



PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to take up MY FAMILY PA. Be sure to also read the general terms and conditions.

AIA Bhd.

MY FAMILY PA

Date: 1 April 2015

1. What is this product about?

MY FAMILY PA is a protection policy which provides compensation for you in the event of injury, disability or death caused solely by accidental means.

2. What are the covers/benefits provided?

This policy covers:

Benefits	Amount of Cover (RM)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accident Living Benefit	60,000	100,000	200,000	400,000	600,000
Accidental Death Benefit	30,000	50,000	100,000	200,000	300,000
Medical Reimbursement Benefit	3,000	5,000	8,000	10,000	12,000
Disability Allowance (Assured only) - per year for maximum 10 years	6,000	10,000	12,000	18,000	24,000
Payor Benefit (Assured only)	Waiver of Premium(s)				

Please refer to the Schedule of Indemnities for death and dismemberment in the policy contract. Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the underwriting requirements. Extra premiums may be added to the standard premiums if the presented risk is higher than standard risk. The premium is likely to remain the same. However, we reserve the right to change it in line with the applicable premium at the time of renewal.

	Plan 1			Plan 2			Plan 3		
	RM	RM	RM	RM	RM	RM	RM	RM	RM
	Premium	GST	Total Amount Payable	Premium	GST	Total Amount Payable	Premium	GST	Total Amount Payable
Annual - Class 1&2									
Self & Children	183.00	10.98	193.98	305.00	18.30	323.30	545.50	32.73	578.23
Self & Spouse	201.00	12.06	213.06	335.00	20.10	355.10	602.00	36.12	638.12
Whole Family	261.00	15.66	276.66	435.00	26.10	461.10	789.50	47.37	836.87
Annual - Class 3&4									
Self & Children	249.00	14.94	263.94	415.00	24.90	439.90	733.50	44.01	777.51
Self & Spouse	267.00	16.02	283.02	445.00	26.70	471.70	790.00	47.40	837.40
Whole Family	327.00	19.62	346.62	545.00	32.70	577.70	977.50	58.65	1,036.15
Semi Annual - Class 1&2									
Self & Children	93.33	5.60	98.93	155.55	9.33	164.88	278.21	16.69	294.90
Self & Spouse	102.51	6.15	108.66	170.85	10.25	181.10	307.02	18.42	325.44
Whole Family	133.11	7.99	141.10	221.86	13.31	235.17	402.65	24.16	426.81
Semi Annual - Class 3&4									
Self & Children	126.99	7.62	134.61	212.66	12.76	225.42	374.09	22.45	396.54
Self & Spouse	136.17	8.17	144.34	226.95	13.62	240.57	402.90	24.17	427.07
Whole Family	166.77	10.01	176.78	277.96	16.68	294.64	498.53	29.91	528.44

	Plan 4			Plan 5		
	RM	RM	RM	RM	RM	RM
	Premium	GST	Total Amount Payable	Premium	GST	Total Amount Payable
Annual - Class 1&2						
Self & Children	969.50	58.17	1,027.67	1,393.50	83.61	1,477.11
Self & Spouse	1,072.00	64.32	1,136.32	1,542.00	92.52	1,634.52
Whole Family	1,409.50	84.57	1,494.07	2,029.50	121.77	2,151.27
Annual - Class 3&4						
Self & Children	1,276.50	76.59	1,353.09	1,819.50	109.17	1,928.67
Self & Spouse	1,379.00	82.74	1,461.74	1,968.00	118.08	2,086.08
Whole Family	1,716.50	102.99	1,819.49	2,455.50	147.33	2,602.83
Semi Annual - Class 1&2						
Self & Children	494.45	29.67	524.12	710.69	42.64	753.33
Self & Spouse	546.72	32.80	579.52	786.42	47.19	833.61
Whole Family	718.85	43.13	761.98	1,035.05	62.10	1,097.15
Semi Annual - Class 3&4						
Self & Children	651.02	39.06	690.08	927.95	55.68	983.63
Self & Spouse	703.29	42.20	745.49	1,003.68	60.22	1,063.90
Whole Family	875.42	52.53	927.95	1,252.31	75.14	1,327.45

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

Type	Amount
Direct Distribution Cost paid to the insurance agent/agency leader/intermediary	24% of premiums paid or RM24 for every RM100 premium paid as the commission and overriding
Stamp Duty	RM10.00
Goods and Services Tax	6% of premiums paid or RM6 for every RM100 premium paid.

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

- Importance of Disclosure – you must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other insurance companies.
- A Grace Period of thirty-one (31) days from the Premium Due Date shall be allowed for payment of each premium after the first premium during which period this Policy shall remain in force. In the event a loss occurs during the Grace Period, any unpaid balance of the premiums due for the full Policy year in which a loss occurs shall be deducted from the proceeds payable under the Policy.
- Eligibility - Entry age for Assured is from age 16 to 70 years and renewal is up to age 75 years. Malaysians (occupation Class 1 to 4) or foreign residents/foreign nationals (occupation Class 1 & 2 with valid work permit) are eligible to apply. Entry age for Dependent Child(ren) is from 1 month to 18 years, and renewal is up to age 23 years, provided the child is unmarried and unemployed.
- Change of Occupation - You must notify us in writing if you change your occupation. We will then look at your new occupation to determine, for insurance purposes, whether it is still within the insurable occupation classes for this plan.
- How do I make a claim? - you need to complete the claim documents, which you can obtain from your agent/intermediary or 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 exclusions under this policy.

6. What are the major exclusions under this policy?

- Pre-existing conditions
- Bacterial infections
- Any kind of disease or sickness or congenital defects
- Medical or surgical treatment (except those necessitated by injuries covered by this plan)
- Suicide or intentional self-injury
- Childbirth, pregnancy or miscarriage
- Professional sports
- AIDS
- Mental or nervous disorders; use of drugs/narcotics of any kind
- Racing of any kind

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 written notice to us. Upon cancellation, you will be entitled to a refund of premium based on the Short Rate Cancellation Table. (Please refer to the policy contract for the Short Rate Cancellation Table).

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 or life profile including your occupation and personal pursuits which would affect the risk profile.

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 Bhd.
General Insurance Department ,
Menara AIA,
99 Jalan Ampang,
50450 Kuala Lumpur
Tel: 1 300 88 1899
Fax: 03-2056 1391
Email: my.customer@aia.com

10. Other similar types of cover available

Please contact us/your agent/intermediary for other similar types of plans that we offer.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCHEDULE OF INDEMNITIES FOR DEATH AND 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 DISCUSS WITH THE AGENT/INTERMEDIARY OR CONTACT AIA BHD 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 1 April 2015.

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