

**PERSON COVERED :****SUM COVERED :****PLAN :** AIA i-Critical Illness Cover**CERTIFICATE :  
NUMBER****AGENCY : -****: CERTIFICATE DATE****: ISSUE DATE****: MATURITY DATE**

We shall, subject to the provisions of this Certificate, pay the benefits provided under this Certificate on being satisfied that the event on which the benefit is payable has occurred while this Certificate is in force.

The basic Family Takaful plan and the supplementary contracts if any, provided by this Certificate with their amounts of coverage are specified in the Schedule of Benefits and Contribution on the Certificate Information Page. Entitlement to benefits, benefit exclusions, conditions for payment and other Certificate details are set out inside.

Executed and signed by us on the Issue Date of this Certificate as stated in the Certificate Information Page.

**Registrar****Chief Executive Officer****Stamp Duty Paid**

**CERTIFICATE INFORMATION PAGE /  
HALAMAN MAKLUMAT SIJIL**

<b>Person Covered</b> <i>Orang Dilindungi</i>	:	<b>NRIC No.</b> <i>No. KP.</i>	:
<b>Age (Admitted)</b> <i>Umur (Disahkan)</i>	:	<b>Gender</b> <i>Jantina</i>	:
<b>Participant</b> <i>Peserta</i>	:	<b>NRIC No.</b> <i>No. KP</i>	:
<b>Age</b> <i>Umur</i>	:	<b>Gender</b> <i>Jantina</i>	:
<b>Product</b> <i>Produk</i>	:	<b>Certificate Date</b> <i>Tarikh Sijil</i>	:
<b>Certificate No.</b> <i>No. Sijil</i>	:	<b>Issue Date</b> <i>Tarikh Penyertaan</i>	:
<b>Basic Sum Covered</b> <i>Jumlah Dilindungi Asas</i>	:	<b>Expiry / Maturity Date</b> <i>Tarikh Tamat / Matang</i>	:

**SCHEDULE OF BENEFITS AND CONTRIBUTIONS / JADUAL FAEDAH DAN CARUMAN**

<b>Benefits</b> <i>Faedah-Faedah</i>	<b>Sum Covered</b> <i>Jumlah Dilindungi (RM)</i>	<b>Contributions</b> <i>Caruman (RM)</i>	<b>Contribution Cease Date</b> <i>Tarikh Caruman Terakhir</i>	<b>Expiry / Maturity Date</b> <i>Tarikh Tamat / Matang</i>	<b>Form No.</b> <i>No. Borang</i>
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AIA i-Critical Illness Cover

**ANNUAL CONTRIBUTION:**  
*CARUMAN TAHUNAN* RM

**TOTAL AMOUNT PAYABLE (ANNUAL):**  
*JUMLAH AMAUN YANG PERLU DIBAYAR (TAHUNAN):* RM

CONTRIBUTIONS ARE PAYABLE ON THE CERTIFICATE DATE AND IN ADVANCE SUBJECT TO THE TERMS AND CONDITIONS OF THE CERTIFICATE.  
*CARUMAN PERLU DIBAYAR PADA TARIKH SIJIL DAN TERLEBIH DAHULU TERTAKLUK KEPADA TERMA DAN SYARAT SIJIL.*

## BASIC DEFINITIONS

In this Certificate:

**“Activities of Daily Living”** are as follows:

- (i) Transfer  
Getting in and out of a chair without requiring physical assistance.
- (ii) Mobility  
The ability to move from room to room without requiring any physical assistance.
- (iii) Continence  
The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- (iv) Dressing  
Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- (v) Bathing/Washing  
The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- (vi) Eating  
All tasks of getting food into the body once it has been prepared.

**“Assessment Period”** means the period during which We will assess a condition before deciding whether or not the condition qualifies as being permanent. The assessment period will be for the minimum period time frame stated in the relevant definition and will not be longer than twelve (12) months (provided all required evidence has been submitted).

**“Basic Sum Covered”** or **“Sum Covered”** means the amount of the Takaful coverage of the Certificate when it is issued and is shown on the Certificate Information Page. If the Sum Covered is subsequently changed according to the terms and conditions of this Certificate, the amount after such alteration will become the Sum Covered.

**“Certificate”** refers to AIA i-Critical Illness Cover.

**“Certificate Anniversary”** refers to the same date each year as the Certificate Date.

**“Certificate Date”** as shown on the Certificate Information Page is the date from which Certificate Anniversaries, Certificate Years, Certificate Months and Contribution due dates are determined.

**“Certificate Year”** refers to the twelve (12) months duration between two (2) Certificate Anniversaries.

**“Close Associate”** means any individual closely connected to the Entity, either socially or professionally.

**“Contribution”** means the amount that You pay to Us to participate in this Certificate, as stated on the Certificate Information Page.

