

What services can you expect from our Bancassurance Sales Staff?

ICBC Bank distributes life insurance products through our branch network. Here's what you can enjoy when you purchase a life insurance product through us.

Before you buy a policy

1

Assistance on choosing the Right Insurance Plan

- We will firstly understand your insurance needs and financial goals.
- Based on your needs, we'll recommend a suitable insurance plan to you.

Explanation of Product Features

- We will explain the product features, benefits payable, exclusions, premiums and charges so you are sure of what you are purchasing.
- We will also provide you with a Product Disclosure Sheet to assist you in making informed decisions and to facilitate product comparisons.

When you decide to buy a policy

2

Assistance on the Policy Application

- We will explain the importance of answering the questions in the proposal form fully and accurately.
- We will submit your application for underwriting after you have signed the proposal form and made the premium payment.
- AXA AFFIN Life Insurance Bhd will arrange for a medical examination for you at one of the panel clinics, if required.
- You will fill in a form to provide information on making a nomination or appointment of a trustee to ensure that your policy monies are received by your beneficiaries in the event of death.

Explanation on Policy Terms and Conditions

- We will go through the salient policy terms and conditions with you and ensure that you understand the plan before you make a purchase.
- AXA AFFIN Life Insurance Bhd will deliver your policy document to you, by hand or via post, within 14 days from the last document received.

During the term of the policy

3

Continuous Policy Servicing

- We can assist you in renewing your policy.
- If the need arises, we can also help you in submitting your service requests to AXA AFFIN Life Insurance Bhd, e.g. policy modifications, change of address and frequency of premium payments.

Assistance on making a claim

- When you make a claim, we will assist you in submitting your claims forms and documents to AXA AFFIN Life Insurance Bhd.