



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up AIA i-Tenang. Be sure to also read the general terms and conditions.

1. What is this product about?

AIA i-Tenang is a 1-year hospitalisation family Takaful plan which provides cash payment upon hospitalisation for COVID-19 or COVID-19 vaccine side effects as well as coverage upon death due to COVID-19 or COVID-19 vaccine side effects. This plan also provides additional coverage for death or Total and Permanent Disability (TPD) due to accidental causes.

2. What are the Shariah concepts applicable?

Wakalah - the contract between you and AIA PUBLIC Takaful Bhd. (AIA PUBLIC, as Takaful Operator), where you authorise AIA PUBLIC to act on your behalf to conduct the affairs of Takaful business. AIA PUBLIC will take a portion of the Contribution as a *Wakalah* fee in return for these services.

Tabarru' – the net amount of the Contribution after deduction of *Wakalah* fee which will be allocated into the Participants' Risk Fund (PRF) as a donation for the purpose of mutual help and assistance to fellow participants in need.

Qard - is an interest-free loan provided by AIA PUBLIC to the PRF in the event it becomes deficit to enable it to pay Takaful benefits to eligible participants. This amount will be recovered from the future surplus of the PRF, if any.

3. What are the coverage/benefits provided?

Benefit	Amount of Benefit (RM)
Cash assistance upon hospitalisation due to COVID-19 or COVID-19 vaccine side effects	75 per day (up to maximum of 10 days)
Death due to COVID-19 or COVID-19 vaccine side effects	10,000
Death or TPD due to accidental causes	35,000

Duration of coverage: 1 year

Note: Please refer to the Takaful certificate for more information on the benefits provided.

4. How much Contribution do I have to pay?

The Contribution that you have to pay: RM 75.00

Note :

If you utilised the Perlindungan Tenang Voucher (PTV) to participate in this plan, your coverage shall commence after AIA PUBLIC has confirmed your eligibility under the PTV programme in accordance with the relevant terms and conditions.

In the event the redemption is unsuccessful, you will be notified through email and your application shall automatically be cancelled.

5. What are the fees and charges that I have to pay?

- (a) The *Wakalah* fee is deducted upfront as a percentage of Contribution to pay for AIA PUBLIC's management expenses and distribution costs (including commission).
- (b) After deduction of *Wakalah* fee, the balance of Contribution paid will be allocated into the Participant's Risk Fund (PRF) as *Tabarru'* for the purpose of providing protection and meeting claims on the events/risks covered under the Takaful certificate.

The table below shows the Contribution allocation:

Certificate Year		1
Contribution	RM	75.00
Wakalah Fee	%	45% of which 25% is for commission to TNG Digital Sdn Bhd
	RM	33.75 of which 18.75 is for commission to TNG Digital Sdn Bhd
Contribution Allocation into PRF (Tabarru')	%	55%
	RM	41.25

6. What are some of the key terms and conditions that I should be aware of?

- (a) **Importance of Disclosure** – You have a duty to take reasonable care not to make a misrepresentation when providing information in your application for Takaful coverage and you must answer all questions fully and accurately. You also have a duty to inform AIA PUBLIC immediately if the information provided in the application for Takaful coverage is found to be inaccurate or has changed.
- (b) **Eligibility** – Entry age for Person Covered is from 18 to 60 years old. The Person Covered must be a recipient of the Perlindungan Tenang Voucher in order to participate in this plan
- (c) **Waiting Period** – There will be a waiting period of fourteen (14) days from the effective date before you are eligible for COVID-19 and COVID-19 vaccine side effects benefits for hospitalisation or death. However, there is no waiting period for death or TPD due to accidental causes.
- (d) **Free Look Period** – You may request for cancellation of the Takaful certificate provided such request is received directly by AIA PUBLIC within fifteen (15) days of the e-Certificate being made available. Upon cancellation of the Takaful Certificate during the Free Look Period, any amount that you have paid to AIA PUBLIC will be refunded and you may reuse Your Perlindungan Tenang Voucher to participate in other Perlindungan Tenang products.
- (e) **Claim Procedures** – Claim forms can be downloaded from AIA's website, obtained from any AIA Customer Centres or by calling AIA PUBLIC's Care Line at 1-300-88-8922. Proof of claim must be accepted and approved by AIA PUBLIC to facilitate the payment of any benefit. In the event of a death claim, it is advisable to notify AIA PUBLIC immediately. For more information on claims procedures, please refer to AIA's website.
- (f) **Nominee** – You are encouraged to designate a nominee to AIA PUBLIC using the relevant nomination form which can be downloaded from AIA's website. This is to enable AIA PUBLIC to make direct payment of the relevant benefits to your nominee in accordance with your instruction. You are advised to inform the named person that he or she has been named as the nominee under the plan.

Note:

- (i) It may not be advantageous to switch from one Takaful plan to another as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses / pre-existing conditions of the new certificate.
- (ii) The terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the Takaful certificate for the full list of terms and conditions. The contents of the Takaful certificate shall prevail if there are any discrepancies between the Product Disclosure Sheet and the Takaful certificate document.

7. What are the major exclusions under this Takaful certificate?

Any hospitalisation or death due to COVID-19 or COVID-19 vaccine side effects arising from the occurrence of any of the following is not covered:

- You have previously received medical treatment, diagnosis, consultation or prescribed medications for COVID-19 or COVID-19 vaccine side effects prior to the issue date of the Takaful certificate;
- Any condition that occurs within the Waiting Period.

Any accidental death or TPD arising from the occurrence of any of the following is not covered:

- Willful exposure to danger or self-inflicted act while sane or insane;
- Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;
- Wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, racing on wheels or accidents due to intoxication of alcohol or drugs;
- Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when you are a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Note: This list is non-exhaustive. Please refer to the Takaful certificate for the full list of exclusions.

8. Can I cancel my Takaful certificate?

You may cancel/surrender your certificate by giving a written notice to AIA PUBLIC. Upon cancellation/surrender of the certificate after the Free Look Period, no amount shall be payable to you and you may no longer reuse your Perlindungan Tenang Voucher to participate in other Perlindungan Tenang products.

9. What do I need to do if there are changes to my contact details?

It is important that you inform AIA PUBLIC of any change in your contact details such as your address or e-mail address so that AIA PUBLIC can keep you informed of any important information. You should also notify AIA PUBLIC of any change in your nominee's address in order to facilitate payment of claim.

10. Where can I get further information?

Should you require additional information about Family Takaful or Perlindungan Tenang initiative, please visit www.mycoverage.my or our website at AIA.COM.MY.

If you have any enquiries, please contact:

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50450 Kuala Lumpur
Care Line: 1 300 88 8922
Tel: 03 - 2056 1111
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Website: AIA.COM.MY

AIA PUBLIC is a Takaful Operator licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

11. Other similar type of plans available

Please contact AIA PUBLIC Takaful Bhd. or visit our website at AIA.COM.MY for other similar types of plans that we offer.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT AIA PUBLIC TAKAFUL BHD. DIRECTLY FOR MORE INFORMATION.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A TAKAFUL CERTIFICATE. THE TAKAFUL CERTIFICATE SHALL ALWAYS PREVAIL OVER THIS DOCUMENT.

The information provided in this disclosure sheet is valid as at 29 Apr 2022.