

MyEssential PA

ESSENTIAL PROTECTION. BUILT TO LAST.

Coverage that is simple, flexible,
and designed for what matters most.



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AIA General Berhad
Member of PIDM

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

MyEssential PA

Life is full of surprises, but your protection shouldn't be. **MyEssential PA** gives you confidence and flexibility, so you can focus on what matters most – your dreams, your family, your future.



Protect Every Moment

with coverage that's right for your needs



Make Protection Personal

by choosing riders that fit your lifestyle



Secure Lasting Protection

with coverage renewable up to age 100



Enjoy Renewal Savings

with a 10% discount every year you renew your plan



Secure Your Income

when you experience involuntary job loss



Support Your Road to Recovery

with care designed to help you focus on healing



Join Early, Save More

by enjoying affordable premiums when you start young

MyEssential PA and Riders



A Closer Look at the Benefit

Benefits		Amount of Benefit (RM)				
		Entry Age: 14 days to Age 75 Renewal Age: 14 days to Age 100				
		Plan 1	Plan 2	Plan 3	Plan 4	
1	Accidental Death and Dismemberment Benefit	100,000	300,000	500,000	1,000,000	
2	Medical Treatment Benefit (per accident)	Up to 2,000	Up to 6,000	Up to 10,000	Up to 15,000	
3	Daily Hospital Allowance (up to 365 days per accident from the date of accident)	100 per day	200 per day	300 per day	300 per day	
4	Renewal Discount	10% of renewal premium (before discount) from the 2nd policy year				
Occupation Class	Entry Age Range	Premium Mode	Premium (RM)			
			Plan 1	Plan 2	Plan 3	Plan 4
Class 1 & 2	14 days to Age 30	Annual Premium	173.00	320.00	468.00	763.00
		Semi-Annual Premium	89.00	165.00	241.00	393.00
		Quarterly Premium	45.00	82.00	121.00	196.00
		Monthly Premium	15.00	28.00	41.00	66.00
	Age 31 to Age 55	Annual Premium	230.00	486.00	746.00	1,288.00
		Semi-Annual Premium	118.00	250.00	384.00	663.00
		Quarterly Premium	59.00	125.00	192.00	332.00
		Monthly Premium	20.00	42.00	65.00	112.00
	Age 56 to Age 75	Annual Premium	322.00	751.00	1,180.00	2,036.00
		Semi-Annual Premium	166.00	387.00	608.00	1,049.00
		Quarterly Premium	83.00	193.00	304.00	524.00
		Monthly Premium	28.00	65.00	103.00	177.00
Class 3 & 4	14 days to Age 30	Annual Premium	262.00	585.00	908.00	1,640.00
		Semi-Annual Premium	135.00	301.00	468.00	845.00
		Quarterly Premium	67.00	151.00	234.00	422.00
		Monthly Premium	23.00	51.00	79.00	143.00
	Age 31 to Age 55	Annual Premium	395.00	992.00	1,588.00	2,970.00
		Semi-Annual Premium	203.00	511.00	818.00	1,530.00
		Quarterly Premium	102.00	255.00	409.00	765.00
		Monthly Premium	34.00	86.00	138.00	258.00
	Age 56 to Age 75	Annual Premium	582.00	1,525.00	2,467.00	4,600.00
		Semi-Annual Premium	300.00	785.00	1,271.00	2,369.00
		Quarterly Premium	150.00	393.00	635.00	1,185.00
		Monthly Premium	51.00	133.00	215.00	400.00

Notes:

- The premiums above are exclusive of applicable tax imposed by the Government of Malaysia at the prevailing rate.
- Please refer to the schedule of indemnities for Accidental Death and Dismemberment Benefit in the Description of Benefits.
- The premiums above are based on standard risk. Extra premiums may be added to the standard premiums if the presented risk is higher than the standard risk.
- In addition to the premium, a stamp duty of RM10 is payable each year on the policy anniversary.

Optional Benefits

Boost your personal accident coverage by adding any of these optional benefits for added protection.

MediAssist Rider is an optional benefit designed to complement your existing coverage, offering additional support for medical costs when accidents happen.

