

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

200701032867 (790895-D)

Date: 12/23/2025

Other customers have read this PDS and found it helpful; **you should read it too.**

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 Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Life Cover?

A-Life Cover offers insurance protection for 10 years. It pays a lump sum death benefit if you die or suffer Total and Permanent Disability (TPD)' during the term of the policy.

¹TPD coverage (if applicable) is up to age 70 or up to the selected coverage term, whichever is earlier.

Note: Please refer to the Basic Plan Descriptions in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, for **RM966.00** annually, you will receive the following life insurance **coverage / benefits**:

Death	RM 500,000 ("Basic Sum Assured")													
Total and Permanent Disability	RM 500,000 ("A-Plus DisabilityCare (APDC) Sum Assured")													
Conversion Privilege	While this policy is in force and before the expiry date, the policy owner may convert this policy to a new life policy covering death and TPD (if applicable) only, without evidence of insurability. The sum assured of the new life policy to be converted must not exceed the Basic Sum Assured of this policy, plus any existing rider sum assured that is eligible for Conversion Privilege. Please refer to the policy contract for the full list of terms and conditions on Conversion Privilege.													
Vitality Protect Booster (applicable if the insured is an AIA Vitality member)	Vitality Protect Booster (VPB) is a reward to boost the amount payable in the event of death or TPD of the insured. The VPB is not payable upon lapse, termination or surrender. The VPB payable is determined by multiplying the accumulated VPB percentage with the Basic Sum Assured. The initial VPB starts from 0% and can accumulate up to a maximum of 20%. The accumulated VPB percentage is the total percentage you earned every year based on the Insured's AIA Vitality, as at 30 days before the VPB anniversary as per the table below: <table><tr><th>AIA Vitality Status</th><th>Platinum</th><th>Gold</th><th>Silver</th><th>Bronze</th></tr><tr><td>VPB%</td><td>+2%</td><td>+1%</td><td>+0%</td><td>+0%</td></tr></table> Note: If the insured is below 16 years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Protect Booster entitlement instead.				AIA Vitality Status	Platinum	Gold	Silver	Bronze	VPB%	+2%	+1%	+0%	+0%
AIA Vitality Status	Platinum	Gold	Silver	Bronze										
VPB%	+2%	+1%	+0%	+0%										

A-Life Cover **excludes**:

- Suicide** - If death was due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later, we will refund the premiums paid as at the date of death without interest from the Issue Date or Commencement Date, whichever is later. The policy will then be terminated.
- Pre-existing conditions** - including any disability resulting from a physical or mental condition and pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later.

Note: This list is **non-exhaustive**. You must refer to insurance policy for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/life-protection/a-life-cover.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For this life insurance, you must pay a premium of:

Premium	RM966.00 annually
Duration: Until the age of 40 years	
You also have to pay the following fees and charges:	
Commission	8.60% of premium or RM 825.93 You are advised to refer to the Total Commission from Sales Illustration.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- All coverage / benefits may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions at the time of application.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- The premium of A-Life Cover is guaranteed, provided that no changes are made to the A-Life Cover.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Nomination - You are encouraged to appoint a nominee(s) for your insurance application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is aware of the policy that you have purchased.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- A-Life Cover and its attachable riders (if any) are not Shariah-compliant products.
- Please keep a copy of your bank-in slip and refer to the proposal form for terms and conditions of the interim cover provided.
- If you have not received your policy contract within the timeframe outlined in the Customer Charter on AIA's website, please reach out to AIA Bhd. for assistance.
- 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 discuss with your AIA Life Planner or contact AIA Bhd. directly for more information.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.



Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel your policy by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premiums that you have paid less any expenses which may have been incurred for any medical examination will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** Upon the cancellation, the cash value (if any), less any indebtedness, shall be payable. Please reconsider carefully as the amount that AIA Bhd. will pay you when you cancel the policy before maturity of the policy may be lesser than the total amount of premium that you have paid. The policy will then be terminated.



APPENDIX

BASIC PLAN DESCRIPTIONS:

Death Benefit

- In the event of death of the Insured, the total death benefit which is 100% of the Basic Sum Assured shall be payable.
- The coverage for death benefit is up to 10 years from the effective date of the policy.

Conversion Privilege

This plan comes with Conversion Privilege which allows policy owner to convert this policy to a new life policy covering death and TPD (if applicable) only, without further medical underwriting, subject to the following terms and conditions:

- Policy owner is required to give AIA Bhd. a written notice to exercise this Conversion Privilege and a completed application form for the new life policy;
- At the time of conversion, the Insured's age is 65 years old or below and within the allowable age limit for the new life policy;
- For conversion to a new term life policy, the conversion can only be executed within 5 years before the expiry date of this policy;
- The sum assured of the new life policy which covers death shall not be greater than the Basic Sum Assured of this policy;
- If this policy is issued with TPD coverage, the TPD sum assured under the new life policy shall not be greater than the TPD coverage i.e. A-Plus DisabilityCare (APDC) Sum Assured of this policy;
- If this policy is issued with any riders that are eligible for Conversion Privilege (i.e. A-Plus Critical Assure (Additional) and A-Plus Critical Multi), the basic sum assured under the new life policy shall not greater than the Basic Sum Assured, plus any existing rider sum assured of this policy that are eligible for Conversion Privilege;
- This policy shall automatically terminate upon our approval of the new life policy; and
- Upon surrendering this policy, the policy becomes null and void. The cash value (if any) less any indebtedness shall be payable.

AIA Vitality:

Vitality Protect Booster (Applicable if the insured is an AIA Vitality member)

- AIA Vitality is a program that supports and rewards its members for making healthier choices every day. AIA Vitality is offered by AIA Health Services Sdn. Bhd. (Company No 199601016211 (388561-T)).
- If the Insured is an existing AIA Vitality member or sign up as an AIA Vitality member upon your purchase of A-Life Cover plan, you are entitled to an extra benefit called Vitality Protect Booster (VPB).
- VPB is a reward to boost the amount payable in the event of death or TPD of the insured. The VPB payable is determined by multiplying the accumulated VPB percentage with the Basic Sum Assured (BSA). BSA used will be based on the lower of the BSA at the time the policy was inception or the BSA at the time the VPB is payable. This includes any reduction of BSA as a result of a claim or a request by the policyholder to reduce the coverage.
- Your initial VPB percentage starts from 0% and can accumulate up to a maximum of 20%. The accumulated VPB percentage is the total percentage you earned every year based on the Insured's AIA Vitality Status, as at 30 days before the VPB anniversary as per the table below:

AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Protect Booster Percentage	+2% (VPB percentage increases by 2% from the previous year)	+1% (VPB percentage increases by 1% from the previous year)	0% (No change in VPB percentage from the previous year)	0% (No change in VPB percentage from the previous year)

Notes:

- If the insured is below 16 years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Protect Booster entitlement instead.
- No VPB percentage will be rewarded if Insured's/Policy Owner's AIA Vitality membership is inactive at the time the VPB is rewarded.
- If the Basic Sum Assured is reduced after advance payment(s) made under APDC (if any), or A-Plus Critical Assure (Accelerate) (if any), the VPB shall be payable based on the reduced sum assured of basic plan.
- VPB will cease upon the occurrence of any of the following events:
 - (i) Death of the Insured;
 - (ii) Insured / policy owner ceases to be an AIA Vitality member;
 - (iii) Policy is converted to a non-participating Reduced Paid-Up Insurance;
 - (iv) Policy becomes terminated, matured, lapsed or is surrendered; or
 - (v) 100% of the Basic Sum Assured has been paid out,whichever occurs earlier.



RIDER(S) DESCRIPTIONS:

A-Plus DisabilityCare (APDC)

- APDC provides coverage for the Insured in the event of Total and Permanent Disability (TPD).
- APDC Benefit is issued for insured age 65 and below. The APDC sum assured may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions.
- In the event of TPD, where the disability conforms to the 'Suited Occupation' as described in the supplementary contract, 10% of the APDC sum assured shall be payable in first and second policy anniversary immediately following the date of commencement of TPD, followed by the remaining 80% of the APDC sum assured in the third policy anniversary immediately following the date of commencement of TPD.
- In the event of TPD, where the disability conforms to the 'Presumptive Disability' or 'Any Occupation' definition as described in the supplementary contract, 100% of the APDC sum assured shall be payable.
- The Basic Sum Assured shall be reduced by the advance payment(s) made under APDC.
- The coverage for APDC is up to age 70 of the Insured or the expiry of basic plan, whichever is earlier.

OTHERS

1. This policy may qualify you for a personal tax relief subject to the final decision of the Inland Revenue Board.
2. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford. If you need clarification, please contact AIA Bhd. or your AIA Life Planner.
3. The benefits payable under the policy are subject to deduction of any indebtedness.
4. If you terminate your policy in the early years, you may get back less than the amount you have paid.
5. If your financial needs change over time, you have the flexibility to adjust your coverage and/or premium to better suit your needs. For assistance, please contact AIA Bhd.
6. 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.

Note: You should refer to the policy contract for the full list of terms and conditions under this product.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/23/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

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 Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus HospitalIncome?

A-Plus HospitalIncome (APHI) is a premium paying rider that offers daily benefit for each day of Insured's hospitalisation due to sickness or injury, up to age 70 of the Insured or until the expiry of Basic Plan, whichever is earlier.

