



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before You decide to take up AIA i-Critical Illness Cover. Be sure to also read the general terms and conditions.

1. What is this product about?

AIA i-Critical Illness Cover is a yearly renewable regular contribution Takaful plan which provides coverage for 39 critical illnesses. This plan is a pure critical illness protection plan and does not have any savings or investment elements.

2. What are the Shariah concepts applicable?

Wakalah - the contract between Participant and AIA PUBLIC Takaful Bhd. (AIA PUBLIC, as Takaful Operator), where Participant authorises AIA PUBLIC to act on their behalf to conduct the affairs of Takaful business. AIA PUBLIC will take a portion of the Participants' Contribution as a *Wakalah* Fee in return of these services.

Tabarru' – the balance of Contribution after deduction of *Wakalah* Fee, which will be allocated into the Participants' Risk Fund (PRF) as a donation for the purpose of mutual help and assistance to fellow Participants in need.

Ju'alah - AIA PUBLIC will be entitled to earn up to 50% of the Surplus arising from the PRF as performance fee for managing the fund efficiently which result in the surplus. The remaining portion of the Surplus will be distributed to eligible Participants.

Qard - is an interest-free loan provided by AIA PUBLIC to the PRF in the event it becomes deficit to enable it to pay Takaful benefit(s) to eligible Participants. This amount will be recovered from the future Surplus prior to distribution.

3. What are the coverage/benefits provided?

This plan covers:

Description	Benefit
Critical Illness Benefit	RM <Basic Sum Covered>

100% of the coverage amount shall be payable for any one of the 39 covered critical illnesses and covered surgery, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, where 10% of the coverage amount will be payable subject to a maximum of RM25,000 (limited to 1 payment only). The coverage amount shall be reduced by this advanced payment.

Duration of coverage: Yearly renewable up to age 70.

Benefits are only payable if you survive at least 15 days from the date of diagnosis of any of the 39 critical illnesses or a covered surgery. The list of 39 covered critical illnesses under this product is as follows:

- Stroke – *resulting in permanent neurological deficit with persisting clinical symptoms*
- Cancer– *of specified severity and does not cover very early cancers*
- Heart Attack – *of specified severity*
- Coronary Artery By-Pass Surgery
- Serious Coronary Artery Disease
- *Angioplasty and Other Invasive Treatments for Coronary Artery Disease
- Heart Valve Surgery
- Fulminant Viral Hepatitis
- End-Stage Liver Failure
- Primary Pulmonary Arterial Hypertension – *of specified severity*
- Muscular Dystrophy
- Alzheimer's Disease / Severe Dementia
- Motor Neuron Disease – *permanent neurological deficit with persisting clinical symptoms*
- Parkinson's Disease – *resulting in permanent inability to perform Activities of Daily Living*
- Terminal Illness
- Encephalitis – *resulting in permanent inability to perform Activities of Daily Living*
- Benign Brain Tumour – *of specified severity*

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| 11. End-Stage Lung Disease | 30. Major Head Trauma – <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 12. Kidney Failure – <i>requiring dialysis or kidney transplant</i> | 31. Bacterial Meningitis – <i>resulting in permanent inability to perform Activities of Daily Living</i> |
| 13. Surgery to Aorta | 32. Brain Surgery |
| 14. Chronic Aplastic Anaemia – <i>resulting in permanent Bone Marrow Failure</i> | 33. Medullary Cystic Disease |
| 15. Major Organ / Bone Marrow Transplant | 34. Loss of Independent Existence |
| 16. Blindness – Permanent and Irreversible | 35. HIV Infection Due To Blood Transfusion |
| 17. Deafness – Permanent and Irreversible | 36. Cardiomyopathy – of specified severity |
| 18. Loss of Speech | 37. Full-blown AIDS |
| 19. Coma – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i> | 38. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 20. Third Degree Burns – <i>of specified severity</i> | 39. Systemic Lupus Erythematosus with Severe Kidney Complications |
| 21. Multiple Sclerosis | |
| 22. Paralysis of Limbs | |

*In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the coverage amount shall be payable, subject to a maximum of RM 25,000 (limited to 1 payment only). The coverage amount shall be reduced by this advance payment.

4. How much Contribution do I have to pay?

The total contribution that You have to pay: RM<X,XXX.XX> (<Payment Frequency>)

Contribution duration: Payable until Person Covered age 70.