Benefits		Amount of Benefit (RM)			
		Entry Age: 14 days to Age 75 Renewal Age: 14 days to Age 85			
		Plan 1	Plan 2	Plan 3	
1	Medical Treatment Benefit (per accident)	Up to 6,000	Up to 8,000	Up to 10,000	
2	Alternative Treatments Benefit (per accident)	Up to 600	Up to 800	Up to 1,000	
3	Corrective Dental and Cosmetic Surgery (per accident)	Up to 2,500	Up to 5,000	Up to 7,500	
Occupation Class	Entry Age Range	Premium Mode	Premium (RM)		
			Plan 1	Plan 2	Plan 3
Class 1 & 2	14 days to Age 30	Annual Premium	105.00	135.00	160.00
		Semi-Annual Premium	54.00	70.00	82.00
		Quarterly Premium	27.00	35.00	41.00
		Monthly Premium	9.00	12.00	14.00
	Age 31 to Age 55	Annual Premium	160.00	200.00	250.00
		Semi-Annual Premium	82.00	103.00	129.00
		Quarterly Premium	41.00	52.00	64.00
		Monthly Premium	14.00	17.00	22.00
	Age 56 to Age 75	Annual Premium	260.00	330.00	400.00
		Semi-Annual Premium	134.00	170.00	206.00
		Quarterly Premium	67.00	85.00	103.00
		Monthly Premium	23.00	29.00	35.00
Class 3 & 4	14 days to Age 30	Annual Premium	180.00	230.00	280.00
		Semi-Annual Premium	93.00	118.00	144.00
		Quarterly Premium	46.00	59.00	72.00
		Monthly Premium	16.00	20.00	24.00
	Age 31 to Age 55	Annual Premium	280.00	340.00	430.00
		Semi-Annual Premium	144.00	175.00	221.00
		Quarterly Premium	72.00	88.00	111.00
		Monthly Premium	24.00	30.00	37.00
	Age 56 to Age 75	Annual Premium	450.00	570.00	680.00
		Semi-Annual Premium	232.00	294.00	350.00
		Quarterly Premium	116.00	147.00	175.00
		Monthly Premium	39.00	50.00	59.00

LifeAssist Rider is an optional benefit that offers extended financial support and recovery assistance after an accident, helping you manage costs and maintain stability throughout your recovery journey.

Benefits		Amount of Benefit (RM)			
		Entry Age: Age 16 to Age 70 Renewal Age: Age 16 to Age 75			
		Plan 1	Plan 2	Plan 3	
1	Post Accident Recovery Benefit (up to 5 visits per year)	Up to 100 per visit	Up to 150 per visit	Up to 200 per visit	
2	Yearly Living Benefit (up to 10 years)	10,000 per year	20,000 per year	30,000 per year	
3	Weekly Indemnity Benefit (up to 52 weeks per accident)	150 per week	300 per week	500 per week	
4	Loss of Income Benefit (up to 3 months)	1,000 per month	2,000 per month	3,000 per month	
Occupation Class	Entry Age Range	Premium Mode	Premium (RM)		
			Plan 1	Plan 2	Plan 3
Class 1 & 2	Age 16 to Age 30	Annual Premium	110.00	185.00	270.00
		Semi-Annual Premium	57.00	95.00	139.00
		Quarterly Premium	28.00	48.00	70.00
		Monthly Premium	10.00	16.00	23.00
	Age 31 to Age 55	Annual Premium	150.00	250.00	360.00
		Semi-Annual Premium	77.00	129.00	185.00
		Quarterly Premium	39.00	64.00	93.00
		Monthly Premium	13.00	22.00	31.00
	Age 56 to Age 70	Annual Premium	195.00	300.00	415.00
		Semi-Annual Premium	100.00	155.00	214.00
		Quarterly Premium	50.00	77.00	107.00
		Monthly Premium	17.00	26.00	36.00
Class 3 & 4	Age 16 to Age 30	Annual Premium	190.00	320.00	460.00
		Semi-Annual Premium	98.00	165.00	237.00
		Quarterly Premium	49.00	82.00	118.00
		Monthly Premium	17.00	28.00	40.00
	Age 31 to Age 55	Annual Premium	260.00	430.00	620.00
		Semi-Annual Premium	134.00	221.00	319.00
		Quarterly Premium	67.00	111.00	160.00
		Monthly Premium	23.00	37.00	54.00
	Age 56 to Age 70	Annual Premium	340.00	510.00	710.00
		Semi-Annual Premium	175.00	263.00	366.00
		Quarterly Premium	88.00	131.00	183.00
		Monthly Premium	30.00	44.00	62.00

RecoveryAssist Rider is an optional benefit that offers extra support after an accident, including assistance for nursing care and recovery needs.

