

# PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/10/2025

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.**

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 A-LifeTime Secure?

**A-LifeTime Secure** offers insurance protection up to age **100** of the insured. It pays a lump sum death benefit if you die or suffer Total and Permanent Disability (TPD)<sup>1</sup> during the term of the policy.

<sup>1</sup>TPD coverage is up to age 65 (if such benefit is granted). This benefit is issued without additional charges to standard life for insured age 60 and below.

**Note:** Please refer to the Basic Plan Descriptions in the Appendix for more details.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM5,775.00** annually, you will receive the following life insurance **coverage / benefits**:

Death Benefit	<b>RM 500,000</b> ("Basic Sum Assured")
Total and Permanent Disability	<b>RM 500,000</b> ("A-Plus DisabilityCare (APDC) Sum Assured")
Maturity Benefit	<b>RM 500,000</b>
Additional Coverage	You may choose to enhance your protection by opting for additional riders (if applicable). Please refer to the relevant PDS for further information on selected rider(s).

A-LifeTime Secure **excludes**:

- Suicide** - If death was due to suicide within 1 year from the Issue Date or Commencement Date, whichever is later, we will refund the premiums paid as at the date of death without interest from the Issue Date or Commencement Date, whichever is later. The policy will then be terminated.
- Pre-existing conditions** - including any disability resulting from a physical or mental condition and pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later.

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

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



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<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	<b>RM5,775.00</b> annually  The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
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Duration: Until the insured's age of **100** years

**You also have to pay the following fees and charges:**

Commission	<b>2.44%</b> of premium or <b>RM9,875.25</b>
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- 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 / cancelled.
- All coverage / benefits may vary depending on the final result of AIA Bhd.'s underwriting assessment on age, occupation and/or medical conditions at the time of application.
- The premium of A-LifeTime Secure is guaranteed, provided that no changes are made to the A-LifeTime Secure.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.
- Juvenile Lien - In the event of death, TPD or critical illness (whichever is applicable) of the Insured before attaining age 4, a reduced Sum Assured is payable.
- **BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SERVES YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AIA LIFE PLANNER OR CONTACT AIA BHD. DIRECTLY FOR MORE INFORMATION.**

**Note:** This list is **non-exhaustive**. You should refer to the policy contract 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 AIA Bhd.

- **Free-look Period:** You have the right to cancel your policy by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premiums that you have paid less any expenses which may have been incurred for any medical examination will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** Upon the cancellation, the cash value (if any), less any indebtedness, shall be payable. Please reconsider carefully as the amount that AIA Bhd. will pay you when you cancel the policy before maturity of the policy may be lesser than the total amount of premium that you have paid. The policy will then be terminated.



## APPENDIX

### BASIC PLAN DESCRIPTIONS:

#### Death Benefit

- In the event of death, the Total Death Benefit which is 100% of the Basic Sum Assured shall be payable.
- The coverage for death benefit is up to age 100 of the Insured.

#### Maturity Benefit

- Upon maturity at age 100, 100% of the Basic Sum Assured shall be payable.

### RIDER(S) DESCRIPTIONS:

#### A-Plus DisabilityCare (APDC)

- APDC provides coverage for the Insured in the event of Total and Permanent Disability (TPD).
- APDC benefit is issued for insured age 60 and below. The APDC Sum Assured may vary depending on the final result of AIA Bhd.'s underwriting assessment which considers age, occupation and/or medical conditions.
- In the event of TPD (occurs from age 16 until age 65), where the disability conforms to the 'Suited Occupation' definition as described in the policy contract, an advance payment of 10% of the APDC Sum Assured shall be payable during the first and second policy anniversaries immediately following the date of commencement of the TPD, followed by the remaining 80% of the APDC Sum Assured on the third policy anniversary immediately following the date of commencement of the TPD.
- In the event of TPD (occurs at age 65 and below), where the disability conforms to the 'Presumptive Disability' or 'Any Occupation' definition as described in the policy contract, a lump sum payment of the APDC Sum Assured shall be payable.
- The Basic Sum Assured shall be reduced by the advance payments made under APDC.
- The coverage for APDC is up to age 65 of the Insured or the expiry of the Basic Plan, whichever is earlier.

