

Product Fact Sheet for ProtectIncome

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).

What is this product about?

ProtectIncome is a traditional non-participating yearly renewable individual hospital income insurance plan which provides hospital income benefit for each hospitalisation.

What are the covers/benefits provided?

This Policy covers:

- Hospital Income Benefits (HIB)**
100% of Sum Assured will be paid for each day the Life Assured is confined as an in-patient in the Hospital. The duration of the Hospitalisation shall not be less than twelve (12) consecutive hours. The total Hospital Income Benefit payable under this Policy for Any One Disability shall not exceed one hundred and eighty (180) days, and subject to a maximum of one thousand (1,000) days per lifetime.
Duration: Yearly renewable up to age 80 (next birthday) or upon termination, whichever is earlier.

Benefits	Plan 50 (RM)	Plan 100 (RM)	Plan 200 (RM)	Plan 300 (RM)
Hospital income Benefits	50	100	200	300

Note:

- Maximum of 2 policies per Life Assured can be purchased.
- Upgrade/downgrade is not allowed after policy is in force.

Am I eligible for ProtectIncome?

ProtectIncome is available to individuals aged from 30 days (attained age) to 60 years old (next birthday) only.

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 the 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 on 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 conditionally renewable up to a maximum expiry age of 80 next birthday, subject to the expiry age of your basic plan and AmMetLife's right to withdraw the entire portfolio if AmMetLife decides to discontinue underwriting ProtectIncome.
- A grace period of 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 50/100/200/300 in the table below.
- The annual premium rates for male/female are as follows:

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AmMetLife Insurance Berhad (197301002252)

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

+603 2271 8000 ammethlife.com

Postal Address : GPO Box 10956, 50730 Kuala Lumpur

Customer Care : 1300 88 8800 +603 2272 3226 customercare@ammethlife.com

Age Next Birthday	Male				Female			
	Plan 50	Plan 100	Plan 200	Plan 300	Plan 50	Plan 100	Plan 200	Plan 300
30 days – 5 years	300	390	570	760	290	370	530	690
6 – 17 years	270	330	460	580	260	310	410	520
18 - 35 years	260	310	410	510	260	310	420	530
36 - 45 years	270	330	460	590	270	340	480	620
46 - 55 years	310	420	640	850	300	400	600	790
56 - 60 years	370	540	870	1,210	330	450	690	930
61 - 65 years*	480	750	1,300	1,850	370	530	850	1,180
66 - 70 years*	580	950	1,690	2,430	490	780	1,350	1,930
71 - 75 years*	770	1,340	2,470	3,600	600	990	1,780	2,570
76 - 80 years*	1,010	1,820	3,430	5,040	770	1,330	2,460	3,580

*Applicable for Renewal only

What are fees and charges I have to pay?

Stamp Duty - RM10 (one-time payment for every new Policy)

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

- You should satisfy yourself that this Policy best serves your needs and that the premium under this Policy is an amount you can afford.
- Importance of disclosure - you must disclose all material facts such as medical condition, gender and state your age correctly.
- You must complete the proposal form accurately. If you fail to disclose or wrongly disclose any material information:
 - premium and benefit amount may be affected; or
 - the Policy may be cancelled and all premium which have been deducted less medical expenses, claims and 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.
- Waiting period - the insurance coverage for Insured Benefits will only start 30 days after the effective date or date of reinstatement of your Policy, whichever is later unless the hospitalisation is the result of an accident.
- 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: The list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this Policy.

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What are the major exclusions under this Policy?

- Pre-existing illness;
- Specified Illnesses occurring during the first 120 days of continuous cover from your Policy effective date or date of reinstatement, whichever is later;
- Any medical or physical conditions arising within the first 30 days of your Policy effective date or date of reinstatement, whichever is later, except for accidental injury;
- Plastic/Cosmetic surgery, circumcision, eye examination, or surgical correction of nearsightedness (Radial Keratotomy or Lasik);
- Dental conditions including dental treatment or oral surgery;
- Any treatment or investigation which is not Medically Necessary, or recuperation, custodial or rest care.

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

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 for a refund of a certain percentage of the premium. Refer to policy contract for details of premium refund.

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 to ensure that all correspondences reach you in a timely manner.

Will I be entitled for tax benefits?

The premiums paid may qualify you for a personal tax relief. However, tax benefits are subject to the Malaysian Income Tax Act 1967, and final decision of the Inland Revenue Board.

How do I sign-up for ProtectIncome?

If you are interested, please visit our nearest branches and conduct a self-assessment of product suitability before you sign-up for the plan. Please speak to our customer service officer for more information.

Where can I get further information?

Should you require additional information about life 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

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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.

Disclaimer:

The information, statement and/or description contained herein are strictly meant to be general information for quick reference and illustration purposes only and are not to be construed as a contract of insurance.

You are advised to refer to policy contract for details on important features of the Policy that you have purchased.

This product fact sheet is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and relevant *insuranceinfo* booklet for details of important features, benefits and exclusions of the plan before purchasing the plan.

If you need further information, you may visit our nearest branches or call us at 1300 88 8800 or visit our website. In the event of any dispute or ambiguity arising out of the Bahasa Malaysia or any other language in the documents, the English language version shall prevail.

AmMetLife Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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