Please note that the contribution rate will increase depending on the attained age when the contribution is due. Please refer to “Appendix – Contribution Table for AIA i-Critical Illness Cover” at the end of this document for further information.

You should satisfy yourself that the contribution payable under the certificate is an amount that you can afford. This contribution rate is not guaranteed and may be increased in the future. We reserve the right to revise the contribution rates by giving You 90 days’ written notice prior to the next Certificate Anniversary.

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

- The *Wakalah* fee is deducted upfront as a percentage of Contribution to pay for AIA PUBLIC’s management expenses. The expenses include stamp duty of RM 10.
- This plan is commission-free and no intermediaries are involved in the marketing of AIA i-Critical Illness Cover.
- After deduction of *Wakalah* fee, the balance of Contribution paid will be allocated into the Participant’s Risk Fund (PRF) as *Tabarru’* for the purpose of providing protection and meeting claims on the events/risks covered under the Takaful Certificate. The *Tabarru’* will increase as You grow older.

The table below shows the Contribution allocation:

Certificate Year		1	2	3	4	5	10	15	20
Contribution	RM	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>
Wakalah Fee	%	30%	30%	30%	30%	30%	30%	30%	30%
	RM	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>
Contribution Allocation into PRF (Tabarru’)	%	70%	70%	70%	70%	70%	70%	70%	70%
	RM	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>

The *Wakalah* fee percentage and Contribution Allocation into PRF percentage shall remain the same from Certificate Year 1 until Maturity. Please note that the Contribution rate will increase depending on the attained age when the Contribution is due. Please refer to “Appendix – Contribution Table for AIA i-Critical Illness Cover” at the end of this document for further information.

- (d) The expenses directly attributable for claims (e.g. investigation cost) and investment related expenses (e.g. fund management fees, custodian and safekeeping fees) incurred at fund level, if any, will be charged under PRF.

Note:

This list is non-exhaustive. Please refer to the Takaful Certificate for more information on fees and charges under this product.

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

- (a) **Importance of disclosure** – You must disclose all material facts such as Your medical condition, and state Your age correctly.
- (b) **Free Look Period** – You have the right to cancel Your Takaful Certificate by giving Us a written request that is signed by You to AIA PUBLIC within 15 days after You have received the Takaful Certificate. The Contributions that You have paid will be refunded to You.
- (c) **Grace Period** – You are given a Grace Period of 31 days from the due date for payment of each subsequent Contribution. If Contribution remains unpaid at the end of this Grace Period, the Takaful Certificate may lapse.
- (d) **Claim Procedures** – Claim forms can be downloaded from AIA's website, obtained from any AIA Customer Centres or by calling Our Care Line at 1-300-88-8922. Proof of claim must be accepted and approved by AIA PUBLIC to facilitate the payment of any benefit. For more information on claims procedures, please refer to AIA's website.
- (e) **Waiting Period** – the eligibility for benefits under the Certificate will only start after a specific period from the effective date of the Certificate:

Description	Waiting Period
Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease	60 days
Other Critical Illnesses	30 days

Notes:

- (i) It may not be advantageous to switch from one Takaful plan to another, as You may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses / pre-existing conditions of the new certificate.
- (ii) The terms and conditions stated in this Product Disclosure Sheet are not exhaustive. Please refer to the Takaful Certificate for the full list of terms and conditions. The contents of the Takaful Certificate shall prevail if there are any discrepancies between the Product Disclosure Sheet and the Takaful Certificate documents.

7. What are the major exclusions under this Certificate?

This plan does not cover:

- (a) any illness other than a diagnosis for the covered Critical Illness;
- (b) any pre-existing conditions prior to the Issue Date or Commencement Date, whichever is later;
- (c) Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within sixty (60) days following the Issue Date or Commencement Date, whichever is later;
- (d) all other critical illnesses for which the signs or symptoms first occurred within thirty (30) days following the Issue Date or Commencement Date, whichever is later;
- (e) any critical illness diagnosed due, directly or indirectly, to a congenital defect or disease which has manifested or was diagnosed before you attain seventeen (17) years of age;

