

Dear valued customers,

In our efforts to serve you better, and in line with the Fair Treatment of Financial Consumers Policy Document issued by Bank Negara Malaysia, we have revised a few clauses in the policy wordings of our following Health products:

1. Smartcare Executive (Group)
2. Smartcare Executive (Individual)
3. Smartcare Optimum (Group)
4. Smartcare Optimum (Individual)
5. Smartcare Optimum (Corporate Individual)
6. Smartcare Optimum Plus (Group)
7. Smartcare Optimum Plus (Individual)
8. Smartcare Optimum Plus (Corporate Individual)
9. SmartCancer Cash

The revisions have been made to the Policy Conditions only and will not affect the benefits or coverage offered under the products. Neither will you be required to pay any additional charges or any increase in premium.

In respect of any claim or complaint, the revised clauses will be deemed to have become effective from 1 November 2020. The revised clauses are as follows:

Clauses	Revised wordings
Alterations	The Company may vary or alter the terms of this Policy on any renewal date by giving to the Insured 30 days' prior notice in writing. If the Insured chooses to renew the Policy after such notice has been given, the Insured is deemed to have accepted the variations or alterations.
Change in Risk	You must notify Us in writing as soon as possible if there is any change to the facts, circumstances, degree or amount of risk which exist at the commencement of this Policy or during the period of insurance or at any subsequent renewal date. Upon such notification, We may vary the terms of this Policy and/or charge additional premium as We determine appropriate in the circumstances. If You choose not to accept the variation of the terms of this Policy or the new premium rate, You may terminate this Policy in accordance with the terms hereof.
Notice	<p>In respect of any communication between You and Us including, without limitation, the giving of any notice or demand under this Policy:</p> <p>You are to –</p> <p>(a) write to Our Customer Service Department; or</p> <p>(b) e-mail Us at <a href="mailto:customer.service@axa.com.my">customer.service@axa.com.my</a>; and</p> <p>We will –</p> <p>(a) write to You at the address given to Us in Your proposal for this Policy or at Your address last notified to Us in writing;</p> <p>(b) email You at the email address given to Us in Your proposal for this Policy or at Your email address last notified to Us in writing; or</p> <p>(c) communicate with You by mobile phone or any form of electronic messaging We may consider fit at a contact number or electronic address which You have given to Us.</p> <p>If sent by post, the notice or demand, if correctly addressed, will be deemed to have been received on the seventh day after posting. If sent by email, mobile phone or any form of electronic messaging, the notice or demand will be deemed to have been received on the day it was sent.</p>
Dispute Resolution (to replace Arbitration)	If there is any dispute in connection with this Policy, You and Us mutually agree to first try to amicably resolve the dispute by mediation in accordance with the Mediation Act 2012; if the dispute cannot be resolved by such mediation, the dispute may be referred to a Court of competent jurisdiction in Malaysia.