**“Covered Surgery”** shall mean the various surgical operations or procedures defined or specified in the Definitions of Critical Illnesses.

**“Critical Illnesses”** shall mean illnesses the signs or symptoms of which commenced more than thirty (30) days (other than Critical Illness No. 2, 3, 4, 5 and 6 which are subject to sixty (60) days) following the Issue Date, or the Commencement Date of this Certificate, whichever is the later, and shall include either the diagnosis of any of the following illnesses or performance of any of the Covered Surgeries included below, being:

### **1. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms**

Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolisation from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.

For the above definition, the following are not covered:

- (i) Transient ischemic attacks;
- (ii) Cerebral symptoms due to migraine;
- (iii) Traumatic injury to brain tissue or blood vessels;
- (iv) Vascular disease affecting the eye or optic nerve or vestibular functions.

### **2. Cancer – of specified severity and does not cover very early cancers**

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- (i) All cancers which are histologically classified as any of the following:
  - pre-malignant
  - non-invasive
  - Carcinoma in situ
  - having borderline malignancy
  - having malignant potential
- (ii) All tumours of the prostate histologically classified as T1N0M0 (TNM classification);
- (iii) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification);
- (iv) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification);
- (v) Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- (vi) All cancers in the presence of HIV;
- (vii) Any skin cancer other than malignant melanoma.

### **3. Heart Attack – of specified severity**

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- (i) A history of typical chest pain;
- (ii) New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block; and
- (iii) Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
  - Cardiac Troponin T or Cardiac Troponin I  $> / = 0.5$  ng/ml

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.

For the above definition, the following are not covered:

- occurrence of an acute coronary syndrome including but not limited to unstable angina.
- a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

#### **4. Coronary Artery By-Pass Surgery**

Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of coronary artery by-pass grafting.

For the above definition, the following are not covered:

- (i) angioplasty;
- (ii) other intra-arterial or catheter based techniques;
- (iii) keyhole procedures;
- (iv) laser procedures.

#### **5. Serious Coronary Artery Disease**

The narrowing of the lumen of Right Coronary Artery (RCA), Left Anterior Descending Artery (LAD) and Circumflex Artery (not inclusive of their branches) occurring at the same time by a minimum of sixty percent (60%) in each artery as proven by coronary arteriography (non-invasive diagnostic procedures are not covered). A narrowing of sixty percent (60%) or more of the Left Main Stem will be considered as a narrowing of the Left Anterior Descending Artery (LAD) and Circumflex Artery. This covered event is payable regardless of whether or not any form of coronary artery surgery has been performed.

#### **6. Angioplasty and Other Invasive Treatments for Coronary Artery Disease**

The actual undergoing for the first time of Coronary Artery Balloon Angioplasty, artherectomy, laser treatment or the insertion of a stent to correct a narrowing or blockage of one or more coronary arteries as shown by angiographic evidence.

Intra-arterial investigative procedures are not covered.

#### **7. Heart Valve Surgery**

The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities.

For the above definition, the following are not covered:

- (i) Repair via intra-arterial procedure;
- (ii) Repair via key-hole surgery or any other similar techniques.

#### **8. Fulminant Viral Hepatitis**

A sub-massive to massive necrosis (death of liver tissue) caused by any virus as evidenced by all of the following diagnostic criteria:

- (i) A rapidly decreasing liver size as confirmed by abdominal ultrasound;
- (ii) Necrosis involving entire lobules, leaving only a collapsed reticular framework;
- (iii) Rapidly deteriorating liver functions tests; and
- (iv) Deepening jaundice.

Viral hepatitis infection or carrier status alone (inclusive but not limited to Hepatitis B and Hepatitis C) without the above diagnostic criteria is not covered.

#### **9. End-Stage Liver Failure**

End-stage liver failure as evidenced by all of the following:

- Permanent jaundice;
- Ascites (excessive fluid in peritoneal cavity); and
- Hepatic encephalopathy.

Liver failure secondary to alcohol or drug abuse is not covered.

## **10. Primary Pulmonary Arterial Hypertension – of specified severity**

A definite diagnosis of primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterisation, resulting in permanent physical impairment to the degree of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment.

Pulmonary arterial hypertension resulting from other causes shall be excluded from this benefit.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.

Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

## **11. End-Stage Lung Disease**

End-stage lung disease causing chronic respiratory failure. All of the following criteria must be met:

- (i) The need for regular oxygen treatment on a permanent basis;
- (ii) Permanent impairment of lung function with a consistent Forced Expiratory Volume (FEV) of less than 1 litre during the first second;
- (iii) Shortness of breath at rest; and
- (iv) Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less.

## **12. Kidney Failure – requiring dialysis or kidney transplant**

End-stage kidney failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular dialysis is initiated or kidney transplantation is carried out.

