

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.



**AIA PUBLIC  
TAKAFUL**

AIA PUBLIC Takaful Bhd  
201101007816 (935955-M)

Date: 1/12/2026

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

The benefit(s) payable under eligible takaful certificates / products 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 PUBLIC Takaful Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## 1 What is AIA i-Critical Illness Cover?

**AIA i-Critical Illness Cover** is a takaful product which provides coverage for 39 specified advanced stage critical illnesses. Please refer to the appendix for the list of covered critical illnesses. This plan is meant for protection.

The applicable Shariah concepts under this certificate are *Tabarru'* (donation), *Wakalah* (agency), *Ju'alah* (performance incentive), *Qard* (interest-free loan) and conditional *Hibah* (gift). Please refer to the enclosed appendix for detailed description of these *Shariah* concepts.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM104.00** yearly, you will receive the following coverage:

Coverage	<b>RM100,000</b> For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the payout is limited to 10% of the sum covered, subject to a maximum of <b>RM25,000</b> . The sum covered shall then be reduced by the amount of this payout.
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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 takaful certificate for details on the critical illnesses covered.

This medical and health takaful **excludes:**

- Pre-existing condition or congenital defect/disease that was diagnosed or has existed or manifested prior to the issue date or commencement date (whichever is later) .
- Diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease / Severe Dementia or Terminal Illness that is directly or indirectly due to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection.
- Critical illness that is caused by self-inflicted injury.

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

If you have any questions or require assistance on your family takaful, you can:



Call us at  
1300-88-8922



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/aia-i-critical-illness-cover.html>



Email us at:

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

## 3 Know Your Obligations

For this medical and health takaful, you must pay a takaful contribution of:

Contribution	<b>RM104.00</b> yearly Note: This is the takaful contribution for the first year only. The contribution rate will increase depending on the attained age when the contribution is due. Please refer to the appendix for the applicable contribution rate.
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Duration: until the age of 70 years old

You also have to pay the following fees and charges:

Commission	This plan is commission-free
<i>Wakalah</i> fee	Please refer to the allocation of contribution under the takaful certificate in the appendix.
Other applicable charges	After the deduction of <i>Wakalah</i> fee, the balance of the contribution paid will be allocated into the Participants' Risk Fund as <i>Tabarru'</i> for the purpose of providing protection and meeting claims on the events/risks covered under the takaful certificate. The <i>Tabarru'</i> will increase as you get older.

## 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 certificate terminated.
- The fund available under the takaful certificate is the Participants' Risk Fund.
- You have a grace period of 31 days from each contribution due date to pay the contribution. The takaful certificate will remain in force during this period. If contribution remains unpaid at the end of this grace period, the takaful certificate shall lapse.
- A 15-day survival period shall apply from the date of diagnosis of a covered critical illness. No benefit shall be payable if you die prior to the end of the survival period.
- In the event of a claim under the takaful certificate, you are advised to notify us immediately. Please refer to AIA's website to understand further on the claim procedures.
- Your coverage will only start 60 calendar days from the effective date of the takaful certificate 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 calendar days from the effective date of the takaful certificate for other critical illnesses.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

### ? Can I cancel my certificate?

Yes, you may cancel your takaful certificate by giving a written notice to us.

- **Free-look period:** You may cancel your takaful certificate within 15 days of receiving your e-certificate contract via AIA's customer portal. The contribution that you have paid will be refunded to you.
- **Written notice:** After the free-look period, you may surrender your takaful certificate by giving a written notice to us. The surrender value of the takaful certificate will be the unutilised *Tabarru'* from the Participants' Risk Fund and the unearned *Wakalah* fee, provided that no claim has been made during the current certificate year. The surrender value is only payable for takaful certificate with mode of payment other than monthly.

