

[FOR ILLUSTRATION PURPOSES ONLY]

This coverage may not be offered 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 ProtectPrime39?

ProtectPrime39 is a traditional non-participating yearly renewable Critical Illness (CI) insurance plan. This plan provides coverage for 39 critical illnesses.

2 Know Your Coverage / Benefits

As an illustration, for RM350.00 annually, you will receive the following coverage:

Note: The illustration is based on a 30-year-old (next birthday) male non-smoker, RM100,000 as Sum Assured and standard health conditions.

For additional information, please scan the QR code below.

Coverage	RM100,000 for covered critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease: RM10,000), less any outstanding debt.
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 Policy Contract for details on the critical illnesses covered.

Your medical and health insurance **excludes**:

- suicide - death from any attempted suicide or self-inflicted injury or any attempt thereat while sane or insane;
- while under the influence of drugs or intoxicating liquor;
- if any critical illness occurred to Life Assured for which:
 - a. the condition manifested during the Waiting Period; or
 - b. any condition existed or was diagnosed after the expiry of the Waiting Period but which is related to a condition which existed or was diagnosed during the Waiting Period; and
- Pre-existing Illness.

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:
ammetlife.com



Email us at:
customercare@ammetlife.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 life insurance, you must pay a premium of:

Premium	RM350.00 (annually) The premium is based on standard health conditions.
Premium Payment Term	Until the age of 100 years
Coverage Term	Until the age of 100 years

You also have to pay the following fees and charges:

Total Distribution Cost	Not applicable.
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Stamp Duty	RM10 (one time payment for every new policy)
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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.
- Importance of disclosure - you must disclose all material facts such as medical conditions, 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 Policy and all premiums paid less any medical expenses, claims, any indebtedness and any other charges (if applicable) will be refunded to you without interest.
- 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 a Waiting Period of 60 days: Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Serious Coronary Artery Disease.
- A Survival Period of 30 days is applicable.
- The total premium depends on the plan you have chosen and vary with your age next birthday at each policy anniversary.
- The policy is renewable up to age 100 next birthday.
- 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.
- A grace period of 30 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 ammetlife.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.
- The premium is not guaranteed. AmMetLife reserves the right to revise the premium rate by giving you at least 30 days written notice prior to your next policy anniversary.

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