

PRODUCT DISCLOSURE SHEET



AIA Bhd.

200701032867 (790895-D)

Date: dd/mm/yyyy

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-Life Essential Critical Care?

A-Life Essential Critical Care is a non-participating plan that provides coverage for 75 Advanced Stage Critical Illness up to age 70 of the Insured. This plan also includes Compassionate Benefit. Additionally, if your Basic 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 **RM4,685.00** annually, you will receive the following **coverage**:

Critical Illness Benefit	RM500,000 ("Basic Sum Assured") In the event the Insured is diagnosed with any one of the covered critical illnesses, the higher of the Basic Sum Assured or Cash Value of the basic plan shall be payable. Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Basic Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Basic Sum Assured. Thereafter, the premium payable, Cash Value and Compassionate Benefit will be adjusted based on the reduced Basic Sum Assured.
Compassionate Benefit (upon death)	In the event of death of the Insured, the following shall be payable: <ul style="list-style-type: none">If 100% of the Basic Sum Assured has been paid out for Critical Illness Benefit: RM50,000; orIf 100% of the Basic Sum Assured has not been paid out for Critical Illness Benefit: RM50,000 or Cash Value of basic plan, whichever is higher, shall be payable in one lump sum.
AIA Vitality Integrated Benefits (applicable if the Insured is an AIA Vitality Member)	Health Screening Benefit Up to RM600 depending on AIA Vitality status will be available on reimbursement basis after first policy anniversary and every two policy years thereafter. Yearly Cash Bonus Up to 20% of total premium paid depending on AIA Vitality Status.
Additional Coverage	You may choose to enhance your protection by opting for additional riders (if applicable). Please refer to the relevant PDS for further information on selected rider(s).

The critical illnesses covered under this product 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.

Personal Medical Case Management (PMCM) service

If the Basic 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.

Your medical and health insurance **excludes**:

- a) Death due to suicide within one (1) year from the Issue Date or Commencement Date, whichever is later;
- b) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- c) 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;
- d) 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;
- e) 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;
- f) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- g) Critical illness which was caused by a self-inflicted injury;
- h) Critical illness resulting directly from alcohol or drug abuse; and
- i) Critical illness if the Insured did not survive for at least fifteen (15) 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-life-essential-critical-care.html>



Email us at:

my.pdsenquiry@aia.com

3

Know Your Obligations

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

Premium	RM4,685.00 annually
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Duration: Until the age of **70** years.

You also have to pay the following fees and charges:

Commission	4.28% of total premium payable or RM8,011.35
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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.
- Grace Period - You are given a grace period of thirty-one (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-Life Essential Critical Care and its attachable riders (if any) are not Shariah-compliant products.
- The premium of this plan is not-guaranteed. AIA Bhd. reserves the right to revise the premiums by giving you three (3) months written notice prior to the next Policy Anniversary.
- **Coverage Term:** Until Insured's age of 70 years.
- 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.

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Can I cancel my plan?

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

- **Free-look Period:** You have the right to cancel the 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 premium that you have paid (less any medical fee incurred) for this policy 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 policy by giving AIA Bhd. a written notice. Cash Value (if any), less any indebtedness, shall be payable.



APPENDIX

BASIC PLAN DESCRIPTIONS:

A-Life Essential Critical Care (ALECC)

- ALECC is a non-participating plan that provides coverage for 75 Advanced Stage Critical Illness up to age 70 of the Insured. This plan also includes Compassionate Benefit. Additionally, if your Basic 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.

Critical Illness Benefit

- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo a covered surgery (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), 100% of Basic Sum Assured or Cash Value of the rider, whichever is higher, shall be payable.
- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Basic Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only). This payout will reduce the Basic Sum Assured. Thereafter, the premium payable Compassionate Benefit and Cash Value will be adjusted based on the reduced Basic Sum Assured.
- Once 100% of Basic Sum Assured is paid, this benefit shall cease. The policy shall remain in force thereafter without future premium to cover the Compassionate Benefit, Personal Medical Case Management (PMCM) Service (if any) will remain in force for one (1) year, and Cash Value and Health Screening Benefit (if any) shall no longer be applicable.
- The list of covered critical illnesses under ALECC 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	

Compassionate Benefit

- In the event of death of the Insured, the following shall be payable in one lump sum:
 - If 100% of the Basic Sum Assured has been paid out for Critical Illness Benefit: 10% of the Basic Sum Assured; or

- (ii) If 100% of the Basic Sum Assured has not been paid out for Critical Illness Benefit: 10% of the Basic Sum Assured or Cash Value of basic plan, whichever is higher
- In the event a Critical Illness Benefit has been paid out for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Compassionate Benefit will be adjusted based on the reduced Basic Sum Assured.

