

PRODUCT DISCLOSURE SHEET Read this Product Disclosure Sheet before you decide to take up HealthCare Secure. Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.	AmMetLife Insurance Berhad HealthCare Secure [Date]
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1. What is this product about?

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

- It provides you CI protection from seven (7) CI groups with a guaranteed lump sum benefit payable if you are diagnosed with any one 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.
- This plan is yearly renewable up to age 80.

2. What are the covers / benefits provided?

This policy covers:

- Critical Illness (CI)** - The Sum Assured is RM xxx.xx. Upon occurrence of any of the covered critical illnesses, we will pay a percentage of the Sum Assured in accordance with the Benefits Schedule (depending on the severity level of the covered critical illnesses as shown below), subject to terms and conditions. The critical illness benefit payable on all in-force policies with AmMetLife under the same Life Assured is subject to a maximum amount of Ringgit Malaysia One Million and Five Hundred Thousand (RM1,500,000).

Benefits Schedule:

CI Groups	Critical Illnesses	Severity Level				
		Tier 1		Tier 2		Core CI
		% of SA	Monetary Limit	% of SA	Monetary Limit	% of SA
Group 1	Cancer	50%	RM75,000	100%	RM150,000	100%
	Chronic Aplastic Anemia	-	-	-	-	100%
	Full-blown AIDS	-	-	-	-	100%
	HIV Infection Due to Blood Transfusion	-	-	-	-	100%
	Major Organ Transplant (Bone Marrow / Pancreas)	-	-	-	-	100%
Group 2	Heart Attack	50%	RM75,000	100%	-	100%
	Serious Coronary Artery Disease	50%	RM75,000	100%	-	100%
	Stroke	50%	-	100%	-	100%
	Heart Valve Surgery	50%	RM75,000	-	-	100%
	Surgery to Aorta	50%	RM75,000	-	-	100%
	Systemic Lupus Erythematosus (SLE) With Severe Kidney Complications	50%	RM75,000	-	-	100%
	Kidney Failure	50%	-	-	-	100%
	Coronary Artery By-Pass Surgery	-	-	-	-	100%
	Major Organ Transplant (Heart/Kidney)	-	-	-	-	100%
	Medullary Cystic Disease	-	-	-	-	100%
Group 3	End-Stage Liver Failure	50%	RM75,000	100%	-	100%
	Fulminant Viral Hepatitis	-	-	-	-	100%
	Major Organ Transplant (Liver)	-	-	-	-	100%
Group 4	End-Stage Lung Disease	50%	-	100%	-	100%
	Primary Pulmonary Arterial Hypertension	50%	-	100%	-	100%
	Major Organ Transplant (Lung)	-	-	-	-	100%

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Group 5	Parkinson's Disease	50%	-	-	-	100%
	Alzheimer's Disease/Severe Dementia	-	-	-	-	100%
	Motor Neuron Disease	-	-	-	-	100%
	Multiple Sclerosis	-	-	-	-	100%
	Muscular Dystrophy	-	-	-	-	100%
Group 6	Blindness	50%	RM75,000	100%	-	100%
	Deafness	50%	RM75,000	100%	-	100%
	Coma	50%	-	100%	-	100%
	Benign Brain Tumor	50%	RM75,000	-	-	100%
	Major Burns	50%	-	-	-	100%
	Major Head Trauma	50%	-	-	-	100%
	Paralysis of Limbs	50%	-	-	-	100%
	Brain Surgery	-	-	-	-	100%
	Loss of Independent Existence	-	-	-	-	100%
	Loss of Speech	-	-	-	-	100%
Group 7	Bacterial Meningitis	50%	-	-	-	100%
	Encephalitis	50%	-	-	-	100%
Other	Major Organ Transplant (Others)	50%	-	-	-	-
	Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	-	-	-	-	10%

* Subject to monetary limit of RM20,000

Please refer to the brochure and policy contract for the detailed information of covered critical illnesses.

• Reduced cover for children

In the event of critical illness prior to the Life Assured attaining the age of four (4) years, the amount payable under this Policy shall be in accordance with the following schedule:-

Age Next Birthday	Percentage of the Critical Illness Benefit
1	20%
2	40%
3	60%
4	80%
5	100%

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. How much premium do I have to pay and for how long?

- The total premium that you have to pay varies depending on AmMetLife's underwriting requirements. The premium amount is determined according to your sum assured and attained age (next birthday), gender and smoking status.
- The estimated total premium that you have to pay: RM xxx.xx Yearly, RM xxx.xx Half Yearly, RM xxx.xx Quarterly, RM xxx.xx Monthly
- The premium rate is not guaranteed. AmMetLife reserves the right to revise the premium rate if the actual claim experience is worse than expected, by giving you thirty (30) days written notice prior to your next policy anniversary.
- Policy renewal is guaranteed up to the stated term in the Policy Contract.
- You have 30 days from the premium due date to pay the premium.

