

PRODUCT DISCLOSURE SHEET



200701032867 (790895-D)

Date: MM/DD/YYYY

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.**

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ PRODUCT IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Plus Critical Assure (Additional)?

A-Plus Critical Assure (Additional) is a Unit Deducting Rider (UDR) that provides coverage for 75 Advanced Stage Critical Illnesses.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following coverage:

Critical Illness Benefit	RM100,000 ("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.
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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 in the presence of any Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection. We may require the Insured to undergo a blood test for HIV before we can approve any claim;
- e) Critical illness diagnosed directly or indirectly due to a congenital defect or disease which has manifested or was diagnosed before age seventeen (17);
- f) Critical illness which was caused by a self-inflicted injury;
- g) Critical illness resulting directly from alcohol or drug abuse; and
- h) Critical illness if the Insured did not survive for at least seven (7) days after the diagnosis of a critical illness.

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-critical-assure.html>



Email us at:

my.pdsenquiry@aia.com

3 Know Your Obligations

For your rider, you must pay a premium of:	
Premium	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Duration: Up to the end of the premium payment term of the basic plan.	
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).	
Premium allocated to purchase units	Please refer to the Sales Illustration for more details.
You also have to pay the following fees and charges:	
Commission	This is a Unit Deducting Rider (UDR). The cost of the rider is included within the premium of the basic plan.
Cost of Insurance (COI)	The COI is deducted monthly from the Account Value, and it generally increases as the Insured grows older.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- 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 COI rate is not guaranteed and may vary from time to time by giving 3 months written notice to policyowners. You may be required to top-up the premium if the COI rate increases.
- **Coverage Term:** 25 years
- This rider comes with Automatic Extension of Coverage Term. You should refer to the Appendix for more details.

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. Insurance charges which may have been 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. This rider does not have any surrender value upon cancellation. The rider will then be cancelled at the next monthly anniversary date.



APPENDIX

RIDER DESCRIPTIONS:

A-Plus Critical Assure (Additional) (APCA (Additional))

- APCA (Additional) is a Unit Deducting Rider (UDR) that provides coverage for 75 Advanced Stage Critical Illnesses.
- In the event the Insured is diagnosed with any one of the covered critical illnesses or undergo 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 NOT be reduced by the claim payments made under APCA (Additional).
- Once 100% of Rider Sum Assured is paid, the rider will be terminated.
- The list of covered critical illnesses under APCA (Additional) is as follows:

Advanced Stage Critical Illness

1) Stroke	39) Systemic Lupus Erythematosus with Severe Kidney Complications
2) Cancer	40) Apallic syndrome
3) Heart Attack	41) Chronic Relapsing Pancreatitis
4) Coronary Artery By-Pass Surgery	42) Creutzfeldt-Jakob Disease (Mad Cow Disease)
5) Serious Coronary Artery Disease	43) Elephantiasis
6) Angioplasty and Other Invasive Treatments for Coronary Artery Disease	44) Poliomyelitis
7) Heart Valve Surgery	45) Progressive scleroderma
8) Fulminant Viral Hepatitis	46) Severe Eisenmenger's Syndrome
9) End-Stage Liver Failure	47) Infective Endocarditis
10) Primary Pulmonary Arterial Hypertension	48) Chronic Rheumatoid Arthritis
11) End-Stage Lung Disease	49) Ulcerative Colitis with Total Colectomy
12) Kidney Failure	50) Myasthenia Gravis
13) Surgery to Aorta	51) Progressive Muscular Atrophy
14) Chronic Aplastic Anaemia	52) Progressive Supranuclear Palsy
15) Major Organ / Bone Marrow Transplant	53) Chronic Adrenal Insufficiency
16) Blindness – Permanent and Irreversible	54) Osteogenesis Imperfecta
17) Deafness – Permanent and Irreversible	55) Meningeal Tuberculosis
18) Loss of Speech	56) Surgery for Idiopathic Scoliosis
19) Coma	57) Cerebral Metastasis
20) Third Degree Burns	58) Ebola Hemorrhagic Fever
21) Multiple Sclerosis	59) Pheochromocytoma requiring surgery
22) Paralysis of Limbs	60) Severe Relapsing Nephrotic Syndrome
23) Muscular Dystrophy	61) Wilson's Disease
24) Alzheimer's Disease / Severe Dementia	62) Haemolytic Uremic Syndrome
25) Motor Neuron Disease	63) Necrotising Fasciitis
26) Parkinson's Disease	64) Respiratory Diphteria requiring mechanical ventilation
27) Terminal Illness	65) Loss of Limb(s)
28) Encephalitis	66) Intensive Care - requiring mechanical ventilation for 10 days
29) Benign Brain Tumour	67) Cerebral Aneurysm Requiring Brain Surgery
30) Major Head Trauma	68) Chronic Autoimmune Hepatitis
31) Bacterial Meningitis	69) Multiple Root Avulsions of Brachial Plexus
32) Brain Surgery	70) Rheumatic Fever with Heart Valve Disorders
33) Medullary Cystic Disease	71) Resection of the whole small intestine (duodenum, jejunum and ileum)
34) Loss of Independent Existence	72) Severe Crohn's Disease
35) HIV Infection Due To Blood Transfusion	73) Severe Pulmonary Fibrosis
36) Cardiomyopathy	74) Rabies
37) Full-blown AIDS	75) Generalized Tetanus
38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	

Automatic Extension of Coverage Term

- Upon the Insured reaching 25th policy year and the policy is in force, the basic plan and any attaching riders (except for A-Plus WaiverExtra, if any) will continue after the Maturity Date with Automatic Extension of Coverage Term PROVIDED there is sufficient Account Value to deduct for the COI and other fees and charges of the basic plan and any attaching riders, up to age 100 of the Insured for the basic plan and the maximum coverage age of the respective attaching riders. The policy shall lapse when the Account Value has been fully utilised.
- A reminder of this feature will be sent to you 90 days before the Maturity Date of the policy. The Automatic Extension of Coverage Term will be effective if you do not notify AIA Bhd. to withdraw from this feature. You may also notify AIA Bhd. in advance to withdraw from the Automatic Extension of Coverage Term before reaching 25th policy year. Please note that if you choose to withdraw from the Automatic Extension of Coverage Term, the basic plan and any attaching riders shall expire at 25th policy year. Any application for the Automatic Extension of Coverage Term is not allowed after you have withdrawn from it.
- During the Automatic Extension of Coverage Term, the coverage provided by the basic plan and any attaching riders will remain the same. For continual sustainability of the policy, A-Plus Saver premium or Top-up premium can be used to ensure there is sufficient Account Value for deductions of the COI and other fees and charges.
- You may refer to the annual financial statement for the recommended top-up amount, which is updated yearly, to improve policy sustainability up to the Automatic Extension of Coverage Term. You may also consider topping up your premiums from time to time to improve the sustainability of your policy.