Benefits		Amount of Benefit (RM)			
		Entry Age: Age 16 to Age 75 Renewal Age: Age 16 to Age 85			
		Plan 1	Plan 2	Plan 3	
1	Nursing Care Benefit (Up to 30 visits per accident)	Up to 100 per visit	Up to 150 per visit	Up to 200 per visit	
2	Broken Bones and Burns Benefit	Up to 3,000	Up to 5,000	Up to 8,000	
3	Recovery Assistance Allowance Benefit (per accident) (2 claims per policy year)	500	800	1,000	
Occupation Class	Entry Age Range	Premium Mode	Premium (RM)		
			Plan 1	Plan 2	Plan 3
Class 1 & 2	Age 16 to Age 30	Annual Premium	100.00	145.00	180.00
		Semi-Annual Premium	52.00	75.00	93.00
		Quarterly Premium	26.00	37.00	46.00
		Monthly Premium	9.00	13.00	16.00
	Age 31 to Age 55	Annual Premium	160.00	230.00	300.00
		Semi-Annual Premium	82.00	118.00	155.00
		Quarterly Premium	41.00	59.00	77.00
		Monthly Premium	14.00	20.00	26.00
	Age 56 to Age 75	Annual Premium	250.00	370.00	470.00
		Semi-Annual Premium	129.00	191.00	242.00
		Quarterly Premium	64.00	95.00	121.00
		Monthly Premium	22.00	32.00	41.00
Class 3 & 4	Age 16 to Age 30	Annual Premium	170.00	250.00	310.00
		Semi-Annual Premium	88.00	129.00	160.00
		Quarterly Premium	44.00	64.00	80.00
		Monthly Premium	15.00	22.00	27.00
	Age 31 to Age 55	Annual Premium	280.00	400.00	510.00
		Semi-Annual Premium	144.00	206.00	263.00
		Quarterly Premium	72.00	103.00	131.00
		Monthly Premium	24.00	35.00	44.00
	Age 56 to Age 75	Annual Premium	430.00	630.00	800.00
		Semi-Annual Premium	221.00	324.00	412.00
		Quarterly Premium	111.00	162.00	206.00
		Monthly Premium	37.00	55.00	70.00

JuniorAssist Rider is an optional benefit that enhances your plan by providing additional financial support for your child's well-being and future security in unexpected situations.

Benefits		Amount of Benefit (RM)			
		Entry Age: 14 days to Age 18 Renewal Age: 14 days to Age 23			
		Plan 1	Plan 2	Plan 3	
1	Death Due to Infectious Diseases	10,000	30,000	50,000	
2	Guardian Allowance (per accident) (2 claims per policy year)	1,000	2,000	3,000	
3	Child Recovery Benefit (up to 4 visits per year)	Up to 100 per visit	Up to 150 per visit	Up to 200 per visit	
4	Child Education Allowance	10,000	15,000	20,000	
5	Payor Benefit (up to the insured's age 23)	Premium payable for MyEssential PA & attachable riders will be waived until insured attains age 23 upon owner dies or sustains any of the permanent disabilities due to accident.			
Occupation Class	Entry Age Range	Premium Mode	Premium (RM)		
			Plan 1	Plan 2	Plan 3
Class 1 & 2*	14 days to Age 18	Annual Premium	100.00	150.00	200.00
		Semi-Annual Premium	52.00	77.00	103.00
		Quarterly Premium	26.00	39.00	52.00
		Monthly Premium	9.00	13.00	17.00

* Only occupation class 1 & 2 are eligible.

SportAssist Rider is an optional benefit designed for sports enthusiasts, providing extra coverage for accidents and associated expenses so you can enjoy your activities with confidence.

