

PRODUCT DISCLOSURE SHEET	AmMetLife Insurance Berhad
Read this Product Disclosure Sheet before you decide to take up <b>Group Term Life</b> . Upon receiving the policy contract, be sure to read the general terms and conditions as stated in it.	<b>Group Term Life</b>
	Date:

## 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.
- 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.
- 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.

1	Alzheimer's Disease/Severe Dementia	21	Kidney Failure
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	22	Loss of Independent Existence
3	Bacterial Meningitis	23	Loss of Speech
4	Benign Brain Tumour	24	Major Head Trauma
5	Blindness	25	Major Organ/Bone Marrow Transplant
6	Brain Surgery	26	Medullary Cystic Disease
7	Cancer	27	Motor Neuron Disease
8	Cardiomyopathy	28	Multiple Sclerosis
9	Chronic Aplastic Anemia	29	Muscular Dystrophy
10	Coma	30	Occupationally Acquired Human Immunodeficiency Virus (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
18	Heart Attack	38	Terminal Illness
19	Heart Valve Surgery	39	Third Degree Burns
20	HIV Infection Due to Blood Transfusion		

\* 10% 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](http://www.pidm.gov.my)).

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**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](http://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: [customer@ammethlife.com](mailto:customer@ammethlife.com)

Homepage: [ammethlife.com](http://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**

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).

SAMPLE