This takaful plan is underwritten by AIA PUBLIC Takaful Bhd., a licensed takaful operator under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

# APPENDIX

## Applicable funds under the takaful certificate

**Participants' Risk Fund** - The fund where *Tabarru'* is credited into and from which takaful benefits are payable based on the concepts of solidarity, brotherhood and cooperation among the participants. The actual amount of expenses incurred for direct claims related expenses (e.g. investigation cost) and investment cost directly attributable to the Participants' Risk Fund (e.g. transaction costs directly attributable to the acquisition of an investment asset of the takaful fund) will be charged to the Participants' Risk Fund, as approved by our Shariah Committee. Please note that the expenses are charged at fund level and not to individual certificate.

## Applicable Shariah concepts under the takaful certificate

**Tabarru' (donation)** - the contract applied among the participants. It is the net amount of the contribution after the deduction of *Wakalah* fee. *Tabarru'* will take into effect when the amount is allocated into the Participants' Risk Fund for the purpose of mutual help and assistance to fellow participants in need. *Tabarru'* is not guaranteed and you may need to top up the contribution if the *Tabarru'* is revised.

**Wakalah (agency)** - the contract between the participant and AIA PUBLIC Takaful Bhd. (as takaful operator) where the participant authorises AIA PUBLIC Takaful Bhd. to act on his or her behalf to conduct the affairs of takaful operations which includes underwriting, investment of the Participants' Risk Fund, certificate servicing and claims processing. AIA PUBLIC Takaful Bhd. will take a portion of the participant's contribution as *Wakalah* fee in return of these services. In performing the duties under the *Wakalah* contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to perform certain tasks that are relevant task to the takaful operations.

**Ju'alah (performance incentive)** - the reward contract between the participant and AIA PUBLIC Takaful Bhd. whereby AIA PUBLIC Takaful Bhd. will be entitled to earn 50% of the surplus arising from the Participants' Risk Fund as *Ujrah* (performance fee) for managing the fund efficiently which result in the surplus.

**Qard (interest-free loan)** - the contract where AIA PUBLIC Takaful Bhd. provides an interest-free loan to the Participants' Risk Fund in the event it becomes deficit and unable to pay takaful benefits to eligible participants. This amount will be recovered from the Participants' Risk Fund once it becomes sufficient, before any distribution of surplus is made.

**Conditional Hibah (gift)** - the payment of an agreed amount of money under the *Hibah* contract from one party to another that takes effect when a specified condition has occurred. With respect to the surplus from the Participants' Risk Fund, conditional *Hibah* refers to payment of 50% of the distributable surplus for a particular financial year by AIA PUBLIC Takaful to the participant provided that the Participants' Risk Fund is not in deficit and the takaful certificate has not incurred any claims in that financial year.

## Allocation of contribution under the takaful certificate

Certificate Year		1	2	3	4	5	10	15	20
Contribution	RM	104.00	111.00	122.00	135.00	151.00	270.00	498.00	876.00
Wakalah Fee	%	30%	30%	30%	30%	30%	30%	30%	30%
	RM	31.20	33.30	36.60	40.50	45.30	81.00	149.40	262.80
Contribution Allocation into Participants' Risk Fund ( <i>Tabarru'</i> )	%	70%	70%	70%	70%	70%	70%	70%	70%
	RM	72.80	77.70	85.40	94.50	105.70	189.00	348.60	613.20

Note: The information here is not exhaustive. Please refer to the takaful certificate for more information.

