

DEFINITIONS

In this Takaful Certificate:

“Activities of Daily Living” means the following:

- (a) **Transfer**
Getting in and out of a chair without requiring physical assistance.
- (b) **Mobility**
The ability to move from room to room without requiring any physical assistance.
- (c) **Continence**
The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- (d) **Dressing**
Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- (e) **Bathing/Washing**
The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- (f) **Eating**
All tasks of getting food into the body once it has been prepared.

“Assessment Period” means the period during which We will assess a condition before deciding whether or not the condition qualifies as being permanent. The assessment period will be for the minimum period time frame stated in the relevant definition and will not be longer than twelve (12) months (provided all required evidence have been submitted).

“Certificate Anniversary” means the same date each year as the Certificate Date.

“Certificate Date” means the date as shown in the Certificate Information Page is the date from where Certificate Anniversaries, Certificate Years, Certificate months and Contribution due dates are determined.

“Certificate Year” means the twelve (12) months duration between two (2) Certificate Anniversaries.

“Close Associate” means any individual closely connected to the Entity, either socially or professionally.

“Contribution” means the amount of money that You pay to Us to participate in this Takaful Certificate as shown in the Certificate Information Page.

“Covered Surgery” shall mean the various surgical operations or procedures defined or specified in the definition of Critical Illnesses.

“Critical Illness” shall mean any illness of which the signs or symptoms commenced more than thirty (30) days (other than Critical Illness No. 2, 3, 4, 5 and 6 which are subject to sixty (60) days) following the Issue Date or the Commencement Date of this Takaful Certificate, whichever is later, and shall include either the Diagnosis of any of the following illnesses or performance of any of the Covered Surgeries included below:

1. **Stroke – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms**

Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolisation from an extra cranial source resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.

For the above definition, the following are not covered:

- (i) Transient ischemic attacks;
- (ii) Cerebral symptoms due to migraine;
- (iii) Traumatic injury to brain tissue or blood vessels;
- (iv) Vascular disease affecting the eye or optic nerve or vestibular functions.

2. **Cancer – of specified severity and does not cover very early cancers**

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- (i) All cancers which are histologically classified as any of the following:
 - pre-malignant
 - non-invasive
 - Carcinoma in situ
 - having borderline malignancy
 - having malignant potential
- (ii) All tumours of the prostate histologically classified as T1N0M0 (TNM classification);
- (iii) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification);
- (iv) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification);
- (v) Chronic Lymphocytic Leukaemia less than Rai Stage 3;
- (vi) All cancers in the presence of HIV;
- (vii) Any skin cancer other than malignant melanoma.

3. **Heart Attack – of specified severity**

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- (i) A history of typical chest pain;
- (ii) New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block; and
- (iii) Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
 - Cardiac Troponin T or Cardiac Troponin I > / = 0.5 ng/ml

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.

For the above definition, the following are not covered:

- occurrence of an acute coronary syndrome including but not limited to unstable angina.
- a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

4. Coronary Artery By-Pass Surgery

Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of coronary artery by-pass grafting.

For the above definition, the following are not covered:

- (i) angioplasty;
- (ii) other intra-arterial or catheter based techniques;
- (iii) keyhole procedures;
- (iv) laser procedures.

5. Serious Coronary Artery Disease

The narrowing of the lumen of Right Coronary Artery (RCA), Left Anterior Descending Artery (LAD) and Circumflex Artery (not inclusive of their branches) occurring at the same time by a minimum of sixty percent (60%) in each artery as proven by coronary arteriography (non-invasive diagnostic procedures are not covered). A narrowing of sixty percent (60%) or more of the Left Main Stem will be considered as a narrowing of the Left Anterior Descending Artery (LAD) and Circumflex Artery. This covered event is payable regardless of whether or not any form of coronary artery surgery has been performed.

6. Angioplasty and Other Invasive Treatments for Coronary Artery Disease

The actual undergoing for the first time of Coronary Artery Balloon Angioplasty, artherectomy, laser treatment or the insertion of a stent to correct a narrowing or blockage of one or more coronary arteries as shown by angiographic evidence.

Intra-arterial investigative procedures are not covered.

7. Heart Valve Surgery

The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities.

For the above definition, the following are not covered:

- (i) Repair via intra-arterial procedure;
- (ii) Repair via key-hole surgery or any other similar techniques.

8. Fulminant Viral Hepatitis

A sub-massive to massive necrosis (death of liver tissue) caused by any virus as evidenced by all of the following diagnostic criteria:

- (i) A rapidly decreasing liver size as confirmed by abdominal ultrasound;
- (ii) Necrosis involving entire lobules, leaving only a collapsed reticular framework;
- (iii) Rapidly deteriorating liver functions tests; and
- (iv) Deepening jaundice.

Viral hepatitis infection or carrier status alone (inclusive but not limited to Hepatitis B and Hepatitis C) without the above diagnostic criteria is not covered.

9. End-Stage Liver Failure

End-stage liver failure as evidenced by all of the following:

- Permanent jaundice;
- Ascites (excessive fluid in peritoneal cavity); and
- Hepatic encephalopathy.

Liver failure secondary to alcohol or drug abuse is not covered.

10. Primary Pulmonary Arterial Hypertension – *of specified severity*

A definite diagnosis of primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterisation, resulting in permanent physical impairment to the degree of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment.

Pulmonary arterial hypertension resulting from other causes shall be excluded from this benefit.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.

Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

11. End-Stage Lung Disease

End-stage lung disease causing chronic respiratory failure. All of the following criteria must be met:

- (i) The need for regular oxygen treatment on a permanent basis;
- (ii) Permanent impairment of lung function with a consistent Forced Expiratory Volume (FEV) of less than 1 litre during the first second;
- (iii) Shortness of breath at rest; and
- (iv) Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less.

