

AIA i-Tenang

Terms and Conditions

1. Under Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, you are required to take reasonable care not to make any misrepresentation when filling in any required information in your application i.e. you should fill in the details fully and accurately or correctly. You also must inform AIA PUBLIC Takaful Bhd. (AIA PUBLIC) of any changes to the information you had provided in your application if such changes had taken place after you have submitted your application.
2. By sending your application, you declare that:
 - a. you have read the Product Disclosure Sheet and fully understood the contents of the Product Disclosure Sheet and your particular attention have been drawn to the essential information of the major features and limitations of the product;
 - b. you are aware that it is your pre-contractual duty of disclosure that you must exercise reasonable care not to misrepresent i.e. to give false information and that you are to provide the required information fully and accurately and/or correctly in your application;
 - c. you have read and understood the contents of your application including any warnings and notices therein and have fully and accurately filled in all required information;
 - d. you fully understand that all information you provided in connection with your application are relevant to AIA PUBLIC's decision whether to accept your application or not;
 - e. you will keep AIA PUBLIC updated of any change to the information you had provided in your application as soon as practicable;
 - f. you understand that neither AIA PUBLIC nor its employees shall be liable for any direct or indirect loss or damage due to any inaccuracy or incompleteness in the information you had provided in your application and shall include but shall not be limited to personal details of transactions with or through AIA PUBLIC whether within or outside Malaysia involving any party;
 - g. you understand that the coverage will only be effective upon approval by AIA PUBLIC of your application and relevant e-certificate is issued ("Effective Date") and delivered to you pursuant to the application;
 - h. you agree to participate in the Takaful plan pursuant to your application based on the principle of Takaful where a portion of the required Contribution will be credited into the Participants' Risk Fund (PRF). The Contribution is payable through redemption of the Perlindungan Tenang Voucher that has been provided to you by the Malaysian government as an eligible recipient;

- i. you understand that you will have a 15-day free look period from the date you received the e-certificate from AIA PUBLIC to evaluate the suitability of the plan participated. In the event that you wish to cancel your Takaful certificate during this period, you may do so by giving AIA PUBLIC written notice of your intention to AIA PUBLIC for cancellation;
 - j. you understand that if you cancel your Takaful certificate during the 15-day free look period, you will be able to reuse your Perlindungan Tenang Voucher to participate in other Perlindungan Tenang products. Payment of any kind that you have made to AIA PUBLIC will be refunded upon cancellation of the Takaful certificate;
 - k. you agree that a portion of the Contribution in PRF will be allocated as *Tabarru'* (donation) to be used for the Takaful coverage and for mutual financial aid and assistance to other participants in time of misfortune as prescribed in the Takaful certificate;
 - l. you agree to appoint AIA PUBLIC on the basis of *Wakalah* (agency) principle to manage the Takaful scheme, including managing the PRF in accordance with Shariah principles;
 - m. you agree to allow AIA PUBLIC to deduct a certain percentage (%) of the Contribution as *Wakalah* (agency) fee for the services rendered as stipulated in the Product Disclosure Sheet;
 - n. you agree that if the PRF becomes deficit, AIA PUBLIC will arrange for *Qard* (interest free loan) to enable the PRF to fulfil its obligation and the *Qard* will be repaid from future surplus of the PRF;
 - o. you understand and agree that any personal information collected or held by AIA PUBLIC (whether contained in your application or otherwise obtained) may be held, used and disclosed by AIA PUBLIC to individuals/organization related to and associated with AIA PUBLIC or any selected third party (within or outside of Malaysia, including retakaful and claims investigation companies and industry associations/federations) for the purpose of processing your application and providing subsequent service for this and other financial products and service and to communicate with you for such purposes. You understand that you have the right to obtain access to and to request correction of any of your personal information held by AIA PUBLIC. Such request can be made to any of AIA Customer Centres.
3. By sending your application, you are aware that the plan provides the following benefits:
- i. cash assistance in the event you require hospitalisation due to COVID-19 or COVID-19 vaccine side effects;
 - ii. death benefit in the event you pass away due to COVID-19 or COVID-19 vaccine side effects;
 - iii. death benefit due to accidental causes;
 - iv. total and permanent disability benefit due to accidental causes.

4. By sending your application, you are aware that the plan does not cover the following:

For COVID-19 or COVID-19 vaccine side effects related hospitalisation or death:

- i. 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;
- ii. any condition that occurs within fourteen (14) days from the issue date of the Takaful certificate.

For death or total and permanent disability due to accidental causes:

- i. willful exposure to danger or self-inflicted act while sane or insane;
- ii. assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity;
- iii. 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;
- iv. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except as a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.