## APPENDIX

### List of covered critical illnesses

1) Stroke - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>	21) Multiple Sclerosis
2) Cancer - <i>of specified severity and does not cover very early cancers</i>	22) Paralysis of Limbs
3) Heart Attack - <i>of specified severity</i>	23) Muscular Dystrophy
4) Coronary Artery By-Pass Surgery	24) Alzheimer's Disease / Severe Dementia
5) Serious Coronary Artery Disease	25) Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i>
6) Angioplasty And Other Invasive Treatments for Coronary Artery Disease	26) Parkinson's Disease - <i>resulting in permanent inability to perform activities of daily living</i>
7) Heart Valve Surgery	27) Terminal Illness
8) Fulminant Viral Hepatitis	28) Encephalitis - <i>resulting in permanent inability to perform activities of daily living</i>
9) End Stage Liver Failure	29) Benign Brain Tumor - <i>of specified severity</i>
10) Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>	30) Major Head Trauma - <i>resulting in permanent inability to perform activities of daily living</i>
11) End Stage Lung Disease	31) Bacterial Meningitis - <i>resulting in permanent inability to perform activities of daily living</i>
12) Kidney Failure - <i>requiring dialysis or kidney transplant</i>	32) Medullary Cystic Disease
13) Surgery to Aorta	33) Brain Surgery
14) Chronic Aplastic Anemia - <i>resulting in permanent bone marrow failure</i>	34) Loss of Independent Existence
15) Major Organ / Bone Marrow Transplant	35) HIV Infection Due to Blood Transfusion
16) Blindness - <i>permanent and irreversible</i>	36) Cardiomyopathy - <i>of specified severity</i>
17) Deafness - <i>permanent and irreversible</i>	37) Full Blown AIDS
18) Loss of Speech	38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
19) Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>	39) Systemic Lupus Erythematosus with Severe Kidney Complications
20) Third Degree Burn - <i>of specified severity</i>	

## APPENDIX

### Contribution rate table per RM1,000 sum covered

How to calculate the contribution amount using the rate table:

1. Determine which table to refer based on the Person Covered's gender and smoking status.
2. Get the contribution rate according to corresponding age and payment mode.
3. Contribution amount = sum covered ÷ 1,000 x contribution rate

#### Example 1

A male smoker aged 30 participates in AIA i-Critical Illness Cover with sum covered RM100,000 and monthly payment mode. The contribution that he pays at certificate inception is RM13 (100,000 ÷ 1,000 x 0.13). Upon attaining age 31, the contribution amount that he needs to pay will increase to RM14 (100,000 ÷ 1,000 x 0.14).

#### Example 2

A female non-smoker aged 53 participates in AIA i-Critical Illness Cover with sum covered RM150,000 and annual payment mode. The contribution that she pays at certificate inception is RM1,822.50 (150,000 ÷ 1,000 x 12.15). Upon attaining age 54, the contribution amount that she needs to pay will increase to RM1,948.50 (150,000 ÷ 1,000 x 12.99).

Male Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.07	0.22	0.43	0.84	44	0.65	1.92	3.84	7.45
17	0.07	0.22	0.44	0.86	45	0.73	2.16	4.31	8.37
18	0.08	0.23	0.45	0.88	46	0.81	2.41	4.81	9.34
19	0.08	0.25	0.50	0.97	47	0.91	2.70	5.39	10.47
20	0.09	0.27	0.54	1.04	48	1.02	3.02	6.04	11.73
21	0.10	0.29	0.58	1.13	49	1.14	3.38	6.76	13.12
22	0.10	0.30	0.60	1.17	50	1.27	3.77	7.53	14.63
23	0.11	0.32	0.64	1.24	51	1.41	4.18	8.37	16.25
24	0.11	0.33	0.66	1.29	52	1.58	4.67	9.33	18.12
25	0.12	0.34	0.68	1.33	53	1.77	5.24	10.48	20.34
26	0.12	0.35	0.70	1.35	54	1.98	5.85	11.71	22.73
27	0.12	0.36	0.71	1.38	55	2.21	6.55	13.11	25.45
28	0.12	0.37	0.73	1.42	56*	2.48	7.34	14.68	28.51
29	0.13	0.38	0.76	1.47	57*	2.73	8.07	16.15	31.35
30	0.13	0.39	0.79	1.53	58*	2.95	8.73	17.45	33.89
31	0.14	0.42	0.85	1.65	59*	3.19	9.43	18.86	36.63
32	0.16	0.46	0.93	1.80	60*	3.44	10.18	20.36	39.54
33	0.18	0.52	1.05	2.03	61*	3.70	10.95	21.89	42.51
34	0.20	0.59	1.17	2.28	62*	3.97	11.74	23.48	45.59
35	0.22	0.65	1.30	2.52	63*	4.25	12.58	25.17	48.87
36	0.25	0.73	1.46	2.84	64*	4.57	13.53	27.06	52.54
37	0.28	0.82	1.65	3.20	65*	4.57	13.53	27.06	52.54
38	0.31	0.93	1.85	3.60	66*	5.10	15.09	30.19	58.62
39	0.35	1.05	2.10	4.08	67*	5.46	16.15	32.31	62.73
40	0.40	1.18	2.35	4.57	68*	5.80	17.17	34.35	66.69
41	0.45	1.33	2.67	5.18	69*	6.18	18.30	36.60	71.06
42	0.51	1.51	3.01	5.85	70*	6.59	19.50	39.00	75.72
43	0.57	1.70	3.40	6.60					

