



AIA Online Shield

Frequently Asked Questions (FAQs)





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Overview of AIA Online Shield

1. What is AIA Online Shield?

AIA Online Shield is an affordable short-term plan that provides compensation in the event of death caused solely by accidental means, Covid-19, Dengue Fever and/or Side Effects of Covid-19 Vaccination. This product is underwritten by AIA General Berhad and can only be purchased through Shopee.

2. Why choose AIA Online Shield?

AIA Online Shield provides:

- (a) up to RM 50,000 for death due to accident;
- (b) up to RM 32,000 for Covid-19;
- (c) up to RM 12,000 for Dengue Fever (depends on your selected plan);
- (d) up to RM 30,000 on Death and RM 200 per day on Hospitalisation for Covid-19 Vaccination Side Effects;
- (e) affordable premium ranging from RM19.90 to RM59.90;
- (f) get covered easily without health declaration required;
- (g) claims process fast and easy.

3. Where can I obtain more information or buy the AIA Online Shield?

Kindly visit the AIA Online store in Shopee at <https://shopee.com.my/aia.os>. You may find out more from our customer service personnel by using the Live Chat function.

Alternatively, you may contact us at my.aiaonline@aia.com or via WhatsApp 019 629 9660.

Product Benefits and Premiums

4. How much do I need to pay for AIA Online Shield Insurance?

Premium (including applicable government tax and stamp duty) varies from RM19.90 to RM59.90, based on the selected benefits and coverage duration.

5. What is the coverage term for AIA Online Shield?

The period of coverage is either three (3) months or six (6) months.

6. How many plans are there to choose from?

Two plans are available for your choice:

No.	Benefits	Amount of Benefit (RM)	
		AIA Online Covid-19 Shield	AIA Online Dengue & Covid-19 Shield
i	Death due to Accident	50,000	50,000
ii	Death due to Covid-19	30,000	30,000
iii	Cash assistance upon hospitalisation due to diagnosed with Covid-19	2,000	2,000
iv	Death due to Dengue	-	10,000
v	Cash assistance upon hospitalisation due to diagnosed with Dengue	-	2,000
vi	Death due to Covid-19 Vaccination Side Effects	30,000	30,000
vii	Daily cash assistance upon hospitalisation due to Covid-19 Vaccination Side Effects (up to maximum 10 days)	200	200

Each plan comes with the option of either three (3) months or six (6) months coverage term.



7. What am I protected for based on the benefits listed in each plan?

The AIA Online Shield Insurance is an insurance policy offering you the following coverage and benefits, depending which plan you have selected.

- i. If you sustain accidental bodily injury caused by accident which results in death within 365 days after the accident, AIA will pay your Nominee or the Estate RM50,000.
- ii. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with Covid-19, which shall within 365 days of diagnosis result in death, AIA will pay your Nominee or the Estate RM30,000.
- iii. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with Covid-19 and requires confinement in a hospital, AIA will pay you RM2,000.
- iv. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with Dengue Fever, which shall within 365 days of diagnosis result in death, AIA will pay your Nominee or the Estate RM10,000.
- v. If you are diagnosed in Malaysia as a person with laboratory confirmation of infection with Dengue Fever and requires confinement in a hospital, AIA will pay you RM2,000.
- vi. If you sustain Covid-19 Vaccination Side Effects and requires confinement in a hospital and result in death within 365 days from the date of first confinement, or if you sustain Covid-19 Vaccination Side Effects during coverage period, AIA will pay your Nominee or the Estate RM 30,000.*
- vii. If you sustain Covid-19 Vaccination Side Effects and requires confinement in a hospital, AIA will pay you RM 200 per day, up to a maximum of 10 days.*

If you're covered with 'AIA Online Dengue & Covid-19 Shield', you may claim hospitalization for either Covid-19 or Dengue but not for both.

*If you're covered with 'AIA Online Covid-19 Shield' or 'AIA Online Dengue & Covid-19 Shield', you may claim for death and/or hospitalisation due to Covid-19 Vaccination Side Effects that occurs within 30 days from the date of Covid-19 vaccination.

