

## Service Guide for Life Insurance (v.02/2023)

### What services (where relevant) can you expect from our UOB Malaysia representatives?

If you intend to purchase a life insurance product from our UOB Malaysia representatives, you can enjoy these value added services:

#### 1. Before you buy a policy

##### Assist you in choosing the right insurance plan

- 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 product features

- Explain the product features, benefits payable, exclusions, premiums and charges.
- Provide Product Disclosure Sheet, Sales/Product Illustration or Fund Fact Sheets (if any) to assist you in making informed decision and to facilitate product comparison.

#### 2. When you decide to buy a 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.
- Explain the importance of making a nomination to ensure policy moneys are received by your beneficiaries in the event of death.

##### Explain the policy terms and conditions

- Go through the policy terms and conditions as stated in the following documents with you to ensure that this is the right plan that you have purchased:
  - Product Disclosure Sheet
  - Sales/Product Illustration
  - Exclusion Acceptance Letter (if any)
  - Conditional Acceptance Letter (if any)
- Explain the free-look period (where you may review your policy within 15 calendar days after you have received your policy document) and if you find the insurance plan unsuitable, you may discontinue and we will refund you the premium paid (for Traditional Life Insurance) or value of units (at the next pricing date) plus the premiums that are not invested (for Investment Linked Products) in accordance with the terms and conditions as stated in the policy.
- Your policy document will be delivered to you within 14 working days (or within 3 working days, if you have opted for electronic delivery), upon commencement of the policy.

#### 3. During the term of the policy

##### Continuous policy servicing

- Assist in submitting your service requests to Prudential Assurance Malaysia Berhad, e.g. policy modifications, changes of address and frequency of premium payments if required. If our UOB Malaysia representative has left the Bank, we shall appoint a new UOB Malaysia representative to service you.

##### Assist you in making a claim

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

If you have any enquiries, please contact the 24-hour **UOB Contact Centre** at +6 03-26128 121 or scan the QR code for more ways to reach us:



**UOB.my/contactus**

### Customer portal for your life policy

Please visit Prudential Assurance Malaysia Berhad's customer portal at <https://pruaccessplus.prudential.com.my> for online access to your policy information.