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

# APPENDIX

Male Non-Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.07	0.20	0.41	0.79	44	0.43	1.28	2.56	4.98
17	0.07	0.20	0.41	0.79	45	0.49	1.44	2.87	5.58
18	0.07	0.20	0.41	0.79	46	0.54	1.61	3.21	6.24
19	0.07	0.21	0.42	0.81	47	0.61	1.80	3.59	6.98
20	0.07	0.22	0.43	0.84	48	0.68	2.01	4.02	7.81
21	0.07	0.22	0.44	0.86	49	0.76	2.26	4.51	8.76
22	0.08	0.23	0.45	0.88	50	0.85	2.51	5.02	9.75
23	0.08	0.23	0.45	0.88	51	0.94	2.79	5.59	10.85
24	0.08	0.23	0.45	0.88	52	1.05	3.11	6.23	12.09
25	0.08	0.23	0.45	0.88	53	1.18	3.49	6.99	13.57
26	0.08	0.23	0.46	0.90	54	1.32	3.90	7.80	15.15
27	0.08	0.24	0.48	0.93	55	1.48	4.37	8.74	16.97
28	0.08	0.24	0.49	0.95	56*	1.65	4.89	9.78	18.99
29	0.08	0.25	0.50	0.97	57*	1.82	5.38	10.77	20.91
30	0.09	0.27	0.54	1.04	58*	1.97	5.82	11.63	22.59
31	0.10	0.29	0.57	1.11	59*	2.12	6.29	12.58	24.42
32	0.11	0.31	0.63	1.22	60*	2.29	6.79	13.58	26.37
33	0.12	0.35	0.70	1.35	61*	2.46	7.29	14.59	28.33
34	0.13	0.39	0.78	1.51	62*	2.64	7.82	15.65	30.38
35	0.15	0.44	0.87	1.69	63*	2.83	8.39	16.78	32.58
36	0.16	0.49	0.97	1.89	64*	3.05	9.02	18.05	35.04
37	0.19	0.55	1.10	2.14	65*	3.05	9.02	18.05	35.04
38	0.21	0.62	1.24	2.41	66*	3.40	10.07	20.13	39.09
39	0.23	0.70	1.39	2.70	67*	3.64	10.77	21.54	41.83
40	0.27	0.79	1.58	3.06	68*	3.87	11.45	22.90	44.46
41	0.30	0.89	1.78	3.45	69*	4.12	12.20	24.40	47.37
42	0.34	1.00	2.01	3.90	70*	4.39	13.00	25.99	50.47
43	0.38	1.13	2.26	4.39					

