

PRODUCT DISCLOSURE SHEET



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.**

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Date: MM/DD/YYYY

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

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.