2 Know Your Coverage / Benefits

As an illustration, for **RM75.00** annually, you will receive the following **coverage**:

Coverage	RM 50 per day, up to 365 days per any disability.
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A-Plus HospitalIncome **excludes**:

- **Pre-existing conditions** - including any disability resulting from a physical or mental condition and pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later.
- Treatment or surgery for Specified Illnesses for a period of 120 days immediately preceding for such treatment and surgery;
- Any medical or physical conditions arising within 30 days from the Issue Date or Commencement Date of this rider, whichever is later except for covered injury;
- Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth or any congenital or hereditary conditions which has manifested or was diagnosed before the Insured attains 17 years of age;
- Pregnancy, miscarriage or childbirth;
- Plastic / cosmetic surgery, circumcision, all corrective glasses, contact lenses and intraocular lens except monofocal intraocular lenses in cataract surgery; or
- Dental treatment unless necessitated by accidental injury.

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

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:

1300-88-8922 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For this medical and health insurance rider, you must pay a premium of:

Premium	RM75.00 annually
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Duration: Until the age of 40 years

You also have to pay the following fees and charges:

Commission	8.60% of premium or RM 64.13
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You are advised to refer to the Total Commission in the Summary Illustration from Sales Illustration.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- The premium of A-Plus HospitalIncome is non-guaranteed and AIA Bhd. reserves the right to revise the premium by giving you 3 months' written notice prior to the next policy anniversary.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as You may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- A-Plus HospitalIncome is not Shariah-compliant products.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.



Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Upon cancellation, you may be eligible for a partial refund of your premium, provided that no claims have been made under the rider. Please refer to the Appendix for details on the refund amount.



APPENDIX

Cancellation:

You may cancel your rider by giving AIA Bhd. a written notice. Upon cancellation, you may be eligible for a partial refund of your premium, provided no claims have been made on the rider.

Period from policy anniversary, not exceeding	Premium Payment Mode			
	Annual	Semi-annual	Quarterly	Monthly
15 days*	90%	80%	70%	No refund
1 month	80%	70%	50%	
2 months	70%	50%	20%	
3 months	60%	30%	No refund	
4 months	50%	20%	50%	
5 months	40%	10%	20%	
6 months	30%	No refund	No refund	
7 months	25%	70%	50%	
8 months	20%	50%	20%	
9 months	15%	30%	No refund	
10 months	10%	20%	50%	
11 months	5%	10%	20%	
Period exceeding 11 months	No refund	No refund	No refund	

(Note: *not applicable to first policy year)

PRODUCT DISCLOSURE SHEET



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Date: 12/23/2025

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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 Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus Total AccidentShield?

A-Plus Total AccidentShield (APTAS) is a premium paying rider that offers coverage for insured in the event of death or injuries resulting from an accident up to the age 70 of the Insured or the expiry of Basic Plan, whichever is earlier.

Note: Please refer to the Riders' Descriptions in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, for **RM23.00** annually, you will receive the following life insurance **coverage / benefits**:

<ul style="list-style-type: none">Accidental Death and Dismemberment BenefitPermanent Total Disability BenefitTemporary Disability Benefit (up to 0.6% of APTAS Sum Assured)Medical Reimbursement Benefit (up to 6% of APTAS Sum Assured)Double Indemnity (200% of APTAS Sum Assured)	RM 5,000
Riot and Civil Commotion (RCC) on APTAS (APTAS/RCC)	RM 5,000

A-Plus Total AccidentShield **excludes**:

- Assault or murder (unless covered by Riot and Civil Commotion (RCC));
- Riot and civil commotion, industrial action or terrorist activity (unless covered by Riot and Civil Commotion (RCC));
- Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- War, declared or undeclared, or revolution;
- Service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Violation or attempted violation of the law or resistance to arrest;
- Participation in any fight or affray; or
- Accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug.

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

If you have any questions or require assistance on your life insurance, you can:



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Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For this life insurance rider, you must pay a premium of:

Premium	RM23.00 annually
Duration: Until the age of 40 years	

You also have to pay the following fees and charges:

Commission	8.60% of premium or RM19.67
	You are advised to refer to the Total Commission in the Summary Illustration from Sales Illustration.

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- The premium of this A-Plus Total AccidentShield is not guaranteed and AIA Bhd. reserve the right to revise or adjust it according to AIA Bhd.'s risk assessment at the time of such renewal.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as You may be subject to new underwriting requirements and waiting periods for the new policy.
- Nomination - You are encouraged to appoint a nominee(s) for your insurance application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is aware of the policy that you have purchased.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- A-Plus Total AccidentShield is not Shariah-compliant products.

Note: This list is **non-exhaustive**. Please refer to the supplementary contract for the full list of terms and conditions.



Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



APPENDIX

RIDER(S) DESCRIPTIONS:

A-Plus Total AccidentShield (APTAS)

- APTAS is a premium paying rider that provides coverage for the Insured in the event of death or injuries resulting from an accident.
- The list of covered benefits under APTAS is as follows:
 - Accidental Death and Dismemberment Benefit
 - Permanent Total Disability Benefit
 - Temporary Disability Benefit
 - Medical Reimbursement Benefit
 - Double Indemnity
- The coverage for APTAS is up to age 70 of the Insured or the expiry of basic plan, whichever is earlier.

Riot and Civil Commotion (RCC) on APTAS (APTAS/RCC)

- The RCC benefit is available for APTAS to provide coverage for the Insured in the event of accidents arising from assault, murder, riot and civil commotion.
- The coverage for RCC on APTAS is up to age 70 of the Insured or the expiry of basic plan, whichever is earlier.

Accidental Death and Dismemberment Benefit	
Schedule of Benefits	
Description of Injury	% of the APTAS Sum Assured
Loss of Life	100
Permanent total loss of sight of one or both eyes	100
Loss of or the permanent total loss of use of one or two limbs	100
Permanent total loss of speech and hearing	100
Permanent and incurable insanity	100
Total Paralysis	100
Permanent total loss of hearing	
- both ears	75
- one ear	25
Permanent total loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70
- left hand	50
Loss of or the permanent total loss of use of four fingers of	
- right hand	40
- left hand	30
Loss of or the permanent total loss of use of one thumb	
- both right digits	30
- one right digit	15
- both left digits	20
- one left digit	10
Loss of or the permanent total loss of use of fingers	
- three right digits	10
- two right digits	7.5
- one right digit	5
- three left digits	7.5
- two left digits	5
- one left digit	2
Loss of or the permanent total loss of use of toes	
- all - one foot	15
- great toe - two digits	5
- great toe - one digit	3
- any other toe, each	2
Fractured leg or patella with established non-union despite appropriate medical intervention after 26 weeks from the date of Accident	10
Shortening of leg by at least 5 cm	7.5

If the Insured is left-handed, the percentage for the various disabilities listed in the above Schedule of Benefits of right hand and left hand will be reversed. If more than one loss under the Schedule of Benefits above resulted from the same accident, the Insured will be entitled to the loss which pays the largest benefit.

Permanent Total Disability Benefit
100% of the APTAS Sum Assured (less any other amount paid or payable under Accidental Death and Dismemberment Benefit and Temporary Disability Benefit as a result of the same accident) will be payable should the disability be caused by injury within 90 days from the date of the accident continue for a period of 12 consecutive months.

Temporary Disability Benefit
Provided no loss under the Schedule of Benefits above has been paid and the disability period is not less than 1 week, APTAS shall pay the corresponding benefit if the Insured sustain bodily injury and such injury shall within 90 days from the date of accident causes the following temporary disability:
- Temporary total disability, payable 0.6% of APTAS Sum Assured per week, up to 52 weeks.
- Temporary partial disability, payable 0.2% of APTAS Sum Assured per week, up to 52 weeks.

Medical Reimbursement Benefit

If the Insured sustains bodily injury and that within 90 days from the date of accident, result in the Insured:

- requiring treatment by a physician,
- confine in a hospital, or
- requiring employment of a licensed or graduate nurse.

Reimbursement of the actual medical expenses incurred within 52 weeks from the date of accident shall be payable, subject to a maximum amount payable limited to 6% of APTAS Sum Assured.

Double Indemnity

Accidental Death and Dismemberment Benefit, Permanent Total Disability Benefit, Temporary Disability Benefit and Medical Reimbursement Benefit^ will be doubled if the accidental injury occurs under any of the following events:

- While the Insured is travelling as a fare paying passenger over an established route such as in a bus or train (taxi chartered for private travel are excluded).
- While the Insured is in an elevator car (elevators in mines and on construction sites are excluded).
- As a direct result of the burning of public buildings.

^ Payment will be based on the actual expenses incurred but subject to a maximum of 12% of APTAS Sum Assured.

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1 What is A-Plus AccidentShield?

A-Plus AccidentShield (APAS) is a premium paying rider that offers coverage for insured in the event of death or injuries resulting from an accident, up to the age 70 of the Insured or the expiry of Basic Plan, whichever is earlier.

Note: Please refer to the Riders' Descriptions in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, for **RM20.00** annually, you will receive the following life insurance **coverage / benefits**:

<ul style="list-style-type: none">Accidental Death and Dismemberment BenefitPermanent Total Disability BenefitDouble Indemnity (200% of APAS Sum Assured)	RM 10,000
Riot and Civil Commotion (RCC) on APAS (APAS/RCC)	RM 10,000

A-Plus AccidentShield **excludes**:

- Assault or murder (unless covered by Riot and Civil Commotion (RCC));
- Riot and civil commotion, industrial action or terrorist activity (unless covered by Riot and Civil Commotion (RCC));
- Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- War, declared or undeclared, or revolution;
- Service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Violation or attempted violation of the law or resistance to arrest;
- Participation in any fight or affray; or
- Accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug.

