

Dear valued customers,

In our effort to serve you better, we have revised and simplified 1 clause in the policy wordings of Kongsil Protect.

The change is made to the Policy Conditions only and would not affect the benefits/coverage offered under the product. In managing any claims or complaint, the revised clause is referred effective 1 November 2020. The revised clause is:

<b>Clauses</b>	<b>Revised wordings</b>
Alterations	<p>We reserve the right to cancel or amend all or any part of Your Policy terms and conditions and provisions by giving You twenty one (21) days' prior notification. Such amendment will be applicable from the next Renewal of this Policy. If You choose to renew the Policy after such notice has been given, You are deemed to have accepted the variations or alterations. No alteration to this Policy shall be valid unless Authorized by Us and such approval is endorsed thereon. We will not change Your Policy simply as a result of Your personal claims. However, We will make changes only to reflect any past or foreseeable changes in claim experience. The purpose of such amendments will be to seek, as far as possible, to maintain substantially the same level and type of cover in place while ensuring that the Cover remains affordable.</p> <p>We may also change Premium if costs, taxation, regulations or benefit changes if necessary. If We are required by law to make a change during the Policy Year, for example if a new tax is introduced, We will be obliged to do so before the next Renewal date.</p>