8. What do you mean by up to RM32,000 cash pay-out for Covid-19 coverage?

If you are hospitalized for Covid-19 and suffer death as a result of Covid-19 the total amount paid by AIA will be RM32,000.

9. What do you mean by up to RM32,000 cash pay-out for Covid-19 Vaccination Side Effects coverage?

Three different scenarios illustrated below as examples:

- If you are hospitalised for Covid-19 Vaccination Side Effects for 10 days and suffer death as a result of the same diagnosis, the total amount paid by AIA will be RM32,000.
- If you are hospitalised for Covid-19 Vaccination Side Effects for 2 days, the total amount paid by AIA will be RM400. The remaining RM31,600 is claimable for future death (RM30,000) and/or hospitalisation (RM1,600) due to Covid-19 Vaccination Side Effects.
- If you are hospitalised for Covid-19 Vaccination Side Effects for 5 days and suffer death as a result of the same diagnosis, the total amount paid by AIA will be RM31,000 (RM30,000 + RM 200 for 5 days). The remaining RM 1,000 will be ceased as the policy is terminated.

10. What kind of Covid-19 vaccine is covered under AIA Online Shield?

Any Covid-19 vaccine which is officially approved, endorsed or authorised by the Ministry of Health (MOH) of Malaysia and must be prescribed by a Registered Medical Practitioner in any hospital of Malaysia, is accepted to be covered under AIA Online Shield.

For any avoidance of doubt, vaccinations performed in Malaysia at locations other than hospitals as allowed by MOH, with the prescription of a Registered Medical Practitioner, are also accepted.

11. Am I eligible for the Covid-19 Vaccination Side Effects benefits if I receive my Covid-19 vaccination outside of Malaysia?

No, you are not eligible for the Covid-19 Vaccination Side Effects benefits (death & hospitalisation) if you receive your vaccination outside of Malaysia. We only accept vaccination that takes place solely within Malaysia.

12. Are there any conditions I need to fulfil to be eligible to claim Covid-19 Vaccination Side Effects benefits?

Yes, you need to be medically eligible to receive the vaccination according to MOH. Any hospitalisation or death due to Covid-19 Vaccination Side Effects is claimable if the events occur within 30 days from the date of the vaccination.

13. If I received my Covid-19 vaccination yesterday, am I still eligible to purchase this policy?

Yes, you are eligible to purchase this policy after your Covid-19 vaccination. However, please take note there is a waiting period of 7 days and any pre-existing conditions shall be excluded. Therefore, you're recommended to purchase this policy before your Covid-19 vaccination to provide best protection to yourself and the waiting period will be waived if you activate your policy before your Covid-19 vaccination.

14. To make a claim on Covid-19 Vaccination Side Effects benefits, there is a requirement of 30 days from the date of vaccination. What is this about?

Any side effects caused by the Covid-19 vaccination generally expected to arise within short period right after vaccinated. Therefore, we exclude any claim if the first incident of side effects (i.e. first hospitalization date or the death date without hospitalization) happens more than 30 days from the vaccination date. However, please rest assured you're protected after 30 days provided the first incident happens within 30 days.

Here is an example to illustrate the coverage:

- Insured is vaccinated on 1 April 2021. Insured is hospitalized for 10 days on 25 April for 10 days and subsequently died on 1 July 2021. Given that the insured is first hospitalized within the 30 days period post-vaccination, he/she is eligible for the total of RM32,000 pay-out (i.e. RM200 x 10 days + RM30,000).

15. What does "Covid-19 Vaccination Side Effects" mean?

Covid-19 Vaccination Side Effects refers to Adverse Effects Following Immunisation (AEFI) as defined by World Health Organisation (WHO), which includes any untoward medical occurrence, vaccine-product related reactions, vaccine quality-defect related reactions, allergic reactions, local reactions, neurological disorders etc. Please refer to the policy contract for detailed explanation.

16. How does AIA Online Shield different from the Covid-19 vaccine injury fund¹ announced by Malaysia government?

This insurance plan is offered by AIA General Berhad (AIAGB) and independent from the government fund. Any claim approval or rejection from the government fund does not affect AIAGB claims assessment for this insurance plan. You may also take note that AIA Online Shield does not just cover severe side effects, but we offer daily cash assistance for hospitalization due to vaccination side effects. Furthermore, you will still be protected against Covid-19 after vaccinated.

