

COVID-19 RELIEF MEASURE FOR REPRICED MEDICAL PLAN

At AmMetLife, Customers are at the heart of everything we do!

As concerns and restrictions centering on the COVID-19 pandemic intensify, we continue to review and adjust the steps we're taking to support the health and safety of our valued customers. In line with Bank Negara Malaysia's latest measures to assist Policy Owners who are experiencing financial constraints due to the COVID-19 pandemic, AmMetLife continues to offer additional medical relief for Policy Owners with in-force policy(ies) who are affected by the COVID-19 situation. The relief is eligible to **policy that has undergone a repricing of premium or revision of insurance charges on medical plan between 01/01/2021 to 30/06/2022.**

Frequently Asked Questions (FAQs) for AmMetLife Insurance Berhad COVID-19 Relief Measure for Repriced Medical Plan

No.	Question	Answer
1.	What is AmMetLife Insurance Berhad COVID-19 Relief Measure for Repriced Medical Plan?	<p>Policy Owner is given the option to downgrade the medical plan temporarily and revert or upgrade to its original coverage without any new/additional underwriting assessment subject to terms and conditions.</p> <p>However, please consider if the revised plan will continue to meet your medical protection needs prior to exercising this option</p> <p><u>Example:</u></p> <p>Current Plan is Plan 3. Policy Owner is allowed to choose either Plan 1 or Plan 2.</p> <p>Policy Owner is ONLY allowed to revert to its original medical plan i.e. Plan 3 as per the example or change to medical plan that is lower than the original plan without additional underwriting assessment.</p>
2.	Who is entitled for this relief measure?	<p>The relief measure is eligible to Policy Owners with in-force policy that has undergone a repricing of premium or revision of insurance charges on medical plan between 01/01/2021 to 30/06/2022 and who are affected directly by COVID-19. These are Policy Owners who have been infected, quarantined at home, or suffered a loss of income from work or business due to COVID-19 or the Movement Control Order and the slowing down of the economy during the pandemic.</p>
3.	Is this an automatic offer or based on application by Policy Owner	<p>This is not an automatic offer. Policy Owner is required to apply for this option from AmMetLife Insurance Berhad.</p>
4.	What are the document(s) required?	<ul style="list-style-type: none"> Policy Owners need to email the following documents (where applicable) to customercare@ammetlife.com with the email subject title: Relief Measure for Repriced Medical Plan - Application for Policy No. XXXXXXXX <ol style="list-style-type: none"> Doctor's Letter confirming COVID-19 infection (if Policy Owner is infected), or Employer's Letter of Salary Reduction/Termination Letter, or

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No.	Question	Answer
		<ul style="list-style-type: none"> iii. Letter of Closure of non-essential businesses by Business Owners, or iv. Other relevant evidence or documents (if any) (example: hawker centre closure notice) v. Request for Alteration Form A (indicating the revised coverage). vi. A Sustainability Assessment Consent Form, if the request involved a revision of premium for Investment Linked policies <p>Alternatively, Policy Owners may walk-in to the nearest AmMetLife Insurance Berhad branch for further assistance on the application.</p>
5.	When can I start to apply for this relief option?	Policy Owners may submit the application from 22/11/2021. Complete documents must be submitted within 30 days prior to the next policy anniversary date.
6.	How will this benefit Policy Owner?	Policy Owner is allowed to choose a lower plan for a reduced coverage with lower revised insurance charges or premium in order to sustain the policy. Subsequently, Policy Owner may apply to revert or upgrade to its original coverage within 30 days from the next policy anniversary date without any new/additional underwriting requirement.
7.	My premium have been outstanding for many months. Can I proceed to opt for this relief measure?	No. The medical relief is only applicable to policy with up to date premium payment at the time of application.
8.	I have applied for deferment of premium prior to this. Am I eligible for this relief measure?	Yes. Policy Owner who applied for deferment of premium is entitled to this medical relief subject to no outstanding premiums at the time of application.
9.	How will I know if the application is successful?	<ul style="list-style-type: none"> • Policy Owner will be notified via e-mail (if application made via email), and followed by a written endorsement as a confirmation that the application is successful. • Alternatively, Policy Owner may contact our Customer Care Centre at 1300 88 8800 to check the application status.
10.	What are the important points that I should take note of about the relief measure that is offered?	<ul style="list-style-type: none"> • Once the application is approved, Policy Owner is allowed to revert or upgrade to its original medical plan without new/additional underwriting assessment. The revised coverage will take effect on the next policy anniversary, subject to the existing waiting period and specified illnesses on the additional limit. • There must be a written request to instruct AmMetLife to revert or upgrade to its original medical plan within a period of 12 months from the date of downgrade. Application MUST be submitted within 30 days before the next policy anniversary date. • Any request to upgrade the coverage higher than the original plan will be treated as a new application for alteration and is subject to underwriting requirement/assessment. <p><u>Example:</u></p> <ul style="list-style-type: none"> • Policy anniversary falls on 01/12/2021, with medical repricing • Submit completed documents with supporting evidence on 15/11/2021

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		<p>Upon approval, the downgrade will take effect on 01/12/2021. Policy Owner may notify AmMetLife in writing prior to November 2022 to revert or upgrade the medical plan to its original coverage which will take effect on 01/12/2022. If the application is received after November 2022, i.e. 01/11/2023, the application will be subjected to the current alteration procedure and underwriting assessment.</p> <ul style="list-style-type: none"> • Policy Owner is ONLY allowed to revert to its original medical plan or change to medical plan that is lower than the original plan without additional underwriting assessment. <p><u>Example:</u></p> <ul style="list-style-type: none"> • Current medical plan is Plan 3. • Policy Owner applied for downgrade to Plan 1. <p>Policy Owner is subsequently allowed to revert or upgrade to Plan 3 or Plan 2 without additional underwriting assessment for application that is received within a period of 12 months from the date of downgrade. If Policy Owner choose to upgrade to Plan 4 which is higher than the original plan, the application will follow the current alteration procedure and underwriting assessment.</p>

With this, we hope that the financial burden of our affected valued customers will be eased during this challenging period. Please contact our **Customer Care Centre** at **1300 88 8800**, email us at **customer care@ammethlife.com**, or contact your servicing agent/bank sales representative if you require further assistance.