

# PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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



AIA Bhd.

200701032867 (790895-D)

Date: <MM/DD/YYYY>

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](http://www.pidm.gov.my)).

## 1 What is AIA Starter Plan?

**AIA Starter Plan** offers insurance protection for 1 year. It pays a lump sum death benefit if you die during the term of the policy.

## 2 Know Your Coverage / Benefits

As an illustration, for RM<XXXX> <mode>, you will receive the following life insurance coverage / benefits:

|       |         |
|-------|---------|
| Death | RM<BSA> |
|-------|---------|

Your life insurance **excludes**:

- Suicide - if death is due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later, your nominee will **not** receive any money. We will refund the premiums paid, and the policy will be terminated.

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

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



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



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



Email us at:  
[my.pdsenquiry@aia.com](mailto:my.pdsenquiry@aia.com)

## 3 Know Your Obligations

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

|         |                   |
|---------|-------------------|
| Premium | RM <XX XX> <mode> |
|---------|-------------------|

Duration: 1 year

You also have to pay the following fees and charges:

|            |                                     |
|------------|-------------------------------------|
| Commission | <i>This plan is commission-free</i> |
|------------|-------------------------------------|

## 4 Other Key Terms

- This is a pure 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.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Nomination - To ensure a smooth and timely claim settlement, we encourage you to appoint a nominee when submitting your insurance application. Please ensure that your nominee(s) is aware of the policy that you have purchased.
- Claims - For more information on claim procedures, please refer to AIA Bhd.'s official website.

**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.