17. Am I eligible to claim for the Covid-19 coverage after vaccinated?

Yes, in case you are diagnosed with Covid-19 after vaccinated, you are still eligible to claim for the Covid-19 hospitalization and death benefits.

18. Is “home quarantine” covered under Covid-19 hospitalisation benefit?

No, home quarantine is not covered under this plan. Cash assistance upon hospitalisation due to diagnosed with Covid-19 only covers quarantine in a hospital or quarantine facilities/centres that is designated by Ministry of Health (MOH) of Malaysia.

19. Is there any waiting period before I am eligible for the benefits?

There will be a waiting period of the first seven (7) days from the effective date before the insured person is eligible for Covid-19, Covid-19 Vaccination Side Effects or Dengue benefits for hospitalization or death. For Accidental Death there is no waiting period. However, waiting period for Covid-19 Vaccination Side effects benefits will not apply if you activate your policy before your vaccination date.

Besides, waiting period will not apply if you repurchase the same plan insuring the same person with same policyholder within three (3) days from the expiry date and time of your expired policy. For example, Insured A's existing policy "AIA Covid-19 Shield" expired on 3 June 2021. Insured A shall repurchase the same plan from Shopee before 7 June 2021. If the Insured is a child, the policyholder shall remain the same person as the previous policy.

20. There is an exclusion on “Pre-Existing Condition”. What does this mean?

It means an illness or condition (such as Covid-19, Covid-19 Vaccination Side Effects or Dengue) that occurred before the effective date of coverage. For Covid-19 it includes pending Covid-19 test results when coverage begins.

21. Does this policy cover worldwide?

This policy only covers Malaysia.

22. Does the Death benefit cover me even after my policy has ended?

If the accident causing bodily injury (for Accidental Death Benefit) or laboratory confirmation of infection with Covid-19, Covid-19 Vaccination Side Effects or Dengue (for Covid-19, Covid-19 Vaccination Side Effects or Dengue Death Benefit), occurs within the policy coverage period, and shall result in death within 365 days from the date of the accident or laboratory confirmation of infection as applicable, AIA will pay the death benefit.

¹ Source: <https://www.freemalaysiatoday.com/category/nation/2021/03/22/govt-announces-covid-19-vaccine-injury-fund/>



Policy Purchase & Eligibility

23. Who can be covered by AIA Online Shield?

Malaysians aged between 30 days to 65 years old with a MyKid or MyKad number.

24. Do I need to have a Shopee account to purchase this Insurance?

Yes, you will need to register for a Shopee account before you can purchase this Insurance.

25. What should I do after I purchase AIA Online Shield in Shopee?

You will receive a purchase confirmation message and a weblink via WhatsApp. Submit the insureds details to get covered instantly. You are required to provide your personal details to AIA within 7 days from the day you purchase the plan in Shopee.

26. When is the policy effective date assuming I purchase the insurance on Shopee today?

Once AIA receives your completed personal details from the weblink provided, policy will be effective immediately. You will receive both WhatsApp and email confirmation with your policy number, effective date and expiry date of the policy. Your policy document will be attached in the same email.

If you're not within the eligibility criteria for this Insurance, you will receive an email from us about the application rejection and premium will be refunded to you.

27. Can I purchase AIA Online Shield policy for another person?

Sure, you are most welcome to provide protection for your family and friends. However, each person can be insured by one policy only.

If the insured person is an adult with 18 years old and above, he/she must be the policyowner. If the insured person is below 18 years old, the natural parents or legal guardian must be the policyowner.

28. Can I insure with more than one AIA Online Shield policy?

Do not purchase more than one plan per person. Choose the plan most suitable for yourself or the persons you are purchasing it for. In the event the insured person is covered by multiple policies, the insurer will only pay one claim.

29. Can the policy be renewed at the end of the policy coverage period?

This is a non-renewable insurance. However, you may buy a fresh policy when your present cover expires.