### OTHERS

1. This policy may qualify you for a personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
2. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford. If you need clarification, please contact AIA Bhd. or your AIA Life Planner.
3. The benefits payable under the policy are subject to deduction of any indebtedness.
4. If you terminate your policy in the early years, you may get back less than the amount you have paid.
5. If your financial needs change over time, you have the flexibility to adjust your coverage and/or premium to better suit your needs. For assistance, please contact AIA Bhd.
6. Nomination - You are encouraged to appoint a nominee(s) for your insurance application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is aware of the policy that you have purchased.
7. Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.

Note: You should refer to the policy contract for the full list of terms and conditions under this product.

# PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/10/2025

Dear Customer,

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

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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 A-Plus HospitalIncome?

**A-Plus HospitalIncome (APHI)** is a premium paying rider that offers daily benefit for each day of Insured's hospitalisation due to sickness or injury, up to age 70 of the Insured or until the expiry of Basic Plan, whichever is earlier.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM75.00** annually, you will receive the following **coverage**:

Coverage	<b>RM50</b> per day, up to 365 days per any disability.
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A-Plus HospitalIncome **excludes**:

- **Pre-existing conditions** - including any disability resulting from a physical or mental condition and pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later;
- Treatment or surgery for Specified Illnesses for a period of 120 days immediately preceding for such treatment and surgery;
- Any medical or physical conditions arising within 30 days from the Issue Date or Commencement Date of this rider, whichever is later except for covered injury;
- 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 or any congenital or hereditary conditions which has manifested or was diagnosed before the Insured attains 17 years of age;
- Pregnancy, miscarriage or childbirth;
- Plastic / cosmetic surgery, circumcision, all corrective glasses, contact lenses and intraocular lens except monofocal intraocular lenses in cataract surgery; or
- Dental treatment unless necessitated by accidental injury.

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

If you have any questions or require assistance on your medical and health insurance, you can:



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Email us at:

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

## 3 Know Your Obligations

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

Premium	<b>RM75.00</b> annually  The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
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Duration: Up to age **70** of the insured or the expiry of the basic plan, whichever is earlier.

**You also have to pay the following fees and charges:**

Commission	<b>3.29%</b> of premium or <b>RM128.25</b>
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## 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 policy terminated / cancelled.
- The premium of A-Plus HospitalIncome is non-guaranteed and AIA Bhd. reserves the right to revise the premium by giving you 3 months' written notice prior to the next policy anniversary.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

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



## Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Upon cancellation, you may be eligible for a partial refund of your premium, provided that no claims have been made under the rider. Please refer to the Appendix for details on the refund amount.



APPENDIX

**Cancellation:**

You may cancel your rider by giving AIA Bhd. a written notice. Upon cancellation, you may be eligible for a partial refund of your premium, provided no claims have been made on the rider.

Period from policy anniversary, not exceeding	Premium Payment Mode			
	Annual	Semi-annual	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%	
Period exceeding 11 months	No refund	No refund	No refund	

(Note: \*not applicable to first policy year)

# PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/10/2025

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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 A-Plus Total AccidentShield?

**A-Plus Total AccidentShield (APTAS)** is a premium paying rider that offers coverage for insured in the event of death or injuries resulting from an accident, up to the age 70 of the Insured or the expiry of basic plan, whichever is earlier.

