

Lindung Diri, Lindung Keluarga

Frequently Asked Questions

1. What does Lindung Diri, Lindung Keluarga cover?

Lindung Diri, Lindung Keluarga provides RM20,000 coverage against death due to road accident, influenza or dengue.

2. Who is eligible for the Lindung Diri, Lindung Keluarga cover?

Participants who sign up for any of the eligible Takaful Plans below during the campaign period will be eligible for the Lindung Diri, Lindung Keluarga coverage. The coverage for Lindung Diri, Lindung Keluarga also extends to the participants' immediate family members.

List of Eligible Takaful Plans	
A-Life Idaman A-Life Kritikal Protector A-Life Kasih Famili A-Life MediFlex-i A-Life Lady-i A-Life Cancer360-i A-Life Pelindung	A-Life Legasi Beyond A-Life Sejuta Makna A-Enrich Rezeki A-EnrichGold-i

Note:

- You and your immediate family members will be eligible for the Lindung Diri, Lindung Keluarga campaign upon the successful participation in any of the eligible Takaful Plans. You will be notified on the successful enrollment.
- Participants are only entitled to one Lindung Diri, Lindung Keluarga coverage, regardless of the number of plans you participate in. Once a claim is made by you or any of your immediate family members, the coverage for Lindung Diri, Lindung Keluarga will be terminated.
- Immediate family members include your spouse and children. If the person covered is a juvenile, immediate family members will include their parents and siblings.
- You or your immediate family member(s) is required to provide proof of relationship upon claims submission. Example of proof of relationship could be birth certificate or marriage certificate.

3. What constitutes immediate family members?

- Immediate family members include your spouse and children. If the participant is a juvenile, the immediate family members will include their parents and siblings.

4. When is the campaign period?

Participants would need to sign up for the eligible Takaful Plans from 1 March 2025 to 30 April 2025. All new business applications must be received within the campaign period and activated by 15 May 2025.

5. What is the coverage period for Lindung Diri, Lindung Keluarga?

The coverage period of Lindung Diri, Lindung Keluarga is effective upon successful enrollment until 31 December 2025.

6. I am a Malaysian and currently residing outside of Malaysia. Am I eligible for the Lindung Diri, Lindung Keluarga cover?

No. The Lindung Diri, Lindung Keluarga coverage is only eligible for Malaysians who are

residing in Malaysia.

7. Are there any exclusions to the Lindung Diri, Lindung Keluarga cover?

Exclusions for Death due to Road Accidents

- Any pre-existing conditions prior to the enrollment date;
- Any injury caused by any incident other than a road accident within Malaysia in a private motor vehicle or public conveyance;
- Any injury caused by wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any racing on wheels or accidents due to intoxication of alcohol or drugs; and
- Any injury incurred after thirty (30) days from the date of road accident.

Exclusions for Death due to Influenza or Dengue

- Any pre-existing conditions prior to the enrollment date;
- Any signs or symptoms of Influenza or Dengue that is manifested prior to or within fourteen (14) days from the enrollment date; and
- Any sickness or disease other than those caused by Influenza or Dengue.

8. How will I know if I have enrolled successfully for this Lindung Diri, Lindung Keluarga cover and how do I check on the applicable benefits?

Upon successful enrollment, you will receive a welcome email from AIA Malaysia which will be sent to your email address stated in your application form.

You will then be required to download the AIA+ mobile app via Google Play, App Store or Huawei App Gallery and register your AIA+ account. Once completed, you may view your benefits via the AIA+ app.

9. I have received the welcome e-mail confirming that I have successfully enrolled for the Lindung Diri, Lindung Keluarga cover but I am not able to register for the AIA+ account?

Kindly contact your respective AIA Life Planner or e-mail my.complaint@aia.com and include "Lindung Diri, Lindung Keluarga" in the email subject for assistance.

10. Appendix - Definition

"Accident" means a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury.

"Person Covered" shall mean the person(s) whom has/have successfully enrolled to this Lindung Diri, Lindung Keluarga.

"Injury" means bodily Injury caused solely by Accident.

"Pre-Existing Conditions" means illnesses/disabilities prior to the enrolment date and where 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.

11. Important Notes and Disclaimers

- a. The marketing materials of this Campaign are not intended as an offer or solicitation for the purpose or sale of any financial instrument / product. You should satisfy yourself that the policy / certificate purchased / participated will best serve your needs and that the premium / contribution payable under this policy / certificate is an amount that you can afford. To achieve this, we recommend that you speak to our AIA Life Planner who will perform a needs analysis and assist you in making an informed decision.
- b. You are advised to refer to the Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s), for further information before participating in a takaful certificate, and to refer to the terms and conditions in the certificate document for details of the features and benefits, waiting periods and exclusions under the certificate.

12. General Provisions

- a. You are always solely responsible for maintaining the accuracy of your information. AIA Malaysia may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- b. AIA Malaysia may decline the Campaign Benefit entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- c. AIA Malaysia shall have the right to decide all matters, and disputes concerning this Campaign including substituting the Campaign Benefit with other form of gifts / rewards of equivalent value.
- d. AIA Malaysia shall have the right to amend the Terms and Conditions of this Campaign, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at AIA Malaysia's discretion, including but not limited to displaying the same in any of AIA Malaysia's website or social media sites.
- e. The Campaign Benefit is non-transferable and any request for Campaign Benefit to be credited to a third-party account will not be entertained.

13. Member of PIDM

- a. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS TAKAFUL CERTIFICATE/PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA PUBLIC Takaful Bhd. or PIDM (visit www.pidm.gov.my).
- b. The benefit(s) payable under eligible certificate/product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIA PUBLIC Takaful Bhd. or PIDM (visit www.pidm.gov.my).