

FAQ for AmVacation

Application

- How do I purchase AmVacation Coverage?
Customer can apply through phone enrollment and payment will be via credit card only.
- Does AmVacation Coverage enforce an age limit?
Yes, the customer must be between 18 to 65 years old.
- How much is the premium?
The premium is only RM30 for a family plan of 5 people.
- When is the cut off date to effect coverage?
15 days of coverage from date of application and full payment is received by the Company
- When is the Policy commencement date?
Immediately when payment is received in full.
- Can I purchase AmVacation Coverage if I would like to cover for more than 15 days?
No, AmVacation Coverage is only a short term promotion. If you would like to have coverage for more than 15 days, please contact Direct Marketing Dept.
- Where should I indicate my nominee for receiving benefits?
The nominate form will attach together with the Policy Wording by post.
- Can I cancel my AmVacation Coverage and get my premium refundable?
No, AmVacation Coverage is non-cancelable and premium is non-refundable.



Coverage

- What does it cover?
It covers:
 - Personal Accident** in respect of death, total permanent disablement and hospital allowance in the event of accident which covers death or total permanent disablement (RM10,000 for insured person & RM5,000 for each 4 other family members) and hospital allowance of up to maximum 30 days (RM50/- per day for insured & RM25/- per day for each 4 other family members).
**Family members mean your legal spouse, children, father, mother, father-in law, and mother-in-law.*



- **Household Contents** – cover loss or damage to your household goods/contents up to a maximum of RM5,000/- total limit, caused by:

- Fire, Lightning, Thunderbolt, Subterranean Fire
- Explosion
- Aircraft
- Impact with any of the buildings by and road vehicles or animals not belonging to or under the control of the Insured or any member of his family.
- Bursting
- Theft but only if accompanied by actual forcible and violent breaking into or of a building or any attempt threat.
- Hold-up and Armed Robbery
- Hurricane, Cyclone, Typhoon, Windstorm
- Earthquake, Volcanic Eruption
- Flood but excluding loss or damage by subsidence or landslip
- Riot and strike

** Please note that a limit of RM1,000 per single household items apply and items like jewellery, antiques, and precious stones are subsequently to a 30% limit at the total sum insured RM5,000.*

2. How many people can be covered?

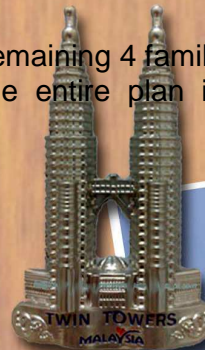
This plan can only cover maximum 5 people including the insured which also include any one of the legal spouse, children, father, mother or father in-law and mother in-law.

3. What is the period of coverage?

You have a choice to activate your plan (choose your inception date) between now until 28/2/2010.

4. How much is the sum assured?

For the insured person is RM10,000. The remaining 4 family members is RM5,000 each. Total sum insured for the entire plan is RM30,000. Please refer the following sum assured: -



Section 1 – Personal Accident

Personal Accident	Insured	Spouse / Children Parent
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Death / Permanent Disablement (bed-ridden)	RM10,000.00	} RM5,000.00
i. Loss of both hands and / or both feet	RM10,000.00	
ii. Loss of sight of both eyes and / or hearing of both ears	RM10,000.00	
iii. Loss of sight of one eye and one hand / foot	RM10,000.00	
iv. Loss of sight of one eye / hearing on one ear	RM5,000.00	
v. Loss of one hand / one foot	RM5,000.00	
Hospital Allowance (up to maximum of 30 days)	RM50.00 per day	RM25.00 per day
No of Person Covered	Maximum 5 people inclusive of the Insured	

Section 2 – Householder’s Coverage

Home Contents Coverage	Insured Value
On all House Contents	Maximum Overall Coverage RM5,000.00

5. Does this plan include hospitalization?

Yes, this plan covers maximum 30 days hospitalization but on condition that the insured is hospitalized for a minimum of 7 days. For hospital allowance, the insured person can claims up to RM1,500 and the remaining 4 family members is RM750.

Claims

6. How do I file a claim?

In the event of an insurance claim, please contact our Customer Care Centre at 1300-80-3030 (at local rate)

Email : amassurance-general@ambq.com.my

Fax : 03 - 2171 3030

7. How long is the claim processing time?

Claims will be processed with 14 days after you have submitted all required documentation.