- (f) the diagnosis of Fulminant Viral Hepatitis, Cancer, Encephalitis, Bacterial Meningitis, Alzheimer's Disease/ Severe Dementia or Terminal Illness of the Person Covered/You, where in Our opinion, was directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any HIV. We reserve the right to require the Person Covered/You to undergo a blood test for HIV as a condition precedent to any acceptance of any claim. For the purpose of this certificate:
- (i) The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - (ii) Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any HIV or Antibodies to such a Virus.
- (g) any of the critical illnesses or covered surgeries defined here which is caused by a self-inflicted injury;
- (h) if the Person Covered did not survive for at least 15 days after the diagnosis of a critical illness.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions

8. Can I cancel my Takaful Certificate?

You may cancel/surrender your Certificate by giving a written notice to AIA PUBLIC. Upon cancellation/surrender of the Certificate after Free Look Period, the unutilised Contribution from PRF and the unearned *Wakalah* Fee from the Takaful Operator's fund (if any) will be payable to you, provided that you have not made a claim on the Certificate during the current Certificate Year.

9. What do I need to do if there are changes to my contact details?

It is important that You inform AIA PUBLIC of any change in Your contact details such as Your address or e-mail address so that AIA PUBLIC can keep you informed of any important information.

10. 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:

AIA PUBLIC Takaful Bhd. 201101007816 (935955-M)
Menara AIA, 99 Jalan Ampang
50450 Kuala Lumpur
Care Line: 1 300 88 8922
Tel: 03 - 2056 1111
Email: my.customer@aiapublic.com.my
Website: AIA.COM.MY

AIA PUBLIC Takaful Bhd. is registered under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

11. Other similar type of plans available

Please contact AIA PUBLIC Takaful Bhd. or visit our website at AIA.COM.MY for other similar types of plans that We offer.

IMPORTANT NOTE:

YOU SHOULD SATISFY THAT THE MEDICAL AND HEALTH TAKAFUL CERTIFICATE CHOSEN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE MEDICAL AND HEALTH TAKAFUL CERTIFICATE AND CONTACT AIA PUBLIC TAKAFUL BHD. DIRECTLY FOR MORE INFORMATION.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A TAKAFUL CERTIFICATE. THE TAKAFUL CERTIFICATE SHALL ALWAYS PREVAIL OVER THIS DOCUMENT.

The information provided in this disclosure sheet is valid as at <MM/DD/YYYY>.

Appendix – Contribution Table for AIA i-Critical Illness Cover
(per RM1,000 sum covered)

Male Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.07	0.22	0.43	0.84	44	0.65	1.92	3.84	7.45
17	0.07	0.22	0.44	0.86	45	0.73	2.16	4.31	8.37
18	0.08	0.23	0.45	0.88	46	0.81	2.41	4.81	9.34
19	0.08	0.25	0.50	0.97	47	0.91	2.70	5.39	10.47
20	0.09	0.27	0.54	1.04	48	1.02	3.02	6.04	11.73
21	0.10	0.29	0.58	1.13	49	1.14	3.38	6.76	13.12
22	0.10	0.30	0.60	1.17	50	1.27	3.77	7.53	14.63
23	0.11	0.32	0.64	1.24	51	1.41	4.18	8.37	16.25
24	0.11	0.33	0.66	1.29	52	1.58	4.67	9.33	18.12
25	0.12	0.34	0.68	1.33	53	1.77	5.24	10.48	20.34
26	0.12	0.35	0.70	1.35	54	1.98	5.85	11.71	22.73
27	0.12	0.36	0.71	1.38	55	2.21	6.55	13.11	25.45
28	0.12	0.37	0.73	1.42	56*	2.48	7.34	14.68	28.51
29	0.13	0.38	0.76	1.47	57*	2.73	8.07	16.15	31.35
30	0.13	0.39	0.79	1.53	58*	2.95	8.73	17.45	33.89
31	0.14	0.42	0.85	1.65	59*	3.19	9.43	18.86	36.63
32	0.16	0.46	0.93	1.80	60*	3.44	10.18	20.36	39.54
33	0.18	0.52	1.05	2.03	61*	3.70	10.95	21.89	42.51
34	0.20	0.59	1.17	2.28	62*	3.97	11.74	23.48	45.59
35	0.22	0.65	1.30	2.52	63*	4.25	12.58	25.17	48.87
36	0.25	0.73	1.46	2.84	64*	4.57	13.53	27.06	52.54
37	0.28	0.82	1.65	3.20	65*	4.57	13.53	27.06	52.54
38	0.31	0.93	1.85	3.60	66*	5.10	15.09	30.19	58.62
39	0.35	1.05	2.10	4.08	67*	5.46	16.15	32.31	62.73
40	0.40	1.18	2.35	4.57	68*	5.80	17.17	34.35	66.69
41	0.45	1.33	2.67	5.18	69*	6.18	18.30	36.60	71.06
42	0.51	1.51	3.01	5.85	70*	6.59	19.50	39.00	75.72
43	0.57	1.70	3.40	6.60					

*The contribution for ages 56-70 are applicable for renewal only.

