

IMPORTANT NOTICE

1. You should declare material facts related to your medical history and financial status. It is important to provide accurate and sufficient information to enable the agent to advice on suitability and appropriateness of the life insurance product based on your present needs and circumstances. Do not sign on blank forms or on any documents the contents of which you do not understand.
2. If you do not understand your obligation/duty as stated above or if you need any further explanation, you can contact the Company or Company's authorised representative.
3. You should ask for and study all the marketing materials, including the sales illustration/ product disclosure sheet in respect of the life insurance product, paying particular attention to benefits which are guaranteed, benefits which are not guaranteed and your duties under the life insurance certificate.
4. The insurance coverage will only commence upon issuance of the Certificate i.e. on or after the Certificate issue date.
5. Provide evidence of age (copy of United Nations High Commissioner for Refugees (UNHCR) identification card) together with the proposal or soon after acceptance, as it is a pre-requisite for payment of insurance benefits. If age is understated, the sum assured and the bonuses allotted to the policy may be varied, or the premiums may be reduced or the period may be changed based on your true age.
6. Review the suitability of the newly purchased certificate within the free-look period / cooling-off period of 15 days from the date you receive the Certificate. You have the right to return the Certificate within the free-look period, and get full refund of the premium paid after deducting any medical expenses incurred by us.
7. If any event happens which may give rise to a claim, the following documents must be provided to Merchantrade Asia Sdn. Bhd. (MTA) via its branches or representatives:
 - submit the completed Claim Form.
 - Other documents that may be required depending on circumstances.

Claims will be assessed by the Company and notified to the beneficiary within 14 working days. For claim status enquiry, please contact MTA:

- Email : MI_enquiries@mtradeasia.com
- Hotline : 1300-88-8606 [Monday to Friday – 9:00am to 5:30pm (Excluding public holidays)]