

# 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

## Services you can expect from our Agents

### BEFORE YOU BUY A POLICY

#### ✓ ASSIST

- 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

- 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

### WHEN YOU DECIDE TO BUY A POLICY

#### ✓ ASSIST

- 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

- 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

### 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