

Choosing The Right Lifestyle

Insurance Provider

We all need protection for the uncertainties that may befall us. However, in the current day and age, the selection for effective life insurance solutions is aplenty. **The questions are, 'who do you buy from' and 'what can you expect'?**

Understandably, all insurance companies in the world offer almost similar protection packages to cater for the important life stages' needs; life protection, health, higher education funding, wealth creation and retirement. However, when investing in your very first wealth protection solution, be it conventional insurance or takaful; you are actually signing up for a bundle of **rights, obligations, promises** and **timeframe** to meet the needs of your envisioned lifestyle. In short, life insurance customers should be expecting a stream of insurance services when signing up for a life insurance plan.

In a very layman's context, life insurance means that the beneficiary would receive a lump sum amount of money from the insurer when the life assured, spouse or parent passes on or dies. However, what are truly important would be the very **services and benefits** that can be derived from the insurance policy's unwritten rule. At **AmAssurance**, prior to any recommendations made to you to invest in a wealth protection solution or our signature investment linked product such as AmLifestyle, all our prospects are briefed and assured on their,

Rights: Customers are made aware on the 15 days free look period upon signing up for a wealth protection solution. This free look period allows customers to receive a full premium refund upon returning the policy document to the insurer within the 15 days period due to plan unsuitability. The customer has every right to call up his or her servicing agent to clarify on ambiguous jargons if any before making the purchase decision. Alike any other conventional wealth protection solutions, customers are entitled to the rights to apply for policy loans, surrender, reinstatement as well as the right to the payment of the sum assured payable upon death or totally and permanently disabled.

At AmAssurance, we understand that swift claims payment is imperative to soothe the financial difficulties of the beneficiaries in times of emotional pain. In real life examples,

*AmAssurance ensured that the beneficiaries of the **Nuri helicopter crash, Bukit Gantang bus crash and Johor flash floods** received their claim cheques even before any claim submissions were made.*

Obligations: The obligation that the policy owner has is to ensure that accurate or correct premiums amounts are promptly directly paid to the insurer to prevent interrupted wealth protection coverage. Failure to pay premiums on time might cause the customer the inability to enjoy financial protection in times of unwanted or emergency woes. Therefore, all life insurance policies have clear payment instructions on the first page, i.e. the frequency, amount and method of payment.

AmAssurance personnel and its agents are obligated to extend the best of services to answer your enquiries using with a warm, friendly and accurate results approach. As such, the AmBank Group has a combination of over 200 banks and branch offices to cater to customer needs. Alternatively, customers can reach AmAssurance at the comfort of their homes by through calls at 1300 88 8800, SMS to 012/016/019-262 5378 (AmAlert), fax to (+603) 2171 3000, website at <https://www.amassurance.com.my> and email to amassurance@ambg.com.my.