**Note:** Please refer to the Riders' Descriptions in the Appendix for more details.

## 2 Know Your Coverage / Benefits

**As an illustration**, for **RM23.00** annually, you will receive the following life insurance **coverage / benefits**:

Accidental Death and Dismemberment Benefit	<b>RM5,000</b> ("APTAS Sum Assured")
Permanent Total Disability Benefit	<b>RM5,000</b> ("APTAS Sum Assured")
Temporary Disability Benefit	<ul style="list-style-type: none"><li>• Temporary total disability, payable <b>RM30</b> per week, up to 52 weeks.</li><li>• Temporary total disability, payable <b>RM10</b> per week, up to 52 weeks.</li></ul>
Medical Reimbursement Benefit	<b>Up to RM300</b>
Double Indemnity	<b>Up to RM10,000</b>
Riot and Civil Commotion (RCC) on APTAS (APTAS/RCC)	<b>RM5,000</b>

**A-Plus Total AccidentShield **excludes**:**

- Assault or murder (unless covered by Riot and Civil Commotion (RCC));
- Riot and civil commotion, industrial action or terrorist activity (unless covered by Riot and Civil Commotion (RCC));
- Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- War, declared or undeclared, or revolution;
- Service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Violation or attempted violation of the law or resistance to arrest;
- Participation in any fight or affray; or
- Accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug.

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

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

## 3 Know Your Obligations

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

Premium	<b>RM23.00</b> annually  The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
Duration: Up to age <b>70</b> of the insured or the expiry of the basic plan, whichever is earlier.	
<b>You also have to pay the following fees and charges:</b>	
Commission	<b>4.27%</b> of premium or <b>RM39.33</b>

- 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 / cancelled.
- The premium of A-Plus Total AccidentShield is not guaranteed and AIA Bhd. reserve the right to revise or adjust it according to AIA Bhd.'s risk assessment at the time of such renewal.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

**Note:** This list is **non-exhaustive**. Please refer to the policy contract for the full list of terms and conditions.



### Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.





## APPENDIX

### RIDER(S) DESCRIPTIONS:

#### **A-Plus Total AccidentShield (APTAS)**

- APTAS is a premium paying rider that provides coverage for the Insured in the event of death or injuries resulting from an accident.
- The list of covered benefits under APTAS is as follows:
  - Accidental Death and Dismemberment Benefit
  - Permanent Total Disability Benefit
  - Temporary Disability Benefit
  - Medical Reimbursement Benefit
  - Double Indemnity
- The coverage for APTAS is up to age 70 of the Insured or the expiry of basic plan, whichever is earlier.

#### **Riot and Civil Commotion (RCC) on APTAS (APTAS/RCC)**

- The RCC benefit is available for APTAS to provide coverage for the Insured in the event of accidents arising from assault, murder, riot and civil commotion.
- The coverage for RCC on APTAS is up to age 70 of the Insured or the expiry of basic plan, whichever is earlier.

<b>Accidental Death and Dismemberment Benefit</b>	
<b>Schedule of Benefits</b>	
<b>Description of Injury</b>	<b>% of the APTAS Sum Assured</b>
Loss of Life	100
Permanent total loss of sight of one or both eyes	100
Loss of or the permanent total loss of use of one or two limbs	100
Permanent total loss of speech and hearing	100
Permanent and incurable insanity	100
Total Paralysis	100
Permanent total loss of hearing	
- both ears	75
- one ear	25
Permanent total loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70
- left hand	50
Loss of or the permanent total loss of use of four fingers of	
- right hand	40
- left hand	30
Loss of or the permanent total loss of use of one thumb	
- both right digits	30
- one right digit	15
- both left digits	20
- one left digit	10
Loss of or the permanent total loss of use of fingers	
- three right digits	10
- two right digits	7.5
- one right digit	5
- three left digits	7.5
- two left digits	5
- one left digit	2

**Accidental Death and Dismemberment Benefit****Schedule of Benefits**

Description of Injury	% of the APTAS Sum Assured
Loss of or the permanent total loss of use of toes	
- all - one foot	15
- great toe - two digits	5
- great toe - one digit	3
- any other toe, each	2
Fractured leg or patella with established non-union despite appropriate medical intervention after 26 weeks from the date of Accident	10
Shortening of leg by at least 5 cm	7.5

If the Insured is left-handed, the percentage for the various disabilities listed in the above Schedule of Benefits of right hand and left hand will be reversed. If more than one loss under the Schedule of Benefits above resulted from the same accident, the Insured will be entitled to the loss which pays the largest benefit.