## **13. Surgery to Aorta**

The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta. For this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

For the above definition, the following are not covered:

- (i) angioplasty;
- (ii) other intra-arterial or catheter based techniques;
- (iii) other keyhole procedures;
- (iv) laser procedures.

## **14. Chronic Aplastic Anaemia – resulting in permanent Bone Marrow Failure**

Irreversible permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring at least two (2) of the following treatments:

- (i) Regular blood product transfusion;
- (ii) Marrow stimulating agents;
- (iii) Immunosuppressive agents; or
- (iv) Bone marrow transplantation.

The diagnosis must be confirmed by a bone marrow biopsy.

## **15. Major Organ / Bone Marrow Transplant**

The receipt of a transplant of:

- Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or
- One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ.

Other stem cell transplants are not covered.

## **16. Blindness – Permanent and Irreversible**

Permanent and irreversible loss of sight as a result of accident or illness to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in both eyes using a Snellen eye chart or equivalent test and the result must be certified by an ophthalmologist.

## **17. Deafness – Permanent and Irreversible**

Permanent and irreversible loss of hearing as a result of accident or illness to the extent that the loss is greater than 80 decibels across all frequencies of hearing in both ears. Medical evidence in the form of an audiometry and sound-threshold tests result must be provided and certified by an Ear, Nose, and Throat (ENT) specialist.

## **18. Loss of Speech**

Total, permanent and irreversible loss of the ability to speak as a result of injury or illness. A minimum Assessment Period of six (6) months applies. Medical evidence to confirm injury or illness to the vocal cords to support this disability must be supplied by an Ear, Nose, and Throat specialist.

All psychiatric related causes are not covered.

## **19. Coma – *resulting in permanent neurological deficit with persisting clinical symptoms***

A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least ninety six (96) hours, requiring the use of life support systems and resulting in a permanent neurological deficit with persisting clinical symptoms. A minimum Assessment Period of thirty (30) days applies. Confirmation by a neurologist must be present.

The following is not covered:

- (i) Coma resulting directly from alcohol or drug abuse.

## **20. Third Degree Burns – *of specified severity***

Third degree (i.e. full thickness) skin burns covering at least twenty percent (20%) of the total body surface area.

## **21. Multiple Sclerosis**

A definite diagnosis of multiple sclerosis by a neurologist. The diagnosis must be supported by all of the following:

- Investigations which confirm the diagnosis to be Multiple Sclerosis;
- Multiple neurological deficits resulting in impairment of motor and sensory functions occurring over a continuous period of at least 6 months; and
- Well documented history of exacerbations and remissions of said symptoms or neurological deficits.

## **22. Paralysis of Limbs**

Total, permanent and irreversible loss of use of both arms or both legs, or of one arm and one leg, through paralysis caused by illness or injury. A minimum Assessment Period of six (6) months applies.

### **23. Muscular Dystrophy**

The definite diagnosis of a Muscular Dystrophy by a neurologist which must be supported by all of the following:

- (i) Clinical presentation of progressive muscle weakness;
- (ii) No central/peripheral nerve involvement as evidenced by absence of sensory disturbance;
- (iii) Characteristic electromyogram and muscle biopsy findings.

No benefit will be payable under this covered event before the Person Covered/You has/have reached the age of 12 years next birthday.

### **24. Alzheimer's Disease / Severe Dementia**

Deterioration or loss of intellectual capacity confirmed by clinical evaluation and imaging tests arising from Alzheimer's Disease or Severe Dementia as a result of irreversible organic brain disorders. The covered event must result in significant reduction in mental and social functioning requiring continuous supervision of the Person Covered/You. The diagnosis must be clinically confirmed by a neurologist.

From the above definition, the following are not covered:

- (i) Non organic brain disorders such as neurosis;
- (ii) Psychiatric illnesses;
- (iii) Drug or alcohol related brain damage.

### **25. Motor Neuron Disease – *permanent neurological deficit with persisting clinical symptoms***

A definite diagnosis of motor neuron disease by a neurologist with reference to either spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be permanent neurological deficit with persisting clinical symptoms.

### **26. Parkinson's Disease – *resulting in permanent inability to perform Activities of Daily Living***

A definite diagnosis of Parkinson's Disease by a neurologist where all the following conditions are met:

- (i) Cannot be controlled with medication;
- (ii) Shows signs of progressive impairment; and
- (iii) Confirmation of the permanent inability of the Person Covered/You to perform without assistance three (3) or more of the Activities of Daily Living.

Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinsonism are not covered.

### **27. Terminal Illness**

The conclusive diagnosis of a condition that is expected to result in death of the Person Covered/You within twelve (12) months. The Person Covered/You must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from an appropriate specialist and confirmed by Our appointed Doctor.

