



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up AIA Student Accident Shield insurance policy. Be sure to also read the general terms and conditions.

AIA General Berhad
AIA Student Accident Shield

Date: April 1, 2024

1. What is this product about?

AIA Student Accident Shield provides personal accident coverage for the Insured in the event of injuries, disability or death caused solely and directly by accidental means. It also covers medical and other expenses incurred by the Insured caused by the events.

2. What are the covers/benefits provided?

This policy covers:

| No. | Benefit | Sum of Benefit (RM) | | | | |
|-----|---|---------------------|-----------|------------|------------|------------|
| | | PLAN P20 | PLAN P21 | PLAN P30 | PLAN P32 | PLAN P41 |
| 1 | Death by Accident | 15k | 15k | 30k | 30k | 50k |
| 2 | Death by Accident on Public Common Carrier | 15k | 15k | 30k | 30k | 50k |
| 3 | Death by Accident on School Premises | 15k | 15k | 30k | 30k | 50k |
| 4 | Dismemberment Benefit | Up to 50k | Up to 50k | Up to 100k | Up to 100k | Up to 150k |
| 5 | Compassionate Death Allowance | 2k | 1.5k | 2k | 2.5k | 3k |
| 6 | Medical Reimbursement (per accident) | Up to 2k | Up to 2k | Up to 4k | Up to 4k | Up to 5k |
| 7 | Hospital Cash Allowance (per accident) - Government Hospital (per day) - Private Hospital (per day) | 50 25 | 50 25 | 100 50 | 100 50 | 100 50 |
| 8 | Transport Allowance (per accident) - Government Hospital - Private Hospital | 50 25 | 50 25 | 100 50 | 100 50 | 100 50 |
| 9 | Education Allowance | 20k | 20k | 20k | 20k | 25k |
| 10 | Alternative Treatments Benefit (per accident) | Up to 200 | Up to 200 | Up to 200 | Up to 200 | Up to 250 |
| 11 | Accidental Dental Treatment Benefit (per accident) | Up to 500 | Up to 500 | Up to 500 | Up to 500 | Up to 500 |

| | | | | | | |
|----|---|---|---|-----------|-----------|-----------|
| 12 | Kidnapping Benefit | - | - | Up to 30k | Up to 30k | Up to 30k |
| 13 | Allowance for School / Tuition Fee (per accident) | - | - | 400 | 400 | 500 |
| 14 | Ambulance Fee (per accident) | - | - | Up to 250 | Up to 250 | Up to 250 |
| 15 | Mobility Aid Benefit (per accident) | - | - | Up to 1k | Up to 1k | Up to 1k |

- Please refer to the policy contract for full benefits, terms and conditions under this product.
- Please refer to the schedule of indemnities for Dismemberment Benefit in the policy contract.

Duration of cover is for one year. If you wish to continue your coverage for subsequent years, you need to renew your insurance coverage annually.

3. How much premium do I have to pay?

| Plan | P20 | P21 | P30 | P32 | P41 |
|---------------------------------------|--------|--------|--------|--------|--------|
| Premium per year (RM) | 20.00 | 19.81 | 30.00 | 30.19 | 38.68 |
| Applicable Government Tax (RM) | 1.60 | 1.58 | 2.40 | 2.42 | 3.09 |
| Discounted Amount (RM) | (0.40) | (0.39) | (0.60) | (0.61) | (0.77) |
| Total Amount Payable (RM) | 21.20 | 21.00 | 31.80 | 32.00 | 41.00 |

The premiums amount payable is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

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

| Type | Amount |
|--|--|
| Direct Distribution Cost paid to the insurance agent/ agency leader/intermediary | 24% of premiums paid or RM24 for every RM100 premium paid as the commission and overriding commission. |
| Stamp Duty | RM10.00 has been paid on Master Policy |
| Applicable Government Tax | The premiums amount payable is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate. |

* Effective 1 January 2022 to 31 December 2025, stamp duty for policy issued to an Individual Owner with total annual premium of RM150 and below is waived in accordance with the STAMP DUTY (EXEMPTION) (NO. 16) ORDER 2021; to Corporate Owner qualified as micro, small and medium enterprises with total annual premium of RM250 and below is waived in accordance with the STAMP DUTY (EXEMPTION) (NO. 15) ORDER 2021.

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

- (a) **Duty of Disclosure** – Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal/Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied, or renewed with us.