Personal Medical Case Management (PMCM) Service (available only if your basic plan 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:
 - (i) The Insured's diagnosis or condition is listed under the covered medical conditions below;
 - (ii) The Insured has consulted with at least one specialist in a field related to the covered medical condition; and
 - (iii) The Insured's diagnosis or condition is not under the exclusion list of the PMCM service.
- The list of covered medical conditions under 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; 2. Cancer 3. Neurological diseases; 4. Ear, nose and throat (ENT) diseases; 5. Ocular diseases/ophthalmology conditions; 6. Cardiovascular diseases; 7. Respiratory diseases; 8. Gastroenterological diseases; 9. Liver diseases; 10. Kidney diseases; 11. Urological conditions 12. Endocrine diseases; 13. Orthopaedic conditions; 14. Haematological diseases; 15. Metabolic diseases;	16. Rheumatology/Immunological diseases; 17. Infectious diseases, including Human Immunodeficiency Virus (HIV) / Acquired Immune Deficiency Syndrome (AIDS); 18. Snoring surgery and sleep apnoea; 19. Cosmetic/ Aesthetic surgery which are medically necessary; 20. Fertility-related conditions or procedures; 21. Obstetric conditions; 22. Sexual diseases/ sexually transmitted diseases; 23. Paediatrics conditions; 24. Obesity; 25. Recovery/ rehabilitation phase for stroke; 26. Recovery/ rehabilitation phase for severe burns; 27. Medical conditions in the fields of dentistry; 28. Combined pathologies; and 29. All medical conditions other than those listed in Exclusion.
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- 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 an independent opinion that is neutral.
- The coverage for the PMCM service is up to one (1) year after 100% of the Critical Illness Benefit has been paid.
- The coverage for PMCM service shall be terminated when the Basic Sum Assured is reduced to less than one hundred thousand Malaysian Ringgit (RM100,000), except for when the Basic Sum Assured is reduced due to a claim for Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- 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.

AIA Vitality Integrated Benefits (applicable if the Insured is an AIA Vitality member)

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.

• **Health Screening Benefit**

- (i) AIA Vitality members will be entitled for Health Screening Benefit every two (2) years depending on the Insured's AIA Vitality Status.
- (ii) Health Screening Benefit will be available after the first policy anniversary and the Biennial Health Screening Benefit Limit will refresh every subsequent twenty-four (24) months based on Insured's AIA Vitality Status as at forty-five (45) days before the respective policy anniversary.
- (iii) For Insured who join as an AIA Vitality member after the first policy anniversary, the biennial limit will be pro-rated based on the remaining days left for the biennial period.
- (iv) Only one claim for Health Screening Benefit will be reimbursed up to the Biennial Health Screening Benefit Limit stated in the following AIA Vitality Status table:

Insured's AIA Vitality Status	Platinum	Gold	Silver	Bronze
Biennial Health Screening Benefit Limit	RM600	RM500	RM300	RM300

- (v) The Health Screening Benefit will only be payable after deducting any indebtedness under the policy.
- (vi) Health Screening Benefit will cease upon the occurrence of any of the following events:
 - a) Death of the Insured; or
 - b) Insured ceases to be an AIA Vitality member; or
 - c) Policy becomes terminated, matured, lapsed or is surrendered; or
 - d) 100% of the Basic Sum Assured has been paid out for Critical Illness Benefit; or
 - e) Basic Sum Assured is reduced to less than one hundred thousand Malaysian Ringgit (RM100,000.00), except for when the Basic Sum Assured is reduced due to a claim for Angioplasty and other Invasive Treatments for Coronary Artery Disease, whichever occurs earlier.
- (vii) The Insured shall within thirty (30) days from the date of performing health screening, gives written notice to AIA Bhd. stating full particulars of such event including all original bills and receipts.

• **Yearly Cash Bonus**

Based on the Insured's AIA Vitality Status (45 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 premium paid for basic plan in a policy year, including extra premium imposed due to higher standard Medical Rating (if any).

