



## PRODUCT DISCLOSURE SHEET

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

### 1. What is this product about?

AIA i-One Plan is a 1-year term Takaful plan, which provides coverage upon death and Total and Permanent Disability (TPD).

### 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.

**Al-Qard Al-Hasan** - 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
Death	RM <Basic Sum Covered>
TPD	RM <Basic Sum Covered>

Duration of coverage: 1 year

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

The Total Contribution that You have to pay: RM <X,XXX.XX> annually.

You should be satisfied that the Contribution payable under the Certificate is the amount that You can afford.

### 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) 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	Percentage (%) of Contribution	
	<i>Wakalah</i> Fee	Contribution Allocation into PRF ( <i>Tabarru'</i> )
1	40%	60%

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) **Surrender** – Upon surrender of the Takaful Certificate, the unutilised Contribution from PRF and the unearned *Wakalah* Fee from the Takaful Operator's fund (if any) will be payable to You.
- (d) **Claim Procedures** – Claim forms can be obtained from any AIA Customer Centres or by calling Our Customer Contact at 1-300-88-8922. Proof of claim must be accepted and approved by AIA PUBLIC to facilitate the payment of any benefit. In the event of a death claim, it is advisable to notify AIA PUBLIC immediately.

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 as 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.
- (iii) Please note that contribution paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

## 7. What are the major exclusions under this Certificate?

Any death arising from the occurrence of the following is not covered:

- (a) Death caused by suicide.

Any Total and Permanent Disability arising from the occurrence of the following is not covered:

- (a) willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- (b) services in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (c) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the person covered is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- (d) any congenital defect which has manifested or was diagnosed before the person covered attains 17 years of age; or
- (e) any disability resulting from a physical or mental condition which existed before the issue date or commencement date of the Certificate, whichever is later, which was not disclosed in the application or health statement.

*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. However, participating in a Family Takaful Certificate is a long-term financial commitment.

## 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 so that AIA PUBLIC can keep you informed of any important information. You should also notify AIA PUBLIC of any change in the address(es) of Your nominee(s) in order to facilitate payment of claim.

## 10. Where can I get further information?

Should You require additional information about Family Takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful', available at all AIA Customer Centres or You can obtain a copy from the *insuranceinfo* website [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact:

**AIA PUBLIC Takaful Bhd. (935955-M)**  
**Menara AIA, 99 Jalan Ampang**  
**50450 Kuala Lumpur**  
**Customer Contact: 1 300 88 8922**  
**Tel: 03 - 2037 1333**  
**Fax: 03 - 2056 3690**  
**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. for other similar types of plans that We offer.

### **IMPORTANT NOTE:**

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE 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>**.