In addition to answering the questions in the Proposal/Application Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal/Application Form (or when you applied for this insurance) is inaccurate or has changed.

- (b) **Eligibility** – Entry age for insured is from 2 to 21 years old and must be a full-time student studying in Malaysia. Whereas the parents should be between 16 to 70 years old.
- (c) **Grace Period** – A grace period of 31 days from the premium due date shall be allowed for payment of each premium after the first premium during which period the policy shall remain in force. Provided that, if a loss occurs within the grace period, any unpaid balance of the premiums due for the full policy year in which a loss occurs shall be deducted from the proceeds payable under the policy.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions of this plan.

6. How do I make a claim?

You need to complete the claim form, which you can obtain from your agent/intermediary or any of our Branch or by calling the AIA Care Line at 1-300-88-1899. A list of our branches is available at www.aia.com.my. You must provide us with the written notice of a claim in respect of an injury within 30 days of the accident causing your injury. In the event of death, immediate notice of claim must be given to us.

For a claim in respect of injury, proof of claim will include medical reports, police report and medical/treatment bills related to the claim. In the event of an accidental death claim, proof of claim would include hospital certificate, documents on medical treatment or examination, police report, post-mortem report and death certificate or newspaper cuttings. Proof of identity of the person making the claim must also be submitted.

7. What are the major exclusions under this policy?

- (a) Bacterial infections;
- (b) any pre-existing condition (illness);
- (c) Medical or surgical treatment (except those necessitated by injuries covered by this plan);
- (d) Any injury which shall result in hernia;
- (e) Mental or nervous disorders; use of drugs / narcotics of any kind;
- (f) AIDS;
- (g) An event resulting from war, invasion, or civil war;
- (h) Aerial activities or flying as a pilot or crew member in any aircraft except as passenger in a commercial airline;
- (i) Suicide or intentional self-injury;
- (j) Professional sports;
- (k) Any kind of disease or sickness or congenital defects;
- (l) Childbirth pregnancy or miscarriage;
- (m) Dental treatment (except as necessitated by Injury for replacement of or repairs to sound natural teeth damaged covered under Accidental Dental Treatment Benefit);
- (n) Active duty in the armed force; and
- (o) Racing of any kind.

Note: The list is non-exhaustive. Please refer to the policy contract for the full exclusions under this Policy.

8. Can I cancel my policy?

You may cancel your coverage anytime by giving a written notice to us provided that you have not made a claim on the policy. There shall be no refund of premium.

9. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

10. Where can I get further information?

Should you require additional information about personal accident insurance product, please visit www.insuranceinfo.com.my or visit our website at AIA.COM.MY. For further information on claims procedures, please refer to AIA website.

If you have any enquiries, please contact AIA General Berhad at:

AIA General Berhad 201001040438 (924363-W)
Menara AIA
99 Jalan Ampang,
50450 Kuala Lumpur.
Care Line: 1 300 88 1899
E-mail: my.customer@aia.com

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

11. Other similar types of cover available.

Please contact us/your agent/intermediary for other similar types of plans that we offer.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCHEDULE OF INDEMNITIES FOR ACCIDENTAL DEATH AND PERMANENT DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/INTERMEDIARY OR CONTACT US 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 PREVAIL OVER THIS DOCUMENT.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA General Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this product disclosure sheet is valid as at April 1, 2024.

**LEMBARAN PENDEDAHAN PRODUK**

Sila baca Lembaran Pendedahan Produk ini sebelum anda memutuskan untuk mengambil polisi insurans AIA Student Accident Shield. Sila pastikan anda juga membaca semua terma-terma dan syarat-syarat am.

AIA General Berhad

AIA Student Accident Shield

Tarikh: April 1, 2024

1. Apakah produk ini?

AIA Student Accident Shield menawarkan perlindungan kemalangan peribadi untuk Orang Yang Diinsuranskan sekiranya berlaku kecederaan, hilang upaya atau kematian yang disebabkan kemalangan yang tidak sengajakan. Ia juga melindungi perbelanjaan perubatan dan perbelanjaan lain yang ditanggung oleh Orang Yang Diinsuranskan disebabkan oleh peristiwa tersebut.

