

PRODUCT DISCLOSURE SHEET



AIA Bhd.

200701032867 (790895-D)

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.**

Date: 1/12/2026

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 AIA Critical Illness Cover?

AIA Critical Illness Cover is an insurance product which provides coverage for 39 critical illnesses.

2 Know Your Coverage / Benefits

As an illustration, for **RM98.00 yearly**, you will receive the following coverage:

Coverage	RM100,000 For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the coverage amount will be payable, subject to a maximum of RM25,000 (limited to 1 payment). The coverage amount shall then be reduced by this payment.
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The critical illnesses covered under this product include:

1. Stroke
2. Cancer
3. Heart Attack

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

Your medical and health insurance **excludes:**

- Any illness or surgery other than a diagnosis of or surgery for a critical illness covered under this product
- Any critical illness that is diagnosed, whether directly or indirectly, as a result of a congenital defect or disease which manifested or was diagnosed before the age of seventeen (17)
- Any pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later
- The diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease/ Severe Dementia or Terminal Illness, which in our opinion, is directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any form of Human Immunodeficiency Virus (HIV)
- Any of the critical illnesses or covered surgeries which is caused by a self-inflicted injury

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

Premium **RM98.00 yearly**

Duration: until the age of 70 years

You also have to pay the following fees and charges:

Commission *This plan is commission-free*

4 Other Key Terms

- This plan is a critical illness protection plan and does not include any savings or investment elements.
- 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.
- 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.
- 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.

- 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 - For more information on claim procedures, please refer to AIA Bhd.'s official website.
- Waiting Period - Your coverage will only start 60 days from the Issue Date or Commencement Date, whichever is later, for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease and 30 days for other critical illnesses.

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 us.

- **Free-look period:** You may cancel your policy within 15 days after your e-policy contract is being made available on AIA's customer portal. The premiums that you have paid will be refunded to you.
- **After free-look period:** You may cancel your policy by giving a written notice to us. A percentage of the premiums that you have paid may be refunded to you. Please refer to the policy contract for full details regarding the refund.

This insurance plan is underwritten by AIA Bhd., a licensed insurance company under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.