

Reinstatement Requirement Checklist

Reinstatement of Lapse Policy / Certificate

Duration of Policy / Certificate Lapse	Age of Policy Owner / Covered Member to be Reinstated	
	Required Documents for Below 60 years old	Required Documents for above 60 years old
Less or equal to 90 days	1. Request for Change Form 2. Customer Due Diligence Form 3. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back)	1. Request for Change Form 2. Customer Due Diligence Form 3. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back) 4. Health Certificate
**More than 90 days and less than 2 years	1. Request for Change Form 2. Customer Due Diligence Form 3. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back) 4. Health Certificate	1. Request for Change Form 2. Customer Due Diligence Form 3. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back) 4. Medical Examination
**2 - 5 years [Applicable only to AIA policies issued before Single License - June 18, 2013 excl. life policy number starting with prefix P & H]	1. Request for Change Form 2. Customer Due Diligence Form 3. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back) 4. Health Certificate	1. Request for Change Form 2. Customer Due Diligence Form 3. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back) 4. Medical Examination

***Not applicable for A Term Special plan as Reinstatement is only allowed within 90 days from the last premium/contribution due date.*

Reinstatement of Auto- Extended Term Insurance (ETI) Policies/Certificates

(Applicable only to AIA policies/certificates issued before Single License - June 18, 2013)

Duration of Policy Auto-ETI	Required Documents
Within 2 years (All plans except standalone medical plans)	1. Customer Due Diligence Form 2. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back)
Within 2 years (Standalone medical plans only)	1. Customer Due Diligence Form 2. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back) 3. Health Certificate
2 - 5 years (All plans)	1. Customer Due Diligence Form 2. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back) 3. Medical Examination

Reinstatement of AIA Guaranteed Issue Whole Life (GIWL) Policies

Duration of Policy Lapse	Required Documents
Within 60 days from the last premium due date	1. Customer Due Diligence Form 2. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back)
61 days - 1 year	1. Customer Due Diligence Form 2. Copy of Policy Owner and Payor's NRIC / Passport (Front & Back) 3. Reinstatement of GIWL Policy Form

Notes:

1. You may download the forms at AIA Website (www.aia.com.my) -> Claims & Support -> Forms Library -> Request.
2. The reinstatement request is subjected to underwriting review and approval by the Company. The company has the right to request for additional evidence of insurability.
3. All expenses due to medical examination and other medical reports are to be borne by the Policy Owner.
4. Payment of all overdue regular premium/contribution and Saver premium/contribution (if any) if required for A Life Signature Series, A Life Infinite, PB Wealth Plus, PB Wealth Elite.

Pengembalian Semula Polisi/Sijil Dokumen Senarai

Pengembalian Semula Polisi/Sijil

Tempoh Polisi/Sijil Luput	Umur Pemilik Polisi / Ahli Dilindungi untuk Pengembalian Semula	
	Dokumen untuk umur 60 tahun ke bawah	Dokumen untuk umur 60 tahun ke atas
Kurang dari atau sama dengan 90 hari	<ol style="list-style-type: none"> 1. Borang Permintaan Penukaran 2. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 3. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar 	<ol style="list-style-type: none"> 1. Borang Permintaan Penukaran 2. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 3. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar 4. Sijil Kesihatan
**Lebih dari 90 hari dan kurang daripada 2 tahun	<ol style="list-style-type: none"> 1. Borang Permintaan Penukaran 2. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 3. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar 4. Sijil Kesihatan 	<ol style="list-style-type: none"> 1. Borang Permintaan Penukaran 2. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 3. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar 4. Laporan Pemeriksaan Perubatan
**2 - 5 tahun [Hanya untuk polisi AIA yang dikeluarkan sebelum Lesen Tunggal - 18 Jun 2013, kecuali polisi nombor dengan awalan P & H]	<ol style="list-style-type: none"> 1. Borang Permintaan Penukaran 2. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 3. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar 4. Sijil Kesihatan 	<ol style="list-style-type: none"> 1. Borang Permintaan Penukaran 2. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 3. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar 4. Laporan Pemeriksaan Perubatan

**Tidak terpakai untuk pelan A Term Special kerana Pengembalian Semula hanya dibenarkan dalam tempoh 90 hari dari tarikh akhir premium/sumbangan yang perlu dibayar.

