

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 Lifestyle products.

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:

1. Personal Liability Insurance

Clauses	Revised wordings
Alterations	The Insurer 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.
Cancellation	Either We or You may terminate this Policy at any time by the giving of 14 days' notice in writing. Upon termination by Us, We shall refund to You a rateable proportion of the premium for the unexpired term for the termination. Upon termination by You, We may retain the customary short-period rate for the time the Policy has been in force and refund the balance of the premium paid to You. If a claim has been made by You and admitted by Us during the current policy year, there will be no refund of any premium.
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> <ul style="list-style-type: none">(a) write to Our Customer Service Department; or(b) e-mail Us at customer.service@axa.com.my; and <p>We will –</p> <ul style="list-style-type: none">(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;(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(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>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 We 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.
---	---

2. Personal Accident Insurance

Clauses	Revised wordings
Alterations	The Insurer 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.
Cancellation	Either We or You may terminate this Policy at any time by the giving of 14 days' notice in writing. Upon termination by Us, We shall refund to You a rateable proportion of the premium for the unexpired term for the termination. Upon termination by You, We may retain the customary short-period rate for the time the Policy has been in force and refund the balance of the premium paid to You. If a claim has been made by You and admitted by Us during the current policy year, there will be no refund of any premium.
Changes 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> <ul style="list-style-type: none"> (c) write to Our Customer Service Department; or (d) e-mail Us at customer.service@axa.com.my; and <p>We will –</p> <ul style="list-style-type: none"> (d) 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; (e) 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 (f) 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>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 We 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.

3. Golfer's Plus Protection

Clauses	Revised wordings
Clause 10 - Dispute Resolution	<p>No action at law or in equity shall be brought to recover on this Policy prior to the expiration of one (1) year from the date of the happening of the event resulting in a claim.</p> <p>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.</p>
Clause 17 - 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> <ul style="list-style-type: none"> (e) write to Our Customer Service Department; or (f) e-mail Us at customer.service@axa.com.my; and <p>We will –</p> <ul style="list-style-type: none"> (g) 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; (h) 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 (i) 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>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>
Clause 4 – Assignments (Special Conditions)	The Insurer's prior written consent must be obtained before notice of any assignment of the Policy is given to the Insurer. An assignment made without the Insurer's prior written consent shall be void as against the Insurer.
Clause 5 - Changes in Risk (Special Conditions)	The Insured Person/Caddy must notify the Insurer 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, the Insurer may vary the terms of this Policy and/or charge additional premium as the Insurer determine appropriate in the circumstances. If the Insured Person/Caddy choose not to accept the variation of the terms of this Policy or the new premium rate, the Insured Person/Caddy may terminate this Policy in accordance with the terms hereof.

4. SmartCare Shield

Clauses	Revised wordings
Changes in Your Circumstances	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.
Cancellation	Either We or You may terminate this Policy at any time by the giving of 14 days' notice in writing. Upon termination by Us, We shall refund to You a rateable proportion of the premium for the unexpired term for the termination. Upon termination by You, We may retain the customary short-period rate for the time the Policy has been in force and refund the balance of the premium paid to You. If a claim has been made by You and admitted by Us during the current policy year, there will be no refund of any premium.
Dispute Resolution (to replace Arbitration)	If there is any dispute in connection with this Policy, You and We 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.

5. SmartCare VIP

Clauses	Revised wordings
Changes in Your Circumstances	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.
Cancellation	Either We or You may terminate this Policy at any time by the giving of 14 days' notice in writing. Upon termination by Us, We shall refund to You a rateable proportion of the premium for the unexpired term for the termination. Upon termination by You, We may retain the customary short-period rate for the time the Policy has been in force and refund the balance of the premium paid to You. If a claim has been made by You and admitted by Us during the current policy year, there will be no refund of any premium.
Dispute Resolution (to replace Arbitration)	If there is any dispute in connection with this Policy, You and We 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.

6. Student Personal Accident

Clauses	Revised wordings
Clause 4 - Assignment	The Company's prior written consent must be obtained before notice of any assignment of the Policy is given to the Company. An assignment made without the Company's prior written consent shall be void as against the Company.
Clause 5 - Changes in Risk	The Insured must notify the Company 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, the Company may vary the terms of this Policy and/or charge additional premium as the Company determine appropriate in the circumstances. If the Insured choose not to accept the variation of the terms of this Policy or the new premium rate, the Insured may terminate this Policy in accordance with the terms hereof.

Clause 7 - Cancellation	Either the Company or the Insured may terminate this Policy at any time by the giving of 14 days' notice in writing. Upon termination by the Company, the Company shall refund to the Insured a rateable proportion of the premium for the unexpired term for the termination. Upon termination by the Insured, the Company may retain the customary short-period rate for the time the Policy has been in force and refund the balance of the premium paid to the Insured. If a claim has been made by the Insured and admitted by the Company during the current policy year, there will be no refund of any premium.
Clause 8 - Dispute Resolution	No action at law or in equity shall be brought to recover on this Policy prior to the expiration of one (1) year from the date of the happening of the event resulting in a claim. If there is any dispute in connection with this Policy, the Company and the Insured 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.

7. SmartStudent Care

Clauses	Revised wordings
Changes in Your Circumstances	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.
Dispute Resolution (to replace Arbitration)	If there is any dispute in connection with this Policy, You and We 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.

8. Travellers' Short Term Personal Accident Insurance

Clauses	Revised wordings
Cancellation	Either We or You may terminate this Policy at any time by the giving of 14 days' notice in writing. Upon termination by Us, We shall refund to You a rateable proportion of the premium for the unexpired term for the termination. Upon termination by You, We may retain the customary short-period rate for the time the Policy has been in force and refund the balance of the premium paid to You. If a claim has been made by You and admitted by Us during the current policy year, there will be no refund of any premium.
Dispute Resolution (to replace Arbitration)	If there is any dispute in connection with this Policy, You and We 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.

9. “All Risks” Insurance

Clauses	Revised wordings
Cancellation	Either We or You may terminate this Policy at any time by giving of 14 days' notice in writing. Upon termination by Us, We shall refund to You a rateable proportion of the premium for the unexpired term for the termination. Upon termination by You, We may retain the customary short-period rate for the time the Policy has been in force and refund the balance of the premium paid to You. If a claim has been made by You and admitted by Us during the current policy year, there will be no refund of any premium.
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.

10. Burglary Insurance (Private)

Clauses	Revised wordings
Changes 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.
Cancellation	Either We or You may terminate this Policy at any time by giving of 14 days' notice in writing. Upon termination by Us, We shall refund to You a rateable proportion of the premium for the unexpired term for the termination. Upon termination by You, We may retain the customary short-period rate for the time the Policy has been in force and refund the balance of the premium paid to You. If a claim has been made by You and admitted by Us during the current policy year, there will be no refund of any premium.
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.