Benefits		Amount of Benefit (RM)			
		Entry Age: Age 16 to Age 70 Renewal Age: Age 16 to Age 75			
		Plan 1	Plan 2	Plan 3	
1	Death Due to Extreme Sport Cover	70,000	90,000	120,000	
2	Loss of Sport Equipment (per accident)	Up to 700	Up to 900	Up to 1,200	
Occupation Class	Entry Age Range	Premium Mode	Premium (RM)		
			Plan 1	Plan 2	Plan 3
Class 1 & 2	Age 16 to Age 30	Annual Premium	120.00	150.00	200.00
		Semi-Annual Premium	62.00	77.00	103.00
		Quarterly Premium	31.00	39.00	52.00
		Monthly Premium	10.00	13.00	17.00
	Age 31 to Age 55	Annual Premium	145.00	185.00	240.00
		Semi-Annual Premium	75.00	95.00	124.00
		Quarterly Premium	37.00	48.00	62.00
		Monthly Premium	13.00	16.00	21.00
	Age 56 to Age 70	Annual Premium	170.00	210.00	270.00
		Semi-Annual Premium	88.00	108.00	139.00
		Quarterly Premium	44.00	54.00	70.00
		Monthly Premium	15.00	18.00	23.00
Class 3 & 4	Age 16 to Age 30	Annual Premium	210.00	260.00	340.00
		Semi-Annual Premium	108.00	134.00	175.00
		Quarterly Premium	54.00	67.00	88.00
		Monthly Premium	18.00	23.00	30.00
	Age 31 to Age 55	Annual Premium	250.00	320.00	410.00
		Semi-Annual Premium	129.00	165.00	211.00
		Quarterly Premium	64.00	82.00	106.00
		Monthly Premium	22.00	28.00	36.00
	Age 56 to Age 70	Annual Premium	290.00	360.00	460.00
		Semi-Annual Premium	149.00	185.00	237.00
		Quarterly Premium	75.00	93.00	118.00
		Monthly Premium	25.00	31.00	40.00

Notes:

- Any payment made from the optional benefit will not reduce the coverage amount of the basic plan.
- The premiums above are exclusive of applicable tax imposed by the Government of Malaysia at the prevailing rate.
- The premiums above are based on standard risk. Extra premiums may be added to the standard premiums if the presented risk is higher than the standard risk.

Description of Benefits

MyEssential PA

1. Accidental Death and Dismemberment Benefit

This benefit is payable in the event of death or permanent disablement due to an accident. The amount payable is based on the schedule of indemnities and up to the amount of benefit.

Schedule of Indemnities:

Events	Percentage of the amount of benefit
Death	100%
Permanent Total Disability	100%
Permanent total Loss of Sight of both eyes	100%
Permanent total Loss of Sight of one (1) eye	100%
Loss of or the Permanent total Loss of Use of two (2) limbs	100%
Loss of or the Permanent total Loss of Use of one (1) limb	100%
Permanent total Loss of Speech and Hearing	100%
Permanent and incurable insanity	100%
Permanent total Paralysis	100%
Permanent total Loss of Hearing	
• both ears	75%
• one (1) ear	25%
Permanent total Loss of Speech	50%
Permanent total loss of the lens of one (1) eye	50%
Loss of or the Permanent total Loss of Use of four (4) fingers and thumb of	
• right hand	70%
• left hand	50%
Loss of or the Permanent total Loss of Use of four (4) fingers of	
• right hand	40%
• left hand	30%
Loss of or the Permanent total Loss of Use of one (1) thumb	
• both right digits	30%
• one (1) right digit	15%
• both left digits	20%
• one (1) left digit	10%
Loss of or the Permanent total Loss of Use of fingers	
• three (3) right digits	10%
• two (2) right digits	7.5%
• one (1) right digit	5%
• three (3) left digits	7.5%
• two (2) left digits	5%
• one (1) left digit	2%

Schedule of Indemnities (Cont.):

Events	Percentage of the amount of benefit
Loss of or the Permanent total Loss of Use of toes	
• all – one (1) foot	15%
• great-toe two (2) digits	5%
• great-toe one (1) digit	3%
• any other toe, each	2%
Fractured leg or patella with established non-union despite appropriate medical intervention after twenty six (26) weeks from the date of Accident	10%
Shortening of leg by at least five (5) cm	7.5%

Notes:

- If you / your child are left-handed, the percentage of the amount of benefit for various disabilities of the right hand and left hand will be swapped.
- You have to wait for 12 months from the date of accident for any payment of benefit that is described as “permanent” in the schedule of indemnities above.

