



AIA Bhd. (790895-D)

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PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up AIA Starter Plan. Be sure to also read the general terms and conditions.

1. What is this product about?

AIA Starter Plan is a 1-year term insurance plan which covers death.

2. What are the covers/benefits provided?

This plan covers:

Description	Benefit
Death Benefit	RM <XX,XXX>

Duration of coverage: 1 year.

3. How much premium do I have to pay?

The total premium that You have to pay: <XXX.XX> (<Payment Frequency>)

You should satisfy yourself that the premium payable under the policy is an amount that you can afford. This premium is guaranteed.

4. What are the fees and charges that I have to pay?

There are no fees and charges other than the premiums payable.

This plan is commission-free and no intermediaries are involved in the sales or marketing of AIA Starter Plan.

5. What are some of the key terms and conditions that I should be aware of?

- (a) **Importance of disclosure** – You must disclose all material facts such as your medical condition, and state your age correctly.
- (b) **Free Look Period** – You may cancel your policy by returning your policy contract and giving a written request signed by you to AIA Bhd. within fifteen (15) days after you have received your policy contract. The premiums that you have paid less medical expenses (if any) will be refunded.
- (c) **Grace Period** – 31 days from the premium due date.

Notes:

- (i) It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses / pre-existing conditions of the new policy.
- (ii) The terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the policy contract for the full list of terms and conditions.
- (iii) Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

6. What are the major exclusions under this policy?

Any death arising from the occurrence of the following is not covered:

- (a) Death due to suicide within one (1) year from the issue date or commencement date of the policy, whichever is later. AIA Bhd.'s liability shall be limited to the refund of premiums paid without interest. Thereafter, this policy shall be terminated.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.



7. Can I cancel my policy?

Buying this term life policy requires your financial commitment for one (1) year. If you do not pay your premiums within the Grace Period, your policy will be terminated.

You may cancel or surrender your policy by giving a written notice to AIA Bhd. Upon cancellation, you may be entitled to a refund of a portion of your premium provided that you have not made a claim on the policy.

Note: Please refer to the policy contract for more details.

8. What do I need to do if there are changes to my contact details?

It is important that you inform AIA Bhd. of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to the insuranceinfo booklet on 'Life Insurance', available at all AIA Bhd.'s branches or you can obtain a copy from the insuranceinfo website www.insuranceinfo.com.my. For more information on claims procedures, please refer to AIA Bhd's website.

If you have any enquiries, please contact AIA Bhd. at:

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AIA Bhd. is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other similar type of plans available

Please contact AIA Bhd. or visit our website at www.aia.com.my for other similar types of plans offered by AIA Bhd.

IMPORTANT NOTE:

BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SERVES YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT AIA BHD. DIRECTLY FOR MORE INFORMATION.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. THE POLICY CONTRACT SHALL ALWAYS PREVAIL OVER THIS DOCUMENT.

The information provided in this disclosure sheet is valid as at <MM/DD/YYYY>.