

# SERVICE GUIDE



If you intend to purchase a life insurance product from our Personal Banker/Bank representative, you can enjoy these value-added services.

## Services you can expect from our Personal Bankers/Bank Representatives

### 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

- You may collect your policy document within 14 days, after you received a notification from **Insurance Company A**.
- 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 submitting your service requests to **Insurance Company A**, e.g. policy modifications, change of address and frequency of premium payments.

#### ✓ ASSIST YOU IN MAKING A CLAIM

- Assist in submitting your claim forms and documents to **Insurance Company A**.