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 becomes terminated, matured, lapsed or is surrendered; or
 - (iv) Premium of basic plan and rider(s) (if any) cease to be payablewhichever occurs earlier.

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200701032867 (790895-D)

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1 What is A-Plus DisabilityCare (Purchasable)?

A-Plus DisabilityCare (Purchasable) offers insurance protection up to age 70 of the insured. It pays Total and Permanent Disability benefit if you suffer total and permanent disability during the term of the A-Plus DisabilityCare (Purchasable).

Note: Please refer to the Rider Description in the Appendix for more details.

2 Know Your Coverage / Benefits

As an illustration, for **RM395.00** annually, you will receive the following life **coverage / benefits**:

Death Benefit	Not applicable
Total and Permanent Disability	RM500,000 ("A-Plus DisabilityCare (APDC) Sum Assured")

A-Plus DisabilityCare (Purchasable) **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;
- Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- Services in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Activities connected to any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial airline on a regular scheduled passenger trip over its established passenger route; or
- Any-congenital defect which has manifested or was diagnosed before age 17.

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 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/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

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

Premium	RM395.00 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
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Duration: Up to age **70** of the insured or the expiry of the A-Plus Life Cover, whichever is earlier.

You also have to pay the following fees and charges:

Commission	4.28% of premium or RM675.45
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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 / cancelled.
- 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 premium of A-Plus DisabilityCare (Purchasable) is guaranteed, provided that no changes are made to the A-Plus DisabilityCare (Purchasable).
- 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.
- Juvenile Lien - In the event of death, TPD or critical illness (whichever is applicable) of the Insured before attaining age 4, a reduced Sum Assured is payable.

Note: This list is **non-exhaustive**. You should refer to the policy 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 DisabilityCare (APDC) (Purchasable) (P)

- APDC provides coverage for Total and Permanent Disability (TPD).
- The coverage for APDC is up to age 70 of the Insured or the expiry of APLC, whichever is earlier.
- APDC benefit is issued for Insured's age 60 and below. The APDC Sum Assured may vary depending on the final result of AIA Bhd.'s underwriting assessment on Insured's age, occupation and/or medical conditions.
- In the event of TPD (occurs from age 16 until age 70), where the disability conforms to the 'Suited Occupation' definition as described in the contract, an advance payment of 10% of the APDC Sum Assured shall be payable in the 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 (occurs at age 70 and below), where the disability conforms to the 'Presumptive Disability' or 'Any Occupation' definition as described in the policy, a lump sum payment of 100% of the APDC Sum Assured shall be payable.
- The APLC Sum Assured shall be reduced by the advance payments made under APDC.

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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 Life Cover?

A-Plus Life Cover offers insurance protection up to age 70 of the insured. It pays a lump sum death benefit if you die or suffer Total and Permanent Disability (TPD)* during the term of the policy.

**TPD coverage (if such benefit is granted) is up to age 70 of the insured or the expiry of APLC, 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 RM2,185.00 annually, you will receive the following life insurance **coverage / benefits**:

Death Benefit	RM500,000
Total and Permanent Disability	Not applicable

A-Plus 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 policy contract 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)
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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, you must pay a premium of:

Premium	RM2,185.00 annually The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
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Duration: Until the insured's age of 70 years

You also have to pay the following fees and charges:

Commission	4.28% of premium or RM3,736.35
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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 / cancelled.
- 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 premium of A-Plus Life Cover is guaranteed, provided that no changes are made to the A-Plus 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.
- Juvenile Lien - In the event of death, TPD or critical illness (whichever is applicable) of the Insured before attaining age 4, a reduced Sum Assured is payable.

Note: This list is **non-exhaustive**. You should refer to the policy 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.

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- **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 Life Cover (APLC)

- APLC is an optional premium paying rider that provides coverage for death and Total and Permanent Disability (if such benefit is granted) up to age 70 of the Insured.
- In the event of death, 100% of the APLC Sum Assured shall be payable.
- The Sum Assured of Basic Plan shall not be reduced by any payments made under APLC.

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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 Recover?

A-Plus Recover is a Premium Paying Rider that provides Prolonged Hospitalisation Benefit up to age 70 of the Insured.

