

Service Guide

Our Company offers life insurance products through our agency force, bank partners, online channel, etc. If you intend to purchase a life insurance product from our agents, you can enjoy these value-added services.

What Services can you expect from our Agent?

1 Before you Buy a Policy

Deal only with registered agents

You can check the status of the agent via the Life Insurance Association of Malaysia's (LIAM) website.

Visit

http://www.liam.org.my/customer_zone/?c=15&ct=2 for more details.

Assist you in Choosing the Right Insurance Plan

- Go through with you the Customer Fact Find form to understand your insurance needs and financial goals
- Recommend suitable insurance plan after assessing your needs

Explain Product Features

- Explain the product features, benefits payable, exclusions, premiums and charges
- Provide Product Disclosure Sheet to assist you in making informed decision and to facilitate product comparison

2 When you Decide to Buy a Policy

Assist **you with** the Policy Application

- Explain the importance of answering the questions in the proposal form fully and accurately
- Submit your application for underwriting after you have signed the proposal form
- Arrange for medical examination with one of our panel clinics, if required
- Provide information on making a nomination to ensure policy moneys are received by your beneficiaries in the event of death

Explain the Policy Terms and Conditions

- Your policy document will be delivered to you (by hand or via post) within xx days
- Go through the policy terms and conditions with you to ensure that this is the right plan that you have purchased

3 During the Term of the Policy

Continuous Policy Servicing

- Assist in renewal of policy
- Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. If the agent has left the Company, we shall appoint a new agent to service you

Assist you in making a Claim

- Guide you through the standard procedures on how to file an insurance claim

Customer Portal

Please visit our **Customer portal** at XXXX for on-line access to your policy information

Now, you can check the status of insurance agents at your fingertips!



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If you are not satisfied with the services of our agent, or require additional support from our Company, you may contact us at 03-xxxxxxx