



## PRODUCT DISCLOSURE SHEET

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

### 1. What is this product about?

AIA i-Med Basic is a yearly renewable regular contribution Takaful plan which provides coverage for hospitalisation and surgical expenses. This plan is a pure medical and health 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 the services provided.

**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:

Table of Benefits		Plan
1	<b>Hospital Room and Board</b> (up to 120 days per year)	RM100
2	<b>Intensive Care Units (ICU)</b> (up to 120 days per year)	As charged, subject to Annual Limit and Lifetime Limit
3	<b>In- Hospital Related Fees</b> <ul style="list-style-type: none"> <li>• Hospital Supplies and Services</li> <li>• Surgical Fees</li> <li>• Operating Theatre Fees</li> <li>• Anesthetist's Fees</li> <li>• In-Hospital Doctor's visit (2 visits per physician per day)</li> </ul>	
<b>All claims are subject to a Deductible of RM300 for Any One Disability.</b>		
<b>Annual Limit</b>		<b>RM20,000</b>
<b>Lifetime Limit</b>		<b>RM80,000</b>

Notes:

- This plan does not cover pre and post hospitalization and outpatient treatment.*
- Deductible is a fixed amount You have to pay for the medical expenses incurred as cost sharing. You have to pay the first RM300 out of the eligible expenses for Any One Disability, and we will pay for the rest of the eligible expenses.*
- "Any One Disability" means that if two (2) or more Confinements are due to the same or related disability, or any complications arising from it, such confinements shall be regarded as one confinement if each of them is not separated by more than 90 days from the discharged date.*

Duration of coverage: Yearly renewable up to age 70.

Reminder: Please refer to the Takaful Certificate, which has information of the product benefits.

#### 4. How much Contribution do I have to pay?

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

Occupation class: Class <X>

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-Med Basic" 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 30 days written notice prior to the next Certificate Anniversary.

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

- (a) 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.
- (b) This plan is commission-free and no intermediaries are involved in the marketing of AIA i-Med Basic.
- (c) 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>
	%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%
Wakalah Fee	RM	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>
	%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%
Contribution Allocation into PRF (Tabarru')	RM	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>	<XXX.XX>
	%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%

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-Med Basic" 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 also be charged under PRF.

Note:

This list is not 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
Specified Illnesses	120 days
Other Illnesses	30 days
Accidental Injuries	Nil

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?

Any claims arising from the occurrence of the following is not covered under this Certificate:

- (a) Pre-existing illness prior to the Issue Date or Commencement Date, whichever is later; or
- (b) Treatment or surgery for Specified Illnesses until the Person Covered has been continuously covered under this Certificate for a period of one hundred and twenty (120) days; or
- (c) Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date the Person Covered was continuously covered under this Certificate and any congenital or hereditary conditions which has manifested or was diagnosed before the Person Covered attains 17 years of age; or
- (d) Any disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane; or
- (e) War, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations; or
- (f) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- (g) Any violation or attempted violation of the law or resistance to arrest; or
- (h) Pregnancy, miscarriage or child birth; or
- (i) Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising from it or any drug accident not prescribed by a treating doctor; or
- (j) Elective/Plastic/Cosmetic surgery, circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to near-sightedness, farsightedness or

astigmatism or radial keratotomy; all corrective glasses, contact lenses and intraocular lens (except monofocal intraocular lenses in cataract surgery) or the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, and prescriptions; or

- (k) Any form of dental care or surgery unless necessitated by injury but excluding the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement; or
- (l) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, vitamins/food supplements and treatments specifically for weight reduction or gain; or
- (m) Any treatment or investigation which is not medically necessary, or convalescence, custodial or rest care; or
- (n) Any medical or physical conditions arising within the first 30 days of the Issue Date or Commencement Date of this certificate, whichever is later except for covered injury; or
- (o) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material; or
- (p) Expenses incurred for donation of any body parts or organ by the Person Covered and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications. We will only reimburse the Reasonable and Customary Charges incurred on Major Organ/Bone Marrow Transplant Surgery for the Person Covered being the recipient, limited to once per lifetime; or
- (q) Medical treatment received by the Person Covered outside Malaysia apart from Singapore and Brunei, if the Person Covered resides or travels outside Malaysia for more than 90 consecutive days. Benefits in respect of the treatment shall be limited to the Reasonable and Customary and Medically Necessary Charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment.

*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](http://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](mailto:my.customer@aiapublic.com.my)**  
**Website: [AIA.COM.MY](http://AIA.COM.MY)**

AIA PUBLIC 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>.