### **28. Encephalitis – *resulting in permanent inability to perform Activities of Daily Living***

Severe inflammation of brain substance, resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies. The covered event must be certified by a neurologist.

Encephalitis in the presence of HIV infection is not covered.



### **29. Benign Brain Tumour – of specified severity**

A benign tumour in the brain or meninges within the skull, where all of the following conditions are met:

- (i) It is life threatening.
- (ii) It has caused damage to the brain.
- (iii) It has undergone surgical removal or has caused permanent neurological deficit with persisting clinical symptoms; and
- (iv) Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on MRI, CT or other reliable imaging techniques.

The following are not covered:

- (i) Cysts;
- (ii) Granulomas;
- (iii) Malformations in or of the arteries or veins of the brain;
- (iv) Haematomas;
- (v) Tumours in the pituitary gland;
- (vi) Tumours in the spine;
- (vii) Tumours of the acoustic nerve.

### **30. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living**

Physical head injury resulting in permanent functional impairment verified by a neurologist. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of three (3) months applies.

### **31. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living**

Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies.

The diagnosis must be confirmed by:

- (i) an appropriate specialist; and
- (ii) the presence of bacterial infection in the cerebrospinal fluid by lumbar puncture.

For the above definition, other forms of meningitis, including viral meningitis are not covered.

### **32. Brain Surgery**

The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy (surgical opening of skull) is performed.

For the above definition, the following are not covered:

- (i) Burr hole procedures;
- (ii) Transphenoidal procedures;
- (iii) Endoscopic assisted procedures or any other minimally invasive procedures;
- (iv) Brain surgery as a result of an accident.

### **33. Medullary Cystic Disease**

A progressive hereditary disease of the kidney characterised by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic kidney failure. Diagnosis must be supported by a renal biopsy.

#### **34. Loss of Independent Existence**

Confirmation by an appropriate specialist of the loss of independent existence and resulting in a permanent inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of six (6) months applies.

#### **35. HIV Infection Due To Blood Transfusion**

Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, provided that all of the following conditions are met:

- (i) The blood transfusion was medically necessary or given as part of a medical treatment;
- (ii) The blood transfusion was received in Malaysia or Singapore after the commencement of the Certificate;
- (iii) The source of the infection is established to be from the institution that provided the blood transfusion and the institution is able to trace the origin of the HIV tainted blood;
- (iv) The Person Covered/You does/do not suffer from haemophilia; and
- (v) The Person Covered/You is/are not a member of any high risk groups including but not limited to intravenous drug users.

#### **36. Cardiomyopathy – of specified severity**

A definite diagnosis of cardiomyopathy by a cardiologist which results in permanently impaired ventricular function and resulting in permanent physical impairment of at least Class III of the New York Heart Association's classification of cardiac impairment. The diagnosis has to be supported by echocardiographic findings of compromised ventricular performance.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.

Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Cardiomyopathy directly related to alcohol or drug abuse is not covered.

#### **37. Full-blown AIDS**

The clinical manifestation of AIDS (Acquired Immune Deficiency Syndrome) must be supported by the results of a positive HIV (Human Immunodeficiency Virus) antibody test and a confirmatory test. In addition, the Person Covered must have a CD4 cell count of less than two hundred (200)/ $\mu$ L and one or more of the following criteria are met:

- (i) Weight loss of more than 10% of body weight over a period of six (6) months or less (wasting syndrome);
- (ii) Kaposi Sarcoma;
- (iii) Pneumocystis Carinii Pneumonia;
- (iv) Progressive multifocal leukoencephalopathy;
- (v) Active Tuberculosis;
- (vi) Less than one-thousand (1000) Lymphocytes/ $\mu$ L;
- (vii) Malignant Lymphoma.

### 38. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection

Infection with the Human Immunodeficiency Virus (only if the Person Covered is a Medical Staff as defined below), where it was acquired as a result of an accident occurring during the course of carrying out normal occupational duties with seroconversion to HIV infection occurring within six (6) months of the accident. Any accident giving rise to a potential claim must be reported to Us within thirty (30) days of the accident taking place supported by a negative HIV test taken within seven (7) days of the accident.

“Medical Staff” is defined as doctors (General Physicians and Specialists), traditional practitioners, nurses, paramedics, laboratory technicians, dentists, dental nurses, ambulance workers who are working in a medical centre or hospital or dental clinic/polyclinic in Malaysia. Doctors, traditional practitioners, nurses and dentists must be registered with the Ministry of Health of Malaysia.

### 39. Systemic Lupus Erythematosus with Severe Kidney Complications

A definite diagnosis of Systemic Lupus Erythematosus confirmed by a rheumatologist.