12. Kidney Failure – *requiring dialysis or kidney transplant*

End-stage kidney failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular dialysis is initiated or kidney transplantation is carried out.

13. Surgery to Aorta

The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta. For this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

For the above definition, the following are not covered:

- (i) angioplasty;
- (ii) other intra-arterial or catheter based techniques;
- (iii) other keyhole procedures;
- (iv) laser procedures.

14. Chronic Aplastic Anaemia – *resulting in permanent bone marrow failure*

Irreversible permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring at least two (2) of the following treatments:

- (i) Regular blood product transfusion;
- (ii) Marrow stimulating agents;
- (iii) Immunosuppressive agents; or
- (iv) Bone marrow transplantation.

The diagnosis must be confirmed by a bone marrow biopsy.

15. Major Organ / Bone Marrow Transplant

The receipt of a transplant of:

- Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or
- One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ.

Other stem cell transplants are not covered.

16. Blindness – Permanent and Irreversible

Permanent and irreversible loss of sight as a result of accident or illness to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in both eyes using a Snellen eye chart or equivalent test and the result must be certified by an ophthalmologist.

17. Deafness – Permanent and Irreversible

Permanent and irreversible loss of hearing as a result of accident or illness to the extent that the loss is greater than 80 decibels across all frequencies of hearing in both ears. Medical evidence in the form of an audiometry and sound-threshold tests result must be provided and certified by an Ear, Nose, and Throat (ENT) specialist.

18. Loss of Speech

Total, permanent and irreversible loss of the ability to speak as a result of injury or illness. A minimum Assessment Period of six (6) months applies. Medical evidence to confirm injury or illness to the vocal cords to support this disability must be supplied by an Ear, Nose, and Throat specialist.

All psychiatric related causes are not covered.

19. Coma – *resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms*

A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least ninety six (96) hours, requiring the use of life support systems and resulting in a Permanent Neurological Deficit with Persisting Clinical Symptoms. A minimum Assessment Period of thirty (30) days applies. Confirmation by a neurologist must be present.

For the above definition, the following is not covered:

- (i) Coma resulting directly from alcohol or drug abuse.

20. Third Degree Burns – *of specified severity*

Third degree (i.e. full thickness) skin burns covering at least twenty percent (20%) of the total body surface area.

21. Multiple Sclerosis

A definite diagnosis of multiple sclerosis by a neurologist. The diagnosis must be supported by all of the following:

- Investigations which confirm the diagnosis to be Multiple Sclerosis;
- Multiple neurological deficits resulting in impairment of motor and sensory functions occurring over a continuous period of at least six (6) months; and
- Well documented history of exacerbations and remissions of said symptoms or neurological deficits.

22. Paralysis of Limbs

Total, permanent and irreversible loss of use of both arms or both legs, or of one arm and one leg, through paralysis caused by illness or injury. A minimum Assessment Period of six (6) months applies.

23. Muscular Dystrophy

The definite diagnosis of a Muscular Dystrophy by a neurologist which must be supported by all of the following:

- (i) Clinical presentation of progressive muscle weakness;
- (ii) No central/peripheral nerve involvement as evidenced by absence of sensory disturbance;
- (iii) Characteristic electromyogram and muscle biopsy findings.

No benefit will be payable under this covered event before the Person Covered has reached the age of 12 years old at next birthday.

24. Alzheimer's Disease / Severe Dementia

Deterioration or loss of intellectual capacity confirmed by clinical evaluation and imaging tests arising from Alzheimer's Disease or Severe Dementia as a result of irreversible organic brain disorders. The covered event must result in significant reduction in mental and social functioning requiring continuous supervision of the Person Covered. The diagnosis must be clinically confirmed by a neurologist.

From the above definition, the following are not covered:

- (i) Non organic brain disorders such as neurosis;
- (ii) Psychiatric illnesses;
- (iii) Drug or alcohol related brain damage.

25. Motor Neuron Disease – *Permanent Neurological Deficit with Persisting Clinical Symptoms*

A definite diagnosis of motor neuron disease by a neurologist with reference to either spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be Permanent Neurological Deficit with Persisting Clinical Symptoms.

26. Parkinson's Disease – *resulting in permanent inability to perform Activities of Daily Living*

A definite diagnosis of Parkinson's Disease by a neurologist where all the following conditions are met:

- (i) Cannot be controlled with medication;
- (ii) Shows signs of progressive impairment; and
- (iii) Confirmation of the permanent inability of the Person Covered/You to perform without assistance three (3) or more of the Activities of Daily Living.

Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinsonism are not covered.

27. Terminal Illness

The conclusive diagnosis of a condition that is expected to result in death of the Person Covered within twelve (12) months. The Person Covered must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from an appropriate specialist and confirmed by Our appointed Doctor.

28. Encephalitis – *resulting in permanent inability to perform Activities of Daily Living*

Severe inflammation of brain substance, resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies. The covered event must be certified by a neurologist.

Encephalitis in the presence of HIV infection is not covered.

29. Benign Brain Tumour – of specified severity

A benign tumour in the brain or meninges within the skull, where all of the following conditions are met:

- (i) It is life threatening;
- (ii) It has caused damage to the brain;
- (iii) It has undergone surgical removal or has caused Permanent Neurological Deficit with Persisting Clinical Symptoms; and
- (iv) Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on MRI, CT or other reliable imaging techniques.

The following are not covered:

- (i) Cysts;
- (ii) Granulomas;
- (iii) Malformations in or of the arteries or veins of the brain;
- (iv) Haematomas;
- (v) Tumours in the pituitary gland;
- (vi) Tumours in the spine;
- (vii) Tumours of the acoustic nerve.

30. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living

Physical head injury resulting in permanent functional impairment verified by a neurologist. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of three (3) months applies.

31. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living

Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies.

The diagnosis must be confirmed by:

- (i) an appropriate specialist; and
- (ii) the presence of bacterial infection in the cerebrospinal fluid by lumbar puncture.

For the above definition, other forms of meningitis including viral meningitis are not covered.

32. Brain Surgery

The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy (surgical opening of skull) is performed.

For the above definition, the following are not covered:

- (i) Burr hole procedures;
- (ii) Transphenoidal procedures;
- (iii) Endoscopic assisted procedures or any other minimally invasive procedures;
- (iv) Brain surgery as a result of an accident.

33. Medullary Cystic Disease

A progressive hereditary disease of the kidney characterised by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic kidney failure. Diagnosis must be supported by a renal biopsy.

34. Loss of Independent Existence

Confirmation by an appropriate specialist of the loss of independent existence and resulting in a permanent inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of six (6) months applies.

35. HIV Infection Due To Blood Transfusion

Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion provided that all of the following conditions are met:

- (i) The blood transfusion was medically necessary or given as part of a medical treatment;
- (ii) The blood transfusion was received in Malaysia or Singapore after the commencement of the Certificate;
- (iii) The source of the infection is established to be from the institution that provided the blood transfusion and the institution is able to trace the origin of the HIV tainted blood;
- (iv) The Person Covered does not suffer from haemophilia; and
- (v) The Person Covered is not a member of any high risk groups including but not limited to intravenous drug users.

36. Cardiomyopathy – of specified severity

A definite diagnosis of cardiomyopathy by a cardiologist which results in permanently impaired ventricular function and resulting in permanent physical impairment of at least Class III of the New York Heart Association's classification of cardiac impairment. The diagnosis has to be supported by echocardiographic findings of compromised ventricular performance.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

- Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.
- Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Cardiomyopathy directly related to alcohol or drug abuse is not covered.

37. Full-blown AIDS

The clinical manifestation of AIDS (Acquired Immune Deficiency Syndrome) must be supported by the results of a positive HIV (Human Immunodeficiency Virus) antibody test and a confirmatory test. In addition, the Person Covered must have a CD4 cell count of less than two hundred (200)/ μ L and one or more of the following criteria are met:

- (i) Weight loss of more than 10% of body weight over a period of six (6) months or less (wasting syndrome);
- (ii) Kaposi Sarcoma;
- (iii) Pneumocystis Carinii Pneumonia;
- (iv) Progressive multifocal leukoencephalopathy;
- (v) Active Tuberculosis;
- (vi) Less than one-thousand (1000) Lymphocytes/ μ L;
- (vii) Malignant Lymphoma.

38. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection

Infection with the Human Immunodeficiency Virus (only if the Person Covered is a Medical Staff as defined below), where it was acquired as a result of an accident occurring during the course of carrying out normal occupational duties with seroconversion to HIV infection occurring within six (6) months of the accident. Any accident giving rise to a potential claim must be reported to Us within thirty (30) days of the accident taking place supported by a negative HIV test taken within seven (7) days of the accident.

“Medical Staff” is defined as doctors (General Physicians and Specialists), traditional practitioners, nurses, paramedics, laboratory technicians, dentists, dental nurses, ambulance workers who are working in a medical centre or hospital or dental clinic/polyclinic in Malaysia. Doctors, traditional practitioners, nurses and dentists must be registered with the Ministry of Health of Malaysia.

39. Systemic Lupus Erythematosus with Severe Kidney Complications

A definite diagnosis of Systemic Lupus Erythematosus confirmed by a rheumatologist.

For this definition, the covered event is payable only if it has resulted in Type III to Type V Lupus Nephritis as established by renal biopsy. Other forms such as discoid lupus or those forms with only haematological or joint involvement are not covered.

WHO Lupus Classification:

Type III - Focal Segmental glomerulonephritis

Type IV - Diffuse glomerulonephritis

Type V - Membranous glomerulonephritis

"Diagnosis" means the definitive diagnosis made by a Physician based upon such specific evidence as referred to in the definition of Critical Illness or, in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence acceptable to Us. Such diagnosis must be supported by Our medical Doctor who may base his opinion on the medical evidence submitted by the Person Covered/You and/or any additional evidence which the former may require.

In the event of any dispute or disagreement regarding the appropriateness or correctness of the diagnosis, We shall have the right to call for an examination of either the Person Covered or the evidence used in arriving at such diagnosis by an independent acknowledged expert in the field of medicine concerned selected by Us and the opinion of such expert as to such diagnosis shall be binding on both the Person Covered and Us.

"Doctor" or **"Physician"** means a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice but excluding a Doctor, Physician or Surgeon who is the Person Covered himself.

“Endorsement” means a variation made to the Takaful Certificate.

“Entity” means any individual, body, organisation, institution, establishment, operation that is:

- (a) sanctioned, prohibited or restricted under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and/or any other applicable economic or trade sanction laws or regulations (“Sanctioned Entity”); or
- (b) employed, employs, trades, or conducts business with a Sanctioned Entity in any manner whatsoever.

“Issue Date” or **“Commencement Date”** means the date when coverage under this Takaful Certificate takes effect. The Issue Date is shown in the Certificate Information Page and the Commencement Date is indicated in the relevant Endorsement if the original terms and coverage of this Takaful Certificate are changed subsequently. Commencement Date is also the date of reinstatement of the Takaful Certificate in case of any reinstatement.

"Ju'alah" means commission whereby We will be entitled to earn up to fifty percent (50%) of the Surplus arising from the Participants' Risk Fund as performance fee for managing the fund efficiently which result in the Surplus.

"Maturity Date" means the date, as shown in the Certificate Information Page, upon which the Takaful Certificate matures.