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

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03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For this life insurance rider, you must pay a premium of:

Premium	RM20.00 annually
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Duration: Until the age of 40 years

You also have to pay the following fees and charges:

Commission	8.60% of premium or RM 17.10
You are advised to refer to the Total Commission in the Summary Illustration from Sales Illustration.	

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- The premium of this A-Plus AccidentShield is not guaranteed and AIA Bhd. reserve the right to revise or adjust it according to AIA Bhd.'s risk assessment at the time of such renewal.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as You may be subject to new underwriting requirements and waiting periods for the new policy.
- Nomination - You are encouraged to appoint a nominee(s) for your insurance application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is aware of the policy that you have purchased.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- A-Plus AccidentShield is not Shariah-compliant products.

Note: This list is **non-exhaustive**. Please refer to the policy for the full list of terms and conditions.



Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



APPENDIX

RIDER(S) DESCRIPTIONS:

A-Plus AccidentShield (APAS)

- APAS is a premium paying rider that provides coverage for the Insured in the event of death or injuries resulting from an accident.
- The list of covered benefits under APAS is as follows:
 - Accidental Death and Dismemberment Benefit
 - Permanent Total Disability Benefit
 - Double Indemnity
- The coverage for APAS is up to age 70 of the Insured or the expiry of basic plan, whichever is earlier.

Riot and Civil Commotion (RCC) on APAS (APAS/RCC)

- The RCC benefit is available for APAS to provide coverage for the Insured in the event of accidents arising from assault, murder, riot and civil commotion.
- The coverage for RCC on APAS is up to age 70 of the Insured or the expiry of basic plan, whichever is earlier.

Accidental Death and Dismemberment Benefit	
Schedule of Benefits	
Description of Injury	% of the APAS Sum Assured
Loss of Life	100
Permanent total loss of sight of one or both eyes	100
Loss of or the permanent total loss of use of one or two limbs	100
Permanent total loss of speech and hearing	100
Permanent and incurable insanity	100
Total Paralysis	100
Permanent total loss of hearing	
- both ears	75
- one ear	25
Permanent total loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70
- left hand	50
Loss of or the permanent total loss of use of four fingers of	
- right hand	40
- left hand	30
Loss of or the permanent total loss of use of one thumb	
- both right digits	30
- one right digit	15
- both left digits	20
- one left digit	10
Loss of or the permanent total loss of use of fingers	
- three right digits	10
- two right digits	7.5
- one right digit	5
- three left digits	7.5
- two left digits	5
- one left digit	2
Loss of or the permanent total loss of use of toes	
- all - one foot	15
- great toe - two digits	5
- great toe - one digit	3
- any other toe, each	2
Fractured leg or patella with established non-union despite appropriate medical intervention after 26 weeks from the date of Accident	10
Shortening of leg by at least 5 cm	7.5

If the Insured is left-handed, the percentage for the various disabilities listed in the above Schedule of Benefits of right hand and left hand will be reversed. If more than one loss under the Schedule of Benefits above resulted from the same accident, the Insured will be entitled to the loss which pays the largest benefit.

Permanent Total Disability Benefit
100% of the APAS Sum Assured (less any other amount paid or payable under Accidental Death and Dismemberment Benefit as a result of the same accident) will be payable should the disability be caused by injury within 90 days from the date of the accident continue for a period of 12 consecutive months.

Double Indemnity
Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit will be doubled if the accidental injury occurs under any of the following events: <ul style="list-style-type: none">- While the Insured is travelling as a fare paying passenger over an established route such as in a bus or train (taxis chartered for private travel are excluded).- While the Insured is in an elevator car (elevators in mines and on construction sites are excluded).- As a direct result of the burning of public buildings.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/23/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

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 Bhd. or PIDM (visit www.pidm.gov.my)

1 What is A-Plus Critical Assure (Accelerate)?

A-Plus Critical Assure (Accelerate) is a Premium Paying Rider (PPR) that provides coverage for 75 Advanced Stage Critical Illnesses. Payout from this rider shall reduce your Basic Sum Assured.

2 Know Your Coverage / Benefits

As an illustration, for **RM244.00** annually, you will receive the following coverage:

Coverage	RM100,000 ("Rider Sum Assured") In the event the Insured is being diagnosed with any one of the covered critical illnesses, the higher of the following will be payable: (a) Rider Sum Assured; or (b) Total Premium Paid for this rider. Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Rider Sum Assured, and the Basic Sum Assured. Subsequently, the premium payable for this rider will be adjusted based on the revised Rider Sum Assured. Thereafter, the Total Premium Paid shall be calculated on the basis that the reduced Rider Sum Assured had been effective from the commencement of this rider.
Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member)	Based on the Insured's AIA Vitality Status thirty (30) days before each policy anniversary, we will pay the policyowner a Vitality Yearly Cash Bonus on the policy anniversary. The Vitality Yearly Cash Bonus is determined based on the Vitality Yearly Cash Bonus Percentage (%) and total annualised premium paid for this rider. Please see Appendix for the Vitality Yearly Cash Bonus Percentage (%) by AIA Vitality Status. Note: If the insured is below sixteen (16) years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Yearly Cash Bonus entitlement instead.

The critical illnesses covered under this rider include:

1. Cancer
2. Stroke
3. Heart attack

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) All other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- d) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- e) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- f) Critical illness which was caused by a self-inflicted injury; and
- g) Critical illness resulting directly from alcohol or drug abuse.

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

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-critical-assure.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:	
Premium	RM244.00 annually
Duration: Until the age of 40 years	
You also have to pay the following fees and charges:	
Commission	8.60% of total premium or RM208.62

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as You may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The premium of this rider is not guaranteed. AIA Bhd. reserves the right to revise the premiums by giving you thirty (30) days' written notice prior to the next Policy Anniversary.
- **Coverage Term:** 10 years

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Critical Assure (Accelerate) (APCA (Accelerate))

- APCA (Accelerate) is a Premium Paying Rider (PPR) that provides coverage for 75 Advanced Stage Critical Illnesses.
- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo a covered surgery (except for of Angioplasty and Other Invasive Treatments for Coronary Artery Disease), the higher of 100% of Rider Sum Assured or Total Premium Paid for this rider shall be payable.
- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Rider Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only). This payout will reduce the Rider Sum Assured, and the Basic Sum Assured. Thereafter, the Total Premium Paid shall be calculated on the basis that the reduced Rider Sum Assured had been effective from the commencement of this rider.
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- Claims made under this rider will reduce the coverage amount of the basic plan.
- The list of covered critical illnesses under APCA (Accelerate) is as follows:

Advanced Stage Critical Illness	
1) Stroke	39) Systemic Lupus Erythematosus with Severe Kidney Complications
2) Cancer	40) Apallic syndrome
3) Heart Attack	41) Chronic Relapsing Pancreatitis
4) Coronary Artery By-Pass Surgery	42) Creutzfeldt-Jakob Disease (Mad Cow Disease)
5) Serious Coronary Artery Disease	43) Elephantiasis
6) Angioplasty and Other Invasive Treatments for Coronary Artery Disease	44) Poliomyelitis
7) Heart Valve Surgery	45) Progressive scleroderma
8) Fulminant Viral Hepatitis	46) Severe Eisenmenger's Syndrome
9) End-Stage Liver Failure	47) Infective Endocarditis
10) Primary Pulmonary Arterial Hypertension	48) Chronic Rheumatoid Arthritis
11) End-Stage Lung Disease	49) Ulcerative Colitis with Total Colectomy
12) Kidney Failure	50) Myasthenia Gravis
13) Surgery to Aorta	51) Progressive Muscular Atrophy
14) Chronic Aplastic Anaemia	52) Progressive Supranuclear Palsy
15) Major Organ / Bone Marrow Transplant	53) Chronic Adrenal Insufficiency
16) Blindness – Permanent and Irreversible	54) Osteogenesis Imperfecta
17) Deafness – Permanent and Irreversible	55) Meningeal Tuberculosis
18) Loss of Speech	56) Surgery for Idiopathic Scoliosis
19) Coma	57) Cerebral Metastasis
20) Third Degree Burns	58) Ebola Hemorrhagic Fever
21) Multiple Sclerosis	59) Pheochromocytoma requiring surgery
22) Paralysis of Limbs	60) Severe Relapsing Nephrotic Syndrome
23) Muscular Dystrophy	61) Wilson's Disease
24) Alzheimer's Disease / Severe Dementia	62) Haemolytic Uremic Syndrome
25) Motor Neuron Disease	63) Necrotising Fasciitis
26) Parkinson's Disease	64) Respiratory Diphteria requiring mechanical ventilation
27) Terminal Illness	65) Loss of Limb(s)
28) Encephalitis	66) Intensive Care - requiring mechanical ventilation for 10 days
29) Benign Brain Tumour	67) Cerebral Aneurysm Requiring Brain Surgery
30) Major Head Trauma	68) Chronic Autoimmune Hepatitis
31) Bacterial Meningitis	69) Multiple Root Avulsions of Brachial Plexus
32) Brain Surgery	70) Rheumatic Fever with Heart Valve Disorders
33) Medullary Cystic Disease	71) Resection of the whole small intestine (duodenum, jejunum and ileum)
34) Loss of Independent Existence	72) Severe Crohn's Disease
35) HIV Infection Due To Blood Transfusion	73) Severe Pulmonary Fibrosis
36) Cardiomyopathy	74) Rabies
37) Full-blown AIDS	75) Generalized Tetanus
38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	

Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member):

Based on the Insured's AIA Vitality Status (30 days before each policy anniversary), we will pay the policyowner a Vitality Yearly Cash Bonus on the policy anniversary. The Vitality Yearly Cash Bonus is determined based on the Vitality Yearly Cash Bonus Percentage (%) and total annualised premium paid for this rider.

