



AIA Bhd. 200701032867 (790895-D)
 Menara AIA, 99, Jalan Ampang,
 50450 Kuala Lumpur
 Care Line: 1300-88-1899
 Tel: 03-2056 1111
 Email: my.customer@aia.com
 Website: AIA.COM.MY

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up AIA Med Basic. Be sure to also read the general terms and conditions.

1. What is this product about?

AIA Med Basic is a yearly renewable insurance plan which provides coverage for hospitalisation and surgical expenses. This plan is a pure medical and health protection plan and does not include any savings or investment elements.

2. What are the covers/benefits provided?

This plan covers:

Table of Benefits		Plan
1	Hospital Room and Board (up to 120 days per year)	RM100
2	Intensive Care Units (ICU) (up to 120 days per year)	As charged, subject to Annual Limit and Lifetime Limit
3	In- Hospital Related Fees <ul style="list-style-type: none"> • Hospital Supplies and Services • Surgical Fees • Operating Theatre Fees • Anesthetist's Fees • In-Hospital Doctor's visit (2 visits per physician per day) 	
All claims are subject to a Deductible of RM300 for Any One Disability.		
Annual Limit		RM20,000
Lifetime Limit		RM80,000

Notes:

1. *This plan reimburses Customary and Reasonable Charges incurred for the eligible benefits in the Schedule of Benefits above. This plan does not cover pre and post hospitalization and outpatient treatment.*
2. *Deductible is a fixed amount you have to pay for the eligible medical expenses incurred as cost sharing. You have to pay the first RM300 out of the eligible medical expenses for any one disability, and we will pay for the rest of the eligible medical expenses.*
3. *"Any One Disability" means that if two or more confinements are due to the same or related disability, or any complications arising from it, such confinements shall be regarded as one confinement if each of them is not separated by more than 90 days from the discharged date.*
4. *AIA Med Basic is a simple medical insurance plan which provides cover for hospitalisation and surgical expenses. For more comprehensive medical insurance and other deductible / co-insurance options available, please contact AIA Bhd. We will arrange for an AIA Life Planner to conduct an assessment and recommend suitable plans based on your protection and financial needs.*

Duration of coverage: Yearly renewable up to age 70.

Reminder: The benefits above have been summarised and are not exhaustive. Please refer to the policy contract for the full list of benefits, definitions, exclusions, terms and conditions.



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3. How much premium do I have to pay?

The total premium that you have to pay: RM<XXX.XX> (<Payment Frequency>)
 Occupation class: Class <X>

Please note that the premium rate will increase depending on the attained age when the premium is due. Please refer to “**Appendix – Premium Table for AIA Med Basic**” at the end of this document for further information.

You should satisfy yourself that the premium payable under the policy is an amount that you can afford. This premium is not guaranteed and may be increased in the future. We reserve the right to revise the premium rates by giving you 30 days written notice prior to the next policy anniversary.

4. What are the fees and charges that I have to pay?

There are no fees and charges other than the premiums payable.

This plan is commission-free and no intermediaries are involved in the sales or marketing of AIA Med Basic.

5. What are some of the key terms and conditions that I should be aware of?

- (a) This plan comes with Deductible RM300 per disability. This is the amount you are required to pay upon hospital admission and the balance of the eligible expenses will be covered under this plan.
- (b) **Importance of disclosure** – You must disclose all material facts such as your medical condition, and state your age correctly.
- (c) **Free Look Period** – You may cancel the policy by giving a written request that is signed by you to AIA Bhd. within fifteen (15) days of your e-policy contract being made available on AIA’s customer portal. The premiums that you have paid will be refunded.
- (d) **Grace Period** – You have 31 days from premium due date to pay the premium for this policy. The policy will remain in-force during this period.
- (e) **Waiting Period** – the eligibility for benefits under the policy will only start after a specific period from the effective date of the policy:

Description	Waiting Period
Specified Illnesses	120 days
Other Illnesses	30 days
Accidental Injuries	Nil

- (f) **Claims** – Information on claims procedures and forms can be obtained from AIA’s website, any AIA Customer Centres or by calling our Care Line at 1300-88-1899.
- (g) **Panel Hospitals** – For latest listing of panel hospitals/medical providers, please refer to AIA’s customer portal for details.

