medical expenses, claims and any indebtedness and any other charges (if applicable) will be refunded to you without interest.
- The premium rate is not guaranteed. AmMetLife reserves the right to revise the premium rate by giving you 30 days written notice prior to your next policy anniversary.
- In the event of critical illness prior to the Life Assured attaining the age of 4 years, the amount payable under the Policy shall be payable based on Reduced Cover For Children.
- The same waiting period is applied to the Tiered conditions as per their respective core CI conditions, except for Tier 1 and Tier 2 under Cancer:
  - a) 120 days for Minor Cancer and procedure (Tier 1 and Tier 2) conditions.
  - b) 60 days for Cancer, Coronary Artery By-Pass Surgery, Heart Attack and/or Angioplasty and Other Invasive Treatments for Coronary Artery Disease conditions.
  - c) 30 days for all other conditions.
- A Survival Period of 30 days is applicable.
- 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/](http://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 correspondences reach you in a timely manner.

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

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## 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 your 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 at anytime and AmMetLife will refund you a certain percentage of the premium. Please refer to Policy Contract for details of premium refund.