Pengembalian semula Polisi/Sijil Auto-Extended Term Insurance (ETI)

(Hanya terpakai untuk polisi/sijil AIA yang dikeluarkan sebelum Lesen Tunggal - 18 Jun 2013)

Tempoh Polisi Auto-ETI	Dokumen yang Diperlukan
Dalam tempoh 2 tahun (Semua pelan kecuali pelan perubatan <i>standalone</i>)	<ol style="list-style-type: none"> 1. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 2. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar
Dalam tempoh 2 tahun (Pelan perubatan <i>standalone</i> sahaja)	<ol style="list-style-type: none"> 1. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 2. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar 3. Sijil Kesihatan
Dalam tempoh 2 – 5 tahun (Semua pelan)	<ol style="list-style-type: none"> 1. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 2. Salinan pemilik polisi dan pembayar Kad Pengenalan/ Pasport (depan dan belakang) 3. Pemeriksaan Kesihatan

Pengembalian semula Polisi Guaranteed Issue Whole Life (GIWL)

Tempoh Polisi Luput	Dokumen yang Diperlukan
Dalam tempoh 60 hari dari tarikh akhir premium yang perlu dibayar	<ol style="list-style-type: none"> 1. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 2. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar
Dalam tempoh 61 hari 1 tahun	<ol style="list-style-type: none"> 1. Borang Usaha Wajar Pelanggan (<i>Customer Due Diligence Form</i>) 2. Salinan Kad Pengenalan / Pasport (depan & belakang) pemilik polisi dan pembayar 3. Borang Pengembalian/Pengaktifan Semula Polisi GIWL

Notes:

1. Anda boleh memuat turun borong di laman web (www.aia.com.my)-> Bantuan -> Hab Borang -> Permintaan.
2. Permintaan pengembalian semula adalah tertakluk kepada semakan pengunderaitan dan kelulusan pihak Syarikat. Syarikat berhak untuk meminta bukti kebolehinsurans tambahan.
3. Semua perbelanjaan untuk Pemeriksaan Perubatan dan Laporan Perubatan lain hendaklah ditanggung oleh Pemilik Polisi.
4. Pembayaran semua premium/sumbangan tertunggak dan premium/sumbangan *Saver* (jika ada) jika diperlukan untuk Siri A Life Signature, A Life Infinite, PB Wealth Plus, PB Wealth Elite.

☆ **Tips: How to check if my policy has lapsed and if the lapse duration is less than 90 days? / Bagaimana untuk menyemak jika polisi saya telah luput dan jika tempoh luput adalah kurang dari 90 hari?**

Step 1: Login to My AIA / Langkah 1: Log masuk ke My AIA

Step 2: Select My Plans & Claims / Langkah 2: Pilih My Plans & Claims

Step 3: Check your policy status under field "A". / Langkah 3: Semak status polisi anda dibawah medan "A".

Step 4: Check your policy lapse duration under field "B". / Langkah 4: Semak tempoh luput polisi anda dibawah medan "B".

Example / Contoh:

a. *If today's calendar date is 31 Oct 2022. / Jika hari ini adalah 31 Okt 2022.*

Lapse duration = 31 Oct 2022 - 22 Sep 2022 = 40 days (less than 90 days) / Tempoh luput = 31 Okt 2022 - 22 Sep 2022 = 40 hari (kurang dari 90 hari)

b. *If today's calendar date is 31 Dec 2022. / Jika hari ini adalah 31 Dis 2022.*

Lapse duration = 31 Dec 2022 - 22 Sep 2022 = 101 days (more than 90 days) / Tempoh luput = 31 Dis 2022 - 22 Sep 2022 = 101 hari (lebih dari 90 hari)