Appendix – Contribution Table for AIA i-Critical Illness Cover
(per RM1,000 sum covered)

Male Non-Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.07	0.20	0.41	0.79	44	0.43	1.28	2.56	4.98
17	0.07	0.20	0.41	0.79	45	0.49	1.44	2.87	5.58
18	0.07	0.20	0.41	0.79	46	0.54	1.61	3.21	6.24
19	0.07	0.21	0.42	0.81	47	0.61	1.80	3.59	6.98
20	0.07	0.22	0.43	0.84	48	0.68	2.01	4.02	7.81
21	0.07	0.22	0.44	0.86	49	0.76	2.26	4.51	8.76
22	0.08	0.23	0.45	0.88	50	0.85	2.51	5.02	9.75
23	0.08	0.23	0.45	0.88	51	0.94	2.79	5.59	10.85
24	0.08	0.23	0.45	0.88	52	1.05	3.11	6.23	12.09
25	0.08	0.23	0.45	0.88	53	1.18	3.49	6.99	13.57
26	0.08	0.23	0.46	0.90	54	1.32	3.90	7.80	15.15
27	0.08	0.24	0.48	0.93	55	1.48	4.37	8.74	16.97
28	0.08	0.24	0.49	0.95	56*	1.65	4.89	9.78	18.99
29	0.08	0.25	0.50	0.97	57*	1.82	5.38	10.77	20.91
30	0.09	0.27	0.54	1.04	58*	1.97	5.82	11.63	22.59
31	0.10	0.29	0.57	1.11	59*	2.12	6.29	12.58	24.42
32	0.11	0.31	0.63	1.22	60*	2.29	6.79	13.58	26.37
33	0.12	0.35	0.70	1.35	61*	2.46	7.29	14.59	28.33
34	0.13	0.39	0.78	1.51	62*	2.64	7.82	15.65	30.38
35	0.15	0.44	0.87	1.69	63*	2.83	8.39	16.78	32.58
36	0.16	0.49	0.97	1.89	64*	3.05	9.02	18.05	35.04
37	0.19	0.55	1.10	2.14	65*	3.05	9.02	18.05	35.04
38	0.21	0.62	1.24	2.41	66*	3.40	10.07	20.13	39.09
39	0.23	0.70	1.39	2.70	67*	3.64	10.77	21.54	41.83
40	0.27	0.79	1.58	3.06	68*	3.87	11.45	22.90	44.46
41	0.30	0.89	1.78	3.45	69*	4.12	12.20	24.40	47.37
42	0.34	1.00	2.01	3.90	70*	4.39	13.00	25.99	50.47
43	0.38	1.13	2.26	4.39					

*The contribution for ages 56-70 are applicable for renewal only.

Appendix – Contribution Table for AIA i-Critical Illness Cover
(per RM1,000 sum covered)

