

01 July 2020

Dear valued client / Kepada pelanggan yang dihargai

**NOTIFICATION ON CHANGES TO YOUR POLICY DOCUMENT OR CERTIFICATE OF INSURANCE /
PEMBERITAHUAN MENGENAI PERUBAHAN DOKUMEN POLISI ATAU SIJIL INSURANS ANDA**





In accordance to Bank Negara Malaysia Policy Document on Fair Treatment of Financial Consumers (FTFC), we would like to inform that the clauses in your policy document or certificate of insurance will be amended as follows with effect from 1st July 2020 ("Effective Date"): / Selaras dengan Dokumen Polisi Layanan Adil Kepada Pengguna Kewangan yang dikeluarkan oleh Bank Negara, kami ingin memaklumkan bahawa klausa-klausa dalam dokumen polisi atau sijil insurans anda akan dipinda seperti berikut berkuatkuasa mulai 1^{hb} Julai 2020 ("Tarikh Penguatkuasaan"):

No.	Amendment of clauses	Pindaan klausa-klausa
1	<p>Misstatement of age and/or gender</p> <p>a) The <policy/certificate> is issued for the age and gender of the life assured as shown in the <policy/certificate> schedule, based on the date of birth and/or gender declared in the proposal form. We will need proof of the life assured's age before we pay any benefits.</p> <p>b) If the age and/or gender of the life assured has been misstated, we will make one of the following adjustment:</p> <p>i. If the <premium/total cost of insurance> from the <policy/certificate> commencement date is higher than the <premium/total cost of insurance> that should be deducted from the <policy/certificate> commencement date based on the correct age and/or gender, then we shall transfer the difference in <premium/cost of insurance> <to you/into the investment account>. The end date stated in the <policy/certificate> schedule shall be adjusted based on the correct age (if applicable); or</p>	<p>Salah nyata umur dan/atau jantina</p> <p>a) <Polisi/Sijil> ini dikeluarkan untuk umur dan jantina orang yang diinsuranskan seperti yang tertera di dalam jadual <polisi/sijil>, berdasarkan tarikh lahir dan/atau jantina yang diisytiharkan dalam borang permohonan. Kami perlu mendapatkan bukti umur orang yang diinsuranskan sebelum kami membayar sebarang manfaat.</p> <p>b) Sekiranya umur dan/atau orang yang diinsuranskan telah tersilap nyata, kami akan membuat satu daripada penyelarasan yang berikut:</p> <p>i. Sekiranya <premium/jumlah kos insurans> sejak tarikh permulaan <polisi/sijil> adalah lebih tinggi daripada <premium/jumlah kos insurans> yang sepatutnya ditolak sejak tarikh permulaan <polisi/sijil> berdasarkan umur dan/atau jantina yang betul, maka kami akan membayar balik perbezaan <premium/kos insurans> <kepada anda/ke dalam nilai akaun pelaburan>. Tarikh tamat seperti yang tertera dalam jadual <polisi/sijil> akan diselaraskan berdasarkan umur yang betul (jika berkenaan); atau</p>

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A joint venture between Sun Life Assurance Company of Canada and Renggis Ventures Sdn Bhd