For this definition, the covered event is payable only if it has resulted in Type III to Type V Lupus Nephritis as established by renal biopsy. Other forms such as discoid lupus or those forms with only haematological or joint involvement are not covered.

WHO Lupus Classification:

Type III - Focal Segmental glomerulonephritis

Type IV - Diffuse glomerulonephritis

Type V - Membranous glomerulonephritis

“**Diagnosis**” shall mean the definitive diagnosis made by a Physician, as defined below, based upon such specific evidence, as referred to above in the definition of the particular Critical Illness concerned or, in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence acceptable to Us. Such diagnosis must be supported by Our medical doctor who may base his opinion on the medical evidence submitted by the Person Covered/You and/or any additional evidence which the former may require.

In the event of any dispute or disagreement regarding the appropriateness or correctness of the diagnosis, We shall have the right to call for an examination, of either the Person Covered/You or the evidence used in arriving at such diagnosis, by an independent acknowledged expert in the field of medicine concerned selected by Us and the opinion of such expert as to such diagnosis shall be binding on both the Person Covered/You and Us.

“**Endorsement**” means a variation to this Certificate.

“**Entity**” means any individual, body, organisation, institution, establishment, operation that is:-

- (a) sanctioned, prohibited or restricted under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and/or any other applicable economic or trade sanction laws or regulations (“Sanctioned Entity”); or
- (b) employed, employs, trades, or conducts business with a Sanctioned Entity in any manner whatsoever.

“**Expiry Date**” for Certificate means the date as shown in the Certificate Information Page, upon which the Certificate shall expire and for the respective benefit under the Certificate means the date, as shown in the Schedule of Benefits and Contributions of the Certificate Information Page, when the benefit shall terminate.

“**Irreversible**” means cannot be reasonably improved upon by medical treatment and/or surgical procedures consistent with the current standard of the medical services available in Malaysia.

“**Issue Date**” or “**Commencement Date**” is the date when coverage under this Certificate takes effect. The Issue Date is shown on the Certificate Information Page and the Commencement Date is the date of issue of any Endorsement indicated in the relevant Endorsement whenever the original terms and coverage of this Certificate are changed subsequently. Commencement Date is also the approval date of reinstatement of the Certificate in case of any reinstatement.

“**Ju’alah**” means fee whereby the Operator will be entitled to earn up to fifty percent (50%) of the Surplus arising from the Participants' Risk Fund as reward for managing the fund efficiently which result in the surplus.

**“Participant”** or **“Owner”** or **“Person Covered”** or **“You”** or **“Your”** means the person effecting this Certificate and identified on the Certificate Information Page.

**“Participants’ Risk Fund”** or **“PRF”** means the fund where *Tabarru’* are credited and from which Takaful claim benefits are payable based on solidarity, brotherhood and cooperation among participants. No benefits will be payable from this fund upon Maturity Date of this Certificate.

**“Permanent”** means expected to last throughout the lifetime of the Person Covered/You.

**“Permanent neurological deficit with persisting clinical symptoms”** means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Person Covered/You. Symptoms that are covered include numbness, paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

**“Person Covered”** refers to the person whose name and personal particulars are identified on the Certificate Information Page.

**“Physician”** shall mean a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a physician or surgeon who is the Person Covered/You himself/Yourself.

**“Pre-Existing Conditions”** shall mean illnesses/disabilities prior to the Issue Date or Commencement Date, whichever is later, of the Certificate and that the Person Covered/You has/have reasonable knowledge of. An Person Covered/You may be considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one for which:

- (a) the Person Covered/You had received or is receiving treatment;
- (b) medical advice, diagnosis, care or treatment has been recommended;
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

**“Relative”** means spouse, partner, sibling, child, parent or parent of the spouse or partner of the Entity. Sibling, child, parent or parent of the spouse or partner includes both biological and non-biological relationship.

**“Surplus”** means the surplus arising from the Participants’ Risk Fund after deducting the claims payable, statutory reserves and solvency capital requirements, if any. The Surplus, if any, is calculated and will be distributed to the eligible Participants.

**“Tabarru”** means the ‘donation’ determined as the net Contribution after deducting *Wakalah Fee*, this being based on the gender, attained age, smoking status and other rating factors of the Person Covered. *Tabarru’* will be allocated into the Participants’ Risk Fund for the purpose of mutual help and assistance to fellow Participants in need.

**“Takaful”** means a mutual assistance scheme based on the principles of solidarity, brotherhood and cooperation. Each Participant agrees to contribute (donate) into the PRF as *Tabarru’* which will be used to assist each other in times of need.

**“Wakalah”** means agency, it is a contract between Participants and Us, where the Participants authorize Us to act on their behalf to conduct the affairs of Takaful business. In performing its duties under the *Wakalah* contract, We may further engage another third party to perform the relevant tasks relevant for the Takaful business.