SAMPLE

**Appendix – Contribution Table for AIA i-Med Basic**

<b>Male – Occupation Class 1 &amp; 2 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	65.77	194.67	389.34	756.00
21 - 25	72.04	213.21	426.42	828.00
26 - 30	80.39	237.93	475.86	924.00
31 - 35	87.70	259.56	519.12	1,008.00
36 - 40	90.83	268.83	537.66	1,044.00
41 - 45	93.96	278.10	556.20	1,080.00
46 - 50	104.40	309.00	618.00	1,200.00
51 - 53	126.32	373.89	747.78	1,452.00
54 – 56*	156.60	463.50	927.00	1,800.00
57 - 59*	202.54	599.46	1,198.92	2,328.00
60 - 62*	269.35	797.22	1,594.44	3,096.00
63 - 65*	363.31	1,075.32	2,150.64	4,176.00
66 – 68*	488.59	1,446.12	2,892.24	5,616.00
69 – 70*	621.18	1,838.55	3,677.10	7,140.00

<b>Male – Occupation Class 3 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	85.50	253.07	506.14	982.80
21 - 25	93.65	277.17	554.35	1,076.40
26 - 30	104.50	309.31	618.62	1,201.20
31 - 35	114.00	337.43	674.86	1,310.40
36 - 40	118.08	349.48	698.96	1,357.20
41 - 45	122.15	361.53	723.06	1,404.00
46 - 50	135.72	401.70	803.40	1,560.00
51 - 53	164.22	486.06	972.11	1,887.60
54 – 56*	203.58	602.55	1,205.10	2,340.00
57 - 59*	263.30	779.30	1,558.60	3,026.40
60 - 62*	350.16	1,036.39	2,072.77	4,024.80
63 - 65*	472.31	1,397.92	2,795.83	5,428.80
66 – 68*	635.17	1,879.96	3,759.91	7,300.80
69 – 70*	807.53	2,390.12	4,780.23	9,282.00

<b>Male – Occupation Class 4 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	95.37	282.27	564.54	1,096.20
21 - 25	104.45	309.15	618.31	1,200.60
26 - 30	116.56	345.00	690.00	1,339.80
31 - 35	127.16	376.36	752.72	1,461.60
36 - 40	131.70	389.80	779.61	1,513.80
41 - 45	136.24	403.25	806.49	1,566.00
46 - 50	151.38	448.05	896.10	1,740.00
51 - 53	183.17	542.14	1,084.28	2,105.40
54 – 56*	227.07	672.08	1,344.15	2,610.00
57 - 59*	293.68	869.22	1,738.43	3,375.60
60 - 62*	390.56	1,155.97	2,311.94	4,489.20
63 - 65*	526.80	1,559.21	3,118.43	6,055.20
66 – 68*	708.46	2,096.87	4,193.75	8,143.20
69 – 70*	900.71	2,665.90	5,331.80	10,353.00

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

**Appendix – Contribution Table for AIA i-Med Basic**

<b>Female – Occupation Class 1 &amp; 2 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	55.33	163.77	327.54	636.00
21 - 25	59.51	176.13	352.26	684.00
26 - 30	66.82	197.76	395.52	768.00
31 - 35	73.08	216.30	432.60	840.00
36 - 40	77.26	228.66	457.32	888.00
41 - 45	86.65	256.47	512.94	996.00
46 - 50	100.22	296.64	593.28	1,152.00
51 - 53	125.28	370.80	741.60	1,440.00
54 – 56*	158.69	469.68	939.36	1,824.00
57 - 59*	205.67	608.73	1,217.46	2,364.00
60 - 62*	272.48	806.49	1,612.98	3,132.00
63 - 65*	362.27	1,072.23	2,144.46	4,164.00
66 – 68*	481.28	1,424.49	2,848.98	5,532.00
69 – 70*	606.56	1,795.29	3,590.58	6,972.00

<b>Female – Occupation Class 3 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	71.93	212.90	425.80	826.80
21 - 25	77.36	228.97	457.94	889.20
26 - 30	86.86	257.09	514.18	998.40
31 - 35	95.00	281.19	562.38	1,092.00
36 - 40	100.43	297.26	594.52	1,154.40
41 - 45	112.65	333.41	666.82	1,294.80
46 - 50	130.29	385.63	771.26	1,497.60
51 - 53	162.86	482.04	964.08	1,872.00
54 – 56*	206.29	610.58	1,221.17	2,371.20
57 - 59*	267.37	791.35	1,582.70	3,073.20
60 - 62*	354.23	1,048.44	2,096.87	4,071.60
63 - 65*	470.95	1,393.90	2,787.80	5,413.20
66 – 68*	625.67	1,851.84	3,703.67	7,191.60
69 – 70*	788.53	2,333.88	4,667.75	9,063.60

<b>Female – Occupation Class 4 (RM)</b>				
<b>Age</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Semi-Annual</b>	<b>Annual</b>
16 - 20	80.23	237.47	474.93	922.20
21 - 25	86.29	255.39	510.78	991.80
26 - 30	96.88	286.75	573.50	1,113.60
31 - 35	105.97	313.64	627.27	1,218.00
36 - 40	112.02	331.56	663.11	1,287.60
41 - 45	125.65	371.88	743.76	1,444.20
46 - 50	145.32	430.13	860.26	1,670.40
51 - 53	181.66	537.66	1,075.32	2,088.00
54 – 56*	230.10	681.04	1,362.07	2,644.80
57 - 59*	298.22	882.66	1,765.32	3,427.80
60 - 62*	395.10	1,169.41	2,338.82	4,541.40
63 - 65*	525.29	1,554.73	3,109.47	6,037.80
66 – 68*	697.86	2,065.51	4,131.02	8,021.40
69 – 70*	879.52	2,603.17	5,206.34	10,109.40

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