	<p>ii. If the <premium/total cost of insurance> deducted from the <policy/certificate> commencement date is lower than the <premium/total cost of insurance> that should be deducted from the <policy/certificate> commencement date based on the correct age and/or gender, then we shall prorate the benefits payable based on the ratio of the actual <premium/cost of insurance> deducted to the correct <premium/cost of insurance> which should have been deducted for the life assured's true date of birth and/or gender. The end date stated in the <policy/certificate> schedule shall be adjusted based on the correct age (if applicable).</p>	<p>ii. Sekiranya <premium/kos insurans> yang ditolak sejak tarikh permulaan <polisi/sijil> adalah lebih rendah daripada <premium/kos insurans> yang sepatutnya ditolak sejak tarikh permulaan <polisi/sijil> berdasarkan umur dan/atau jantina yang betul, maka kami akan membayar manfaat-manfaat secara pro rata berdasarkan nisbah <premium/kos insurans> sebenar yang sepatutnya dibayar berdasarkan tarikh lahir dan/atau jantina sebenar orang yang diinsuranskan. Tarikh tamat seperti yang tertera dalam jadual polisi akan diselaraskan berdasarkan umur yang betul (jika berkenaan).</p>
2	<p>Reinstatement of the <policy/certificate> Any other terms and conditions which we may apply after our underwriting assessment and the said terms and conditions are agreed by you at the time of the application.</p>	<p>Pengembalian semula <polisi/sijil> Sebarang terma dan syarat lain yang mungkin kami kenakan selepas penilaian pengunderaitan kami dan terma-terma dan syarat-syarat yang telah dipersetujui oleh anda pada masa permohonan.</p>
3	<p>Legal proceedings¹ No action at law or in equity shall be brought to claim any benefit pursuant to this <policy/certificate> prior to the expiration of 60 days from the date of the event giving rise to the claim.</p>	<p>Tindakan undang-undang¹ Anda dinasihatkan tidak mengambil sebarang tindakan undang-undang dalam tempoh 60 hari dari tarikh kami menerima pemberitahuan anda tentang tuntutan di bawah <polisi/sijil> ini.</p>
4	<p>Alterations² We reserve the right to amend the terms and provisions of this plan by giving 30 days' prior notice in writing by ordinary post to your last known address in our records or other alternative modes of communication, and such amendment will be applicable from the next renewal of this plan. No alteration to this <policy/certificate> shall be valid unless authorised by us and such approval is endorsed thereon.</p>	<p>Perubahan² Kami berhak meminda terma-terma dan peruntukan-peruntukan bagi pelan ini dengan memberi notis bertulis 30 hari lebih awal melalui pos biasa ke alamat terakhir anda yang diketahui dalam rekod kami atau melalui mod komunikasi alternatif lain, dan pindaan tersebut akan berkuatkuasa pada pembaharuan berikutnya pelan ini. Tiada pindaan ke atas <polisi/sijil> ini sah kecuali diberi kuasa oleh kami dan kelulusan tersebut telah diendorskan.</p>
5	<p>Change the <policy/certificate> We reserve the right to amend the terms and provisions of this <policy/certificate> in order to comply with Malaysian Law and regulations. We will provide prior written notice by ordinary post to your last known address in our records or other alternative modes of communication.</p>	<p>Perubahan kepada <polisi/sijil> Kami berhak meminda terma dan peruntukan <polisi/sijil> ini bertujuan untuk mematuhi undang-undang dan peraturan-peraturan Malaysia. Kami akan memberi notis bertulis terlebih dahulu melalui pos biasa ke alamat terakhir anda yang diketahui dalam rekod kami atau mod komunikasi alternatif lain.</p>