"Participants' Risk Fund" or **"PRF"** means the fund where *Tabarru'* are credited and from which Takaful claim benefits are payable based on solidarity, brotherhood and cooperation among participants. No benefits will be payable from this fund upon the Maturity Date of this Takaful Certificate.

"Permanent Neurological Deficit with Persisting Clinical Symptoms" means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Person Covered. Symptoms that are covered include numbness, paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

"Person Covered" means the person, as specified in the Certificate Information Page, whose life this Takaful Certificate is effected.

"Pre-Existing Conditions" means illnesses/disabilities that exist prior to the Issue Date or Commencement Date, whichever is later, and that the Person Covered/You has/have reasonable knowledge of. A Person Covered/You may be considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one for which:

- (a) the Person Covered had received or is receiving treatment; or
- (b) medical advice, diagnosis, care or treatment has been recommended; or
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

"Qard" means an interest-free loan provided by Us to the Participants' Risk Fund in the event it becomes deficit and unable to pay the Takaful benefits to eligible participants. This amount will be recovered from future Surplus prior to distribution.

"Relative" means spouse, partner, sibling, child, parent or parent of the spouse or partner of the Entity. Sibling, child, parent or parent of the spouse or partner includes both biological and non-biological relationship.

"Sum Covered" means the amount of the Takaful coverage of the Takaful Certificate when it is issued and is shown on the Certificate Information Page. If the Sum Covered is subsequently changed according to the terms and conditions of this Takaful Certificate, the amount after such alteration will become the Sum Covered.

"Surplus" means the surplus arising from the Participants' Risk Fund after deducting the claims payable, statutory reserves and solvency capital requirements, if any. The Surplus, if any, is calculated and distributed annually.

"Tabarru' " means 'donation' where it refers to 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.

"Takaful" means a mutual assistance scheme based on the principles of solidarity, brotherhood and cooperation. Each participant agrees to contribute (donate) into the PRF as *Tabarru'* which will be used to assist each other in times of need.

"Takaful Certificate" or **"Certificate"** means the AIA i-Critical Illness Cover Takaful Certificate as it exists including any Endorsement made to it.

"Wakalah" means agency which refers to a contract between the participants and Us where the participants authorise Us to act on their behalf to conduct the affairs of Takaful business which includes underwriting, investment, certificate servicing and claims processing. In performing the duties under the *Wakalah* contract, We may further engage another third party to perform the relevant tasks relevant for the Takaful business.

"We", "Us", "Our" or "AIA PUBLIC" means AIA PUBLIC Takaful Bhd.

"You", "Your", "Yourself", "Participant" or "Owner" means the person effecting this Takaful Certificate as shown in the Certificate Information Page.

Whenever the context requires, masculine form shall apply to feminine and singular term shall include the plural.

SAMPLE

SCHEDULE OF CERTIFICATE CHARGES AND CONTRIBUTION ALLOCATION

The current charges on the Takaful Certificate are as follows:

Tabarru'

The *Tabarru'* is deducted from the Contribution paid at a predefined portion and allocated into the Participants' Risk Fund for the purpose of mutual help and assistance to fellow participants in need.

We reserve the right to revise the *Tabarru'* and increase the Contribution for the Takaful Certificate by giving You at least three (3) months prior written notice prior to the Certificate Anniversary.

Wakalah Fee

The upfront fee is deducted in a percentage from the Contribution to be used to meet the management expenses in carrying out the affairs of Takaful business as per the *Wakalah* definition.

Contribution Allocation

The percentage of the Contribution allocated towards the Participants' Risk Fund and *Wakalah* Fee is as follows:

Certificate Year	Allocation in percentage (%) of Contribution	
	<i>Wakalah</i> Fee*	PRF Allocation (<i>Tabarru'</i>)
All years	30%	70%

**Wakalah* Fee is not allocated towards the Participants' Risk Fund.

FUND PROVISION

PARTICIPANTS' RISK FUND (PRF)

Based on the Shariah concept of *Tabarru'*, You will donate a portion of the Contribution into the PRF for the purpose of mutual help. PRF is owned by a pool of participants and managed by Us for the purpose of claims payment on events covered under this Takaful Certificate. The expenses directly attributable for claims (e.g. investigation cost) and investment related expenses (e.g. transaction costs directly attributable to the acquisition of an investment asset of the Takaful fund) incurred at fund level, if any, will also be charged under PRF.

The Surplus from the PRF will be determined and declared, if any, at the end of every financial year by Us. The Surplus will be distributed proportionally to You in accordance to Your *Tabarru'* allocation provided that no benefit has been paid to You from the PRF under this Takaful Certificate whilst it is in force in a particular financial year.

Applying the *Ju'alah* contract, We will be entitled to earn at most fifty percent (50%) of the distributable Surplus as an *Ujrah* (performance fee) for managing the fund efficiently which result in the Surplus. The remaining portion of the Surplus will be distributed to You.

If there is a deficit in the PRF, We will make good of the deficiency from Our fund under the principle of *Qard* (interest-free loan). This amount will be recovered from future PRF's Surplus prior to distribution.

AIA i-CRITICAL ILLNESS COVER PROVISIONS

Your Takaful Certificate is called AIA i-Critical Illness Cover. This Certificate is a critical illness Family Takaful plan which expires on the Maturity Date as stated on the Certificate Information Page. Contribution shall be payable until the Contribution ceased date stated on the Certificate Information Page or upon the termination of this Takaful Certificate, whichever occurs earlier.

Your Takaful Certificate provides the following benefits subject to the terms and conditions stated below.