**Permanent Total Disability Benefit**

100% of the APTAS Sum Assured (less any other amount paid or payable under Accidental Death and Dismemberment Benefit and Temporary Disability Benefit as a result of the same accident) will be payable should the disability be caused by injury within 90 days from the date of the accident continue for a period of 12 consecutive months.

**Temporary Disability Benefit**

Provided no loss under the Schedule of Benefits above has been paid and the disability period is not less than 1 week, APTAS shall pay the corresponding benefit if the Insured sustain bodily injury and such injury shall within 90 days from the date of accident causes the following temporary disability:

- Temporary total disability, payable 0.6% of APTAS Sum Assured per week, up to 52 weeks.
- Temporary partial disability, payable 0.2% of APTAS Sum Assured per week, up to 52 weeks.

**Medical Reimbursement Benefit**

If the Insured sustains bodily injury and that within 90 days from the date of accident, result in the Insured:

- requiring treatment by a physician,
- confine in a hospital, or
- requiring employment of a licensed or graduate nurse.

Reimbursement of the actual medical expenses incurred within 52 weeks from the date of accident shall be payable, subject to a maximum amount payable limited to 6% of APTAS Sum Assured.

**Double Indemnity**

Accidental Death and Dismemberment Benefit, Permanent Total Disability Benefit, Temporary Disability Benefit and Medical Reimbursement Benefit<sup>^</sup> will be doubled if the accidental injury occurs under any of the following events:

- While the Insured is travelling as a fare paying passenger over an established route such as in a bus or train (taxi chartered for private travel are excluded).
- While the Insured is in an elevator car (elevators in mines and on construction sites are excluded).
- As a direct result of the burning of public buildings.

<sup>^</sup> Payment will be based on the actual expenses incurred but subject to a maximum of 12% of APTAS Sum Assured.

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## 1 What is A-Plus AccidentShield?

**A-Plus AccidentShield (APAS)** is a premium paying rider that offers coverage for insured in the event of death or injuries resulting from an accident, up to the age 70 of the Insured or the expiry of basic plan, whichever is earlier.

**Note:** Please refer to the Riders' Descriptions in the Appendix for more details.

## 2 Know Your Coverage / Benefits

**As an illustration**, for **RM20.00** annually, you will receive the following life insurance **coverage**:

Accidental Death and Dismemberment Benefit	<b>RM10,000</b> ("APAS Sum Assured")
Permanent Total Disability Benefit	<b>RM10,000</b> ("APAS Sum Assured")
Double Indemnity	<b>Up to RM20,000</b>
Riot and Civil Commotion (RCC) on APAS (APAS/RCC)	<b>RM10,000</b>

A-Plus AccidentShield **excludes**:

- Assault or murder (unless covered by Riot and Civil Commotion (RCC));
- Riot and civil commotion, industrial action or terrorist activity (unless covered by Riot and Civil Commotion (RCC));
- Willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- War, declared or undeclared, or revolution;
- Service in any armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Violation or attempted violation of the law or resistance to arrest;
- Participation in any fight or affray; or
- Accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug.

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Email us at:

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

## 3 Know Your Obligations

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

Premium	<b>RM20.00</b> annually  The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
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Duration: Up to age **70** of the insured or the expiry of the basic plan, whichever is earlier.

**You also have to pay the following fees and charges:**

Commission	<b>4.28%</b> of premium or <b>RM34.20</b>
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## 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 policy terminated / cancelled.
- The premium of this A-Plus AccidentShield is not guaranteed and AIA Bhd. reserve the right to revise or adjust it according to AIA Bhd.'s risk assessment at the time of such renewal.
- Grace Period - You are given a grace period of 31 days from the due date for payment of each subsequent premium. If premium remains unpaid at the end of this grace period, your policy may lapse unless your policy has acquired cash value.
- Applicable Government Tax - The premiums paid by organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

**Note:** This list is **non-exhaustive**. Please refer to the policy contract for the full list of terms and conditions.



## Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Surrender value of the rider (if applicable) will be payable to you upon cancellation.



