



**AIA PUBLIC
TAKAFUL**

Member of PIDM

A-Life Pelindung

Anytime, Anywhere

AIA Vitality



Accidents can happen anytime, anywhere, when you least expect it. Get protected with **A-Life Pelindung** to ensure you have takaful protection, should an accident happen.



Accidental Protection
all-year round.

AIA Vitality

Get rewarded when you stay healthy, with Vitality Yearly Cash Bonus.



Extra support for accidents that happen on special days. Get coverage for you or your family in the event of accidental death or accidental total and permanent disability while performing Hajj / Umrah or during festive seasons.



Double your protection when you stay protected. Accidental Death / TPD Benefit will increase by 20% of the initial benefit amount every 2 years, up to double the initial benefit amount.



Get well with peace of mind with Coma Benefit, Out-patient Physiotherapy Treatment Benefit and Daily ICU Benefit to help bear hospital costs.



Hassle-free enrolment, no health questions asked and underwriting needed with Guaranteed Issuance Offer (GIO).

Get this coverage for you and your loved ones with contribution from as low as RM30 per month and get covered for 20 years or up to age 85 according to your needs.



A-Life Pelindung

Anytime, Anywhere

No.	Benefits	Benefit Amount (RM)	
		Plan 1	Plan 2
i.	Coma Benefit <i>(due to Illness / Accident)</i>	100,000	300,000
ii.	Accidental Death / Total and Permanent Disability (TPD) Benefit	100,000	300,000
		The benefit amount increases by 20% of the initial benefit amount every 2 years, up to 100% of the initial benefit amount. Maximum payout for this benefit is 200,000	The benefit amount increases by 20% of the initial benefit amount every 2 years, up to 100% of the initial benefit amount. Maximum payout for this benefit is 600,000
iii.	Additional Support due to Accidental Death / TPD during Hajj or Umrah or Festive Seasons	20,000	60,000
iv.	Daily ICU Benefit (per day up to 120 days, per accident)	500	1,500
v.	Out-patient Physiotherapy Treatment (per accident)	Up to 1,000	Up to 3,000
vi.	Vitality Yearly Cash Bonus (AIA Vitality)	🏆 Platinum: 10% of Annual Contribution 🏆 Gold: 5% of Annual Contribution	

- Notes:
- Accidental Death / TPD Benefit shall be payable together with the account value in the Participant's Account Fund. Thereafter, the certificate shall terminate.
 - The Coma Benefit is only payable once. The certificate will remain in-force after 100% of the Coma Benefit sum covered has been paid. However, upon Coma due to illness during the 1st and 2nd certificate year, the total contribution paid will be payable. Thereafter, certificate shall then terminate.
 - Coma Benefit, Accidental Death / TPD Benefit and Additional Support due to Accidental Death / TPD during Hajj or Umrah or festive seasons will be payable provided it occurs within 365 days from the date of the accident.
 - The festive seasons shall follow the federal government declaration and not by state. This benefit is also applicable for two days immediately before and after the festivities.
 - Upon non-accidental death or survival of person covered at maturity, account value in the Participant's Account Fund will be payable.

Contribution Table

Entry Age	Plan 1	Plan 2
10	RM30	RM72
20	RM30	RM72
30	RM30	RM72
40	RM30	RM72
50	RM40	RM96
60	RM60	RM144
70	RM90	RM216

*Contributions above are the monthly contribution for the first certificate year and applicable for occupation class 1 and 2 only, for coverage duration up to age 85. The contribution above does not vary by gender or smoker status of the person covered.

This flyer is meant to provide a summary of the main features of this product. Please refer to the Product Illustration, Product Disclosure Sheet and certificate document for the full explanation of the features and benefits, exclusions and other terms and conditions under this product.