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6	<p>Top-up premiums³ Top-up premiums are subject to our approval and we reserve the right to limit the top-up premium.</p>	<p>Premium penambahan³ <i>Premium penambahan tertakluk kepada kelulusan kami dan kami berhak mengehadkan premium penambahan.</i></p>
7	<p>Valuation method⁴ The valuation date shall be a day on which our main office is open for business. We may not be able to conduct valuation in the event of any circumstances that cannot be reasonably controlled or predicted, and which make it impossible for us to conduct valuations including but not limited to a temporary closure of stock market, declaration of a state of emergency, declaration of war, riot or occurrence of catastrophic events.</p>	<p>Kaedah penilaian⁴ <i>Tarikh penilaian adalah hari di mana ibu pejabat kami dibuka untuk urusan niaga. Kami mungkin tidak dapat membuat penilaian sekiranya berlaku sebarang keadaan yang tidak dapat dikawal atau diramalkan secara munasabah, dan mungkin menyebabkan kami tidak dapat membuat penilaian termasuk tetapi tidak terhad kepada penutupan sementara pasaran saham, pengisytiharan darurat, pengisytiharan perang, rusuhan atau kejadian peristiwa bencana.</i></p>
8	<p>Exceptional circumstances⁴ We reserve the right to suspend or freeze unit pricing and defer the payment of benefits pursuant to this policy, allocation or redemption of units, or switching to any of the investment-linked funds in respect of this policy (other than that which is required for the payment of the death benefit or the total and permanent disability benefit) for a period not exceeding 6 months including but not limited to any of the following exceptional circumstances:-</p> <p>a) intervening events resulting in the temporary closure of any stock exchange in which the investment-linked fund is invested; b) declaration of a state of emergency; c) declaration of war or riot; or d) occurrence of catastrophic events.</p>	<p>Keadaan luar biasa⁴ <i>Kami berhak untuk menangguhkan atau menghentikan penentuan harga unit dan menunda pembayaran manfaat bagi polisi ini, peruntukan atau penebusan unit-unit, atau penukaran kepada mana-mana dana berkaitan pelaburan bagi polisi ini (selain daripada yang diperlukan untuk pembayaran manfaat kematian atau manfaat hilang upaya menyeluruh dan kekal) bagi tempoh tidak melebihi 6 bulan termasuk tetapi tidak terhad kepada mana-mana keadaan luar biasa yang berikut:-</i></p> <p>a) berlaku kejadian campur tangan yang menyebabkan penutupan sementara mana-mana bursa saham di mana dana berkaitan pelaburan dilaburkan; b) pengisytiharan darurat; c) pengisytiharaan perang atau rusuhan; atau d) berlaku kejadian bencana.</p>
9	<p>Allocation of units⁴ Units will be allocated on the first valuation date following the day we receive the premium or request for unit switching.</p>	<p>Peruntukan unit-unit⁴ <i>Unit-unit akan diperuntukkan pada tarikh penilaian pertama yang berikutnya pada hari kami menerima premium atau permohonan untuk penukaran unit.</i></p>
10	<p>Redemption of units⁴ Units will be allocated on the first valuation date following the day we receive the request for redemption unit switching.</p>	<p>Penebusan unit-unit⁴ <i>Unit-unit akan diperuntukkan pada tarikh penilaian pertama yang berikutnya pada hari kami menerima permohonan untuk penebusan atau penukaran unit.</i></p>

Notes / Nota-nota:

¹ Applicable to hospital & surgical products only. / Digunakan untuk produk hospital dan pembedahan sahaja.

² Applicable to medical and health products only. / Digunakan untuk produk perubatan dan kesihatan sahaja.





³ Applicable to product with top up premium facility. / Digunakan untuk produk dengan kemudahan premium tambahan.

⁴ Applicable to investment-linked products only. / Digunakan untuk produk berkaitan pelaburan sahaja.

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Please take note that the amended clauses above are only applicable if there are similar clauses as above in your policy document or certificate of insurance. All other provisions, conditions and benefits of your policy document or certificate of insurance will remain unchanged. / *Sila ambil perhatian bahawa klausa-klausa yang telah dipinda seperti di atas hanya digunapakai sekiranya terdapat klausa-klausa yang serupa dalam dokumen polisi atau sijil insurans anda. Semua peruntukan, syarat-syarat dan manfaat-manfaat lain dalam dokumen polisi atau sijil insurans anda akan kekal sama.*

For any enquiries or more information, please contact our Client Careline at 1300-88-5055 or email us at wecare@sunlifemalaysia.com. / *Untuk sebarang pertanyaan atau maklumat lanjut, sila hubungi talian Khidmat Pelanggan Careline kami di 1300-88-5055 atau e-mel ke wecare@sunlifemalaysia.com.*



Thank you and we wish you brighter days ahead! / *Terima kasih dan kami berharap hari anda lebih cerah!*

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