30. Are there any documents or medical report needed before I can purchase this Insurance?

No health declaration form or medical report is required to obtain coverage.

31. If I have travelled overseas recently, am I eligible for coverage by this Insurance?

You are eligible for coverage and can purchase this Insurance. There are no travel restrictions.

32. Is there any limitation to coverage for frontline workers with increased risk to Covid-19 and Dengue?

There is no restriction on frontline staff with increased risk to Covid-19 or Dengue infection to purchase this Insurance. General exclusions applicable are given in the Policy.



33. The insurance covers persons up to the age of 65 years. What happens if the person attains age of 66 during the coverage period? Does the coverage terminate immediately?

No, the coverage will remain in force until expiry of the policy. However, this person will not be eligible to buy a fresh policy after the current policy expires.

Policy Servicing & Claims

34. Can I cancel my plan?

Yes, you may cancel your policy at any time by giving written notice to AIA General Berhad. However, there shall be no refund of premium by AIA or Shopee.

35. What do I need to do if there are changes to my personal details?

It is important that you inform us of any change in your contact details. You may request to update your personal details by contacting our dedicated AIA Online Customer Service via WhatsApp at 019 629 9660 or email my.aiaonline@aia.com.

36. Can I change my plan?

No, you are not allowed to change your plan. However, you may purchase another plan after your current AIA Online Shield policy expires.

37. Why am I being asked to include beneficiary details? Who can I nominate?

As per Government regulations all persons should be given the option to nominate beneficiary upon purchasing an insurance policy. With a beneficiary nominated upfront, it will ease the claims process and approval. You can nominate anyone, but the nominee has to be a person. You cannot put an organisation as a nominee.

38. Currently I have personal health insurance that has extended coverage for Covid-19. Can I claim from both AIA Online Shield and another policy?

Yes, you can.

39. What is the procedure for claim submission?

You need to complete the claim submission webpage and provide required supporting claim documents. You can obtain the link from the email where you received your e-policy documents upon insurance coverage, or by contacting AIA Online Customer Service via WhatsApp at 019 629 9660 or email my.aiaonline@aia.com.

All payments will be made by the Insurer directly. Payment for hospitalization benefit will be paid to the Insured Person. Payment for death benefit will be made to the Nominee or the Estate.

40. What are the documents required to support the claim for hospitalization?

- For Covid-19 hospitalization, the claim shall include Covid-19 specific tests and hospital admission certification from hospitals identified by the Ministry of Health.
- For Dengue hospitalization, the claim shall include the dengue-specific tests, serology (IgM Elisa test) and hospital admission certification.
- For Covid-19 Vaccination Side Effects hospitalisation, the claim shall include proof of vaccination and date, medical report and hospital admission certification.



41. What are the documents required to support a death claim?

- For death due to Covid-19, the claim shall include Covid-19 specific tests, death certificate and copy of Identity Card.
- For death due to Dengue, the claim shall include dengue specific tests, serology (IgM Elisa test), death certificate and copy of the Identity Card.
- For death due to Covid-19 Vaccination Side Effects, the claim shall include proof of vaccination and date, post-mortem report/ hospital certification, hospital admission certification (if applicable), death certificate and copy of the Identity Card.
- For Accidental Death, the claim shall include police report, hospital certificate, post-mortem report, death certificate and copy of the Identity Card.
- Proof of identity of the person making the claim and proof of relationship between the insured and the person making the claim must also be submitted.

42. How long can I wait before making a claim?

For Covid-19, Dengue and Covid-19 Vaccination Side Effects, claims must be made within 30 days. For Accidental Death immediate notice of claim must be given.

43. Can I submit a laboratory confirmation or medical report from another country for a claim?

No. This policy coverage is only effective for Malaysia. Any accident, laboratory confirmation of Covid-19, Dengue or Covid-19 Vaccination Side Effects, medical reports, vaccination, hospitalization or death must occur within Malaysia.

44. Where can I get further information?

Should you require additional information, please contact our dedicated AIA Online Customer Service via WhatsApp at 019 629 9660 or email my.aiaonline@aia.com.