If the insured is below sixteen (16) years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Yearly Cash Bonus entitlement instead.

Please see below for the Vitality Yearly Cash Bonus Percentage (%) by AIA Vitality Status:

Insured's AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Yearly Cash Bonus Percentage (%)	20%	10%	0%	0%

Notes:

- Vitality Yearly Cash Bonus will only be payable for the days where Insured's AIA Vitality membership is active. If there are days where Insured's AIA Vitality membership is not active, Vitality Yearly Cash Bonus for the Policy Year will be pro-rated accordingly.
- No Vitality Yearly Cash Bonus will be paid if Insured's AIA Vitality membership is terminated before the Vitality Yearly Cash Bonus payout.
- Vitality Yearly Cash Bonus will only be payable after deducting any indebtedness under the policy.
- Vitality Yearly Cash Bonus for the Policy Year will cease upon the occurrence of any of the following events:
 - (i) Death of the Insured; or
 - (ii) Insured ceases to be an AIA Vitality member; or
 - (iii) Policy and/or rider becomes terminated, matured, lapsed or is surrendered;whichever occurs earlier.

AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (Company No. 199601016211 (388561-T)) that supports and rewards its members for making healthier choices every day.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/23/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

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 Bhd. or PIDM (visit www.pidm.gov.my)

1 What is A-Plus Critical Assure (Additional)?

A-Plus Critical Assure (Additional) is a Premium Paying Rider (PPR) that provides coverage for 75 Advanced Stage Critical Illnesses.

2 Know Your Coverage / Benefits

As an illustration, for **RM259.00** annually, you will receive the following **coverage**:

Coverage	RM100,000 ("Rider Sum Assured") In the event the Insured is being diagnosed with any one of the covered critical illnesses, the higher of the following will be payable: (a) Rider Sum Assured; or (b) Total Premium Paid for this rider. Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Rider Sum Assured and the premium payable for this rider will be adjusted based on the revised Rider Sum Assured. Thereafter, the Total Premium Paid shall be calculated on the basis that the reduced Rider Sum Assured had been effective from the commencement of this rider.
Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member)	Based on the Insured's AIA Vitality Status (30 days before each policy anniversary), we will pay the policyowner a Vitality Yearly Cash Bonus on the policy anniversary. The Vitality Yearly Cash Bonus is determined based on the Vitality Yearly Cash Bonus Percentage (%) and total annualised premium paid for this rider. Please see Appendix for the Vitality Yearly Cash Bonus Percentage (%) by AIA Vitality Status. Note: If the insured is below sixteen (16) years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Yearly Cash Bonus entitlement instead.

The critical illnesses covered under this rider include:

1. Cancer
2. Stroke
3. Heart attack

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) All other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- d) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- e) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- f) Critical illness which was caused by a self-inflicted injury;
- g) Critical illness resulting directly from alcohol or drug abuse; and
- h) Critical illness if the Insured did not survive for at least seven (7) days after the diagnosis of a critical illness.

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

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-critical-assure.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:	
Premium	RM259.00 annually
Duration: Until the age of 40 years	
You also have to pay the following fees and charges:	
Commission	8.60% of total premium or RM221.45

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as You may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The premium of this rider is not guaranteed. AIA Bhd. reserves the right to revise the premiums by giving you thirty (30) days' written notice prior to the next Policy Anniversary.
- **Coverage Term:** 10 years

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Critical Assure (Additional) (APCA (Additional))

- APCA (Additional) is a Premium Paying Rider (PPR) that provides coverage for 75 Advanced Stage Critical Illnesses.
- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo a covered surgery (except for of Angioplasty and Other Invasive Treatments for Coronary Artery Disease), the higher of 100% of Rider Sum Assured or Total Premium Paid for this rider shall be payable.
- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Rider Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only). This payout will reduce the Rider Sum Assured. Thereafter, the Total Premium Paid shall be calculated on the basis that the reduced Rider Sum Assured had been effective from the commencement of this rider.
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- Claims made under this rider do not affect the coverage amount of the basic plan.
- The list of covered critical illnesses under APCA (Additional) is as follows:

Advanced Stage Critical Illness	
1) Stroke	39) Systemic Lupus Erythematosus with Severe Kidney Complications
2) Cancer	40) Apallic syndrome
3) Heart Attack	41) Chronic Relapsing Pancreatitis
4) Coronary Artery By-Pass Surgery	42) Creutzfeldt-Jakob Disease (Mad Cow Disease)
5) Serious Coronary Artery Disease	43) Elephantiasis
6) Angioplasty and Other Invasive Treatments for Coronary Artery Disease	44) Poliomyelitis
7) Heart Valve Surgery	45) Progressive scleroderma
8) Fulminant Viral Hepatitis	46) Severe Eisenmenger's Syndrome
9) End-Stage Liver Failure	47) Infective Endocarditis
10) Primary Pulmonary Arterial Hypertension	48) Chronic Rheumatoid Arthritis
11) End-Stage Lung Disease	49) Ulcerative Colitis with Total Colectomy
12) Kidney Failure	50) Myasthenia Gravis
13) Surgery to Aorta	51) Progressive Muscular Atrophy
14) Chronic Aplastic Anaemia	52) Progressive Supranuclear Palsy
15) Major Organ / Bone Marrow Transplant	53) Chronic Adrenal Insufficiency
16) Blindness – Permanent and Irreversible	54) Osteogenesis Imperfecta
17) Deafness – Permanent and Irreversible	55) Meningeal Tuberculosis
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20) Third Degree Burns	58) Ebola Hemorrhagic Fever
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22) Paralysis of Limbs	60) Severe Relapsing Nephrotic Syndrome
23) Muscular Dystrophy	61) Wilson's Disease
24) Alzheimer's Disease / Severe Dementia	62) Haemolytic Uremic Syndrome
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26) Parkinson's Disease	64) Respiratory Diphteria requiring mechanical ventilation
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32) Brain Surgery	70) Rheumatic Fever with Heart Valve Disorders
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35) HIV Infection Due To Blood Transfusion	73) Severe Pulmonary Fibrosis
36) Cardiomyopathy	74) Rabies
37) Full-blown AIDS	75) Generalized Tetanus
38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	

Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member):

Based on the Insured's AIA Vitality Status (30 days before each policy anniversary), we will pay the policyowner a Vitality Yearly Cash Bonus on the policy anniversary. The Vitality Yearly Cash Bonus is determined based on the Vitality Yearly Cash Bonus Percentage (%) and total annualised premium paid for this rider.

If the insured is below sixteen (16) years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Yearly Cash Bonus entitlement instead.

Please see below for the Vitality Yearly Cash Bonus Percentage (%) by AIA Vitality Status:

Insured's AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Yearly Cash Bonus Percentage (%)	20%	10%	0%	0%

Notes:

- Vitality Yearly Cash Bonus will only be payable for the days where Insured's AIA Vitality membership is active. If there are days where Insured's AIA Vitality membership is not active, Vitality Yearly Cash Bonus for the Policy Year will be pro-rated accordingly.
- No Vitality Yearly Cash Bonus will be paid if Insured's AIA Vitality membership is terminated before the Vitality Yearly Cash Bonus payout.
- Vitality Yearly Cash Bonus will only be payable after deducting any indebtedness under the policy.
- Vitality Yearly Cash Bonus for the Policy Year will cease upon the occurrence of any of the following events:
 - (i) Death of the Insured; or
 - (ii) Insured ceases to be an AIA Vitality member; or
 - (iii) Policy and/or rider becomes terminated, matured, lapsed or is surrendered;whichever occurs earlier.

AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (Company No. 199601016211 (388561-T)) that supports and rewards its members for making healthier choices every day.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/23/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

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 Bhd. or PIDM (visit www.pidm.gov.my)

1 What is A-Plus Critical Early?

A-Plus Critical Early is a Premium Paying Rider (PPR) that provides coverage for 65 Early Stage and 40 Intermediate Stage Critical Illnesses.

2 Know Your Coverage / Benefits

As an illustration, for **RM726.00** annually, you will receive the following **coverage**:

Coverage	RM100,000 ("Rider Sum Assured") In the event the Insured is being diagnosed with any one of the covered critical illnesses, the higher of the following will be payable: (a) Rider Sum Assured; or (b) Total Premium Paid for this rider. Payout from this rider shall accelerate your A-Plus Critical Assure (Additional) Sum Assured.
Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member)	Based on the Insured's AIA Vitality Status (as of 30 days before each policy anniversary), we will pay the policyowner a Vitality Yearly Cash Bonus on the policy anniversary. The Vitality Yearly Cash Bonus is determined based on the Vitality Yearly Cash Bonus Percentage (%) and the total annualised premium paid for this rider. Please refer to the Appendix for the applicable Vitality Yearly Cash Bonus Percentage (%) based on AIA Vitality Status. Note: If the Insured is below sixteen (16) years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Yearly Cash Bonus entitlement instead.