2. Apakah perlindungan/manfaat yang disediakan?

Polisi ini melindungi:

| No. | Manfaat | Jumlah Mannfaat (RM) | | | | |
|-----|---|----------------------|--------------|---------------|---------------|---------------|
| | | PELAN P20 | PELAN P21 | PELAN P30 | PELAN P32 | PELAN P41 |
| 1 | Kematian Akibat Kemalangan | 15k | 15k | 30k | 30k | 50k |
| 2 | Kematian Akibat Kemalangan di dalam Pengangkutan Awam | 15k | 15k | 30k | 30k | 50k |
| 3 | Kematian Akibat Kemalangan di dalam Premis Sekolah | 15k | 15k | 30k | 30k | 50k |
| 4 | Manfaat Hilang Anggota Badan | Sehingga 50k | Sehingga 50k | Sehingga 100k | Sehingga 100k | Sehingga 150k |
| 5 | Elaun Ihsan Kematian | 2k | 1.5k | 2k | 2.5k | 3k |
| 6 | Pembayaran Balik Perubatan (bagi setiap kemalangan) | Sehingga 2k | Sehingga 2k | Sehingga 4k | Sehingga 4k | Sehingga 5k |
| 7 | Elaun Tunai Hospital (bagi setiap kemalangan) - Hospital Kerajaan (sehari) - Hospital Swasta (sehari) | 50 25 | 50 25 | 100 50 | 100 50 | 100 50 |
| 8 | Elaun Pengangkutan (bagi setiap kemalangan) - Hospital Kerajaan - Hospital Swasta | 50 25 | 50 25 | 100 50 | 100 50 | 100 50 |
| 9 | Elaun Pendidikan | 20k | 20k | 20k | 20k | 25k |
| 10 | Manfaat Rawatan Alternatif (bagi setiap kemalangan) | Sehingga 200 | Sehingga 200 | Sehingga 200 | Sehingga 200 | Sehingga 250 |

| | | | | | | |
|----|---|--------------|--------------|--------------|--------------|--------------|
| 11 | Manfaat Rawatan Gigi Akibat Kemalangan (bagi setiap kemalangan) | Sehingga 500 | Sehingga 500 | Sehingga 500 | Sehingga 500 | Sehingga 500 |
| 12 | Manfaat Penculikan | - | - | Sehingga 30k | Sehingga 30k | Sehingga 30k |
| 13 | Elaun Yuran Sekolah / Tuisyen (bagi setiap kemalangan) | - | - | 400 | 400 | 500 |
| 14 | Yuran Ambulan (bagi setiap kemalangan) | - | - | Sehingga 250 | Sehingga 250 | Sehingga 250 |
| 15 | Manfaat Bantuan Mobiliti (bagi setiap kemalangan) | - | - | Sehingga 1k | Sehingga 1k | Sehingga 1k |

- Sila rujuk kepada kontrak polisi untuk manfaat-manfaat, terma-terma dan syarat-syarat bagi produk ini.
- Sila rujuk kepada jadual tanggung rugi dalam kontrak polisi untuk Manfaat Hilang Anggota Badan.

Tempoh perlindungan adalah untuk satu tahun. Jika anda ingin meneruskan perlindungan anda untuk tahun berikutnya, anda perlu memperbaharui perlindungan insurans anda setiap tahun.

3. Berapakah jumlah premium yang harus saya bayar?

| Pelan | P20 | P21 | P30 | P32 | P41 |
|---|--------|--------|--------|--------|--------|
| Premium setahun (RM) | 20.00 | 19.81 | 30.00 | 30.19 | 38.68 |
| Cukai Kerajaan yang Dikenakan (RM) | 1.60 | 1.58 | 2.40 | 2.42 | 3.09 |
| Amaun Diskaun (RM) | (0.40) | (0.39) | (0.60) | (0.61) | (0.77) |
| Jumlah yang Perlu Dibayar (RM) | 21.20 | 21.00 | 31.80 | 32.00 | 41.00 |

Jumlah premium yang perlu dibayar tertakluk kepada cukai yang dikenakan oleh Kerajaan Malaysia pada kadar semasa.

4. Apakah yuran-yuran dan caj-caj yang saya kena bayar?

Jenis

Kos Pengedaran Langsung yang dibayar kepada ejen insurans/pemimpin agensi/perantara

Amaun

24% daripada premium yang dibayar atau RM24 bagi setiap RM100 premium yang dibayar sebagai komisen dan komisen kelola.

Duti Setem

RM10.00 telah dibayar atas Polisi Induk.

Cukai Kerajaan Yang Berkenaan

Jumlah premium yang perlu dibayar tertakluk kepada cukai yang dikenakan oleh Kerajaan Malaysia pada kadar semasa.

