

PRODUCT DISCLOSURE SHEET Read this Product Disclosure Sheet before you decide to take up ProtectPrime39. Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.	AmMetLife Insurance Berhad
	ProtectPrime39 [Date]

1. What is this product about?

ProtectPrime39 is a traditional non-participating yearly renewable individual critical illness insurance plan which provides Critical Illness coverage as listed below.

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 50,000/100,000/150,000/120,000

This Policy covers:

• Critical Illness

1. Alzheimer's Disease / Severe Dementia	14. End-Stage Liver Failure	27. Motor Neuron Disease
2. Angioplasty and other invasive treatments for Coronary Artery Disease	15. End-Stage Lung Disease	28. Multiple Sclerosis
3. Bacterial Meningitis	16. Full-blown AIDS	29. Muscular Dystrophy
4. Benign Brain Tumor	17. Fulminant Viral Hepatitis	30. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
5. Blindness	18. Heart Attack	31. Paralysis of Limbs
6. Brain Surgery	19. Heart Valve Surgery	32. Parkinson's Disease
7. Cancer	20. HIV Infection Due to Blood Transfusion	33. Primary Pulmonary Arterial Hypertension
8. Cardiomyopathy	21. Kidney Failure	34. Serious Coronary Artery Disease
9. Chronic Aplastic Anemia	22. Loss of Independent Existence	35. Stroke
10. Coma	23. Loss of Speech	36. Surgery to Aorta
11. Coronary Artery By-Pass Surgery	24. Major Head Trauma	37. Systemic Lupus Erythematosus With Severe Kidney Complications
12. Deafness	25. Major Organ / Bone Marrow Transplant	38. Terminal Illness
13. Encephalitis	26. Medullary Cystic Disease	39. Third Degree Burns

Note: Please refer to the policy contract for the definition of the Critical Illness.

100% of Sum Assured will be payable in one lump sum upon occurrence of the covered Critical Illness except for Angioplasty and other invasive treatments for Coronary Artery Disease.

Upon occurrence of Angioplasty and other invasive treatments for Coronary Artery Disease, 10% of the Sum Assured subject to a maximum amount of RM20,000 per policy will be payable. Angioplasty and other invasive treatments for Coronary Artery Disease is payable once per policy and shall be deducted from the Sum Assured of the Policy, thereby reducing the amount of Sum Assured which will be payable subsequently upon occurrence of any one of the remaining covered Critical Illness.

The total Critical Illness Benefit payable under the Policy is subject to the combined limit of RM 4,000,000 under all the insurance policies covering Critical Illness on the same Life Assured.

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Once 100% of the Sum Assured has been paid, the Policy will then terminate and have no further value.

Any outstanding debt on the Policy at the time of any settlement shall be deducted from the proceeds payable under the Policy.

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 the Policy shall be the following:

Age Next Birthday	Percentage of Benefit Payable
1	20%
2	40%
3	60%
4	80%

Duration: Yearly renewable up to age 100 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 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 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 renewable up to age 100 next birthday.
- A grace period of thirty (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 12/3/4 in the table below.
- The annual premium rates for male/female are as follows:

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 - 80 years*	xxx.xx	xxx.xx	xxx.xx	xxx.xx
81 - 90 years*	xxx.xx	xxx.xx	xxx.xx	xxx.xx
91 - 99 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 – RM10 (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 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, gender 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 any 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.

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- Waiting Period – Thirty (30) days following the Effective Date or Date of Reinstatement, 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:
 - Angioplasty and other invasive treatments for Coronary Artery Disease
 - Cancer
 - Coronary Artery By-Pass Surgery
 - Heart Attack
 - Serious Coronary Artery Disease
- Survival period - A survival period of thirty (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.
- 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?

- This Policy does not cover any Critical Illness caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - Suicide or any attempted suicide or self-inflicted injury or any attempt thereat while sane or insane; or
 - While under the influence of drugs or intoxicating liquor; or
 - If any Critical Illness occurred to Life Assured for which:
 - The condition manifested during the Waiting Period; or
 - 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.
 - Pre-existing illness.

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 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 correspondences reach 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.

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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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