The critical illnesses covered under this rider include:

1. Carcinoma in situ
2. Cardiac Pacemaker Insertion
3. Early Coronary Artery Disease

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Critical illness for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- d) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- e) Critical illness which was caused by a self-inflicted injury;
- f) Critical illness resulting directly from alcohol or drug abuse; and
- g) Critical illness if the Insured did not survive for at least seven (7) days after the diagnosis of a critical illness.

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

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-critical-early.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:	
Premium	RM726.00 annually
Duration: Until the age of 40 years	
You also have to pay the following fees and charges:	
Commission	8.60% of total premium or RM620.73

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as You may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to AIA Bhd.'s website to understand further on the claim procedures.
- The premium of this rider is not guaranteed. AIA Bhd. reserves the right to revise the premiums by giving you thirty (30) days' written notice prior to the next Policy Anniversary.
- **Coverage Term:** 10 years

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Critical Early (APCE)

- APCE is a Premium Paying Rider (PPR) that provides coverage for 65 Early Stage and 40 Intermediate Stage Critical Illnesses.
- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo a covered surgery, the higher of 100% of Rider Sum Assured or Total Premium Paid for this rider shall be payable.
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- Claims made under this rider will reduce the coverage amount of the A-Plus Critical Assure (Additional).
- The list of covered critical illnesses under APCE is as follows:

No.	Critical Illness Category	Critical Illness	
		Early Stage	Intermediate Stage
1	Cancer	- Carcinoma in situ; or - Early Prostate Cancer; or - Early Thyroid Cancer; or - Early Bladder Cancer; or - Early Chronic Lymphocytic Leukaemia; or - Early Melanoma; or - Gastro-intestinal Stromal Cancer	- Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery
2	Stroke	- Brain Aneurysm Surgery; or - Cerebral Shunt Insertion	- Carotid Artery Surgery
3	Heart Attack	- Cardiac Pacemaker Insertion	- Cardiac Defibrillator Insertion
4	Serious Coronary Artery Disease	- Early Coronary Artery Disease	- Other Coronary Artery Disease
5	Coronary Artery By-Pass Surgery	- Pericardectomy; or - Transmyocardial Laser Therapy	- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)
6	Heart Valve Surgery	- Percutaneous Valvuloplasty	- Percutaneous Valve Replacement
7	Cardiomyopathy	- Hypertrophic Cardiomyopathy	- Constrictive Pericarditis with Surgery
8	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm	- Minimally Invasive Surgery to Aorta
9	Primary Pulmonary Arterial Hypertension	- Early Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Arterial Hypertension
10	Chronic lung disease	- Severe Asthma; or - Insertion of a Vena Cava filter	- Surgical Removal of One Lung
11	Liver Disease	- Liver Surgery	- Liver Cirrhosis
12	Major Organ / Bone Marrow Transplant	- Small Bowel Transplant; or - Corneal Transplant	- Major Organ / Bone Marrow Transplant (on the waiting list)
13	Parkinson's Disease	- Early Parkinson's Disease	- Moderately Severe Parkinson's Disease
14	Alzheimer's Disease / Severe Dementia	- Early Alzheimer's Disease	- Moderately Severe Alzheimer's Disease
15	Coma	- Coma for 48 hours	- Coma for 72 hours
16	Loss of Sight	- Loss of Sight in One Eye	- Retinitis Pigmentosa; or - Optic Nerve Atrophy
17	Loss of Hearing	- Partial Loss of Hearing; or - Cavernous Sinus Thrombosis Surgery	- Cochlear Implant Surgery
18	Kidney Failure	- Surgical Removal of One Kidney	- Chronic Kidney Disease
19	Blood Transfusion	- Occupationally Acquired Hepatitis B or C; or - HIV Infection Due To Assault	- HIV Infection Due To Organ Transplant
20	Aplastic Anaemia	- Reversible Aplastic Anaemia	Nil
21	Bacterial Meningitis	- Bacterial Meningitis with Full Recovery	- Moderately Severe Bacterial Meningitis
22	Brain Surgery	- Surgery for Subdural Haematoma	- Removal of Brain Tumour via Trans Sphenoidal Route
23	Brain Tumour	- Surgical Excision of a Spinal Meningioma	- Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy
24	Encephalitis	- Encephalitis with Full Recovery	- Mild Encephalitis
25	Head Trauma	- Facial Reconstructive Surgery; or - Cervical Spinal Cord Injury Due To Accident	- Mild Head Trauma
26	Loss of Speech	- Loss of Speech (other than injury or illness to the vocal cords)	- Permanent (or Temporary) Tracheostomy
27	Medullary Cystic Disease	- Chronic Glomerulonephritis	Nil
28	Loss of Independent Existence	- Loss of Fingers	- Early Loss of Independent Existence
29	Burns	- Mild Severe Burns	- Moderately Severe Burns
30	Fulminant Viral Hepatitis	- Biliary Tract Reconstruction Surgery	- Chronic Primary Sclerosing Cholangitis
31	Multiple Sclerosis	- Early Multiple Sclerosis	Nil
32	Muscular Dystrophy	- Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	- Moderately Severe Muscular Dystrophy

No.	Critical Illness Category	Critical Illness	
		Early Stage	Intermediate Stage
33	Paralysis of Limbs	- Loss of Use of One Limb	- Loss of Use of One Limb and Loss of Sight in One Eye
34	Systemic Lupus Erythematosus	- Less Severe Systemic Lupus Erythematosus	Nil
35	Eisenmenger's Syndrome	- Less Severe Eisenmenger's Syndrome	Nil
36	Infective Endocarditis	- Moderately Severe Infective Endocarditis	Nil
37	Poliomyelitis	- Peripheral Neuropathy	- Moderate Poliomyelitis
38	Progressive Scleroderma	- Early Progressive Scleroderma	- Progressive Scleroderma with CREST Syndrome
39	Severe Rheumatoid Arthritis	- Mild Rheumatoid Arthritis	- Moderately Severe Rheumatoid Arthritis
40	Crohn's Disease	- Chronic Crohn's Disease	Nil
41	Severe Ulcerative Colitis	- Chronic Ulcerative Colitis; or - Acute Ulcerative Colitis	Nil
42	Myasthenia Gravis	- Less Severe Myasthenia Gravis	Nil
43	Progressive Muscular Atrophy	- Less Severe Progressive Muscular Atrophy	Nil
44	Progressive Supranuclear Palsy	- Early Progressive Supranuclear Palsy	Nil
45	Chronic Adrenal Insufficiency	- Adrenalectomy for Adrenal Adenoma	Nil
46	Osteogenesis Imperfecta	- Osteoporosis with Fractures	- Severe Osteoporosis with Fractures
47	Meningeal Tuberculosis	- Tuberculous Myelitis	Nil
48	Intensive Care	- Intensive Care - requiring mechanical ventilation for 5 days	Nil
49	Apallic Syndrome	- Akinetic Mutism	- Locked In Syndrome
50	Chronic Autoimmune Hepatitis	- Early Chronic Autoimmune Hepatitis	Nil
51	Chronic Relapsing Pancreatitis	- Acute Necrotic Pancreatitis	- Moderately Chronic Relapsing Pancreatitis
52	Severe Epilepsy	Nil	- Severe Epilepsy
53	Accidental Fracture of Spinal Column	Nil	- Accidental Fracture of Spinal Column
54	Motor Neuron Disease	Nil	- Early Motor Neuron Disease

Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member):

Based on the Insured's AIA Vitality Status (as of 30 days before each policy anniversary), we will pay the policyowner a Vitality Yearly Cash Bonus on the policy anniversary. The Vitality Yearly Cash Bonus is determined based on the Vitality Yearly Cash Bonus Percentage (%) and total annualised premium paid for this rider.

If the Insured is below sixteen (16) years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Yearly Cash Bonus entitlement instead.

Please see below for the Vitality Yearly Cash Bonus Percentage (%) by AIA Vitality Status:

Insured's AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Yearly Cash Bonus Percentage (%)	20%	10%	0%	0%

Notes:

- Vitality Yearly Cash Bonus will only be payable for the days where Insured's AIA Vitality membership is active. If there are days where Insured's AIA Vitality membership is not active, Vitality Yearly Cash Bonus for the Policy Year will be pro-rated accordingly.
- No Vitality Yearly Cash Bonus will be paid if Insured's AIA Vitality membership is terminated before the Vitality Yearly Cash Bonus payout.
- Vitality Yearly Cash Bonus will only be payable after deducting any indebtedness under the policy.
- Vitality Yearly Cash Bonus for the Policy Year will cease upon the occurrence of any of the following events:
 - Death of the Insured; or
 - Insured ceases to be an AIA Vitality member; or
 - Policy and/or rider becomes terminated, matured, lapsed or is surrendered;
 whichever occurs earlier.

AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (Company No. 199601016211 (388561-T)) that supports and rewards its members for making healthier choices every day.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/23/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

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 Bhd. or PIDM (visit www.pidm.gov.my)

1 What is A-Plus Critical Multi?

A-Plus Critical Multi is a Premium Paying Rider (PPR) which provides coverage for 180 critical illnesses, from early to advanced stages. It allows multiple claims across different critical illness categories. This rider includes Power Reset, which helps restore coverage for advanced stage critical illness within the same critical illness category 12 months after an earlier claim is made for an early to intermediate stage critical illness. Additionally, it also includes a Re-Diagnosis Benefit for Cancer, Heart Attack, and Stroke, giving you twice protection if any of these critical illnesses happen again.