2. Medical Treatment Benefit

This benefit reimburses any necessary and reasonable medical expenses incurred due to an accident, up to the benefit amount. The cost of medical treatment, surgery, hospital charges, nursing fees, medical/ specialist report fees, ambulance fees and physiotherapy treatment are payable.

Cashless admission is available for this benefit at any panel hospitals in Malaysia.

3. Daily Hospital Allowance

This benefit pays daily allowance for hospitalisation of at least 6 consecutive hours due to an accident, up to a maximum of 365 days for each accident.

4. Renewal Discount

Enjoy a 10% discount on your original premium when you renew your policy from the second policy year onwards, provided the previous year's premium has been fully paid.

This discount also applies to any riders attached to your policy.

Policy Year	Discount Applied
1	0%
2+	10% discount on original premium

MediAssist Rider

1. Medical Treatment Benefit

Should your medical expenses from an accident exceed the amount of the Medical Treatment Benefit covered under the basic plan, we will reimburse the balance of reasonable and customary charges for medical treatment, surgery, hospital fees, nursing fees, specialist reports, ambulance services, and physiotherapy, up to the limit stated for this benefit.

2. Alternative Treatments Benefit

If after your first consultation with a Registered Medical Practitioner, you require further treatment by a registered Acupuncturist, Bonesetter, Chiropractor, or Osteopath, we will reimburse expenses incurred within 90 days of the accident, up to the stated limit per accident. All claims must be supported by original receipts.

3. Corrective Dental and Cosmetic Surgery

Should you need corrective dental surgery for natural teeth or cosmetic surgery on your neck, head, or chest (navel up) due to an accident, we will reimburse the cost up to the stated limit per accident. Treatment must be recommended and performed by a licensed orthodontist, cosmetic surgeon, or registered medical practitioner.

LifeAssist Rider

1. Post Accident Recovery Benefit

Should you require further treatment after being discharged from the hospital due to an accident, we will reimburse the cost of:

- Occupational Therapy; or
- Speech Therapy; or
- Post-trauma counselling by a Psychiatrist or Psychologist

This benefit applies only if treatment is prescribed by a registered medical practitioner, conducted in Malaysia, and the first session occurs within 90 days of discharge. All claims must be supported by original receipts.

2. Yearly Living Benefit

This benefit pays a yearly allowance for up to 10 years if you suffer any of the following permanent disablements within 365 days of an accident:

- Permanent total disability;
- Permanent total loss of sight (both eyes or one eye);
- Permanent total loss of speech and hearing;
- Loss of or permanent total loss of use of two limbs or one limb;
- Permanent and incurable insanity; or
- Permanent total paralysis

Payment begins after the Accidental Death & Dismemberment Benefit is payable and continues for up to 10 years on each accident anniversary date, subject to proof of continued disablement. If death occurs during the payment period, the remaining balance will be paid in one lump sum.

3. Weekly Indemnity Benefit

This benefit pays weekly allowance up to 52 weeks if you suffer from temporary total disability and are unable to work as a result of an accident. Whereas, if you suffer from temporary partial disability due to an accident, then 25% of the weekly allowance will be payable.

4. Loss of Income Benefit

If you lose your job involuntarily, we will pay a monthly allowance for up to 3 consecutive months. Proof of SOCSO unemployment payment and employer termination letter is required.

Recovery Assist Rider

1. Nursing Care Benefit

Should you require professional nursing care at home after being hospitalised for a minimum period of three (3) consecutive days for an accident, we will reimburse the cost of engaging a licensed or graduate nurse for up to 30 visits per accident. The first visit must take place within 7 days after discharge, and a registered medical practitioner must certify in writing that nursing care is required for your recovery.

2. Broken Bones and Burns Benefit

This benefit is payable if you suffer from bone fractures or second-degree to third-degree burns due to an accident. The amount payable is based on the schedule of indemnities.