**“Wakalah Fee”** means the charge that the Participant pays to the Operator for the services rendered.

**“We”, “Us”, “Our”** or **“Takaful Operator”** refers to AIA PUBLIC Takaful Bhd.

Whenever the context requires, masculine form shall apply to feminine and singular term shall include the plural.

## SCHEDULE OF CONTRIBUTION ALLOCATION

The Contribution allocation are as follows:

**Wakalah Fee**

The upfront fee deducted as a percentage of the Contribution paid for the Certificate. It is used to meet the management expenses.

**Tabarru'**

After deduction of *Wakalah* fee, the balance of Contribution paid will be allocated into the PRF as *Tabarru'* for the purpose of mutual help and assistance to fellow Participants in need.

*Tabarru'* is determined at the beginning of each Certificate month based on the following:

- 1) attained age;
- 2) gender;
- 3) Smoking status; and/or

other rating factors of the Person Covered such as occupational class and health status, if applicable.

We reserve the right to revise the amount of *Tabarru'* and increase the Contribution for the Certificate by giving You at least ninety (90) days written notice prior to the Certificate Anniversary.

**Contribution Allocation**

The percentage of the Contribution are allocated as follows:

Certificate Year	Percentage (%) of Contribution	
	Wakalah Fee	Contribution Allocation into PRF ( <i>Tabarru'</i> )
1 until Maturity	30%	70%

## FUND PROVISION

### PARTICIPANTS' RISK FUND (PRF)

Based on the Shariah concept of *Tabarru'*, the Participants will donate a portion of Takaful Contribution into PRF for the purpose of mutual help. PRF is owned by a pool of Participants and managed by Us for the purpose of claims payment on events covered under this Certificate. However, no amount will be payable from PRF upon maturity or expiry of the Certificate.

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.

The Surplus from the PRF will be determined and declared, if any, at the end of every financial year by Us. The Surplus will be distributed proportionally to the eligible Participants in accordance to their *Tabarru'* allocation in PRF, provided always that no benefit has been paid from PRF under this Certificate while it is in force in a particular financial year.

Applying the *Ju'alah* contract, We will be entitled to earn at most **fifty percent (50%)** of the distributable Surplus as an *Ujrah* (fee) for managing the fund efficiently which result in the Surplus. The remaining portion of the Surplus will be distributed to eligible Participants.

If there is a deficit in the PRF, We will make good the deficiency from Our fund under the principle of *Al-Qard Al-Hasan* (interest-free loan). This amount will be recovered from the future PRF's Surplus prior to distribution.

## AIA i-CRITICAL ILLNESS COVER PROVISIONS

Your Certificate is called AIA i-Critical Illness Cover. It is a critical illness Takaful Certificate which expires on the Expiry Date as stated on the Certificate Information Page. Contribution shall be payable until the Contribution Ceased Date stated on the Certificate Information Page or upon the termination of this Certificate, whichever occurs earlier.

Your Certificate provides the following benefits subject to the terms and conditions stated below.

### BENEFITS

We will provide the following benefits if, while this Certificate is in force, the Person Covered is diagnosed to be suffering from a Critical Illness; or actually undergoes a Covered Surgery, subject to the Person Covered survive for at least fifteen (15) days from the date being diagnosed to be suffering from a Critical Illness or actually undergoes a Covered Surgery, and the following terms and conditions:

#### 1. LUMP SUM PAYMENT FOR CRITICAL ILLNESS

In the event of the Person Covered is diagnosed to have suffered from Critical Illness or underwent the Covered Surgeries, We shall pay to You the Sum Covered in one (1) Lump (the "Lump Sum Payment").

This Lump Sum Payment is payable once only. This Certificate shall terminate upon payment of the Lump Sum Payment.

#### 2. LIMITED PAYMENT FOR ANGIOPLASTY AND OTHER INVASIVE TREATMENTS FOR CORONARY ARTERY DISEASE

In the case of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Our liability is limited to ten percent (10%) of the Lump Sum Payment (the "Limited Payment") subject to a maximum of RM25,000. This Limited Payment is payable once only. This Certificate shall then continue with the reduced Sum Covered.

### PERIOD OF COVER AND RENEWAL

This Certificate will be renewable on each Certificate Anniversary of this Certificate, by payment of the Contribution in advance at the Contribution rate determined by Us at the time of renewal, subject to the terms and conditions of this Certificate.

The Contribution payable for this Certificate is not guaranteed and We reserve the right to revise or adjust it at the time of such renewal by giving You a ninety (90) days' prior notice in writing by ordinary post to Your last known address or electronic mail in in Our record. The revised contribution will be applicable from the next renewal of this Certificate.

Any revision in contributions shall be applicable to all Participants irrespective of their claim experience according to Our risk assessment.