Notes:

- (i) 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.
- (ii) The terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6. What are the major exclusions under this policy?

Any claims arising from the occurrence of the following is not covered under this policy:



- (a) Pre-existing illness prior to the Issue Date or Commencement Date, whichever is later; or
- (b) Treatment or surgery for Specified Illnesses until the Insured has been continuously covered under this Policy for a period of one hundred and twenty (120) days; or
- (c) 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. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the Insured was continuously covered under this Policy and any congenital or hereditary conditions which has manifested or was diagnosed before the Insured attains 17 years of age; or
- (d) Any Disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane; or
- (e) War, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations; or
- (f) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- (g) Any violation or attempted violation of the law or resistance to arrest; or
- (h) Pregnancy, miscarriage or child birth; or
- (i) 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; or
- (j) Elective/Plastic/Cosmetic surgery, circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy; all corrective glasses, contact lenses and intraocular lens (except monofocal intraocular lenses in cataract surgery) or the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, and prescriptions; or
- (k) Any form of dental care or Surgery unless necessitated by injury but excluding the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement; or
- (l) 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; or
- (m) Any treatment or investigation which is not medically necessary, or convalescence, custodial or rest care; or
- (n) Any medical or physical conditions arising within the first 30 days of the Issue Date or Commencement Date of this policy, whichever is later except for covered injury; or
- (o) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material; or
- (p) Expenses incurred for donation of any body parts or organ by the Insured and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications. We will only reimburse the Reasonable and Customary Charges incurred on Major Organ/Bone Marrow Transplant Surgery for the Insured being the recipient, limited to once per lifetime; or
- (q) Medical treatment received by the Insured outside Malaysia apart from Singapore and Brunei, if the Insured resides or travels outside Malaysia for more than 90 consecutive days. Benefits in respect of the treatment shall be limited to the Reasonable and Customary and Medically Necessary Charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment.

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

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to AIA Bhd. If you do not pay your premium within the Grace Period, your policy may lapse. Upon cancellation, you may be entitled to a refund of a portion of your premium provided that you have not made a claim on the policy during the current policy year.

Period From Policy Anniversary, Not Exceeding	Premium Payment Mode			
	Annual	Semi-annual	Quarterly	Monthly
15 days*	90%	80%	70%	No refund



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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

* Not applicable to first Policy Year due to Free Look Period.

Note: Please refer to the policy contract for more details.

8. What do I need to do if there are changes to my contact details?

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.

9. Where can I get further information?

Should you require more information about medical and health insurance please refer to the introductory guide on 'Medical and Health Insurance' via www.liam.org.my.

If you have any enquiries, please contact AIA Bhd. at:

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

10. Other similar type of plans available

Please contact AIA Bhd. or visit our website at www.aia.com.my for other similar types of plans, other deductible / co-insurance options offered by AIA Bhd.

IMPORTANT NOTE:
YOU SHOULD SATISFY THAT THE MEDICAL AND HEALTH INSURANCE POLICY CHOSEN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE MEDICAL AND HEALTH INSURANCE POLICY AND CONTACT AIA BHD. DIRECTLY FOR MORE INFORMATION.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. PLEASE REFER TO THE POLICY CONTRACT FOR FULL DETAILS OF THE POLICY.

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).

The information provided in this disclosure sheet is valid as at <MM/DD/YYYY>.



