

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

1. What is this product about?

ProtectIncome is a traditional non-participating yearly renewable individual hospital income insurance plan which provides hospital income benefit for each hospitalisation.

2. What are the covers / benefits provided?

Your choice of plan is: Plan 1/2/3/4

The Sum Assured for this plan is RM 50/100/200/300

This Policy covers:

Hospital Income Benefits (HIB)

100% of Sum Assured will be paid for each day the Life Assured is confined as an in-patient in the Hospital. The duration of the Hospitalisation shall not be less than twelve (12) consecutive hours.

The total Hospital Income Benefit payable under this Policy for Any One Disability shall not exceed one hundred and eighty (180) days, and subject to a maximum of one thousand (1,000) days per lifetime.

Duration: Yearly renewable up to age 80 next birthday 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).

3. How much premium do I have to pay?

- The total premium that you have to pay and the terms and conditions relating to your Policy may vary depending on the AmMetLife's underwriting requirements such as entry age, gender and sum assured.
- The total premium depends on the plan you have chosen and vary with your age on next birthday at each policy anniversary.
- The premium rate is not guaranteed. AmMetLife reserves the right to revise the premium rate at the following anniversary of the Policy if the actual claim experience is worse than expected, by giving you at least thirty (30) days' prior written notice.
- The Policy is conditionally renewable up to a maximum expiry age of 80 next birthday, subject to the expiry age of your Policy and AmMetLife's right to withdraw the entire portfolio if AmMetLife decides to discontinue underwriting ProtectIncome.
- A grace period of 30 days from your renewal premium due date is allowed, after which, your Policy shall be terminated.
- Your premium will increase according to your age next birthday at each policy anniversary. Please refer to the premium applicable to your chosen Plan 1/2/3/4 in the table below.
- The annual premium rate for male/female are as follow:

Age Next Birthday	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
30 days to 5 years	xxx.xx	xxx.xx	xxx.xx	xxx.xx
6 - 17 years	xxx.xx	xxx.xx	xxx.xx	xxx.xx
18 - 35 years	xxx.xx	xxx.xx	xxx.xx	xxx.xx
36 - 45 years	xxx.xx	xxx.xx	xxx.xx	xxx.xx
46 - 55 years	xxx.xx	xxx.xx	xxx.xx	xxx.xx
56 - 60 years	xxx.xx	xxx.xx	xxx.xx	xxx.xx
61 - 65 years*	xxx.xx	xxx.xx	xxx.xx	xxx.xx
66 - 70 years*	xxx.xx	xxx.xx	xxx.xx	xxx.xx
71 - 75 years*	xxx.xx	xxx.xx	xxx.xx	xxx.xx
76 - 79 years*	xxx.xx	xxx.xx	xxx.xx	xxx.xx

*Applicable for Renewal only

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

- Stamp Duty - RM 10 (one time payment for every new policy)

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

- You should satisfy yourself that this Policy best serve your needs and that the premium under this Policy is an amount you can afford.
- Importance of disclosure - you must disclose all material facts such as medical condition, gender and state your age correctly.

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- You must complete the proposal form accurately. If you fail to disclose or wrongly disclose any material information:
 - premium and benefit amount may be affected; or
 - the Policy may be cancelled and all premium which have been deducted less medical expenses, claims and indebtedness (if any) will be refunded to you without interest.
- Cooling-off period - you may cancel your Policy by returning the Policy to AmMetLife within fifteen (15) days from the date of receipt of your Policy. The premium 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 insurance coverage for Insured Benefits will only start 30 days after the effective date or date of reinstatement of your Policy, whichever is later unless the hospitalisation is the result of an accident.
- You or your representative must notify AmMetLife as soon as possible after a claim event. You may visit ammethlife.com for the detailed claim procedure.
- 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.

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

6. What are the major exclusions under this Policy?

- Pre-existing illness;
- Specified Illnesses occurring during the first 120 days of continuous cover from your Policy effective date or date of reinstatement, whichever is later;
- Any medical or physical conditions arising within the first 30 days of your Policy effective date or date of reinstatement, whichever is later, except for accidental injury;
- Plastic/Cosmetic surgery, circumcision, eye examination, or surgical correction of nearsightedness (Radial Keratotomy or Lasik);
- Dental conditions including dental treatment or oral surgery;
- Any treatment or investigation which is not Medically Necessary, or recuperation, custodial or rest care;

Note: This list is non-exhaustive. Please refer to the policy contract for the full exclusions under this 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 (also known as the “free look period”), you are entitled for 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 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.

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@ammethlife.com
 Homepage: ammethlife.com

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

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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 CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION. THIS POLICY DOES NOT INCLUDE, WHERE APPLICABLE, ANY SAVINGS OR INVESTMENT ELEMENTS.

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

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