2 Know Your Coverage / Benefits

As an illustration, for **RM727.00** annually, you will receive the following **coverage**:

Coverage	RM100,000 ("Rider Sum Assured")			
	Stage of Illness	Payout	Claim Limit	Notes
	Early to Intermediate Stage	50% of Rider Sum Assured (max RM 350,000 per claim). This payout will reduce the amount payable under the same Critical Illness Category.	Up to four (4) claims	Only one (1) claim per stage per Critical Illness Category. Once claimed, no further claims for same or lower stage in that category, except for Cancer, Heart Attack, and Stroke, where Re-Diagnosis Benefit applies.
	Advanced Stage	100% of Rider Sum Assured ¹	Unlimited claims	
¹ Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000.				
Power Reset	If a claim is made for an Early to Intermediate Stage Critical Illness, the benefit for the Advanced Stage Critical Illness within the same Critical Illness Category will be restored to 100% of Rider Sum Assured one (1) year after the diagnosis of the claimed condition. Power Reset can be used up to four (4) times during the coverage period.			
Re-Diagnosis Benefit	100% of Rider Sum Assured is payable for a second claim if the Insured is diagnosed again with Cancer (including cases of Persistent Cancer, Metastatic Cancer, Recurrence Cancer, or New Primary Cancer), Heart Attack or Stroke.			
Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member)	Based on the Insured's AIA Vitality Status (30 days before each policy anniversary), we will pay the policyowner a Vitality Yearly Cash Bonus on the policy anniversary. The Vitality Yearly Cash Bonus is determined based on the Vitality Yearly Cash Bonus Percentage (%) and total annualised premium paid for this rider. Please see Appendix for the Vitality Yearly Cash Bonus Percentage (%) by AIA Vitality Status. Note: If the insured is below sixteen (16) years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Yearly Cash Bonus entitlement instead.			
The critical illnesses <u>covered</u> under this rider include: 1. Cancer 2. Stroke 3. Heart attack				
Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.				

Your rider **excludes**:

- Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease defined under Advanced Stage, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- All other critical illnesses defined under Advanced Stage for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- Critical illnesses defined under Early and Intermediate Stage for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- Any subsequent Advanced Stage Critical Illness that arises from a different Critical Illness Category if it occurs within one (1) year from the date of diagnosis of the previously admitted Advanced Stage Critical Illness claim;
- Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- Critical illness within the same or lower stage for the same Critical Illness Category of a previous claim event, except for the category of Cancer, Heart Attack and Stroke, where Re-Diagnosis Benefit is allowed;
- Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- Critical illness which was caused by a self-inflicted injury;
- Critical illness resulting directly from alcohol or drug abuse; and
- The Insured did not survive for at least seven (7) days after the diagnosis of a critical illness.

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

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-critical-multi.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	RM727.00 annually
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Duration: Until the age of 40 years

You also have to pay the following fees and charges:

Commission	8.60% of total premium or RM621.59
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4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as You may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to AIA Bhd.'s website to understand further on the claim procedures.
- The premium of this rider is not guaranteed. AIA Bhd. reserves the right to revise the premiums by giving you thirty (30) days' written notice prior to the next Policy Anniversary.
- Coverage Term:** 10 years

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Critical Multi (APCM)

- A-Plus Critical Multi is a Premium Paying Rider (PPR) which provides coverage for 180 critical illnesses, from early to advanced stages. It allows multiple claims across different critical illness categories. This rider includes Power Reset, which helps restore coverage for advanced stage critical illness within the same critical illness category 12 months after an earlier claim is made for an early to intermediate stage critical illness. Additionally, it also includes a Re-Diagnosis Benefit for Cancer, Heart Attack, and Stroke, giving you twice protection if any of these critical illnesses happen again.
- (i) Early to Intermediate Stage Critical Illness Benefit
 - In the event the insured is diagnosed with any one of the covered 105 Early to Intermediate Stage Critical Illnesses, 50% of Rider Sum Assured, subject to RM 350,000 per claim, shall be payable.
 - A payout under this benefit will reduce the Rider Sum Assured payable for Advanced Stage Critical Illness Benefit within the same Critical Illness Category.
 - Multiple claims are allowed under Early to Intermediate Stage Critical Benefit, provided each claim is for a critical illness from a different Critical Illness Category. The maximum number of claims you can make under this benefit is four (4) times during the rider's coverage term.
- (ii) Advanced Stage Critical Illness Benefit
 - In the event the insured is diagnosed with any one of the covered 75 Advanced Stage Critical Illnesses (except for of Angioplasty and Other Invasive Treatments for Coronary Artery Disease), 100% of Rider Sum Assured will be paid, less any payout made for Early to Intermediate Stage Critical Illness Benefit within the same Critical Illness Category.
 - In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Rider Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only).
 - Multiple claims are allowed under Advanced Stage Critical Illness Benefit. There is no limit to the number of claims you can make under this benefit provided each is for a critical illness from a different Critical Illness Category. There must be a one (1) year waiting period between each claim.
- (iii) Power Reset
 - The Rider Sum Assured for Advanced Stage Critical Illness Benefit shall be restored to one hundred percent (100%) twelve (12) months after the diagnosis date of an Early to Intermediate Stage Critical Illness claimed within the same Critical Illness Category.
 - Power Reset can be used up to four (4) times during the coverage period.
- (iv) Re-Diagnosis Benefit
 - If an Advanced Stage Critical Illness Benefit has been paid for an Advanced Stage Cancer, Stroke, or Heart Attack, and the Insured is subsequently diagnosed with an Advanced Stage of Second Cancer, Second Stroke, or Second Heart Attack, 100% of the Rider Sum Assured will be payable, provided the Insured has survived at least seven (7) days from the date of the second diagnosis.
 - Only one (1) claim per re-diagnosis event, i.e Second Cancer, Second Heart Attack, and Second Stroke is allowed.

Re-Diagnosis Event		Condition
Second Cancer	Persistent Cancer	<ul style="list-style-type: none"> • The same Advanced Stage Cancer persists without remission for at least two (2) years from the first diagnosis; • Continuous treatment is received during this time; and • No recurrence is involved — the cancer never went away.
	Metastatic Cancer	<ul style="list-style-type: none"> • The same Advanced Stage Cancer persists without remission and then spreads (becomes metastatic); • Continuous treatment must be received before and after the cancer spread, for a total of at least two (2) years from the original diagnosis; and • No remission — the cancer was never in remission before metastasis.
	Recurrence of Cancer	<ul style="list-style-type: none"> • The same Advanced Stage Cancer is diagnosed again after it had previously gone into remission; and • Occur after two (2) years from the first diagnosis of the original Advanced Stage Cancer.
	New primary Cancer	<ul style="list-style-type: none"> • A new primary Advanced Stage Cancer is diagnosed; • The new primary Advanced Stage Cancer must be distinct — it must not be caused by or related to the original Advanced Stage Cancer; and • The diagnosis of the new primary Advanced Stage Cancer must occur after two (2) years from the date of the first diagnosis of the original Advanced Stage Cancer.
Second Heart Attack		The second Advanced Stage Heart Attack must be separate and clearly distinct from the first, and must occur after one (1) year from the date of the first diagnosis.
Second Stroke		The second Advanced Stage Stroke must be separate and clearly distinct from the first, and must occur after one (1) year from the date of the first diagnosis.

Second Cancer is subject to the condition that the following evidence must be provided:

- (i) Pathological evidence confirming that the Insured is diagnosed, during the time when the Insured is alive, to have Advanced Stage Cancer and meet the conditions of Re-Diagnosis Benefit; and
- (ii) Evidence showing that the Insured has received continuous treatment, such as radiation therapy or chemotherapy, together with radiation and/or laboratory results in support of the fact that the Insured has Advanced Stage Cancer and meets the conditions of Re-Diagnosis Benefit.

