



**PRODUCT DISCLOSURE SHEET**  
 (Please read this Product Disclosure Sheet before you decide to take up ANNIVERSARY PA. Be sure to also read the general terms and conditions.)

**AIA Bhd.**  
**ANNIVERSARY PA**

**Date: 1<sup>st</sup> June 2018**

**1. What is this product about?**

**ANNIVERSARY PA** is a protection policy which provides compensation for you in the event of injury, disability or death caused solely by accidental means. This plan also covers death due to Dengue viral fever.

**2. What are the covers/benefits provided?**

This policy covers:

Benefits	Amount of Cover (RM)					
	Plan 300	Plan 500	Plan 1000	Plan 2000	Plan 3000	Plan 5000
Accidental Death and Dismemberment Benefit	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Medical Reimbursement Benefit	4,000	5,000	10,000	10,000	10,000	10,000
Accident Hospital Benefit	150	150	300	300	300	300
Death Due to Dengue Viral Fever Benefit	60,000	100,000	200,000	400,000	600,000	1,000,000

Please refer to the Schedule of Indemnities for accidental death and dismemberment benefit 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 the standard risk. We reserved the right to change the premium at the time of renewal.

	Plan 300			Plan 500			Plan 1000		
	RM	RM	RM	RM	RM	RM	RM	RM	RM
	Premium	GST	Total Amount Payable	Premium	GST	Total Amount Payable	Premium	GST	Total Amount Payable
<b>Annual</b>									
Class 1 & 2	321.00	0.00	321.00	493.00	0.00	493.00	986.00	0.00	986.00
Class 3 & 4	540.00	0.00	540.00	824.00	0.00	824.00	1648.00	0.00	1648.00
<b>Semi Annual</b>									
Class 1 & 2	163.71	0.00	163.71	251.43	0.00	251.43	502.86	0.00	502.86
Class 3 & 4	275.40	0.00	275.40	420.24	0.00	420.24	840.48	0.00	840.48

	Plan 2000			Plan 3000			Plan 5000		
	RM	RM	RM	RM	RM	RM	RM	RM	RM
	Premium	GST	Total Amount Payable	Premium	GST	Total Amount Payable	Premium	GST	Total Amount Payable
<b>Annual</b>									
<b>Class 1 &amp; 2</b>	<b>1786.00</b>	<b>0.00</b>	<b>1786.00</b>	<b>2586.00</b>	<b>0.00</b>	<b>2586.00</b>	<b>4186.00</b>	<b>0.00</b>	<b>4186.00</b>
<b>Semi Annual</b>									
<b>Class 1 &amp; 2</b>	<b>910.86</b>	<b>0.00</b>	<b>910.86</b>	<b>1318.86</b>	<b>0.00</b>	<b>1318.86</b>	<b>2134.86</b>	<b>0.00</b>	<b>2134.86</b>

#### 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 commission.
Stamp Duty	RM10.00
Goods and Services Tax	0% of premiums paid or RM0.00 for every RM100 premium paid.

#### 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.

- 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 the policy shall remain in force. Provided that, if a loss occurs within 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 insured 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. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
- Change of Occupation - you must notify us in writing if you change your occupation. We will then review 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 form, 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](http://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 death, immediate notice of claim must be given to us. For death due to dengue viral fever, proof of claim to be submitted to us shall include medical reports of dengue-specific tests, serology (IgM Elisa test for Dengue antibodies) and death certificate.

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?**

- 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 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 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 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 the insurance agent or visit [www.insuranceinfo.com.my](http://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 3891  
E-mail: [my.customer@aia.com](mailto: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 ACCIDENTAL DEATH AND DISABLEMENT 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 AGENT/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 1<sup>st</sup> June 2018.