BENEFITS

If the Person Covered is diagnosed with a Critical Illness or undergoes a Covered Surgery and survives for at least fifteen (15) days after the date of Diagnosis or Covered Surgery while this Takaful Certificate is in force, We shall pay, from the Participants' Risk Fund, the benefit as follows:

1. LUMP SUM PAYMENT FOR CRITICAL ILLNESS

We shall pay one hundred percent (100%) of the Sum Covered in one (1) lump sum if the Person Covered is diagnosed to be suffering from a Critical Illness or undergoes a Covered Surgery. Thereafter, this Takaful Certificate shall then terminate.

2. LIMITED PAYMENT FOR ANGIOPLASTY AND OTHER INVASIVE TREATMENTS FOR CORONARY ARTERY DISEASE

In the case of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Our liability is limited to ten percent (10%) of the Sum Covered subject to a maximum of Ringgit Malaysia twenty-five thousand (RM25,000). This payment is only payable once throughout the duration of the Takaful Certificate. The Takaful Certificate shall then continue with the reduced Sum Covered.

Any indebtedness on this Takaful Certificate at the time of payment of any benefit or proceeds shall be deducted from the amount otherwise payable under this Takaful Certificate.

EXCLUSIONS

This Takaful Certificate does not cover:

- (a) any illness or surgery other than a diagnosis of or surgery for a Critical Illness as defined here; or
- (b) Critical Illness No. 1 and No. 7 to No. 39 for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later; or
- (c) Critical Illness No. 2 to No. 6 for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later; or
- (d) any Critical Illness diagnosed due, directly or indirectly, to a congenital defect or disease which has manifested or was diagnosed before the Person Covered attains age seventeen (17); or
- (e) any Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later; or
- (f) the diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease/ Severe Dementia or Terminal Illness where, in Our opinion, was directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any HIV. We reserve the right to require the Person Covered to undergo a blood test for HIV as a condition precedent to any acceptance of any claim. For the purpose of this Takaful Certificate:
 - (i) The definition of AIDS shall be that used by the World Health Organisation in 1987 or any subsequent revision by the World Health Organisation of that definition.
 - (ii) Infection shall be deemed to have occurred where blood or other relevant test(s) indicate, in Our opinion, either the presence of any HIV or antibodies to such a virus.
- (g) any of the Critical Illnesses or Covered Surgeries defined here which is caused by a self-inflicted injury.

GENERAL PROVISIONS

THE TAKAFUL CERTIFICATE

This Takaful Certificate is issued in consideration of the payment of Contribution as specified in the Certificate Information Page and pursuant to:

- (i) the answers given by You in Your application or any subsequent questionnaires given by Us on any matters relating to Your application and any disclosures made by You between the time of submission of Your application and the time this contract is entered into; and
 - (ii) medical reports and any other reports and questionnaires,
- (collectively referred to as 'the Material Information')

and such Material Information shall form part of this Takaful Certificate between Us and You. However, in the event of any pre-contractual misrepresentation made in relation to such Material Information, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.

If You are required by Us, before this Takaful Certificate is renewed or varied, to answer any questions or if You are required to confirm or amend any matter previously disclosed by You to Us in relation to this Takaful Certificate, it is Your duty to take reasonable care not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

You must inform Us of any change to the information given to Us in Your answers or in respect of any matter previously disclosed to Us in relation to the Takaful Certificate if such changes had taken place after You have submitted the application for renewal or variation but before the Takaful Certificate is renewed or varied.

The terms and conditions of this Takaful Certificate cannot be changed or waived except by an Endorsement duly signed by Our Chief Executive Officer or Registrar.

MISMANAGEMENT OR NEGLIGENCE

In the event of mismanagement or negligence on Our part which adversely affected You, We shall undertake to compensate for any loss or damage suffered by You as a result of the occasion either in monetary or other forms of compensation which is deemed appropriate.

Negligence and mismanagement may include, but not limited to, the following:

- (a) failure or inadequacy of control which leads to internal fraud; or
- (b) deliberate failure to perform Our obligations under this Takaful Certificate; or
- (c) inadequacy in controls and monitoring of the operations of the Takaful business; or
- (d) improper supervision,

or any similar circumstances thereof.

INDISPUTABILITY AND MISREPRESENTATION

We shall not dispute the validity of this Takaful Certificate after it has been in force during the lifetime of the Person Covered for a period of more than two (2) years from the Issue Date or Commencement Date, whichever is later. However, if We can show that there is a suppression of Material Information or a statement by You/Person Covered on a material matter was inaccurate, false, misleading and it was fraudulently made or omitted, We shall have the right to:

- i) void this Takaful Certificate accordingly and refuse all claims, in which case We shall refund the Contributions paid without profit. This payment shall be a complete and valid discharge of any liability under this Takaful Certificate; or
- ii) take any necessary remedies in accordance with the Islamic Financial Services Act 2013.

Where the Takaful Certificate has been in force during the lifetime of the Person Covered for two (2) years or less from the Issue Date or Commencement Date, whichever is later, and the misrepresentation was found to be carelessly or innocently or deliberately or recklessly made, We shall have the right to:

- i) void this Takaful Certificate accordingly and refuse all claims, in which case We shall refund the Contributions paid without profit. This payment shall be a complete and valid discharge of any liability under this Takaful Certificate; or
- ii) take any necessary remedies in accordance with the Islamic Financial Services Act 2013.

MISSTATEMENT OF AGE AND GENDER

This Takaful Certificate is issued at the age shown on the Certificate Information Page which is the Person Covered's declared age for his or her last birthday in the application. If at the time of any claim, the age or gender of the Person Covered is found to have been misstated, then We shall make adjustments based on the following:

- (a) If the Contribution based on the correct age or gender of the Person Covered is higher than the Contribution that have been paid, We shall reduce the benefits payable under this Takaful Certificate by the differences between the actual Contribution paid and the Contribution which should have been paid for the Takaful Certificate; or
- (b) If the Contribution based on the correct age or gender of the Person Covered is lower than the Contribution that have been deducted, the difference in the Contribution will be refunded to You without profit.