Fracture of the bone	Percentage of the amount of benefit
Vertebral column (excluding coccyx)	
• Compound Fracture or Complete Fracture	100%
• Simple Fracture	10%
Pelvis/hip	
• Compound Fracture or Complete Fracture	80%
• Simple Fracture	10%
Skull (excluding cheekbone, nose, upper/lower jaw and teeth), calf, thigh, knee (excluding knee cap) or ankle/heel	
• Compound Fracture or Complete Fracture	30%
• Simple Fracture	10%
Collar bone, shoulder blade, sternum, elbow, wrist, arm or knee cap	
• Compound Fracture or Complete Fracture	20%
• Simple Fracture	10%
Cheekbone, upper/lower jaw, rib, coccyx or foot (excluding toes and ankle/heel)	10%
Nose, finger, thumb or toe	3%

This benefit does not cover hairline fracture or dislocation and is only payable once for each bone.

Burns	Percentage of the amount of benefit
Head – Burns as a percentage of total body surface area	
• at least eight percent (8%) and above	50%
• at least five percent (5%) but less than eight percent (8%)	40%
• at least two percent (2%) but less than five percent (5%)	25%
Body (excluding head) – Burns as a percentage of total body surface area	
• at least twenty percent (20%) and above	50%
• at least fifteen percent (15%) but less than twenty percent (20%)	40%
• at least ten percent (10%) but less than fifteen percent (15%)	25%

This benefit is only payable once for each part of the body (i.e.: head or body).

Broken Bones and Burns benefit is payable up to the amount of benefit.

3. Recovery Assistance Allowance Benefit

Should you be hospitalised for at least 7 consecutive days due to an accident, we will pay you a one-time lump sum to help with immediate living expenses. This benefit can be claimed up to two times per policy year.

Junior Assist Rider

1. Death Due to Infectious Diseases

We will pay the benefit amount stated should you pass away within 365 days due to any of the following infectious diseases:

- Dengue Fever
- Zika Virus
- Chikungunya Fever
- Leptospirosis
- Chicken Pox
- Influenza A / Influenza B
- Hand, Foot and Mouth Disease
- Japanese Encephalitis
- Tuberculosis
- Measles

This benefit begins 14 days after the policy issue date or reinstatement date, whichever is later. It only covers death caused by these diseases and does not extend to other injuries or disabilities.

2. Guardian Allowance

Should your child be hospitalised for at least 7 consecutive days due to a serious accident, we will pay a guardian allowance to help with immediate expenses. This benefit can be claimed up to two times per policy year.

3. Child Recovery Benefit

If your child requires recovery or therapy sessions after hospital discharge due to an accident or trauma caused by bullying, we will reimburse the cost for up to 4 sessions per policy year, subject to the stated limit. All sessions must be prescribed by a registered medical practitioner and conducted by a certified practitioner in Malaysia.

The recovery or therapy sessions includes:

- Occupational Therapy;
- Speech Therapy; or
- Post Trauma Counselling by Psychiatrist or Psychologist

All sessions must be prescribed by a Registered Medical Practitioner and conducted in Malaysia. The first session must occur within 90 days of hospital discharge. For bullying-related cases, a police report must be submitted with the claim. All claims must be supported by original receipts and any other documents required by us.

4. Child Education Allowance

We will pay this benefit should the parent or legal guardian die or suffer any of the following permanent disablements within 365 days of an accident:

- Permanent total disability
- Permanent total loss of sight (both eyes or one eye)
- Permanent total loss of speech and hearing
- Loss of or permanent total loss of use of two limbs or one limb
- Permanent and incurable insanity
- Permanent total paralysis

Proof of relationship is required for all claims.

5. Payor Benefit

If the parent or legal guardian dies or suffers any of the permanent disablements listed above within 365 days of an accident, we will waive all future premiums until the child attains age 23:

- Permanent total disability
- Permanent total loss of sight (both eyes or one eye)
- Permanent total loss of speech and hearing
- Loss of or permanent total loss of use of two limbs or one limb
- Permanent and incurable insanity
- Permanent total paralysis

SportAssist Rider

1. Death Due to Extreme Sport Cover

This benefit is payable in the event of death due to engaging in any of the covered activities as following.