Your premium will increase according to your attained age. Please refer to Male Non Smoker column in the premium rates (per RM1,000 sum assured) table below:

The individual annual premium rates per RM1,000 sum assured for standard lives are as follows:

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Attained Age (Next Birthday)	Male (RM)		Female (RM)	
	Non Smoker	Smoker	Non Smoker	Smoker
1 - 5	4.61	4.61	4.00	4.00
6 - 10	4.61	4.61	4.00	4.00
11 - 15	4.61	4.61	4.00	4.00
16 - 20	4.61	4.61	4.00	4.00
21 - 25	4.61	4.61	4.45	5.38
26 - 30	4.61	4.61	4.45	5.38
31 - 35	6.78	10.59	9.86	12.99
36 - 40	6.78	10.59	9.86	12.99
41 - 45	11.10	18.66	14.46	20.13
46 - 50	16.90	29.57	18.66	27.65
51 - 55	26.85	48.06	23.46	36.83
56 - 60	40.99	73.38	28.54	47.14
61 - 65**	63.84	112.32	37.06	63.33
66 - 70**	95.39	162.14	55.14	94.88
71 - 75**	130.78	210.62	79.26	133.15
76 - 80**	187.55	279.46	111.74	174.30

** Applicable for Renewal Ages only

4. What are the fees and charges I have to pay?

- Stamp Duty - RM 10 (one time payment for every new policy)
- Total Distribution Cost - xx% of gross premium or RM xxx.xx (included in the premium)

5. What are some of the key terms and conditions that I should be aware of?

- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this policy 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:
 - i) premium and benefit amount may be affected; or
 - ii) the policy may be cancelled and all premium less medical expenses, claims and indebtedness will be refunded to you without interest.
- 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.
- Unless renewed, the coverage will cease on expiry date and AmMetLife Insurance Berhad shall strictly not be liable for any expenses that take place after the expiry date.
- If your insurance agent ceases to be an agent of AmMetLife Insurance Berhad, AmMetLife Insurance will inform you accordingly.
- Cooling off period - you may cancel your policy by returning the policy within fifteen (15) days from the date of receipt of the policy. The premiums that you have paid less any expenses which may have been incurred by AmMetLife for any medical examination of the Life Assured will be refunded to you.
- Waiting period

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.

	Conditions
Waiting Period 120 days	<ul style="list-style-type: none"> Minor Cancer and procedure (Tier 1 and Tier 2)
Waiting Period 60 days	<ul style="list-style-type: none"> Cancer Coronary Artery By-pass Surgery Heart Attack Angioplasty and other invasive treatments for Coronary Artery Disease
Waiting Period 30 days	All other conditions

- Survival Period - A survival period of 30 days is applicable.
- You or your representative must notify AmMetLife as soon as possible after a claim event. You may visit ammetlife.com for the detailed claim procedure.

Note: This list is non-exhaustive. Please refer to the policy contract for the complete terms and conditions under this policy.

6. What are the major exclusions under this policy?

- The Covered Event shall not cover any Critical Illness caused directly or indirectly, wholly or partly, by any of the following occurrences:-
 - Pre-existing illness;
 - Specified Illnesses occurring within the specified waiting period;
 - Illnesses resulting from AIDS, AIDS-related complex or infection by HIV (except for "Full-blown AIDS" or "HIV Infection due to Blood Transfusion" covered under the plan);

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4. Congenital abnormalities;
5. Illnesses caused by self-inflicted injury while the Life Assured is sane or insane;
6. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions upon receiving the policy.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to AmMetLife Insurance Berhad.

- If you cancel your policy after the fifteen (15) days cooling off period, you are entitled to a refund of a certain percentage of the premium. Refer to policy contract for details of premium refund.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondence reaches you and/or nominee/trustee in a timely manner.

9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the relevant *insuranceinfo* booklet, available on www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Customer Care Centre

AmMetLife Insurance Berhad
Level 6, Menara 1 Sentrum,
No. 201, Jalan Tun Sambanthan,
50470 Kuala Lumpur.
Tel: 1 300 88 8800
E-Mail: customercare@ammetlife.com
Homepage: ammetlife.com

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

10. Other similar types of cover available

Please ask AmMetLife Insurance Berhad for other similar types of plans offered by AmMetLife Insurance Berhad.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at [Date].