GOVERNING LAW

This Takaful Certificate shall be governed by the laws of Malaysia and the Courts of Malaysia shall have the exclusive jurisdiction in respect of any claims arising out of or in relation to this Takaful Certificate.

CURRENCY

All amounts payable either to or by Us will be paid in the currency shown on the Certificate Information Page.

FREEDOM FROM RESTRICTIONS

Unless otherwise specified, this Takaful Certificate is free from any restrictions upon the Person Covered as to travel, residence or occupation.

ALTERATION

We reserve the right to amend the terms and provisions of this Takaful Certificate by giving a ninety (90) day prior written notice and such amendment will be applicable from the next renewal of this Takaful Certificate. No alteration to this Takaful Certificate shall be valid unless authorised by Us and such approval is endorsed on this Takaful Certificate.

If the Person Covered intends to make any alteration or waive any provisions in this Takaful Certificate, the said alteration or waiver has to be made by an Endorsement. The Endorsement has to be signed by Our Chief Executive Officer or Registrar.

We may request the Person Covered to forward this Takaful Certificate to Us to give effect to any Endorsement.

CERTIFICATION, INFORMATION AND EVIDENCE

All certificates, information, medical reports and evidence as required by Us shall be furnished at the expense of the Person Covered and in such a form that We may require. In any event, all notices which We shall require must be in writing and addressed to Us. The Person Covered shall, at Our request and expense, submit to a medical examination whenever such is deemed necessary.

ARBITRATION

All differences arising out of this Takaful Certificate shall be referred to an arbitrator who shall be appointed in writing by the parties in difference. In the event they are unable to agree on who is to be the arbitrator within one (1) month of being required in writing to do so, then both parties shall be entitled to appoint an arbitrator each who shall proceed to hear the differences together with an umpire to be appointed by both arbitrators. However, this is provided that any disclaimer of liability by Us for any claim hereunder must be referred to an arbitrator within twelve (12) calendar months from the date of such disclaimer.

PERIOD OF COVER AND RENEWAL

This Takaful Certificate will be renewable on each Certificate Anniversary by payment of the Contribution in advance at the Contribution rate determined by Us at the time of renewal, subject to the terms and conditions of this Takaful Certificate.

The Contribution payable for this Takaful Certificate is not guaranteed and We reserve the right to revise it at the time of such renewal by giving You a ninety (90) day prior notice in writing. The revised Contribution will be applicable from the next renewal of this Takaful Certificate.

Any revision to the Contribution shall be applicable to all participants irrespective of their claim experience according to Our risk assessment. In the event of any increase in Contribution, You will have to pay the revised Contribution.

This Takaful Certificate is renewable until the occurrence of any of the following:

- (a) if the Takaful Certificate becomes matured, terminated, lapsed or is surrendered; or
- (b) fraud or misrepresentation of material fact during application; or
- (c) this Takaful Certificate is cancelled at Your request; or
- (d) upon the death of the Person Covered; or
- (e) upon full payment of the Sum Covered; or
- (f) the Covered Member attains the coverage age limit specified.

PAYMENT OF BENEFITS

All benefits are payable to You. If You die before the settlement of the claim, the benefits shall be paid to Your legal personal representatives. Such payment is deemed to be good discharge of the monies payable under this Takaful Certificate.

We reserve the right to request for further evidence, medical report or conduct medical history check before the benefits are payable to You.

CLAIMS PROCEDURES

1. Notice of Claim

Written notice of claim must be given to Us within sixty (60) days after the date of Diagnosis of Critical Illness or date of Covered Surgery. Such notice given to Us with particulars sufficient to identify the Person Covered shall be deemed to be notice to Us. Failure to give notice within such time shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

2. Proof of Critical Illness or Covered Surgery

We, upon receipt of such notice, will provide to the claimant with the appropriate forms for filing proof of Critical Illness or Covered Surgery. If the forms are not given within fifteen (15) days, the claimant, by submitting written proof covering the occurrence and circumstances of the occurrence, the character and the degree of the Critical Illness or Covered Surgery for which the claim is made shall be deemed to have complied with the requirements of this provision

3. Filing Proof of Critical Illness or Covered Surgery

Proof of Critical Illness or Covered Surgery must be submitted to Us during the Person Covered's lifetime. Such proof must be furnished within six (6) months after the Diagnosis of such Critical Illness or performance of Covered Surgery.

FREE LOOK PERIOD

You have the right to cancel this Takaful Certificate by giving Us a written notice. Such notice must be signed by You and received directly by Us within fifteen (15) days of Your e-certificate contract being made available on AIA's customer portal. The Contribution paid less any expenses which may have been incurred for any medical examination shall then be refunded to You without profit. You may not exercise the right to cancel this Takaful Certificate under this clause if We have incurred any claims under this Takaful Certificate during the Free Look Period.

CERTIFICATE SURRENDER

While this Takaful Certificate is in force, You may surrender this Takaful Certificate by giving a written notice to Us.

Upon surrender, the unutilised *Tabarru'* from the Participants' Risk Fund and unearned *Wakalah* Fee will be refunded to You according to the mode of payment provided that no claim has been made during the current Certificate Year. This is not applicable for Takaful Certificate with monthly mode of payment.

Period Not Exceeding	Allocation in Percentage (%) of Contribution			
	Annually	Semi-annually	Quarterly	Monthly
15 days*	90%	80%	70%	No refund
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%	
12 months	No refund	No refund	No refund	

* Not applicable for the first Certificate Year. Refer to the Free Look Period clause.