* Berkuatkuasa 1 Januari 2022 hingga 31 Disember 2025, duti setem bagi polisi yang dikeluarkan kepada Pemilik Individu dengan jumlah premium tahunan RM150 dan ke bawah dikecualikan mengikut PERINTAH DUTI SETEM (PENGEQUALIAN) (NO. 16) 2021; kepada Pemilik Korporat yang berkelayakan sebagai perusahaan mikro, kecil dan sederhana dengan jumlah premium tahunan RM250 dan ke bawah dikecualikan mengikut PERINTAH DUTI SETEM (PENGEQUALIAN) (NO. 15) 2021.

5. Apakah di antara terma-terma dan syarat-syarat utama yang perlu saya ketahui?

- (a) **Kewajipan Pendedahan** – Menurut Perenggan 5 daripada Jadual 9 Akta Perkhidmatan Kewangan 2013, jika Anda memohon insurans ini sepenuhnya untuk tujuan yang tidak berkaitan perdagangan, perniagaan atau profesion Anda, Anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak salah nyata semasa pengesahan atau pemindaan apa-apa maklumat terdahulu (atau ketika memohon insurans ini). Anda perlulah menjawab semua soalan dengan tepat.

Kegagalan mengambil langkah yang munasabah dalam pengesahan atau pemindaan apa-apa maklumat terdahulu mungkin mengakibatkan pembatalan kontrak insurans Anda, keengganan atau pengurangan ganti rugi, perubahan terma atau penamatan kontrak insurans Anda.

Kewajipan pendedahan di atas hendaklah diteruskan sehingga kontrak insurans Anda dimeterai, diubah atau diperbaharui dengan Kami.

Sebagai tambahan kepada pengesahan dan pemindaan apa-apa maklumat terdahulu, Anda dikehendaki untuk mendedahkan apa-apa perkara lain yang Anda tahu akan mempengaruhi keputusan Kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan.

Anda juga mempunyai kewajipan untuk memberitahu Kami dengan serta-merta jika pada bila-bila masa selepas kontrak insurans Anda ditandatangani, diubah atau diperbaharui dengan Kami, apa-apa maklumat yang dinyatakan dalam notis pembaharuan ini dan/atau borang permohonan/cadangan terdahulu tidak tepat atau sudah berubah.

- (b) **Kelayakan** – Umur penyertaan bagi orang yang diinsuranskan adalah dari umur 2 hingga ke 21 tahun dan mestilah seorang pelajar sepenuh masa yang belajar di Malaysia. Manakala ibu bapa hendaklah berumur diantara 16 hingga 70 tahun.
- (c) **Tempoh Ihsan** – Tempoh ihsan selama 31 hari dari tarikh genap tempoh premium akan dibenarkan bagi bayaran untuk setiap premium selepas premium pertama di mana dalam tempoh ini polisi akan terus berkuat kuasa. Dengan syarat, jika kerugian berlaku dalam tempoh ihsan, maka sebarang baki premium yang genap tempoh belum dibayar bagi tahun polisi penuh di mana kerugian itu berlaku akan ditolak daripada prosid insurans yang dibayar di bawah polisi ini.

Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kepada kontrak polisi untuk terma-terma dan syarat-syarat di bawah pelan ini.

6. Bagaimanakah saya boleh membuat tuntutan?

Anda perlu melengkapkan borang tuntutan yang boleh didapati daripada ejen /perantara anda atau mana-mana cawangan kami atau dengan menelefon AIA Care Line di 1-300-88-1899. Senarai cawangan kami boleh didapati di www.aia.com.my. Anda mesti memberikan kami notis tuntutan bertulis mengenai sebarang kecederaan dalam tempoh 30 hari dari tarikh kemalangan yang menyebabkan kecederaan anda. Jika berlaku kematian, notis segera mestilah diberikan kepada kami.

Bagi tuntutan berkaitan dengan kecederaan, bukti tuntutan termasuklah laporan perubatan, laporan polis dan bil perubatan/rawatan yang berkaitan dengan tuntutan itu. Bagi tuntutan kematian akibat kemalangan, bukti tuntutan termasuklah sijil hospital, dokumen mengenai rawatan atau pemeriksaan perubatan, laporan polis, laporan bedah siasat dan sijil kematian atau keratan akhbar. Bukti identiti orang yang membuat tuntutan itu juga mesti dikemukakan.

