

<b>PRODUCT DISCLOSURE SHEET</b> Read this Product Disclosure Sheet before you decide to take up CriticalEase. Upon receiving the Supplementary Contract, be sure to read the general terms and conditions as stated in it.	<b>AmMetLife Insurance Berhad</b>  CriticalEase [Date]
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## 1. What is this product about?

CriticalEase is a premium paying rider which provides Critical Illness coverage as listed below during the term of this rider.

## 2. What are the covers / benefits provided?

This rider covers:

- Critical Illness Benefit** – RM xxx.xx (the Sum Assured of this rider).

Covered Critical Illnesses as following:

1. Alzheimer's Disease / Severe Dementia	14. End-Stage Lung Disease	27. Multiple Sclerosis
2. Bacterial Meningitis	15. Full-blown AIDS	28. Muscular Dystrophy
3. Benign Brain Tumour	16. Fulminant Viral Hepatitis	29. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
4. Blindness	17. Heart Attack	30. Paralysis of Limbs
5. Brain Surgery	18. Heart Valve Surgery	31. Parkinson's Disease
6. Cancer	19. HIV Infection Due to Blood Transfusion	32. Primary Pulmonary Arterial Hypertension
7. Cardiomyopathy	20. Kidney Failure	33. Serious Coronary Artery Disease
8. Chronic Aplastic Anemia	21. Loss of Independent Existence	34. Stroke
9. Coma	22. Loss of Speech	35. Surgery to Aorta
10. Coronary Artery By-Pass Surgery	23. Major Head Trauma	36. Systemic Lupus Erythematosus With Severe Kidney Complications
11. Deafness	24. Major Organ / Bone Marrow Transplant	37. Terminal Illness
12. Encephalitis	25. Medullary Cystic Disease	38. Third Degree Burns
13. End-Stage Liver Failure	26. Motor Neuron Disease	

*Note: Please refer to the Supplementary Contract for the definition of the Critical Illnesses.*

Sum Assured or Total Premium Paid\*, whichever is higher, will be payable in one lump sum upon the Life Assured being diagnosed with any one of the covered Critical Illnesses.

The total Critical Illness Benefit payable under this rider is subject to the combined limit of RM4,000,000 under all insurance policies covering critical illness on the same Life Assured.

On the commencement date of an approved Critical Illness claim, this rider will terminate and have no further value. Any outstanding debt on this rider at the time of settlement shall be deducted from the proceeds payable under this rider.

When there is Critical Illness Benefit payable, then from the commencement date of the approved Critical Illness claim, the Basic Sum Assured or the Revised Benefit of the Basic Policy if there has been an approved TPD claim, shall be reduced by the Critical Illness Benefit. The full terms and conditions are set out in the Supplementary Contract.

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• **Reduced Cover for Critical Illness Benefit**

In the event of diagnosis of a Critical Illness prior to Supplementary Contract Year six (6), the amount payable under this rider shall be in accordance with the following table:

Supplementary Contract Year	Percentage (%) of Benefit Payable
1	10%
2	20%
3	40%
4	60%
5	80%

On the commencement date of an approved Critical Illness claim, this rider will terminate and have no further value. Any outstanding debt on this rider at the time of settlement shall be deducted from the proceeds payable under this rider.

Notwithstanding the amount payable as stated above, the Basic Sum Assured or the Revised Benefit of the Basic Policy if there has been an approved TPD claim, shall be reduced as if the amount payable made were 100% of Critical Illness Benefit.

The Critical Illness Benefit as stated above will not be payable if a benefit is payable according to reduced cover for Critical Illness Benefit.

\* Total Premium Paid refers to the total premium payable for Sum Assured or revised sum assured stated in the subsequent endorsement(s) of the Supplementary Contract based on yearly mode of payment.

Duration: Term of xxx.xx years or upon termination, whichever is earlier.

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)).

**3. How much premium do I have to pay?**

- The total premium that you have to pay may vary depending on underwriting requirements of AmMetLife such as entry age, gender and sum assured.
- The estimated premium that you have to pay is:
  - RM xxx.xx Yearly
  - RM xxx.xx Half Yearly
  - RM xxx.xx Quarterly
  - RM xxx.xx Monthly
- Premium duration: 20 years or [age 80 - entry age] years.
- The premium is non-guaranteed. AmMetLife reserves the right to revise the premium rate at the following anniversary of the Supplementary Contract if the actual claim experience is worse than expected, by giving you at least thirty (30) days advance written notice.
- The premium is level.
- You have thirty (30) days from the premium due date to pay the premium.

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

- The total distribution cost payable under this rider is xx%. Please refer to the sales illustration for total distribution cost payable to agent.

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

- You should satisfy yourself that this rider will best serve your needs and that the premium payable under this rider 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:
  - i. premium and benefit amount may be affected; or
  - ii. this rider may be cancelled and all premiums less claims and indebtedness (if any) will be refunded to you without any interest.
- Cooling off period - you may cancel your rider by returning the Supplementary Contract to AmMetLife within fifteen (15) days from the date of receipt of your Supplementary Contract. AmMetLife will refund to you the premiums paid.
- Waiting Period – Thirty (30) days following the Effective Date or Date of Reinstatement of the Supplementary Contract, whichever is later; this thirty (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 sixty (60) days:
  - i. Cancer
  - ii. Coronary Artery By-Pass Surgery
  - iii. Heart Attack
  - iv. Serious Coronary Artery Disease
- If your insurance agent ceases to be an agent of AmMetLife, AmMetLife will take the necessary action to inform you accordingly.
- 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.
- You or your representative must notify AmMetLife as soon as possible after a claim event. You may visit [ammetlife.com](http://ammetlife.com) for the detailed claim procedure.

*Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions under this rider.*

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#### 6. What are the major exclusions under this rider?

This rider does not cover any Critical Illness caused directly or indirectly, wholly or partly, by any of the following occurrences:

- i. Suicide or any attempted suicide or self-inflicted injury or any attempt thereat while sane or insane; or
- ii. While under the influence of drug or intoxicating liquor; or
- iii. 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.
- iv. Pre-existing Illness.

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

#### 7. Can I cancel my rider?

- You may cancel your rider by giving a written notice to AmMetLife. Coverage will be provided until the day before the next premium is due. You will not receive any refund of premium paid.
- If you cancel your basic policy, this rider will also be cancelled.

#### 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 to ensure that all correspondences reach you 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](http://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](mailto:customercare@ammetlife.com)  
Homepage: [ammetlife.com](http://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 RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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