- (a) Bungee jumping;
- (b) Sky diving;
- (c) Paragliding;
- (d) Helicopter rides for sightseeing;
- (e) Hot air ballooning;
- (f) Jet skiing;
- (g) Mountaineering at mountains below the height of three thousand (3,000) metres above sea level;
- (h) Skiing or snowboarding all within official approved areas of a ski resort;
- (i) Canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty); or
- (j) Underwater activities involving artificial breathing apparatus for diving up to a depth of more than eighteen (18) metres and up to a maximum depth of thirty (30) metres with a qualified diving instructor or a qualified divemaster and with recognised diving certification.

This benefit is payable if all above activities are done for leisure purposes and under the guidance and supervision of qualified guides and/or instructors of the tour operators. If Extreme Sport Cover is payable, no other death benefits shall be payable.

All claims must be supported by police report(s) and necessary evidence required by us to support a claim.

2. Loss of Sport Equipment

If your sports equipment is lost due to forcible and violent break-in or out of a premises, snatch theft, or forcible break-in into a locked vehicle, we will compensate you up to the stated limit per accident. A police report must be lodged within 24 hours, and claims must include proof of value and ownership.

We Cover More Situations at No Additional Cost

All benefits under your basic plan and any attached riders are expanded to include accidents that happen under the following circumstances:



Amateur Sports



Animal Attack,
Snake Bite and Insect Bite



Drowning



Hijacking



Intoxication by Drugs



Motorcycling



Natural Disaster



Strikes, Riot and
Civil Commotion



Suffocation through Smoke,
Fumes or Poisonous Gas



Radioactive
Emission



Terrorism



Unprovoked Murder
and Assault

Medical Treatment Benefit and Daily Hospital Allowance are extended to cover accidents under these circumstances:



Food Poisoning



Infectious Diseases

Covered infectious diseases are:

1. Anthrax Infection;
2. Avian Influenza or "Bird Flu";
3. Chikungunya Fever;
4. Cholera;
5. Dengue Fever;
6. Ebola;
7. Hand, Foot and Mouth Disease (HFMD);
8. Japanese Encephalitis;
9. Legionnaires' Disease;
10. Malaria;
11. Measles;
12. Melioidosis or "Soil Disease";
13. Middle East Respiratory Syndrome (MERS-CoV);
14. Mumps;
15. Nipah Virus Encephalitis;
16. Plague;
17. Rabies;
18. Rubella;
19. Severe Acute Respiratory Syndrome (SARS);
20. Tuberculosis;
21. Variant Creutzfeldt-Jakob Disease (vCJD) or "Mad Cow Disease";
22. Yellow Fever;
23. Zika Virus;
24. Scarlet Fever; or
25. Methicillin-resistant Staphylococcus aureus (MRSA).

Note:

All circumstances above are subject to the exclusions, terms and conditions of the policy. Please refer to the policy contract for further details.

Frequently Asked Questions

Q: What is MyEssential PA?

A: MyEssential PA is a straightforward personal accident plan that offers essential protection with the flexibility to add optional riders based on your needs. There are five optional riders available under MyEssential PA:

1. LifeAssist Rider
2. RecoveryAssist Rider
3. MediAssist Rider
4. SportAssist Rider
5. JuniorAssist Rider

Q: Who is eligible to buy MyEssential PA?

A: The eligible age to purchase MyEssential PA and its optional riders is as listed below:

Plan / Optional Riders	Entry Age (Individuals Age Between)	Renewal Age
MyEssential PA	14 days to age 75	Up to age 100
LifeAssist Rider	Plan 1 & 2: Age 16 to age 70 Plan 3: Age 16 to age 60	Up to age 75
RecoveryAssist Rider	Plan 1 & 2: Age 16 to age 75 Plan 3: Age 16 to age 60	Up to age 85
MediAssist Rider	Plan 1 & 2: 14 days to age 75 Plan 3: 14 days to age 60	Up to age 85
SportAssist Rider	Age 16 to age 70	Up to age 75
JuniorAssist Rider	14 days to age 18	Up to age 23

For foreigners, he/she must have a valid work permit and of occupation class 1 and 2.

A brief description of the occupation class is as follows:

Class 1 – White collar workers in non-hazardous industry and confined within the office premises.

Class 2 – Workers overseeing or supervising, engineer, supervisor of non-manual work with semi-hazardous industry.

Class 3 – Skilled or semi-skilled workers using light machinery.

