

CUSTOMER PORTAL

Please visit our Customer portal at <https://elite.manulife.com.my> for on-line access to your policy information.

PORTAL PELANGGAN

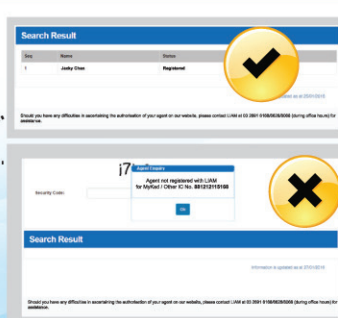
Sila layari portal Pelanggan kami di <https://elite.manulife.com.my> untuk mengakses maklumat polisi anda secara dalam talian.



Now, you can check the status of insurance agents at your fingertips!

via Internet

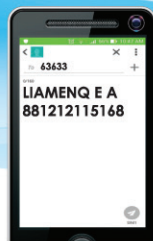
www.liam.org.my



Enter agent's MyKad / Old IC / LIAM No.

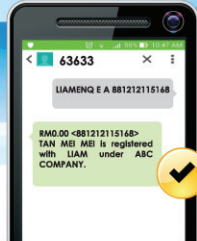
via SMS

Language: E-English, M-Bahasa Malaysia, C-Chinese
Search: A-MyKad / Old IC
B-LIAM No.

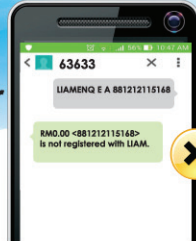


Type: LIAMENQ<space>
Language (E/M/C)
<space>Search(A/B)
<space>
(MyKad / Old IC / LIAM No.)
and SEND TO 63633

SMS charges at 0.15 sen per message apply



or



LIFE INSURANCE ASSOCIATION OF MALAYSIA
No. 4, Lorong Medan Tuanku Satu, Medan Tuanku, 50300 Kuala Lumpur, Malaysia.
Tel: 603 2691 6168 / 2691 6628 / 2691 8068 Fax: 603 2691 7978
@: www.liam.org.my @: liaminfo@liam.org.my

service guide



panduan perkhidmatan

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.

Syarikat kami menawarkan produk-produk insurans hayat melalui tenaga agensi, rakan kongsi bank, saluran dalam talian, dan lain-lain. Jika anda berniat untuk membeli produk insurans hayat yang dipasarkan oleh ejen-ejen kami, anda boleh menikmati perkhidmatan tambah nilai seperti yang dinyatakan.

Manulife Insurance Berhad (814942-M)
16th floor, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur
Tel: 03 - 2719 9228 / 2719 9112 Fax: 03 - 2092 2960

www.manulife.com.my

facebook.com/ManulifeMalaysia
#ManulifeMalaysia

06/2016





WHAT SERVICES CAN YOU EXPECT FROM OUR AGENT? APAKAH PERKHIDMATAN YANG ANDA BOLEH HARAPKAN DARI EJEN KAMI?

DEAL ONLY WITH REGISTERED AGENTS

You can check the status of the agent via the Life Insurance Association of Malaysia's (LIAM) website or via Short Message Service (SMS). Visit <http://www.liam.org.my/index.php/customer-zone/know-your-agent> for more details.

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.
- Provide information on making a nomination to ensure policy moneys are received by your beneficiaries in the event of death.

Explain the Policy Terms and Conditions

- Your policy document will be delivered to you (by hand or via post) within 14 days.
- Go through the policy terms and conditions with you to ensure that this is the right plan that you have purchased.

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 to assist you in making informed decision and to facilitate product comparison.

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.



**IF YOU ARE NOT SATISFIED WITH THE SERVICES OF OUR AGENT, OR REQUIRE ADDITIONAL SUPPORT FROM OUR COMPANY, YOU MAY CONTACT US AT 1300-13-2323.
JIKA ANDA TIDAK BERPUAS HATI DENGAN PERKHIDMATAN EJEN KAMI, ATAU MEMERLUKAN SOKONGAN TAMBAHAN DARIPADA SYARIKAT KAMI, ANDA BOLEH MENGHUBUNGI KAMI DI 1300-13-2323.**

BERURUSAN HANYA DENGAN EJEN-EJEN YANG BERDAFTAR

Anda boleh menyemak status ejen melalui laman sesawang Life Insurance Association of Malaysia's (LIAM) atau melalui sistem pesanan ringkas (SMS). Layari <http://www.liam.org.my/index.php/customer-zone/know-your-agent> untuk maklumat lanjut.

SEBELUM ANDA MEMBELI POLISI

Membantu Anda Memilih Pelan Insurans yang Sesuai

- Meneliti kandungan Borang Pencarian Fakta Pelanggan untuk memahami keperluan insurans dan matlamat kewangan anda.
- Mengesyorkan pelan insurans yang sesuai selepas menilai keperluan anda.

Menerangkan Ciri-Ciri Produk

- Menerangkan ciri-ciri produk, manfaat yang dibayar, pengecualian, premium dan caj-caj.
- Menyediakan Helaian Penerangan Produk, untuk membantu anda dalam membuat keputusan yang tepat dan memudahkan anda membuat perbandingan produk.

APABILA ANDA MEMBUAT KEPUTUSAN UNTUK MEMBELI POLISI

Membantu Anda dalam Permohonan Polisi

- Menerangkan kepentingan menjawab soalan-soalan di dalam borang permohonan dengan lengkap dan tepat.
- Menghantar permohonan untuk proses pengunderaitan selepas anda menandatangani borang permohonan.
- Mengatur pemeriksaan perubatan dengan salah sebuah daripada klinik panel kami, jika perlu.
- Memaklumkan kepentingan membuat penamaan untuk memastikan wang polisi diterima oleh penama/waris sekiranya berlaku kematian.

Menerangkan Terma dan Syarat Polisi

- Dokumen polisi akan dihantar kepada anda (dengan tangan atau melalui pos) dalam masa 14 hari.
- Menerangkan terma-terma dan syarat-syarat polisi kepada anda bagi memastikan pelan yang dibeli sesuai dengan keperluan anda.

SEMASA TEMPOH POLISI

Perkhidmatan Polisi yang Berterusan

- Membantu dalam proses pembaharuan polisi.
- Menyediakan perkhidmatan berterusan seperti pengubahsuaian polisi, pertukaran alamat dan kekerapan pembayaran premium. Jika ejen telah meninggalkan Syarikat, pihak kami akan melantik ejen baru untuk berkhidmat kepada anda.

Membantu Anda dalam Membuat Tuntutan

- Membimbing anda untuk melalui prosedur standard bagaimana membuat tuntutan insurans.