7. Apakah pengecualian penting di dalam polisi ini?

- (a) Jangkitan bakteria;
- (b) Sebarang penyakit sedia ada;
- (c) Rawatan perubatan atau pembedahan (kecuali kecederaan yang dilindungi di bawah pelan ini);
- (d) Kecederaan yang mengakibatkan hernia;
- (e) Gangguan mental atau saraf; penggunaan apa-apa jenis dadah / narkotik;
- (f) AIDS;
- (g) Kejadian akibat peperangan, serangan atau perang saudara;
- (h) Aktiviti di udara atau terbang sebagai juruterbang atau anak kapal di dalam mana-mana pesawat udara kecuali penumpang di penerbangan komersial;
- (i) Membunuh diri atau kecederaan diri yang disengajakan;
- (j) Sukan professional;
- (k) Sebarang jenis wabak atau penyakit atau kecacatan kongenital;
- (l) Melahirkan anak, kehamilan atau keguguran;
- (m) Rawatan gigi (kecuali apabila kecederaan menyebabkan penggantian atau pembetulan perlu bagi kerosakan gigi semulajadi yang dilindungi di bawah Manfaat Rawatan Gigi Akibat Kemalangan);
- (n) Bergiat cergas dalam mana-mana angkatan bersenjata; dan
- (o) Sebarang jenis perlumbaan.

Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kepada kontrak polisi untuk pengecualian penuh di bawah polisi ini.

8. Bolehkah saya membatalkan polisi saya?

Anda boleh membatalkan perlindungan anda pada bila-bila masa dengan memberi notis bertulis kepada kami dengan syarat anda belum membuat tuntutan ke atas polisi tersebut. Tidak akan ada pembayaran balik premium.

9. Apakah yang perlu saya lakukan jika butir-butir hubungan / peribadi saya bertukar?

Adalah penting bagi anda memberitahu kami mengenai sebarang pertukaran kepada profil kehidupan anda termasuk pekerjaan dan kegiatan peribadi anda yang boleh mempengaruhi profil risiko.

10. Di manakah saya boleh mendapatkan maklumat lanjut?

Sekiranya anda memerlukan maklumat tambahan mengenai produk insurans kemalangan diri, sila layari www.insuranceinfo.com.my atau laman web kami di AIA.COM.MY. Untuk maklumat lanjut mengenai prosedur tuntutan, sila rujuk laman web AIA.

Sekiranya anda mempunyai sebarang pertanyaan, sila hubungi AIA General Berhad di:

AIA General Berhad 201001040438 (924363-W)
Menara AIA
99 Jalan Ampang
50450 Kuala Lumpur
Care Line: 1 300 88 1899
Emel: my.customer@aia.com

AIA General Berhad adalah dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

11. Perlindungan jenis lain yang serupa sedia ada.

Sila hubungi kami/ejen anda/perantara untuk perlindungan jenis lain yang sama kami tawarkan.

NOTA PENTING:

ANDA DINASIHATKAN SUPAYA MEMBERI PERHATIAN KEPADA JADUAL TANGGUNG RUGI BAGI KEMATIAN DAN HILANG UPAYA KEKAL AKIBAT KEMALANGAN DALAM POLISI INSURANS ANDA. ANDA MESTILAH MENAMAKAN PENAMA DAN MEMASTIKAN PENAMA ANDA TAHU MENGENAI POLISI KEMALANGAN DIRI YANG TELAH ANDA BELI. ANDA HENDAKLAH MEMBACA DAN MEMAHAMI POLISI INSURANS DAN BERBINCANG DENGAN EJEN/PERANTARA ATAU MENGHUBUNGI KAMI UNTUK MAKLUMAT LANJUT.

LEMBARAN PENDEDAHAN PRODUK INI MENGANDUNGI RINGKASAN PRODUK DAN BUKANLAH SATU KONTRAK INSURANS. KONTRAK POLISI AKAN SENTIASA DITERIMA PAKAI.

Manfaat-manfaat yang dibayar di bawah polisi/produk yang layak adalah dilindungi oleh Perbadanan Insurans Deposit Malaysia ("PIDM") sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans ("TIPS") PIDM atau hubungi AIA General Berhad atau PIDM (layari www.pidm.gov.my).

Maklumat yang diberikan dalam lembaran pendedahan produk ini adalah sah setakat April 1, 2024.