

Declaration and Authorization

1. I hereby declare that all the foregoing statements and answers in this application together with any questionnaire submitted in connection with this application are complete, accurate and true and I have taken reasonable care not to make any misrepresentation in answering the questions and in making the disclosure. AXA AFFIN Life Insurance Berhad (“the Company”) may void the policy (if issued) depending on the type of misrepresentation as set out in the Financial Services Act 2013.
2. I hereby consent and authorize the Company and its representative(s) to seek any record or information about me, my health and medical history and any hospitalization, advice, treatment, disease or ailment from any physician, hospital, clinic, insurance company, organization or institution. In addition, I hereby consent and authorize the Company and its representative(s) to give and release all such details to any such party it deems appropriate. A photocopy of this consent / authorization shall be as effective and valid as the original.
3. I am fully aware that my personal information recorded in this application and/or the questionnaire(s) is/are for the purpose of making an application for life insurance. I hereby expressly authorize the Company to disclose my personal information recorded in this application and other relevant documents, if requested by Life Insurance Association of Malaysia (LIAM), reinsurers, regulators (foreign and local), any Government Authority or to persons or bodies authorized by law. I further acknowledge and consent that the information provided by me may be processed in or outside Malaysia by a service provider authorized by the Company for performing the obligations as contained in the policy contract when issued.
4. I have read and fully understand the product features, risks, limitations (including Waiting Period, if any), guaranteed and non-guaranteed premiums and benefits, free look period, product suitability, premium affordability and I have taken note of the duties of the policy owner under the policy contract.
5. I understand that the insurance herein applied for shall only take effect upon the Company’s receipt of insurance premium and protection shall only be provided effective from the date the policy contract is issued by the Company. I further understand that I will receive the policy contract via email within three (3) working days from the date it is issued.
6. For monthly premium, I understand the Company will debit the monthly premiums from my Credit Card/Debit Card/ Bank Account provided during the application and there will be no official receipts issued. I will retain the statement of Credit Card/Debit Card/ Bank Account as a proof of payment.
7. For proof of age, I understand that a copy of my NRIC or birth certificate is required to be submitted when claiming for any benefit under this policy.
8. I understand that the Company and the AXA Group have a longstanding policy of cooperating with tax and other government authorities to combat money laundering, tax evasion or other illegal activities. In case where I am not a tax resident of the jurisdiction in which this policy, contract or product is issued (a “Cross-Border Transaction”), the Company and/or the AXA Group may, in accordance with applicable laws and regulations, disclose to my home country tax, regulatory bodies and/or other government authorities my identity and certain information concerning the policy, contract or product that is the subject of this application and I hereby consent and agree to make such disclosures.
9. I understand the importance of ensuring accurate, complete and up-to-date information and shall take full responsibility to timely correct update and keep the Company informed of any change.

10. I am satisfied that this plan will best serve my needs and that the premium payable for my insurance coverage is an amount I can afford.
11. If I am not satisfied with the terms and conditions of the coverage, I can return it by sending an email to the Company requesting for cancellation to reach the Company's Office within fifteen (15) days from the date of my receipt of the policy. The premiums that I have paid will be refunded to me.
12. This product is underwritten by AXA AFFIN Life Insurance Berhad.