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Appendix – Premium Table for AIA Med Basic

Male – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	46.55	137.76	275.53	535.00
21 - 25	62.55	185.14	370.29	719.00
26 - 30	58.46	173.04	346.08	672.00
31 - 35	58.73	173.81	347.63	675.00
36 - 40	69.95	207.03	414.06	804.00
41 - 45	77.17	228.40	456.81	887.00
46 - 50	89.26	264.20	528.39	1,026.00
51 - 55	114.58	339.13	678.26	1,317.00
56 - 60*	150.25	444.70	889.41	1,727.00
61 - 65*	248.65	735.94	1,471.87	2,858.00
66 - 70*	414.99	1,228.28	2,456.55	4,770.00

Male – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	60.51	179.09	358.18	695.50
21 - 25	81.32	240.69	481.37	934.70
26 - 30	76.00	224.95	449.90	873.60
31 - 35	76.34	225.96	451.91	877.50
36 - 40	90.93	269.14	538.28	1,045.20
41 - 45	100.32	296.92	593.85	1,153.10
46 - 50	116.04	343.45	686.91	1,333.80
51 - 55	148.95	440.87	881.73	1,712.10
56 - 60*	195.32	578.11	1,156.23	2,245.10
61 - 65*	323.24	956.72	1,913.43	3,715.40
66 - 70*	539.49	1,596.76	3,193.52	6,201.00

Male – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	67.49	199.76	399.51	775.75
21 - 25	90.70	268.46	536.91	1,042.55
26 - 30	84.77	250.91	501.82	974.40
31 - 35	85.15	252.03	504.06	978.75
36 - 40	101.42	300.19	600.39	1,165.80
41 - 45	111.90	331.18	662.37	1,286.15
46 - 50	129.43	383.08	766.17	1,487.70
51 - 55	166.14	491.73	983.47	1,909.65
56 - 60*	217.86	644.82	1,289.64	2,504.15
61 - 65*	360.54	1,067.11	2,134.21	4,144.10
66 - 70*	601.74	1,781.00	3,562.00	6,916.50

*The premiums for ages 56-70 are applicable for renewal only.



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Female – Occupation Class 1 & 2 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	40.89	121.03	242.05	470.00
21 - 25	45.41	134.42	268.83	522.00
26 - 30	48.55	143.69	287.37	558.00
31 - 35	52.20	154.50	309.00	600.00
36 - 40	54.55	161.45	322.91	627.00
41 - 45	85.26	252.35	504.70	980.00
46 - 50	93.70	277.33	554.66	1,077.00
51 - 55	112.14	331.92	663.84	1,289.00
56 - 60*	145.55	430.80	861.60	1,673.00
61 - 65*	246.82	730.53	1,461.06	2,837.00
66 - 70*	375.49	1,111.37	2,222.74	4,316.00

Female – Occupation Class 3 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	53.16	157.33	314.67	611.00
21 - 25	59.04	174.74	349.48	678.60
26 - 30	63.11	186.79	373.58	725.40
31 - 35	67.86	200.85	401.70	780.00
36 - 40	70.91	209.89	419.78	815.10
41 - 45	110.84	328.06	656.11	1,274.00
46 - 50	121.81	360.53	721.05	1,400.10
51 - 55	145.79	431.49	862.99	1,675.70
56 - 60*	189.22	560.04	1,120.07	2,174.90
61 - 65*	320.86	949.69	1,899.37	3,688.10
66 - 70*	488.14	1,444.78	2,889.56	5,610.80

Female – Occupation Class 4 (RM)				
Age	Monthly	Quarterly	Semi-Annual	Annual
16 - 20	59.29	175.49	350.97	681.50
21 - 25	65.85	194.90	389.80	756.90
26 - 30	70.39	208.34	416.69	809.10
31 - 35	75.69	224.03	448.05	870.00
36 - 40	79.10	234.11	468.21	909.15
41 - 45	123.63	365.91	731.82	1,421.00
46 - 50	135.86	402.12	804.25	1,561.65
51 - 55	162.61	481.28	962.56	1,869.05
56 - 60*	211.05	624.66	1,249.31	2,425.85
61 - 65*	357.89	1,059.26	2,118.53	4,113.65
66 - 70*	544.46	1,611.49	3,222.97	6,258.20

*The premiums for ages 56-70 are applicable for renewal only.