



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up Group Flexible Personal Accident. Be sure to also read the general terms and conditions.

AIA General Berhad
Group Flexible Personal
Accident

Date: <dd/mm/yyyy>

1. What is this product about?

Group Flexible Personal Accident is a group accident plan that provides customized protection against any unfortunate events as a result of accidents. This product could be extended to cover certain Infectious Diseases and Dengue Fever as well. You can choose your desired benefits and sum insured within your premium budget.

2. What are the covers/benefits provided?

This Policy must consist of one of the four core benefits listed below:

No.	Core Benefits	Amount of Cover (RM)
1	Accidental Death and Dismemberment Benefit	Minimum Sum Insured of RM1,000
2	Accidental Death Benefit	
3	Accidental Dismemberment Benefit	
4	Accidental Death Benefit + Accidental Dismemberment Benefit (different sum insured)	

You may choose to add any of the 25 optional benefits below:

No.	Optional Benefits	Amount of Cover (RM)
1	Double Indemnity for Death due to Snatch Theft	Sum Insured to be determined by you
2	Double Indemnity for Death on Public Conveyance	
3	Double Indemnity for Death due to Road Traffic Accident	
4	Double Indemnity for Death on National Public Holidays	
5	Accidental Death on School Premises	
6	Funeral Expenses	
7	Education Allowance	
8	Death due to Infectious Diseases*	
9	Death due to Dengue Fever	
10	Accidental Medical Reimbursement Benefit	
11	Corrective Dental and Cosmetic Surgery Benefit	
12	Reimbursement for Prosthesis and Wheelchair	
13	Broken Bones and Burns Benefit	
14	Alternative Treatment Benefit	
15	Medical Reimbursement for Infectious Diseases*	
16	Medical Reimbursement for Dengue Fever	
17	Accidental Hospital Income Benefit	
18	Daily Hospital Income due to Infectious Diseases*	
19	Hospital Income due to Infectious Diseases*	
20	Daily Hospital Income due to Dengue Fever	
21	Hospital Income due to Dengue Fever	
22	Daily Intensive Care Unit Allowance	

23	Accidental Weekly Indemnity Benefit	
24	Daily Recuperation Benefit	
25	Transport Allowance	

Duration of cover for policy is up to 1 year.

Note:

*Five Infectious Diseases covered are Japanese Encephalitis, Malaria, Measles, Tuberculosis and Hand, Foot and Mouth Disease.

Please refer to the policy contract for more information on the benefits provided.

3. How much premium do I have to pay?

The premium amount payable is on quotation basis, inclusive of fees/charges and the applicable tax imposed by the government of Malaysia at the prevailing rate.

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

Type	Amount
Distribution Cost paid to the insurance agent/ agency leader/ intermediary	24% of the premium as the commission and overriding commission
Applicable Government Tax	6% of premium
Stamp Duty	RM 10.00 for each Master Policy

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

- **Duty of Disclosure** – Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal/Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal/Application Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal/Application Form (or when you applied for this insurance) is inaccurate or has changed.

- **Eligibility** – Entry age for assured persons who are the members or customers of the master policyholder, is from age 30 days to 75 years.
- **How do I make a claim?** – You need to complete the claim documents, which you can obtain from any AIA Branch or by calling the AIA Care Line at 1 300 88 1899. A list of AIA branches is available at www.aia.com.my. You must provide us with the written notice of a claim in respect of an injury within 30 days of the accident causing your injury. In the event of accidental death, immediate notice of claim must be given to us. We will also require proof of such claims to be produced within 90 days from the date of the accident. For a claim in respect of injury, proof of claim will include medical reports, police report and medical/treatment bills related to the claim. In the event of an accidental death claim, proof of claim would include hospital certificate, documents on medical treatment or examination, police report, post-mortem report and death certificate or newspaper cuttings. Proof of identity of the person making the claim must also be submitted.

Note: The list is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this Policy.

6. What are the major exclusions under this policy?

- Pre-existing conditions;

- Bacterial, viral or fungal infections (except Dengue Fever and Infectious Diseases covered by specific optional benefits in this Policy);
- Any kind of disease or sickness (except Dengue Fever and Infectious Diseases covered by specific optional benefits in this Policy) including but not limited to AIDS;
- Medical or surgical treatment (except as necessitated by accidental bodily injury, Dengue Fever and Infectious Diseases covered by this plan);
- Dental treatment (except as necessitated by accidental bodily injury for extraction of sound and natural teeth);
- Cosmetic surgery of any kind;
- Suicide or intentional self-injury;
- Childbirth, pregnancy or miscarriage;
- Professional sports;
- Any congenital anomalies and conditions arising out of or resulting therefrom;
- Mental or nervous disorders; use of drugs/narcotics of any kind;
- Racing of any kind.

Benefit No. 8-9, 15-16, 18-21:

- Pre-existing conditions;
- Benefits will commence after fourteen (14) days from the effective start date of the Period of Insurance.

Note: The list is non-exhaustive. Please refer to the policy contract for the full exclusions under this Policy.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to us. Upon cancellation, you will be entitled to a refund of premium based on Customary Short-Period Rates table (for policy with Period of Insurance of one year) or a refund of pro-rata premium equal to the unexpired Period of Insurance (for policy with Period of Insurance of less than one year). Please refer to the policy contract for more details.

8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact details.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:
 AIA General Berhad (201001040438 (924363-W))
 Menara AIA,
 99 Jalan Ampang,
 50450 Kuala Lumpur.
 Tel: 1 300 88 1899
 Fax: 03-2056 2591
 Email: my.customer@aia.com

10. Other similar types of cover available

Please contact us for other similar types of plans that we offer.

IMPORTANT NOTE:
YOU ARE ADVISED TO NOTE THE SCHEDULE OF INDEMNITIES FOR ACCIDENTAL DEATH AND PERMANENT DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT YOUR AGENT/INTERMEDIARY OR AIA GENERAL BERHAD DIRECTLY FOR MORE INFORMATION.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. THE POLICY CONTRACT SHALL PREVAIL OVER THIS DOCUMENT.

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.