## APPENDIX

### RIDER(S) DESCRIPTIONS:

#### A-Plus AccidentShield (APAS)

- APAS is a premium paying rider that provides coverage for death or injuries resulting from an accident.
- The list of covered benefits under APAS is as follows:
  - Accidental Death and Dismemberment Benefit
  - Permanent Total Disability Benefit
  - Double Indemnity
- The coverage for APAS is up to age 70 of the Insured or the expiry of Basic Plan, whichever is earlier.

#### Riot and Civil Commotion (RCC) on APAS (APAS/RCC)

- The RCC benefit is available for APAS to provide coverage for accidents arising from assault, murder, riot and civil commotion.
- The coverage for RCC on APAS is up to age 70 of the Insured or the expiry of Basic Plan, whichever is earlier.

Accidental Death and Dismemberment Benefit	
Schedule of Benefits	
Description of Injury	% of the APAS Sum Assured
Loss of Life	100
Permanent total loss of sight of one or both eyes	100
Loss of or the permanent total loss of use of one or two limbs	100
Permanent total loss of speech and hearing	100
Permanent and incurable insanity	100
Total Paralysis	100
Permanent total loss of hearing	
- both ears	75
- one ear	25
Permanent total loss of speech	50
Permanent total loss of the lens of one eye	50
Loss of or the permanent total loss of use of four fingers and thumb of	
- right hand	70
- left hand	50
Loss of or the permanent total loss of use of four fingers of	
- right hand	40
- left hand	30
Loss of or the permanent total loss of use of one thumb	
- both right digits	30
- one right digit	15
- both left digits	20
- one left digit	10
Loss of or the permanent total loss of use of fingers	
- three right digits	10
- two right digits	7.5
- one right digit	5
- three left digits	7.5
- two left digits	5
- one left digit	2
Loss of or the permanent total loss of use of toes	
- all - one foot	15
- great toe - two digits	5
- great toe - one digit	3
- any other toe, each	2

<b>Accidental Death and Dismemberment Benefit</b>	
<b>Schedule of Benefits</b>	
<b>Description of Injury</b>	<b>% of the APAS Sum Assured</b>
Fractured leg or patella with established non-union despite appropriate medical intervention after 26 weeks from the date of Accident	10
Shortening of leg by at least 5 cm	7.5

If the Insured is left-handed, the percentage for the various disabilities listed in the above Schedule of Benefits of right hand and left hand will be reversed. If more than one loss under the Schedule of Benefits above resulted from the same accident, the Insured will be entitled to the loss which pays the largest benefit.

<b>Permanent Total Disability Benefit</b>
100% of the APAS Sum Assured (less any other amount paid or payable under Accidental Death and Dismemberment Benefit as a result of the same accident) will be payable should the disability be caused by injury within 90 days from the date of the accident continue for a period of 12 consecutive months.

<b>Double Indemnity</b>
<p>Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit will be doubled if the accidental injury occurs under any of the following events:</p> <ul style="list-style-type: none"> <li>- While the Insured is travelling as a fare paying passenger over an established route such as in a bus or train (taxis chartered for private travel are excluded).</li> <li>- While the Insured is in an elevator car (elevators in mines and on construction sites are excluded).</li> <li>- As a direct result of the burning of public buildings.</li> </ul>

# PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: 12/10/2025

Dear Customer,

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

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

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 A-Plus CriticalCare?

A-Plus CriticalCare is a Premium Paying Rider (PPR) that provides coverage for 39 critical illnesses. Payout from this rider shall reduce your Basic Sum Assured.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM59.30** annually, you will receive the following **coverage**:

Critical Illness Benefit	<b>RM10,000</b> ("Rider Sum Assured")  In the event the Insured is diagnosed with any one of the covered critical illnesses, the Rider Sum Assured will be payable.  Note: Payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease is limited to 10% of Rider Sum Assured, subject to a maximum of RM 25,000. This payout will reduce the Rider Sum Assured and the Basic Sum Assured.
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The critical illnesses covered under this rider include:

1. Cancer
2. Stroke
3. Heart attack

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

Your rider **excludes**:

- a) Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- b) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- c) All other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- d) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- e) The diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease / Severe Dementia or Terminal Illness directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV); and
- f) Critical illness which was caused by a self-inflicted injury.

