



PRODUCT DISCLOSURE SHEET

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

AIA General Berhad

XTRA GUARD PA

Date: <mm/dd/yyyy>

1. What is this product about?

XTRA GUARD PA is a personal accident plan which provides compensation for you in the event of injury, disability or death caused solely by accidental means. Juvenile plan is also available for this product.

2. What are the covers/benefits provided?

This policy covers:

Adult Plan

Benefits	Coverage Amount	
	Plan 1	Plan 2
Accidental Death and Dismemberment Benefit	RM 100,000	RM 200,000
Anniversary Bonus	50% per year for the 1 st and 2 nd policy anniversary on current Accidental Death and Dismemberment Benefit	
Double Living Benefit	RM 100,000	RM 200,000
Accidental Death due To Road Traffic Accident or Accidental Death in Public Conveyance Benefit	RM 50,000	RM 100,000
Medical Reimbursement Benefit (per accident)	Up to RM 2,000	Up to RM 2,000
Daily Intensive Care Unit Allowance (up to 120 days per accident from the date of accident)	RM 200 per day	RM 300 per day
Alternative Treatment Benefit (per accident)	Up to RM 600	Up to RM 800
Weekly Indemnity Benefit	RM 50 per week	RM 100 per week

Juvenile Plan

Benefits	Coverage Amount	
	Plan 1A	Plan 2A
Accidental Death and Dismemberment Benefit	RM 100,000	RM 200,000
Anniversary Bonus	50% per year for the 1 st and 2 nd policy anniversary on current Accidental Death and Dismemberment Benefit	
Double Living Benefit	RM 100,000	RM 200,000
Accidental Death due To Road Traffic Accident or Accidental Death in Public Conveyance Benefit	RM 50,000	RM 100,000
Medical Reimbursement Benefit (per accident)	Up to RM 2,000	Up to RM 2,000
Daily Intensive Care Unit Allowance (up to 120 days per accident from the date of accident)	RM 200 per day	RM 300 per day
Alternative Treatment Benefit (per accident)	Up to RM 600	Up to RM 800
Payor Benefit	Shall waive the premiums payable under this plan if the policy owner suffers loss of life or permanent total disability due to accident.	

- Please refer to the Schedule of Indemnities for Accidental Death and Dismemberment Benefit in the policy contract.
- Accidental Death due to Road Traffic Accident or Accidental Death in Public Conveyance Benefit is payable in addition to Accidental Death and Dismemberment Benefit and Anniversary Bonus.
- Duration of cover is for one year. If you wish to continue your coverage for subsequent years, you need to renew your insurance coverage 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 the standard risk. We reserve the right to change the premium at the time of renewal.

The premium for Xtra Guard PA is illustrated below:

Adult Plan

Premium Mode	Plan 1		Plan 2	
	Class 1 & 2	Class 3 & 4	Class 1 & 2	Class 3 & 4
Annual Premium	RM 291.50	RM 471.70	RM 534.24	RM 859.66
Semi-Annual Premium	RM 150.13	RM 242.93	RM 275.13	RM 442.73
Quarterly Premium	RM 75.06	RM 121.47	RM 137.57	RM 221.36
Monthly Premium	RM 25.37	RM 41.04	RM 46.48	RM 74.79

Juvenile Plan

Premium Mode	Plan 1A	Plan 2A
Annual Premium	RM 206.70	RM 375.24
Semi-Annual Premium	RM 106.46	RM 193.25
Quarterly Premium	RM 53.22	RM 96.63
Monthly Premium	RM 17.99	RM 32.65

Note:

- The premium amount illustrated above is inclusive of 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
Direct Distribution Cost paid to the life planner / agency leader / intermediary	24% of premiums paid or RM24 for every RM100 premium paid as the commission and overriding commission.
Stamp Duty*	RM 10.00
Applicable Government Tax	6% of premiums or RM6.00 for every RM100 premium paid.

* Effective 1 January 2022 to 31 December 2025, stamp duty for policy issued to an Individual Owner with total annual premium of RM150 and below is waived in accordance with the STAMP DUTY (EXEMPTION) (NO. 16) ORDER 2021; to Corporate Owner qualified as micro, small and medium enterprises with total annual premium of RM250 and below is waived in accordance with the STAMP DUTY (EXEMPTION) (NO. 15) ORDER 2021.

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

- (a) **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.

- (b) **Eligibility** – Entry age for insured of the Adult Plan is from age 16 to 75 and renewal is up to age 85. 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 Juvenile Plan is from 14 days to age 15, and renewal is up to age 23, provided the Child is unmarried and unemployed.
- (c) **Waiting Period** – A waiting period of 14 days from the policy issue date or date of reinstatement, whichever is later, is applicable to the coverage of food poisoning under the Medical Treatment Benefit and Daily Intensive Care Unit Allowance.
- (d) **Grace Period** – 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.
- (e) **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.
- (f) **How do I make a claim?** – You need to complete the claim documents, which you can obtain from your life planner / 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: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions of this plan.

6. What are the major exclusions under this policy?

- (a) War or warlike operations (whether war be declared or not)
- (b) Insured serving in armed forces
- (c) Violation or attempt of violation of the law
- (d) Suicide or intentional self-injury
- (e) Mental or nervous disorders
- (f) Use of drugs/narcotics of any kind
- (g) Pre-existing conditions
- (h) Childbirth, pregnancy or miscarriage
- (i) Congenital defects
- (j) Bacterial, viral and fungal infections
- (k) Medical or surgical treatment (except those necessitated by injuries covered by this plan)
- (l) Any kind of disease, sickness or Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS)
- (m) Professional sports
- (n) Racing of any kind
- (o) Any hazardous activity

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

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 Customary Short-Period Rates Table. Please refer to the policy contract for the Customary Short-Period Rates 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 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 the product, please visit our website at AIA.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
E-mail: MY.GI-Ops@aia.com

10. Other similar types of cover available.

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

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCHEDULE OF INDEMNITIES FOR ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT 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 LIFE PLANNER/INTERMEDIARY OR CONTACT US 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 product disclosure sheet is valid as at <mm/dd/yyyy>.