- The list of covered critical illnesses under APCM is as follows:

No.	Critical Illness Category	Critical Illness		Advanced Stage Critical Illness
		Early Stage	Intermediate Stage	
1	Cancer	- Carcinoma in situ; or - Early Prostate Cancer; or - Early Thyroid Cancer; or - Early Bladder Cancer; or - Early Chronic Lymphocytic Leukaemia; or - Early Melanoma; or - Gastro-intestinal Stromal Cancer	- Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery	- Cancer
2	Stroke	- Brain Aneurysm Surgery; or - Cerebral Shunt Insertion	- Carotid Artery Surgery	- Stroke
3	Heart Attack	- Cardiac Pacemaker Insertion	- Cardiac Pacemaker Insertion	- Heart Attack
4	Serious Coronary Artery Disease	- Early Coronary Artery Disease	- Other Coronary Artery Disease	- Serious Coronary Artery Disease
5	Coronary Artery By-Pass Surgery	- Pericardectomy; or - Transmyocardial Laser Therapy	- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	- Coronary Artery By-Pass Surgery
6	Heart Valve Surgery	- Pericardectomy; or	- Percutaneous Valve Replacement	- Heart Valve Surgery
7	Cardiomyopathy	- Hypertrophic Cardiomyopathy	- Constrictive Pericarditis with Surgery	- Cardiomyopathy
8	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm	- Minimally Invasive Surgery to Aorta	- Surgery to Aorta
9	Primary Pulmonary Arterial Hypertension	- Early Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Arterial Hypertension	- Primary Pulmonary Arterial Hypertension
10	Chronic lung disease	- Severe Asthma; or - Insertion of a Vena Cava filter	- Surgical Removal of One Lung	- End-Stage Lung Disease
11	Chronic lung disease	- Liver Surgery	- Liver Cirrhosis	- End-Stage Liver Failure
12	Major Organ / Bone Marrow Transplant	- Small Bowel Transplant; or - Corneal Transplant	- Major Organ / Bone Marrow Transplant (on the waiting list)	- Major Organ / Bone Marrow Transplant
13	Parkinson's Disease	- Early Parkinson's Disease	- Moderately Severe Parkinson's Disease	- Parkinson's Disease
14	Alzheimer's Disease / Severe Dementia	- Early Alzheimer's Disease	- Moderately Severe Alzheimer's Disease	- Alzheimer's Disease / Severe Dementia
15	Coma	- Coma for 48 hours	- Coma for 72 hours	- Coma
16	Loss of Sight	- Loss of Sight in One Eye	- Retinitis Pigmentosa; or - Optic Nerve Atrophy	- Blindness – Permanent and Irreversible
17	Loss of Hearing	- Partial Loss of Hearing; or - Cavernous Sinus Thrombosis Surgery	- Cochlear Implant Surgery	- Deafness – Permanent and Irreversible
18	Kidney Failure	- Surgical Removal of One Kidney	- Chronic Kidney Disease	- Kidney Failure
19	Blood Transfusion	- Occupationally Acquired Hepatitis B or C; or - HIV Infection Due To Assault	- HIV Infection Due To Organ Transplant	- HIV Infection Due To Blood Transfusion; or - Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
20	Aplastic Anaemia	- Reversible Aplastic Anaemia	Nil	- Chronic Aplastic Anaemia
21	Bacterial Meningitis	- Bacterial Meningitis with Full Recovery	- Moderately Severe Bacterial Meningitis	- Bacterial Meningitis
22	Brain Surgery	- Surgery for Subdural Haematoma	- Removal of Brain Tumour via Trans Sphenoidal Route	- Brain Surgery
23	Brain Tumour	- Surgical Excision of a Spinal Meningioma	- Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy	- Benign Brain Tumour
24	Encephalitis	- Encephalitis with Full Recovery	- Mild Encephalitis	- Encephalitis
25	Head Trauma	- Facial Reconstructive Surgery; or - Cervical Spinal Cord Injury Due To Accident	- Mild Head Trauma	- Major Head Trauma
26	Loss of Speech	- Loss of Speech (other than injury or illness to the vocal cords)	- Permanent (or Temporary) Tracheostomy	- Loss of Speech
27	Medullary Cystic Disease	- Chronic Glomerulonephritis	Nil	- Medullary Cystic Disease
28	Loss of Independent Existence	- Loss of Fingers	- Early Loss of Independent Existence	- Loss of Independent Existence
29	Burns	- Mild Severe Burns	- Moderately Severe Burns	- Third Degree Burns
30	Fulminant Viral Hepatitis	- Biliary Tract Reconstruction Surgery	- Chronic Primary Sclerosing Cholangitis	- Fulminant Viral Hepatitis
31	Multiple Sclerosis	- Early Multiple Sclerosis	Nil	- Multiple Sclerosis
32	Muscular Dystrophy	- Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	- Moderately Severe Muscular Dystrophy	- Muscular Dystrophy
33	Paralysis of Limbs	- Loss of Use of One Limb	- Loss of Use of One Limb and Loss of Sight in One Eye	- Paralysis of Limbs
34	Systemic Lupus Erythematosus	- Less Severe Systemic Lupus Erythematosus	Nil	- Systemic Lupus Erythematosus with Severe Kidney Complications
35	Eisenmenger's Syndrome	- Less Severe Eisenmenger's Syndrome	Nil	- Severe Eisenmenger's Syndrome

No.	Critical Illness Category	Critical Illness		Advanced Stage Critical Illness
		Early Stage	Intermediate Stage	
36	Infective Endocarditis	- Moderately Severe Infective Endocarditis	Nil	- Infective Endocarditis
37	Poliomyelitis	- Peripheral Neuropathy	- Moderate Poliomyelitis	- Poliomyelitis
38	Progressive Scleroderma	- Early Progressive Scleroderma	- Progressive Scleroderma with CREST Syndrome	- Progressive Scleroderma
39	Severe Rheumatoid Arthritis	- Mild Rheumatoid Arthritis	- Moderately Severe Rheumatoid Arthritis	- Chronic Rheumatoid Arthritis
40	Crohn's Disease	- Chronic Crohn's Disease	Nil	- Severe Crohn's Disease
41	Severe Ulcerative Colitis	- Chronic Ulcerative Colitis; or - Acute Ulcerative Colitis	Nil	- Ulcerative Colitis with Total Colectomy
42	Myasthenia Gravis	- Less Severe Myasthenia Gravis	Nil	- Myasthenia Gravis
43	Progressive Muscular Atrophy	- Less Severe Progressive Muscular Atrophy	Nil	- Progressive Muscular Atrophy
44	Progressive Supranuclear Palsy	- Early Progressive Supranuclear Palsy	Nil	- Progressive Supranuclear Palsy
45	Chronic Adrenal Insufficiency	- Adrenalectomy for Adrenal Adenoma	Nil	- Chronic Adrenal Insufficiency
46	Osteogenesis Imperfecta	- Osteoporosis with Fractures	- Severe Osteoporosis with Fractures	- Osteogenesis Imperfecta
47	Meningeal Tuberculosis	- Tuberculous Myelitis	Nil	- Meningeal Tuberculosis
48	Intensive Care	- Intensive Care - requiring mechanical ventilation for 5 days	Nil	- Intensive Care- requiring mechanical ventilation for 10 days
49	Apallic Syndrome	- Akinetic Mutism	- Locked In Syndrome	- Apallic Syndrome
50	Chronic Autoimmune Hepatitis	- Early Chronic Autoimmune Hepatitis	Nil	- Chronic Autoimmune Hepatitis
51	Chronic Relapsing Pancreatitis	- Acute Necrotic Pancreatitis	- Moderately Chronic Relapsing Pancreatitis	- Chronic Relapsing Pancreatitis
52	Severe Epilepsy	Nil	- Severe Epilepsy	Nil
53	Accidental Fracture of Spinal Column	Nil	- Accidental Fracture of Spinal Column	Nil
54	Motor Neuron Disease	Nil	- Early Motor Neuron Disease	- Motor Neuron Disease
55	Terminal Illness	Nil	Nil	- Terminal Illness
56	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Nil	Nil	- Angioplasty and Other Invasive Treatments for Coronary Artery Disease
57	Full-blown AIDS	Nil	Nil	- Full-blown AIDS
58	Surgery for Idiopathic Scoliosis	Nil	Nil	- Surgery for Idiopathic Scoliosis
59	Elephantiasis	Nil	Nil	- Elephantiasis
60	Cerebral Metastasis	Nil	Nil	- Cerebral Metastasis
61	Creutzfeldt – Jakob Disease (Mad Cow Disease)	Nil	Nil	- Creutzfeldt-Jakob Disease (Mad Cow Disease)
62	Ebola Hemorrhagic Fever	Nil	Nil	- Ebola Hemorrhagic Fever
63	Pheochromocytoma requiring surgery	Nil	Nil	- Pheochromocytoma requiring surgery
64	Severe Relapsing Nephrotic Syndrome	Nil	Nil	- Severe Relapsing Nephrotic Syndrome
65	Wilson's Disease	Nil	Nil	- Wilson's Disease
66	Haemolytic Uremic Syndrome	Nil	Nil	- Haemolytic Uremic Syndrome
67	Necrotising Fasciitis	Nil	Nil	- Necrotising Fasciitis
68	Respiratory Diptheria requiring mechanical ventilation	Nil	Nil	- Respiratory Diptheria requiring mechanical ventilation
69	Loss of limb(s)	Nil	Nil	- Loss of limb(s)
70	Cerebral Aneurysm requiring Brain Surgery	Nil	Nil	- Cerebral Aneurysm requiring Brain Surgery
71	Multiple Root Avulsions of Brachial Plexus	Nil	Nil	- Multiple Root Avulsions of Brachial Plexus
72	Rheumatic Fever with Heart Valve Disorders	Nil	Nil	- Rheumatic Fever with Heart Valve Disorders
73	Resection of the whole small intestine (duodenum, jejunum and ileum)	Nil	Nil	- Resection of the whole small intestine (duodenum, jejunum and ileum)
74	Severe Pulmonary Fibrosis	Nil	Nil	- Severe Pulmonary Fibrosis
75	Rabies	Nil	Nil	- Rabies
76	Generalized Tetanus	Nil	Nil	- Generalized Tetanus

Vitality Yearly Cash Bonus (applicable if the Insured is an AIA Vitality member):

Based on the Insured's AIA Vitality Status (30 days before each policy anniversary), we will pay the policyowner a Vitality Yearly Cash Bonus on the policy anniversary. The Vitality Yearly Cash Bonus is determined based on the Vitality Yearly Cash Bonus Percentage (%) and total annualised premium paid for this rider.