TERMINATION

All coverage under this Takaful Certificate shall automatically terminate upon the earliest occurrence of any of the following:

- (a) If the Takaful Certificate becomes matured, lapsed, or is surrendered; or
- (b) Upon the death of the Person Covered; or
- (c) Upon full payment of the Sum Covered.

The payment or acceptance of any Contribution after the termination of the Takaful Certificate shall not create any liability on Our part but We shall refund any such Contribution without profit.

SURPLUS DISTRIBUTION

1. We will manage and invest the Participants' Risk Fund, where applicable, in accordance with the investment strategy that complies with Shariah principles. If there is any Surplus arising from the Participants' Risk Fund, You agree that We will receive fifty percent (50%) of it as incentive, on the basis of *Ju'alah*, while the balance fifty percent (50%) will be reserved for distribution amongst the participants subject to the term of this Takaful Certificate and any other prevailing regulations as determined by the authorities. The Surplus will be distributed to each participant in accordance to the *Tabarru'* contribution into the Participants' Risk Fund during that financial year.
2. Any Surplus attributable to You shall be shared proportionately provided always that the Your Takaful Certificate has not incurred any claim and/or has not received any benefits payable under each type of coverage under this Takaful Certificate whilst it is in force.

QARD

In the event that the Participants' Risk Fund is insufficient to pay for its liabilities, We will make good of the deficiency under the principle of *Qard* (interest free loan). This amount will be repaid to Us from the Participants' Risk Fund without profit once the Participants' Risk Fund becomes sufficient, before any distribution of Surplus is made.

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

In the event You have U.S. Indicia and fail, after request by Us, to provide such information, consent and/or assistance as We may, from time to time reasonably, require to allow Us to comply with Our contractual, legal and/or regulatory obligations under the United States Foreign Account Tax Compliance Act, including any required reporting to the Internal Revenue Service of information relating to You or beneficiaries (nominee or assignee, where applicable) in connection with this Takaful Certificate, We reserve the right and shall be entitled to take the necessary action which may include submitting the necessary reports, suspending Your account/Takaful Certificate, withholding the necessary monies to be remitted, terminating this Takaful Certificate and returning the cash value (if any) less any indebtedness in the event of such termination.

SANCTION LIMITATION AND EXCLUSION CLAUSE

1. We shall not provide cover for any risk and/or activity and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and/or any other applicable economic or trade sanction laws or regulations.
2. We shall not provide cover for any risk and/or activity and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit is for and/or to any Entity and/or Relative/Close Associate of any Entity.
3. We may terminate this Takaful Certificate with immediate effect and shall not thereafter be required to transact any business with You in connection with this Takaful Certificate, including but not limited to, making or receiving any payments under this Takaful Certificate.

REGULATORY IMPOSED TAX AND FEES

The Contribution to be paid by You to Us under this Takaful Certificate is exclusive of any Tax. In the event the We are required by applicable law to remit any Tax on the Contribution paid by You, We will calculate and collect from You any amount paid or payable under this Takaful Certificate on account of such Tax. Such amount as calculated by Us, shall be paid by You as additional to and without any deduction or set-off from the Contribution payable under this Takaful Certificate to Us. Tax is defined as any present or future, direct or indirect, tax including sales tax, service tax, any other tax of similar nature, levy, impost, duty, charge, fee, deduction or withholding of any nature, and any interest or penalties in respect thereof imposed by the Government of Malaysia.

NOTICES AND CORRESPONDENCE

1. Unless provided for, any notice, request, instruction or correspondence required or permitted to be given under this Takaful Certificate to Us or to You must be made in writing.
2. We shall send or personally deliver any notice, request, instruction or correspondence to Your last known address or electronic mail in Our records. It is conclusively deemed to be received:
 - (a) at the time of delivery in the case of personal delivery; or
 - (b) seven (7) days after the date of posting, if posted locally, and fourteen (14) days after the date of posting, if posted to an overseas address, in the case of post, whether registered or otherwise; or
 - (c) after twenty-four (24) hours from transmission in the case of electronic mail.

OTHER PROVISIONS

1. Any illegality, invalidity or unenforceability of any clause of these General Provisions under the Malaysian law shall not affect the legality, validity or enforceability of any other provisions in this Takaful Certificate.
2. Our books and/or accounts shall be conclusive evidence of the state of accounts between the parties in this Takaful Certificate. Any certificate by any of Our officers as to the monies or liabilities for the time being due and remaining or incurred to Us by the Person Covered shall be binding and conclusive evidence on the Person Covered in all courts of law and elsewhere.
3. If We delay or fail to exercise any rights/remedies under this Takaful Certificate, it will not be deemed as a waiver. Any single/partial exercise of any right/remedy shall not prevent Us from any other or further exercise of any other right/remedy. The rights and remedies provided in this Takaful Certificate are cumulative and not exclusive of any other rights/remedies (whether provided by law or otherwise).
4. This Takaful Certificate shall continue to be valid and binding for all purposes whatsoever despite any change by amalgamation, change of name, reconstruction or otherwise which may be made in Our constitution.
5. The terms and conditions stated in this Takaful Certificate constitute the entire terms and conditions of this Takaful Certificate. No prior inconsistent representation or statement made in relation to this Takaful Certificate whether orally or in writing shall form part of this Takaful Certificate.
6. We reserve the right to alter the terms of this Takaful Certificate in such a way as We deem appropriate in the event of any change in the law or in the basis of taxation levy applicable to Us or this Takaful Certificate.
7. Unless there is something in the subject or context inconsistent with such construction or unless it is otherwise expressly provided:
 - (a) All Contributions and requests for surrender or notification of claims must be received and accepted by a time period determined by Us.
 - (b) Any reference to a "business day" is to a day (not being a Saturday, Sunday or a Public Holiday in Malaysia) on which banks, licensed to carry on banking business under the provisions of the Islamic Financial Services Act 2013, are open for business in Malaysia and any reference to a "day", "week", "month" or "year" is to that day, week, month or year in accordance with the Gregorian calendar.