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

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:

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



Visit us at:

<https://www.aia.com.my/en/our-products/health-protection/critical-illness-protection/a-plus-criticalcare.html>



Email us at:

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

## 3 Know Your Obligations

For your rider, you must pay a premium of:

Premium	<b>RM59.30</b> annually
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Duration: Until the age of **100** years.

You also have to pay the following fees and charges:

Commission	<b>2.44%</b> of total premium payable or <b>RM101.41</b>
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- 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.
- The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- Claims - Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- The premium of this rider is not-guaranteed. AIA Bhd. reserves the right to revise the premiums by giving you three (3) months written notice prior to the next Policy Anniversary.
- **Coverage Term:** Until Insured's age of 100 years or the expiry of basic plan, whichever is earlier.

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

Yes, you may cancel your rider by giving a written notice to AIA Bhd.

- **Free-look Period:** You have the right to cancel the rider by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-policy contract being made available on AIA's customer portal. The premium that you have paid (less any medical fee incurred) for this rider will be refunded to you. If in your application, you have selected to receive a hardcopy of your policy contract, such notice must be given within 15 days after you receive your policy contract.
- **After the Free-look Period:** You may cancel your rider by giving AIA Bhd. a written notice. Upon cancellation, you may be eligible for a partial refund of your premium, provided that no claims have been made under the rider. Please refer to the Appendix for details on the refund amount.





## APPENDIX

### RIDER DESCRIPTIONS:

#### A-Plus CriticalCare (APCC)

- APCC is a Premium Paying Rider (PPR) that provides coverage for 39 critical illnesses.
- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergoes a covered surgery (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), the Rider Sum Assured shall be payable.
- In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of Rider Sum Assured shall be payable, subject to a maximum of RM 25,000 (limited to one (1) payment only). This payout will reduce the Rider Sum Assured.
- The Basic Sum Assured shall be reduced by the advance payments made under this rider.
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- The list of covered critical illnesses under APCC is as follows:

1) Stroke	21) Multiple Sclerosis
2) Cancer	22) Paralysis of Limbs
3) Heart Attack	23) Muscle Dystrophy
4) Coronary Artery By-Pass Surgery	24) Alzheimer's Disease / Severe Dementia
5) Serious Coronary Artery Disease	25) Motor Neuron Disease
6) Angioplasty and Other Invasive Treatments for Coronary Artery Disease	26) Parkinson's Disease
7) Heart Valve Surgery	27) Terminal Illness
8) Fulminant Viral Hepatitis	28) Encephalitis
9) End-Stage Liver Failure	29) Benign Brain Tumour
10) Primary Pulmonary Arterial Hypertension	30) Major Head Trauma
11) End-Stage Lung Disease	31) Bacterial Meningitis
12) Kidney Failure	32) Brain Surgery
13) Surgery to Aorta	33) Medullary Cystic Disease
14) Chronic Aplastic Anaemia	34) Loss of Independent Existence
15) Major Organ / Bone Marrow Transplant	35) HIV Infection Due To Blood Transfusion
16) Blindness - Permanent and Irreversible	36) Cardiomyopathy
17) Deafness - Permanent and Irreversible	37) Full-blown AIDS
18) Loss of Speech	38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
19) Coma	39) Systemic Lupus Erythematosus with Severe Kidney Complications
20) Third Degree Burns	

#### Cancellation:

You may cancel your rider by giving AIA Bhd. a written notice. Upon cancellation, you may be eligible for a partial refund of your premium, provided no claims have been made on the rider.

Period from policy anniversary, not exceeding	Premium Payment Mode			
	Annual	Semi-annual	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%	
Period exceeding 11 months	No refund	No refund	No refund	

(Note: \*not applicable to first policy year)