In the event of any increase in contribution of this Certificate, You have to pay the revised contribution.

This Certificate is renewable at Your option until the occurrence of any of the following:

- (a) fraud or misrepresentation of material fact during application;
- (b) non-payment of Contribution or Contribution not made on time;
- (c) this Certificate is cancelled at Your request;
- (d) this Certificate is expired at the Expiry Date;
- (e) payment of the Lump Sum Payment;
- (f) the Person Covered attains the coverage age limit specified; or
- (g) death of the Person Covered.

## EXCLUSIONS

This Certificate does not cover:

- (a) any illness or surgery other than a diagnosis of or surgery for a Critical Illness as defined here;
- (b) Critical Illness No. 1, 7 to 39 for which the signs or symptoms first occurred within thirty (30) days following, the Issue Date or Commencement Date, whichever is later;
- (c) Critical Illness No. 2 to 6 for which the signs or symptoms first occurred within sixty (60) days following, the Issue Date or Commencement Date, whichever is later;
- (d) any Critical Illness diagnosed due, directly or indirectly, to a congenital defect or disease which has manifested or was diagnosed before the Person Covered/You attains seventeen (17) years of age;
- (e) any Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later;
- (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 Organisation in 1987, or any subsequent revision by the World Health Organisation 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.



## GENERAL PROVISIONS

### THE TAKAFUL CERTIFICATE

This Certificate is issued in consideration of the payment of Contribution as specified in the Certificate Information Page above and pursuant to:

- (i) the answers given by You in Your application or any subsequent questionnaires given by Us on any matters relating to Your application and any disclosures made by You between the time of submission of the application and the time this Certificate is entered into; and
  - (ii) Medical reports and any other reports and questionnaires;
- (collectively referred to as 'the Material Information')

and such Material Information shall form part of this Certificate between Us and You. However, in the event of any pre-contractual misrepresentation made in relation to such Material Information, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.

If you are required by Us, before this Certificate is renewed or varied, to answer any questions or if You are required to confirm or amend any matter previously disclosed by You to Us in relation to this Certificate, it is Your duty to take reasonable care not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

You must inform Us of any change to the information given to Us in Your answers or in respect of any matter previously disclosed to Us in relation to the Certificate if such changes had taken place after You have submitted the application for renewal or variation but before the Certificate is renewed or varied.

The terms and conditions of this Certificate shall not be changed or waived except by Endorsement duly signed by Our Chief Executive Officer or Registrar.

### INDISPUTABILITY

We shall not dispute the validity of this Certificate after it has been in force during the lifetime of the Person Covered/You for a period of more than two (2) years from the Issue Date or Commencement Date, whichever is later. However if We can show that there is a suppression of a material fact or a statement by You/Person Covered on a material matter was inaccurate, false, misleading and it was fraudulently made or omitted, We shall have the right to void this Certificate accordingly.

Where this Certificate has been in force during the lifetime of the Person Covered/You for two (2) years or less from the Issue Date or Commencement Date, whichever is later, We may void this Certificate and refuse all claims if a misrepresentation was found to be deliberate or reckless.

If the misrepresentation was careless or innocent We may at Our absolute discretion:

- (i) void this Certificate and refuse all claims, in which case We shall return the contributions paid without profit. This payment shall be a complete and valid discharge of any liability under this Certificate; or
- (ii) take any necessary remedies in accordance with the Islamic Financial Services Act 2013.

## **MISSTATEMENT OF AGE AND/OR GENDER**

This Certificate is issued at the age shown on the Certificate Information Page which is the Person Covered's declared age for his last birthday in the application. If at the time of any claim, the age or gender of the Person Covered is found to have been misstated, then We shall make adjustments based on the following:

- (i) If the Contribution based on the correct age or gender of the Person Covered are higher than the Contribution that have been paid, We shall reduce the benefit payable under this Certificate by the differences between the actual contribution paid and the contribution which should have been paid for the Certificate;
- (ii) If the Contribution based on the correct age or gender of the Person Covered are lower than the Contribution that have been paid, the differences in the Contribution will be refunded without profit.

If at the correct age the Person Covered is not eligible for Takaful coverage under this Certificate pursuant to Our Underwriting rules, the Certificate shall be void and We shall refund the total Contributions paid minus any cost incurred by Us under this Certificate. Proof of age shall also be required by Us at the time of processing any claim under this Certificate.

## **GOVERNING LAW**

This Certificate shall be governed by the laws of Malaysia and the Courts of Malaysia shall have the exclusive jurisdiction in respect of any claims arising out of or in relation to this Certificate.

## **CURRENCY AND PLACE OF PAYMENT**

All amounts payable either to or by Us will be paid in the currency shown on the Certificate Information Page or subsequent Endorsement. All amounts due from Us will be payable at any of Our Offices.