- (c) Any transaction performed or to be performed must be performed by a time determined by Us on that business day for it to be considered as transacted on that business day. Otherwise, it would be deemed as transacted on the next business day.
- (d) The Certificate Information Page is an important part of this Takaful Certificate. If there is any conflict or discrepancy between any of the provisions of this Takaful Certificate, such conflict or discrepancy shall, for the purposes of the interpretation and enforcement of this Takaful Certificate, be resolved by giving the provisions contained in the clauses of the General Provisions priority and precedence over the provisions contained on the Certificate Information Page.

SAMPLE

OWNERSHIP PROVISIONS

THE PARTICIPANT

You, as shown as the Participant in the Certificate Information Page, are the owner of this Takaful Certificate until changed. Only the Participant can, during the lifetime of the Person Covered, exercise all rights, privileges and options provided under this Takaful Certificate subject to any assignee's rights.

SAMPLE

CONTRIBUTION PROVISIONS

PAYMENT

All Contributions for this Takaful Certificate are payable on or before their due dates to Us. We will issue an official receipt for each payment received. However, if You pay Your Contributions via credit/debit card or autodebit of Your bank account, We will not issue an official receipt for the payment. The validated deposit slip or Contribution deduction shown in either the credit/debit card statement or bank statement shall be considered as proof of payment.

CHANGE

You may change the frequency of Contribution payments by submitting a written request to Us. Contributions may be paid on an annual, semi-annual, quarterly or monthly mode.

DEFAULT

After payment of the first (1st) Contribution, failure to pay each subsequent Contributions on or before its due date will constitute as a default in Contribution payment.

GRACE PERIOD

A Grace Period of thirty-one (31) days from the due date will be allowed for payment of each subsequent Contribution. This Takaful Certificate will remain in force during the Grace Period. If any Contribution remains unpaid at the end of the Grace Period, this Takaful Certificate shall lapse and have no further value.

REINSTATEMENT

If a Contribution is still in default after the stipulated Grace Period and if this Takaful Certificate has not been surrendered for its surrender value, this Takaful Certificate may be reinstated by Us before the Maturity Date of the Takaful Certificate subject to the following:

- (i) A written application is made by You to have this Takaful Certificate reinstated; and
- (ii) The Person Covered is within the allowable age limits as determined by Us at the time of reinstatement; and
- (iii) The Person Covered has to produce evidence of eligibility of Takaful coverage that is satisfactory to Us; and
- (iv) Payment of all overdue Contributions; and
- (v) Payment of any indebtedness outstanding at the material time; and
- (vi) Any reinstatement shall only cover loss or the covered event which occurs after the reinstatement date.

CERTIFICATE INFORMATION STATEMENT

Your Family Takaful Certificate is a valuable piece of property and serves as a useful aid to assist Your family against potential uncertainties of the future.

You may not have time to familiarise Yourself with all the Takaful Certificate provisions but it is important that You know the unique benefits of this Takaful Certificate. This Certificate Information Statement is specially prepared in plain language to give You a better understanding of some of these benefits.

1. Your Contribution payment can be made annually, semi-annually, quarterly or monthly. You may pay the Contributions in any of the following ways:
 - (a) Autodebit through credit or debit card; or
 - (b) Autodebit through banks as specified by Us; or
 - (c) Direct to Us.

If You pay Your Contribution via credit or debit card or autodebit, We will not send to You any prior notice that Your Contribution is due. No official receipt will be issued if payment is made by way of (a) or (b). The validated deposit slip or Contribution deduction shown in either the credit or debit card statement or bank statement shall be considered as proof of payment.

2. You may surrender this Takaful Certificate for the surrender value. However, it would not be to Your advantage if You were to surrender Your Takaful Certificate as the surrender value you may get is lesser than the amount that You have paid.
3. A copy of identity card is required upon request by Us for proof of age if the Person Covered's age has not been admitted.
4. It is important that You advise Us of any change in Your address.
5. You have the right to cancel this Takaful Certificate by returning it to Us together with a written notice and obtain a refund of the Contributions that You have paid less any expenses that We have incurred for medical examination (if any). Such notice must be signed by You and received directly by Us within fifteen (15) days after You have received the Takaful Certificate.
6. In case of any dispute arising from this Takaful Certificate, You may write to:

(a) AIA PUBLIC Takaful Bhd.

Menara AIA, 99, Jalan Ampang,
50450 Kuala Lumpur
Care Line: 1-300-88-8922
E-mail:
my.customer@aiapublic.com.my
Website: AIA.COM.MY

(b) Ombudsman for Financial Services (664393P)

(Formerly known as Financial
Mediation Bureau)
Level 14, Main Block,
Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: 03-2272 2811
Fax: 03-2272 1577
E-mail: enquiry@ofs.org.my
Website : www.ofs.org.my

(c) BNMLINK

Jabatan Komunikasi Korporat
Bank Negara Malaysia
P.O Box 10922
50929 Kuala Lumpur
Tel: 1-300-88-5465
Fax: 03-2174 1515
Web Form: bnmlink.bnm.gov.my

7. If You have any enquiries pertaining to Your Takaful Certificate, You may contact any of the AIA Customer Centres listed on AIA.COM.MY.
8. In the event of a claim under this Takaful Certificate, You are advised to notify Us immediately. You may refer to the relevant provisions in this Takaful Certificate for the detailed claims procedures.
9. Your interest as a Participant is protected under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Note:

The above explanation is intended as an aid in understanding the terms of this Takaful Certificate and is not to be taken or construed as an alteration or amendment to the provisions of this Takaful Certificate.

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