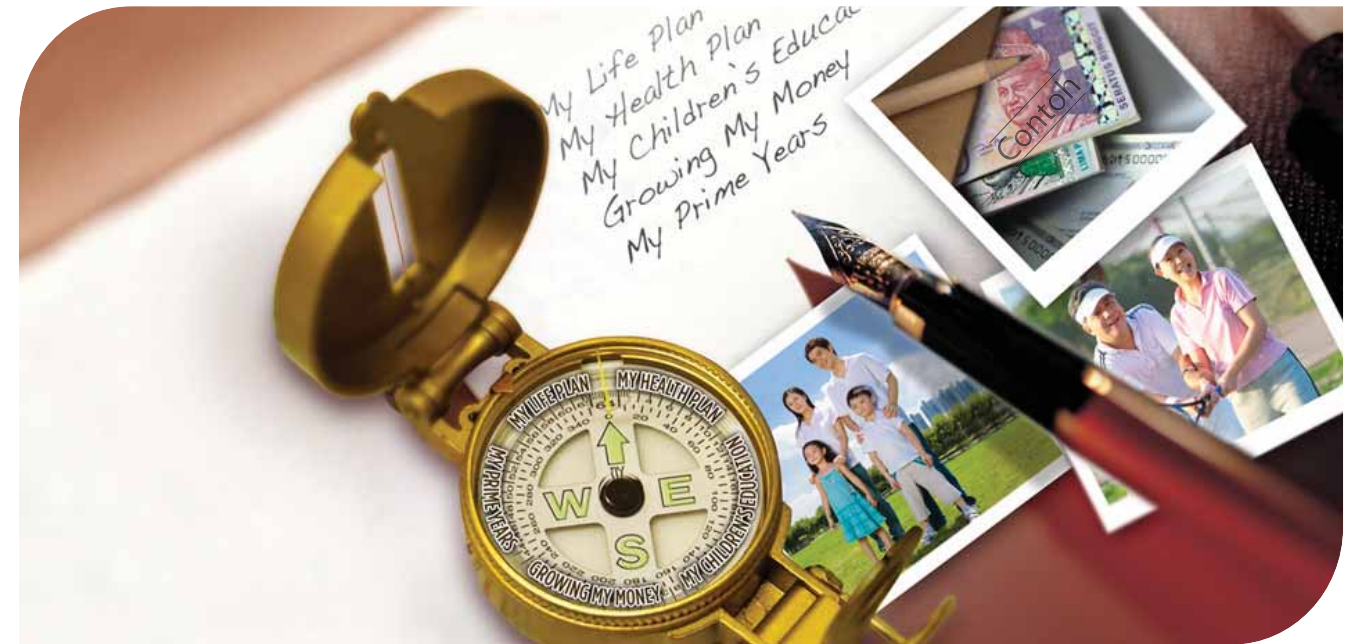
Promises: Similarly to the promises made by prospects to honestly declare on pre existing health and medical conditions, to their best knowledge, to AmAssurance during the purchase process of a wealth protection solution; AmAssurance promises to ensure that accurate and speedy customer services are extended to customers within one working day. Take for example, within one working day, AmAssurance promises* to finalise the customer's request by reinstating a lapse policy, issuing the e-cover note and policy, performing upgrades in sum assured, paying out windscreen claims for walk in customers and much more.

** Dependent on complete documentations submitted by customers or agents.*



AmAssurance

Service 1st. Our Promise.™



Timeframe: In any business contracts today, irrespective of industries, the bundle of rights, obligations and promises are only valid within a stipulated timeframe. Therefore, it is pivotal that all potential wealth protection solution owners seek the advice of their servicing agents to establish the allotted valid timeframe to exercise their rights, obligations and promises.

For example, AmAssurance's distinctive plan designed to reward the modern women throughout her life stages known as AmBeautiful allows the life assured the right to withdraw instant

cash to cater for cosmetics, apparels, gym, marriage, divorce, retrenchment and birth of a baby expenses.

To conclude, the next time you plan to enhance your current life stage with a wealth protection solution, make sure that you are professionally briefed on your rights, obligations and promises for any actions within the stipulated timeframe. The **contract to enjoying immaculate services** is achieved through active participation between customers and the insurer. **At AmAssurance, this is guaranteed.**

AmAssurance Berhad is also the winner of Asia Pacific Outstanding Entrepreneur Award 2008 and Best Business of the Year Award 2007 (Superior Company Category).



About AmAssurance Berhad: AmAssurance is a distinctive brand name of quality in the Malaysian insurance industry. Behind AmAssurance, are strong regional and international franchises – AmBank Group, a leading regional banking group and IAG Pty Limited, Australia's largest insurance company established over 130 years ago, with operations world wide. AmAssurance's business is generated from a comprehensive range of life and general wealth protection solutions through a combination of over 200 banks and branches serviced by 5,000 representatives nationwide. With almost 36 years of expertise and over RM2 billion of assets under management, we have positively touched the lives of millions of Malaysians. Being one of the largest motor insurers, AmAssurance is rapidly gaining position as the preferred and most competitive insurer in Malaysia.

For further information, please visit www.amassurance.com.my or contact Mr Alex Tan, Head of Corporate Communications & Marketing at 03-4047 8053 or email alex-tan@ambg.com.my