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

# APPENDIX

Female Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.05	0.15	0.30	0.59	44	0.86	2.55	5.10	9.90
17	0.06	0.17	0.34	0.66	45	0.95	2.80	5.61	10.89
18	0.06	0.19	0.37	0.72	46	1.05	3.10	6.20	12.04
19	0.07	0.20	0.41	0.79	47	1.13	3.34	6.67	12.96
20	0.08	0.23	0.45	0.88	48	1.18	3.51	7.01	13.62
21	0.09	0.25	0.51	0.99	49	1.25	3.69	7.39	14.34
22	0.10	0.29	0.58	1.13	50	1.32	3.91	7.81	15.17
23	0.11	0.32	0.64	1.24	51	1.40	4.13	8.27	16.05
24	0.12	0.35	0.70	1.35	52	1.49	4.40	8.80	17.08
25	0.13	0.38	0.77	1.49	53	1.59	4.69	9.39	18.23
26	0.14	0.41	0.81	1.58	54	1.70	5.02	10.04	19.49
27	0.15	0.44	0.88	1.71	55	1.81	5.37	10.73	20.84
28	0.16	0.48	0.96	1.87	56*	1.94	5.74	11.48	22.3
29	0.18	0.53	1.07	2.07	57*	2.06	6.09	12.18	23.65
30	0.20	0.59	1.18	2.30	58*	2.16	6.40	12.81	24.87
31	0.22	0.66	1.31	2.55	59*	2.28	6.73	13.47	26.15
32	0.25	0.73	1.45	2.82	60*	2.41	7.14	14.28	27.72
33	0.27	0.80	1.60	3.11	61*	2.56	7.59	15.17	29.46
34	0.30	0.88	1.76	3.42	62*	2.73	8.08	16.16	31.37
35	0.33	0.98	1.96	3.81	63*	2.92	8.63	17.27	33.53
36	0.37	1.10	2.20	4.28	64*	3.13	9.25	18.51	35.94
37	0.41	1.22	2.45	4.75	65*	3.13	9.25	18.51	35.94
38	0.46	1.36	2.72	5.29	66*	3.30	9.78	19.56	37.98
39	0.51	1.51	3.03	5.88	67*	3.57	10.55	21.10	40.98
40	0.57	1.69	3.37	6.55	68*	3.85	11.39	22.78	44.24
41	0.63	1.88	3.75	7.29	69*	4.13	12.21	24.43	47.43
42	0.71	2.09	4.19	8.13	70*	4.41	13.06	26.12	50.72
43	0.78	2.31	4.61	8.96					

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

## APPENDIX

Female Non-Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.05	0.15	0.29	0.57	44	0.57	1.70	3.40	6.60
17	0.05	0.15	0.30	0.59	45	0.63	1.87	3.74	7.27
18	0.05	0.16	0.32	0.63	46	0.70	2.07	4.14	8.04
19	0.06	0.17	0.34	0.66	47	0.75	2.22	4.45	8.64
20	0.06	0.18	0.36	0.70	48	0.79	2.34	4.67	9.07
21	0.07	0.20	0.40	0.77	49	0.83	2.46	4.93	9.57
22	0.07	0.22	0.43	0.84	50	0.88	2.60	5.21	10.11
23	0.08	0.23	0.45	0.88	51	0.93	2.76	5.52	10.71
24	0.08	0.24	0.49	0.95	52	0.99	2.93	5.87	11.39
25	0.09	0.25	0.51	0.99	53	1.06	3.13	6.26	12.15
26	0.09	0.27	0.55	1.06	54	1.13	3.34	6.69	12.99
27	0.10	0.30	0.59	1.15	55	1.21	3.58	7.16	13.91
28	0.11	0.32	0.65	1.26	56*	1.29	3.83	7.66	14.88
29	0.12	0.36	0.71	1.38	57*	1.37	4.06	8.13	15.78
30	0.13	0.39	0.79	1.53	58*	1.44	4.27	8.54	16.59
31	0.15	0.44	0.87	1.69	59*	1.52	4.49	8.98	17.44
32	0.16	0.48	0.96	1.87	60*	1.61	4.76	9.52	18.48
33	0.18	0.53	1.07	2.07	61*	1.71	5.05	10.10	19.62
34	0.20	0.59	1.18	2.30	62*	1.82	5.38	10.77	20.91
35	0.22	0.66	1.31	2.55	63*	1.95	5.76	11.52	22.37
36	0.25	0.73	1.46	2.84	64*	2.08	6.16	12.33	23.94
37	0.28	0.82	1.64	3.18	65*	2.08	6.16	12.33	23.94
38	0.31	0.90	1.81	3.51	66*	2.20	6.52	13.04	25.32
39	0.34	1.01	2.02	3.92	67*	2.38	7.03	14.07	27.32
40	0.38	1.13	2.25	4.37	68*	2.56	7.59	15.18	29.48
41	0.42	1.25	2.50	4.86	69*	2.75	8.14	16.28	31.62
42	0.47	1.40	2.80	5.43	70*	2.94	8.71	17.42	33.82
43	0.52	1.54	3.08	5.99					

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