

SERVICE GUIDE

Our Company offers life insurance products through our Life Planners, bank partners etc. If you intend to purchase a life insurance product from our bancassurance sales staff, you can enjoy these value-added services.

What services can you expect from the bancassurance sales staff?

1 BEFORE YOU BUY AN INSURANCE POLICY

Assist you in choosing the right insurance plan

- Go through with you the Customer Fact Find (CFF) form to understand your insurance needs, financial goals and risk appetite.
- Recommend the suitable insurance plan based on the facts furnished in the CFF form 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 AN INSURANCE 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 payable are received by your nominee or beneficiaries in the event of death.

Explain the policy terms and conditions

- Your policy document will be delivered to you (via mail or courier) within 14 days from the application approval date.
- Go through the policy terms and conditions with you to ensure that this is the right insurance plan that you have purchased.

3 DURING THE TERM OF AN INSURANCE POLICY

Continuous policy servicing

- Assist in renewal of policy.
- Provide continuous service e.g. policy modifications, changes of address and frequency of premium payments. If the bancassurance sales staff has left the bank, we shall appoint a new bancassurance sales staff for you.

Assist you in making a claim

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

CORPORATE WEBSITE

Please visit our corporate website at aia.com.my or pbebank.com for more information.

If you are not satisfied with the services of the bancassurance sales staff, or if you require additional assistance, you may contact our **Care Line @ 1800 18 1464** or call Public Bank at **Toll Free number 1800 22 9999** for more information.