Class 4 – Industrial workers using machinery or unskilled workers.

Classifications are based on the job duties performed by you. Your actual occupation class will be determined by us.

Q: What will happen if I change my occupation?

A: You must notify us in writing if you change your occupation. We will then review your new occupation to determine whether it is within the insurable occupation classes of this plan.

Should your new occupation class is not insurable within the chosen plan, we will revise the plan to the other plan allowable under your new occupation class.

Q: What is the coverage period for MyEssential PA?

A: The coverage will be effective from the date on which your completed and signed application form is approved by us and when we have received the appropriate premium.

The coverage shall automatically end on the earliest of the following dates:

- The end of the 31-day grace period of any unpaid premium;
- The policy anniversary immediately following the last renewable age;
- Upon the payment of any benefit under Accidental Death and Dismemberment Benefit;
- Upon the payment of any death benefit;
- Upon death of the insured; or
- The cancellation date of the policy.

Q: Can I change my plan?

A: You may only downgrade your MyEssential plan upon the next renewal. However for the optional riders, you may downgrade and upgrade the plan upon the next renewal.

Q: How do I pay the premium?

A: You can pay your premium payment using cash, cheque or credit card. We recommend that you pay your renewal premium via auto-debit to ensure continuity of your policy. Your policy will lapse if we do not receive the renewal premium within 31 days from the due date.

Q: Will my premium change upon renewal if I move into a different age range?

A: No. Your premium will remain the same as it is based on your entry age at the time you first enrolled in the policy.

Q: What are the major exclusions of MyEssential PA and its riders?

A: This plan does not cover events caused directly or indirectly, wholly or partly by any of the following :

1. war, invasion, act of foreign enemy hostilities or warlike operations (whether war be declared or not), mutiny, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law, or state of emergency;
2. while the Insured is serving in the armed forces of any country or international authority, whether in peace or war;
3. resistance to arrest, violation or attempt of violation of the law including but not limited to riding or driving without a valid license;
4. suicide or self-destruction or any attempt thereof or self-inflicted Injury while sane or insane;
5. mental or nervous disorders;
6. while the Insured is under the influence of alcohol or use of drugs/narcotics of any kind (other than those taken in accordance with treatment prescribed and directly by a Registered Medical Practitioner, but not for the treatment of drug or alcohol addiction);
7. any Pre-Existing Condition;
8. pregnancy, childbirth or miscarriage, or any complications therefrom;
9. any congenital anomalies and conditions arising out of or resulting therefrom;
10. bacterial, viral or fungal infections (except pyogenic infections which shall occur through an accidental cut or wound, Food Poisoning and Infectious Disease covered in the respective benefits under this Policy);

11. medical or surgical treatment (except as necessitated by Injury, Food Poisoning and Infectious Disease covered in the respective benefits under this Policy);
12. dental treatment (except as necessitated by Injury for extraction of sound and natural teeth);
13. any kind of disease or sickness, including but not limited to Acquired Immune Deficiency Syndrome (AIDS), Human immunodeficiency Virus (HIV), Encephalopathy (dementia) and HIV Wasting Syndrome;
14. entering, operating, or servicing, riding in or on, ascending or descending from or with any aerial device or conveyance as an operator/pilot or crew member, except while the Insured is riding as a fare-paying passenger in an aircraft operated by:
 15. a commercial passenger airline on a regular schedule passenger trip over its established passenger route; or
 16. any aircraft having a current and valid airworthiness certificate.
17. engaging in a sport in a professional capacity or where the Insured would or could earn income or remuneration from engaging in such sport;
18. racing of any kind; or
19. engaging in any Hazardous Activity

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

Q: What is the waiting period?

A: The coverage of infectious diseases and food poisoning under Medical Treatment Benefit, Daily Hospital Allowance and Death due to Infectious Disease Benefit are subject to a waiting period of 14 days from the policy issue date or the date of last reinstatement of the policy, whichever is later. We will not be liable for any benefit if the diagnosis date is within the waiting period.

You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford. You are advised to refer to the Product Disclosure Sheet for further information.

This brochure contains only a brief description of the product and is not exhaustive. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.

Contact Us & Find Out More!

If you have any further queries, kindly contact your AIA intermediary at:



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