

#### AmMetLife Insurance Berhad (197301002252) Licensed Insurer

Head Office: Level 24, Menara 1 Sentrum, No. 201, Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia

PRODUCT DISCLOSURE SHEET	AmMetLife Insurance Berhad
Read this Product Disclosure Sheet before you decide to	Group Term Life
3	Date:
contract, be sure to read the general terms and conditions	
as stated in it.	

#### 1. What is this product about?

- This is a Group Term Life Insurance Scheme which is sold to a group of people formed for a purpose other than the
  purchase of insurance benefits.
- This product is a non-participating term insurance and benefits are payable on Death, Total and Permanent Disability (TPD) or upon being diagnosed with one of the 39 listed Critical Illnesses, if applicable.
- The premiums you pay are on annual basis and this policy is renewable yearly.

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

This policy covers:-

- Death (Natural & Accidental causes)
   In the event of death of the life assured during the term of the policy, the sum assured will be payable.
- ii. Total and Permanent Disability (Natural & Accidental causes) In the event, the life assured becomes totally and permanently disabled, the sum assured will be payable in one lump sum.
- iii. Critical Illnesses Benefit
  If life assured is diagnosed with any one of the 39 Critical Illnesses, the sum assured as per the chosen plan will
  be payable, if applicable.

Alzheimer's Disease/Severe Dementia Angioplasty and Other Invasive Treatments for Coronary Artery Disease*  Bacterial Meningitis  Benign Brain Tumour  Blindness Brain Surgery  Cancer Cardiomyopathy Coma Coronary Artery By-Pass Surgery  Coronary Artery By-Pass Surgery  End-Stage Liver Failure  End-Stage Lung Disease  Alzheimer's Disease*  Cinder Loss of Independent Existence Loss of Speech Major Head Trauma Major Organ/Bone Marrow Transplant Medullary Cystic Disease Motor Neuron Disease Multiple Sclerosis Muscular Dystrophy Occupationally Acquired Human Immunodeficiency Via (HIV) Infection Paralysis of limbs Paralysis of limbs Paralysis of limbs Primary Pulmonary Arterial Hypertension  Full-blown AIDS  Full-blown AIDS  Full-blown AIDS  Heart Attack  Heart Attack  Benign Brain Tumour  Angioplasty and Other Invasive Treatments for Coronary Artery Disease  Loss of Independent Existence Loss of Independent Existence  Loss of Speech				
Coronary Artery Disease*  Bacterial Meningitis  Benign Brain Tumour  Blindness  Brain Surgery  Cancer  Cardiomyopathy  Coma  Coronary Artery By-Pass Surgery  Deafness  Encephalitis  End-Stage Lurg Disease  Coronary Artery Disease  Loss of Speech  Major Head Trauma  Major Organ/Bone Marrow Transplant  Medullary Cystic Disease  Multiple Sclerosis  Multiple Sclerosis  Muscular Dystrophy  Occupationally Acquired Human Immunodeficiency Via (HIV) Infection  Paralysis of limbs  Parkinson's Disease  Brioey Pallure  End-Stage Liver Failure  End-Stage Lung Disease  Tyll-blown AIDS  Fullminant Viral Hepatitis  Coronary Artery By-Past Surgery  Brioey Coronary Artery Disease  Stroke  Surgery to Aorta  Systemic Lupus Erythematosus With Severe Kidney Complications	1	Alzheimer's Disease/Severe Dementia	21	Kidney Failure
4 Benign Brain Tumour 5 Blindness 6 Brain Surgery 7 Cancer 8 Cardiomyopathy 9 Chronic Aplastic Anemia 10 Coronary Artery By-Pass Surgery 11 Coronary Artery By-Pass Surgery 12 Deafness 13 Encephalitis 14 End-Stage Liver Failure 15 End-Stage Lung Disease 16 Full-blown AIDS 17 Fulminant Viral Hepatitis 26 Major Organ/Bone Marrow Transplant 27 Major Head Trauma 28 Major Organ/Bone Marrow Transplant 29 Medullary Cystic Disease 27 Motor Neuron Disease 28 Multiple Sclerosis 29 Muscular Dystrophy 20 Occupationally Acquired Human Immunodeficiency Via (HIV) Infection 30 Paralysis of limbs 31 Paralysis of limbs 32 Parkinson's Disease 33 Primary Pulmonary Arterial Hypertension 34 Serious Coronary Artery Disease 35 Stroke 36 Surgery to Aorta 37 Systemic Lupus Erythematosus With Severe Kidney Complications	2		22	Loss of Independent Existence
5Blindness25Major Organ/Bone Marrow Transplant6Brain Surgery26Medullary Cystic Disease7Cancer27Motor Neuron Disease8Cardiomyopathy28Multiple Sclerosis9Chronic Aplastic Anemia29Muscular Dystrophy10Coma30Occupationally Acquired Human Immunodeficiency Via (HIV) Infection11Coronary Artery By-Pass Surgery31Paralysis of limbs12Deafness32Parkinson's Disease13Encephalitis33Primary Pulmonary Arterial Hypertension14End-Stage Liver Failure34Serious Coronary Artery Disease15End-Stage Lung Disease35Stroke16Full-blown AIDS36Surgery to Aorta17Fulminant Viral Hepatitis37Systemic Lupus Erythematosus With Severe Kidney Complications	3	Bacterial Meningitis	23	Loss of Speech
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8 Cardiomyopathy 9 Chronic Aplastic Anemia 10 Coma 11 Coronary Artery By-Pass Surgery 12 Deafness 13 Encephalitis 14 End-Stage Liver Failure 15 End-Stage Lung Disease 16 Full-blown AIDS 17 Fulminant Viral Hepatitis  28 Multiple Sclerosis Muscular Dystrophy Occupationally Acquired Human Immunodeficiency Via (HIV) Infection 30 Primary Polymonary Arterial Hypertension 31 Paralysis of limbs 32 Parkinson's Disease 33 Primary Pulmonary Arterial Hypertension 34 Serious Coronary Artery Disease 35 Stroke 36 Surgery to Aorta 37 Systemic Lupus Erythematosus With Severe Kidney Complications	6	Brain Surgery	26	Medullary Cystic Disease
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10 Coma  11 Coronary Artery By-Pass Surgery  12 Deafness  13 Encephalitis  14 End-Stage Liver Failure  15 End-Stage Lung Disease  16 Full-blown AIDS  17 Fulminant Viral Hepatitis  30 Occupationally Acquired Human Immunodeficiency Via (HIV) Infection  31 Paralysis of limbs  32 Parkinson's Disease  33 Primary Pulmonary Arterial Hypertension  34 Serious Coronary Artery Disease  35 Stroke  36 Surgery to Aorta  Systemic Lupus Erythematosus With Severe Kidney Complications	8	Cardiomyopathy	28	Multiple Sclerosis
10 Coma 30 (HIV) Infection 11 Coronary Artery By-Pass Surgery 31 Paralysis of limbs 12 Deafness 32 Parkinson's Disease 13 Encephalitis 33 Primary Pulmonary Arterial Hypertension 14 End-Stage Liver Failure 34 Serious Coronary Artery Disease 15 End-Stage Lung Disease 35 Stroke 16 Full-blown AIDS 36 Surgery to Aorta 17 Fulminant Viral Hepatitis 37 Systemic Lupus Erythematosus With Severe Kidney Complications	9	Chronic Aplastic Anemia	29	Muscular Dystrophy
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16 Full-blown AIDS 17 Fulminant Viral Hepatitis 36 Surgery to Aorta Systemic Lupus Erythematosus With Severe Kidney Complications	14	End-Stage Liver Failure	34	Serious Coronary Artery Disease
17 Fulminant Viral Hepatitis  37 Systemic Lupus Erythematosus With Severe Kidney Complications	15	End-Stage Lung Disease	35	Stroke
17 Fulminant Viral Hepatitis Complications	16	Full-blown AIDS	36	Surgery to Aorta
18 Heart Attack 38 Terminal Illness	17	Fulminant Viral Hepatitis	37	, , ,
	18	Heart Attack	38	Terminal Illness
19 Heart Valve Surgery 39 Third Degree Burns	19	Heart Valve Surgery	39	Third Degree Burns
20 HIV Infection Due to Blood Transfusion	20	HIV Infection Due to Blood Transfusion		