If the insured is below sixteen (16) years old, the policyowner's AIA Vitality Status will be used to determine the Vitality Yearly Cash Bonus entitlement instead.

Please refer to the table below for the Vitality Yearly Cash Bonus Percentage (%) in accordance to AIA's Vitality Status:

Insured's AIA Vitality Status	Platinum	Gold	Silver	Bronze
Vitality Yearly Cash Bonus Percentage (%)	20%	10%	0%	0%

Notes:

- Vitality Yearly Cash Bonus will only be payable for the days where Insured's AIA Vitality membership is active. If there are days where Insured's AIA Vitality membership is not active, Vitality Yearly Cash Bonus for the Policy Year will be pro-rated accordingly.
- No Vitality Yearly Cash Bonus will be paid if Insured's AIA Vitality membership is terminated before the Vitality Yearly Cash Bonus payout.
- Vitality Yearly Cash Bonus will only be payable after deducting any indebtedness under the policy.
- Vitality Yearly Cash Bonus for the Policy Year will cease upon the occurrence of any of the following events:
 - (i) Death of the Insured; or
 - (ii) Insured ceases to be an AIA Vitality member; or
 - (iii) Policy and/or rider becomes terminated, matured, lapsed or is surrendered;whichever occurs earlier.

AIA Vitality is a program offered by AIA Health Services Sdn. Bhd. (Company No. 199601016211 (388561-T)) that supports and rewards its members for making healthier choices every day.

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/23/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

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 Bhd. or PIDM (visit www.pidm.gov.my)

1 What is A-Plus Critical Recovery?

A-Plus Critical Recovery is a Premium Paying Rider (PPR) that offers Continuity Care Benefit by providing five (5) annual income payouts in the event the Insured is diagnosed with any one of the eight (8) covered critical illnesses. Additionally, if your A-Plus Critical Recovery Rider Sum Assured is RM100,000 and above, you will also have access to the Personal Medical Case Management (PMCM) service, a value-added service that offers continuous guidance and support from diagnosis to recovery, to ensure you receive the right diagnosis and most appropriate treatment plan during serious medical conditions.

2 Know Your Coverage / Benefits

As an illustration, for **RM47.00** annually, you will receive the following **coverage**:

Coverage	RM100,000 ("Rider Sum Assured") This benefit provides coverage for eight (8) critical illnesses. In the event the Insured is diagnosed with any one of the covered critical illnesses, the following will be payable: a) One-time lump sum payout: RM20,000.00 (20% of Rider Sum Assured); and b) Annual payout: RM20,000.00 (20% of Rider Sum Assured) every year for the next four (4) years
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The critical illnesses covered under this rider include:

For Continuity Care Benefit:

1. Alzheimer's Disease / Severe Dementia
2. Parkinson's Disease
3. Motor Neuron Disease;
4. Muscular Dystrophy;
5. Severe Rheumatoid Arthritis;
6. Major Head Trauma;
7. Loss of Independent Existence;
8. Total and Permanent Disability (TPD)

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Personal Medical Case Management (PMCM) service

If the Rider Sum Assured is RM100,000 and above, you will also get access to the Personal Medical Case Management (PMCM) service, which is a value-added service administered by our service provider. It offers comprehensive information, additional remote medical consultation and opinions from specialist and physicians, guidance, assistance in reaching the right diagnosis and support in the process of deciding upon the best medical treatment, and to coordinate quality medical care by medical experts in leading medical centers.

Continuity Care Benefit **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Critical Illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- c) Critical illness diagnosed in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- d) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- e) Critical illness which was caused by a self-inflicted injury;
- f) Critical illness resulting directly from alcohol or drug abuse; and
- g) Critical illness if the Insured did not survive for at least seven (7) days after the diagnosis of a critical illness.

PMCM service **excludes**:

- a) Medical emergencies;
- b) Accidents
- c) Urgent or life-threatening situations, such as Intensive Care Unit (ICU) admission;
- d) Daily or common issues, such as colds, flu, fever, occasional rash etc.;
- e) Long term chronic diseases management such as chronic hepatitis, diabetes, high blood pressure, high cholesterol etc. (however, any complications of chronic diseases shall be covered); and
- f) Mental health conditions such as anorexia/bulimia, mental health-related sleeping disorder, anxiety, depression etc.

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

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:

1300-88-1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-critical-recovery.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	RM47.00 annually
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Duration: Until the age of 40 years

You also have to pay the following fees and charges:

Commission	8.60% of total premium or RM40.19
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4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as You may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims – Please refer to AIA Bhd.'s website to understand further on the claim procedures.
- The premium of this rider is not guaranteed. AIA Bhd. reserves the right to revise the premiums by giving you thirty (30) days' written notice prior to the next Policy Anniversary.
- PMCM service is a value-added service. AIA Bhd. reserves the right to withdraw or revise this benefit at any time by giving thirty (30) days' prior written notice to you.
- Coverage Term:** 10 years

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Critical Recovery (APCR)

- APCR is a Premium Paying Rider (PPR) that offers Continuity Care Benefit by providing five (5) annual income payouts in the event the Insured is diagnosed with any one of the eight (8) covered critical illnesses. Additionally, if your A-Plus Critical Recovery Rider Sum Assured is RM100,000 and above, you will also have access to the Personal Medical Case Management (PMCM) service, a value-added service that offers continuous guidance and support from diagnosis to recovery, to ensure you receive the right diagnosis and most appropriate treatment plan during serious medical conditions.

(i) Continuity Care Benefit

- In the event the Insured is diagnosed with any one of the covered critical illnesses, the following shall be payable:
 - (a) One-time lump sum payout: 20% of Rider Sum Assured; and
 - (b) Annual payout: 20% of Rider Sum Assured every year for the next four (4) years

The one-time lump sum payout of 20% of Rider Sum Assured will be made upon claim approval. The next four (4) annual payout (each 20% of Rider Sum Assured) will be made on the anniversary of the claim date. If a claim has been admitted for Continuity Care Benefit and the Insured passes away during the claim payout period, the remaining unpaid amount under the Continuity Care Benefit will be paid out in a lump sum to the beneficiary.

- Once a claim under the Continuity Care Benefit is approved, the rider will be terminated.

(ii) Personal Medical Case Management (PMCM) Service (available only if your rider coverage is RM100,000 and above)

- The PMCM service is administered by our service provider. It offers comprehensive information, additional remote medical consultation and opinions from specialist and physicians, guidance, assistance in reaching the right diagnosis and support in the process of deciding upon the best medical treatment, and to coordinate quality medical care by medical experts in leading medical centres. The PMCM service will not prescribe any treatment but will assist the Insured to reach the right diagnosis and most appropriate treatment plan.
- The Insured is eligible for the PMCM service subject to the following conditions:
 - (a) The Insured's diagnosis or condition is listed under the covered medical conditions below;
 - (b) The Insured has consulted with at least one specialist in a field related to the covered medical condition; and
 - (c) The Insured's diagnosis or condition is not under the exclusion list of the PMCM service.
- The list of covered medical conditions under the PMCM service is as follows:

1. Medical conditions without a diagnosis. The customer must have had previous medical inquiries and consultations with at least one specialist in a field related to the medical problem;	16. Rheumatology/ Immunological diseases;
2. Cancer;	17. Infectious diseases, including Human Immunodeficiency Virus (HIV) / Acquired Immune Deficiency Syndrome (AIDS);
3. Neurological diseases;	18. Snoring surgery and sleep apnoea;
4. Ear, nose and throat (ENT) diseases;	19. Cosmetic/ Aesthetic surgery which are medically necessary;
5. Ocular diseases/ophthalmology conditions;	20. Fertility-related conditions or procedures;
6. Cardiovascular diseases;	21. Obstetric conditions;
7. Respiratory diseases;	22. Sexual diseases/ sexually transmitted diseases;
8. Gastroenterological diseases;	23. Paediatrics conditions;
9. Liver diseases;	24. Obesity;
10. Kidney diseases;	25. Recovery/ rehabilitation phase for stroke;
11. Urological conditions;	26. Recovery/ rehabilitation phase for severe burns;
12. Endocrine diseases;	27. Medical conditions in the fields of dentistry;
13. Orthopaedic conditions;	28. Combined pathologies; and
14. Haematological diseases;	29. All medical conditions other than those listed in Exclusion.
15. Metabolic diseases;	

- A waiting period of thirty (30) days is applicable starting from the Issue Date or Commencement Date, whichever is later. During this waiting period, the Insured shall not be eligible for the PMCM service.
- Please note that if you decide to proceed with the treatment plan as recommended by our service provider, the cost of medical treatment may or may not be covered under your policy or medical card with AIA Bhd. You are advised to confirm your policy coverage with AIA Bhd. before performing the treatment.
- AIA Bhd. is not involved in the recommendations that the service provider provides as the intent is for the service provider to provide independent opinion that is neutral.
- The coverage for PMCM Service shall be terminated when the Rider Sum Assured is reduced to less than one hundred thousand Malaysian Ringgit (RM100,000).
- AIA Bhd. reserves the right to withdraw the PMCM service at any time by giving thirty (30) days' prior written notice to the policy owner.
- The service described under the PMCM service is not exhaustive. Please refer to your policy contract for the full list of benefits, exclusions, terms and conditions.
- This PMCM service will continue to be available in the event that this rider is terminated due to a claim approved under Continuity Care Benefit.