Female Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.05	0.15	0.30	0.59	44	0.86	2.55	5.10	9.90
17	0.06	0.17	0.34	0.66	45	0.95	2.80	5.61	10.89
18	0.06	0.19	0.37	0.72	46	1.05	3.10	6.20	12.04
19	0.07	0.20	0.41	0.79	47	1.13	3.34	6.67	12.96
20	0.08	0.23	0.45	0.88	48	1.18	3.51	7.01	13.62
21	0.09	0.25	0.51	0.99	49	1.25	3.69	7.39	14.34
22	0.10	0.29	0.58	1.13	50	1.32	3.91	7.81	15.17
23	0.11	0.32	0.64	1.24	51	1.40	4.13	8.27	16.05
24	0.12	0.35	0.70	1.35	52	1.49	4.40	8.80	17.08
25	0.13	0.38	0.77	1.49	53	1.59	4.69	9.39	18.23
26	0.14	0.41	0.81	1.58	54	1.70	5.02	10.04	19.49
27	0.15	0.44	0.88	1.71	55	1.81	5.37	10.73	20.84
28	0.16	0.48	0.96	1.87	56*	1.94	5.74	11.48	22.3
29	0.18	0.53	1.07	2.07	57*	2.06	6.09	12.18	23.65
30	0.20	0.59	1.18	2.30	58*	2.16	6.40	12.81	24.87
31	0.22	0.66	1.31	2.55	59*	2.28	6.73	13.47	26.15
32	0.25	0.73	1.45	2.82	60*	2.41	7.14	14.28	27.72
33	0.27	0.80	1.60	3.11	61*	2.56	7.59	15.17	29.46
34	0.30	0.88	1.76	3.42	62*	2.73	8.08	16.16	31.37
35	0.33	0.98	1.96	3.81	63*	2.92	8.63	17.27	33.53
36	0.37	1.10	2.20	4.28	64*	3.13	9.25	18.51	35.94
37	0.41	1.22	2.45	4.75	65*	3.13	9.25	18.51	35.94
38	0.46	1.36	2.72	5.29	66*	3.30	9.78	19.56	37.98
39	0.51	1.51	3.03	5.88	67*	3.57	10.55	21.10	40.98
40	0.57	1.69	3.37	6.55	68*	3.85	11.39	22.78	44.24
41	0.63	1.88	3.75	7.29	69*	4.13	12.21	24.43	47.43
42	0.71	2.09	4.19	8.13	70*	4.41	13.06	26.12	50.72
43	0.78	2.31	4.61	8.96					

*The contribution for ages 56-70 are applicable for renewal only.

Appendix – Contribution Table for AIA i-Critical Illness Cover
(per RM1,000 sum covered)

Female Non-Smoker									
Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	0.05	0.15	0.29	0.57	44	0.57	1.70	3.40	6.60
17	0.05	0.15	0.30	0.59	45	0.63	1.87	3.74	7.27
18	0.05	0.16	0.32	0.63	46	0.70	2.07	4.14	8.04
19	0.06	0.17	0.34	0.66	47	0.75	2.22	4.45	8.64
20	0.06	0.18	0.36	0.70	48	0.79	2.34	4.67	9.07
21	0.07	0.20	0.40	0.77	49	0.83	2.46	4.93	9.57
22	0.07	0.22	0.43	0.84	50	0.88	2.60	5.21	10.11
23	0.08	0.23	0.45	0.88	51	0.93	2.76	5.52	10.71
24	0.08	0.24	0.49	0.95	52	0.99	2.93	5.87	11.39
25	0.09	0.25	0.51	0.99	53	1.06	3.13	6.26	12.15
26	0.09	0.27	0.55	1.06	54	1.13	3.34	6.69	12.99
27	0.10	0.30	0.59	1.15	55	1.21	3.58	7.16	13.91
28	0.11	0.32	0.65	1.26	56*	1.29	3.83	7.66	14.88
29	0.12	0.36	0.71	1.38	57*	1.37	4.06	8.13	15.78
30	0.13	0.39	0.79	1.53	58*	1.44	4.27	8.54	16.59
31	0.15	0.44	0.87	1.69	59*	1.52	4.49	8.98	17.44
32	0.16	0.48	0.96	1.87	60*	1.61	4.76	9.52	18.48
33	0.18	0.53	1.07	2.07	61*	1.71	5.05	10.10	19.62
34	0.20	0.59	1.18	2.30	62*	1.82	5.38	10.77	20.91
35	0.22	0.66	1.31	2.55	63*	1.95	5.76	11.52	22.37
36	0.25	0.73	1.46	2.84	64*	2.08	6.16	12.33	23.94
37	0.28	0.82	1.64	3.18	65*	2.08	6.16	12.33	23.94
38	0.31	0.90	1.81	3.51	66*	2.20	6.52	13.04	25.32
39	0.34	1.01	2.02	3.92	67*	2.38	7.03	14.07	27.32
40	0.38	1.13	2.25	4.37	68*	2.56	7.59	15.18	29.48
41	0.42	1.25	2.50	4.86	69*	2.75	8.14	16.28	31.62
42	0.47	1.40	2.80	5.43	70*	2.94	8.71	17.42	33.82
43	0.52	1.54	3.08	5.99					

*The contribution for ages 56-70 are applicable for renewal only.