<sup>\* 10%</sup> of the sum assured subject to a maximum amount of RM25,000 per Life Assured will be payable.

Please refer to the Master policy for the full explanation of covered critical illnesses.

Note: Details of all the above coverage and other coverage (if applicable) are stipulated as per the attached quotation.

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).



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take up Group Term Life. Upon receiving the policy	Date:
contract, be sure to read the general terms and conditions	
as stated in it.	

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

• The premium rates are not guaranteed. The total premium that you have to pay is based on the chosen plan and subject to the terms and condition (s) of your policy. It may vary depending on the underwriting requirements of the Company and is renewable yearly. (as per attached quotation)

## 4. What are the fees and charges?

- Commission 10% of gross premium (as per attached quotation)
- Stamp duty of RM 10

#### 5. What are some of the key terms and conditions to 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 for the duration of the policy term.
- 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.
- If you switch to another insurer or transfer from one policy to another, you may be subjected to the new terms and conditions of the new policy or of the new insurer.
- You may cancel your policy by returning the policy within 15 calendar days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period the eligibility for Critical Illness benefits will only start 30 days after the effective date of the policy.
- 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 Master Policy for the terms and conditions under this policy.

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

- There are risks that are not covered under the Critical Illness Coverage. Critical Illness caused by following occurrences are not covered:
  - i) suicide or any attempted suicide or self-inflicted injury;
  - ii) while under the influence of drug or intoxicating liquor;
  - iii) if the life assured is found to be infected by Human Immunodeficiency Virus (HIV);
  - iv) Critical Illness first diagnosed within 30 days from policy effective date or reinstatement date, whichever is later.

Note: This list is non-exhaustive. Please refer to the Master Policy for the full list of exclusions under this policy.

#### 7. Can I cancel the policy?

You may cancel the policy by returning the policy to the Company within 15 days from the receipt of the policy. The premiums that you have paid (less any medical fee incurred), if any, will be refunded to you.

## 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 life insurance, please refer to relevant *insuranceinfo* booklet, available on www.insuranceinfo.com.my.

If there are 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. Tel: (603) 2271 8000

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

Not Applicable.

## **IMPORTANT NOTE:**

BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. 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 Product Disclosure Sheet is valid as at \_\_\_\_\_\_ \_(date).