2 Know Your Coverage / Benefits

As an illustration, for **RM562.00** annually, you will receive the following coverage:

Prolonged Hospitalisation Benefit	RM100,000 ("Rider Sum Assured")
	The Rider Sum Assured shall be payable in one lump sum in the event of the Insured's: (a) admission to an Intensive Care Unit (ICU) of a hospital due to any disability for a consecutive period of at least 5 days; or (b) hospitalisation with the purpose of receiving medical treatment for a consecutive period of at least 15 days, where the hospitalisation must be accompanied by a surgery or due to an infection. A maximum of 2 claims is allowed to be made for this benefit.

Your rider **excludes**:

Any hospitalisations caused directly or indirectly, wholly or partly, by any of the following occurrences:

- Pre-Existing Illness prior to the Issue Date or Commencement Date, whichever is later;
- Hospitalisation due to non-accidental causes first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- Treatment or Surgery for Specified Illness until the Insured has been continuously covered under the relevant Supplementary Hospitalisation Contract for a period of one hundred and twenty (120) days immediately preceding such treatment or Surgery;
- Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six (6) months from the time of birth;
- Any Disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane;
- Any Disability caused by war, declared or undeclared, strikes, riots, civil war, revolutions or any warlike operations;
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Any violation or attempted violation of the law or resistance to arrest;
- Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy, or any form of related stay in hospital or treatment;
- Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment;
- Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- Treatment of sexually-transmitted diseases;
- Sex-change operations;
- Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising from it or any drug accident not prescribed by a treating Doctor;
- Elective/Plastic/Cosmetic Surgery (except the Elective/Plastic/Cosmetic Surgery due to Accident or Cancer), circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy;
- Any form of dental care or Surgery including the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement unless necessitated by Injury;
- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, vitamins/food supplements and treatments specifically for weight reduction or gain;
- Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care;
- Any admissions for the purpose of observation and does not require any treatment;
- Experimental or pioneering medical or surgical techniques and medical devices not approved and medical trials for medicinal products whether or not these trials have a clinical trial certificate;
- Alternative or complementary treatments, including traditional Chinese medicine (TCM) or a stay in any health-care establishment for social or non-medical reasons;
- Any medical or physical conditions arising within the first sixty (60) days of the Issue Date or Commencement Date, whichever is later, of the Supplementary A-Plus Recover Contract except for Covered Injury;
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material;
- Overseas medical treatment (excluding Singapore and Brunei);
- The Insured did not survive for at least fifteen (15) days after being discharged from the Hospital.

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/help-support/contact-us.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:	
Premium	RM562.00 annually
Duration: Until the age of 70 years.	
You also have to pay the following fees and charges:	
Commission	4.28% of total premium payable or RM961.02

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 30 days' written notice prior to the next Policy Anniversary.
- Coverage Term:** Until Insured's age of 70 years.

Note: This list is **non-exhaustive**. You should refer to the policy 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. 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

RIDER DESCRIPTIONS:

A-Plus Recover (APR)

- APR is a Premium Paying Rider that provides Prolonged Hospitalisation Benefit up to age 70 of the Insured.

Prolonged Hospitalisation Benefit

- 100% of the APR Sum Assured will be payable in one lump sum in the event the Insured fulfils the following conditions:
 - (i) Admission to an Intensive Care Unit (ICU) of a hospital due to any disability for a consecutive period of at least 5 days; or
 - (ii) Hospitalisation with the purpose of receiving medical treatment for a consecutive period of at least 15 days, where the hospitalisation must be accompanied by a surgery or due to an infection.
- To be eligible for Prolonged Hospitalisation Benefit, such hospitalisation and its duration of stay must be deemed Medically Necessary by the treating doctor.
- The Prolonged Hospitalisation Benefit allows claims of up to a maximum of 200% of the APR Sum Assured. The rider will then terminate after 200% of the APR Sum Assured has been paid out.
- After the Prolonged Hospitalisation Benefit claims have been paid out, the Rider Sum Assured will be reset after one (1) year from the last date of discharge from the hospital that Rider Sum Assured was last paid.
- If the Insured's hospital admission for any disability meets both conditions (i) and (ii) as stated above, only one (1) claim shall be payable.
- The benefits described under the Prolonged Hospitalisation Benefit are not exhaustive. You should refer to the policy contract for the full list of terms and conditions.

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)