

PRODUCT DISCLOSURE SHEET	AmMetLife Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out the Group Hospital and Surgical Insurance. Be sure to also read the general terms and conditions.	Group Hospital and Surgical Insurance
	Date:

1. What is this product about?

- Group Hospital and Surgical Insurance is sold as a rider attachable to the Group Term Life insurance. It is distributed through agency, broker, corporate, direct marketing and Bancassurance channels via Ambank.

2. What are the covers / benefits provided?

- The coverage is stipulated, subject to the corresponding "Designated Plan" chosen, in the following Schedule of Benefits, Limits and Deductibles (as per attached quotation)
- Duration of cover is one year. You need to renew your cover annually.

The benefit(s) payable under this policy is 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 premium amount is determined according to group size, plan chosen etc. (as per attached quotation)
- Premium rates are not guaranteed. The company may revise the premium rates by giving at least 30 days written notice to the Policy Owner. Premium rates revision will only be done on policy anniversary.
- The premium rates are applicable to standard risks. The policy terms and rates may vary depending on the underwriting requirements.

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

- Stamp Duty - RM 10
- Commission : 10% of gross premium (as per attached quotation)
- Third Party Administrator (TPA) Fees (as per attached quotation)

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

- Importance of disclosure – you and/or life assured must disclose all material facts such as medical condition, and state the life assured's age correctly.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this plan is an amount you can afford.
- Please note the likely implications of switching policy from one insurer to another or transferring from one type of insurance plan to another – for example, you may be subject to new terms and conditions of the new policy or of the new insurer.
- Waiting period – the eligibility for benefits under the policy will only start 30 days after the effective date of the policy, except for a covered Accident occurring after the effective date of coverage. Waiting period shall mean the first 30 days between the beginning of a life assured's disability and the commencement of this Policy date/reinstatement date and is applied only when the person is first covered. This shall not be applicable after the first year of cover. However, if there is a break in insurance, the waiting period will apply again.
- Free-look period – there is a free-look period of 15 calendar days after the delivery of your policy to allow you to review if it meets your needs. If the Policy is returned within the period, the premium will be refunded, subject to deduction of any expenses incurred for medical examination.
- There are provisions for nomination and assignment. Please be advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased.
- If the hospitalization charge for the Room & Board is at higher rate than the eligible benefit, the company will only bear 80% of the remaining hospitalization charge for the Room & Board.
- Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable for any expenses that take place after the expiry date.
- The full coverage available under this plan will commence immediately upon issuance of the policy documents to you.
- 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 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.

PRODUCT DISCLOSURE SHEET	AmMetLife Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out the Group Hospital and Surgical Insurance. Be sure to also read the general terms and conditions.	Group Hospital and Surgical Insurance
	Date:

- Any medical or physical conditions arising within the first 30 days of the life assured's cover or date of reinstatement whichever is latest except for accidental injuries.
- Plastic/Cosmetic surgery, circumcision, eye examination, and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Insurance.

Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to the insurance company. Upon cancellation, you are entitled to a certain amount of refund of the premium provided that you have not made a claim on the policy.

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. AmMetLife Insurance contact details are as below.

9. Where can I get further information?

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

If you have any enquiries, please contact us at:

AmMetLife Insurance Berhad
Employee Benefits Department
Level 21, Menara 1 Sentrum,
No.201, Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia
Tel: (603) 2271 8000
E-Mail: customer@ammethlife.com
Homepage: ammethlife.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

Not Applicable

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 THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at _____(date).