## **FREEDOM FROM RESTRICTIONS**

Unless otherwise specified, this Certificate is free from any restrictions upon You as to travel, residence or occupation.

## **ALTERATION**

We reserve the right to amend the terms and provisions of this Certificate by giving ninety (90) days prior written notice by ordinary post to Your last known address or electronic mail in Our record, and such amendment will be applicable from the next renewal of this Certificate. No alteration to this Certificate shall be valid unless authorised by Us and such approval is endorsed on this Certificate.

If the Person Covered intends to make any alteration or waive any provisions in this Certificate, the said alteration or waiver has to be made by an Endorsement. The Endorsement has to be signed by Our Chief Executive Officer or Registrar.

## **CERTIFICATION, INFORMATION AND EVIDENCE**

All certificates, information, medical reports and evidence as required by Us shall be furnished at the expense of You and in such a form that We may require. In any event all notices which We shall require You to give must be in writing and addressed to Us. You shall, at Our request and expense, submit to a medical examination whenever such is deemed necessary.

## **ARBITRATION**

All differences arising out of this Certificate shall be referred to an arbitrator who shall be appointed in writing by the parties in difference. If they are unable to agree on who is to be the arbitrator within one (1) month of being required in writing to do so then both parties shall be entitled to appoint an arbitrator each who shall proceed to hear the differences together with an umpire to be appointed by both arbitrators. However this is provided that any disclaimer of liability by Us for any claim under this Certificate must be referred to an arbitrator within twelve (12) calendar months from the date of such disclaimer.

## **PAYMENT OF BENEFITS**

All benefits are payable to You. If You die before the settlement of the claim, the benefits shall be paid to Your legal personal representatives. Such payment is deemed to be good discharge of the moneys payable under this Certificate.

We reserve the absolute right to request for further evidence, medical report or conduct medical history check before the benefits are payable to You.

## **CLAIMS PROCEDURES**

### **1. Notice of Claim**

Written notice of claim must be given to Us within sixty (60) days after the diagnosis of Critical Illness or Covered Surgery, as the case may be. Such notice given to Us with particulars sufficient to identify the Person Covered/You, shall be deemed to be notice to Us. Failure to give notice within such time shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

### **2. Proof of Critical Illness**

We, upon receipt of such notice, will provide to the claimant with the appropriate forms for filing proof of Critical Illness. If the forms are not given within fifteen (15) days, the claimant by submitting written proof covering the occurrence and circumstances of the occurrence, the character and the degree of the Critical Illness for which the claim is made shall be deemed to have complied with the requirements of this provision.

### **3. Filing Proof of Critical Illness**

Proof of Critical Illness or Covered Surgery must be submitted to Us during the Person Covered's lifetime. Such proof must be furnished within six (6) months after the diagnosis of such Critical Illness or performance of surgery of the Person Covered/You.

## **FREE LOOK PERIOD**

You have the right to cancel this Certificate by giving Us a written notice to Us. The Contributions that You have paid will be refunded to You. Such notice must be signed by You and received directly by Us within fifteen (15) days after You have received the Certificate.

## **CERTIFICATE SURRENDER**

You may, at any time during the lifetime of the Person Covered and while the Certificate is in force, surrender this Certificate by giving a written notice to Us.

The unutilized *Tabarru'* from PRF and the unearned *Wakalah* Fees in Takaful Operator's Fund, will be refunded to You upon surrender, provided that no claim has been made during the current Certificate Year. This is not applicable for Certificate with monthly mode of payment.

Period Not Exceeding	Percentage (%) of Allocation from Takaful Operator's Fund and PRF			
	Annually	Semi-annually	Quarterly	Monthly
15 days*	90	80	70	No Refund
1 month	80	70	50	
2 months	70	50	20	
3 months	60	30	No refund	
4 months	50	20	50	
5 months	40	10	20	
6 months	30	No refund	No refund	
7 months	25	70	50	
8 months	20	50	20	
9 months	15	30	No refund	
10 months	10	20	50	
11 months	5	10	20	
12 months	No refund	No refund	No refund	

(Note: \*Not applicable to first Certificate Year. Kindly refer to Free Look Period clause.)

#### TERMINATION

Your Certificate shall automatically terminate upon the earliest occurrence of the following:

- (i) death of the Person Covered; or
- (ii) payment of the Lump Sum Payment; or
- (iii) non-payment of contribution or contribution not made on time; or
- (iv) if this Certificate becomes expired, cancelled, surrendered or terminated;

The payment or acceptance of any contribution after the termination of this Certificate shall not create any liability on Our part but We shall refund any such contribution without profit.

#### NOTICES AND CORRESPONDENCE

- (i) Unless provided for, any notice, request, instruction or correspondence required or permitted to be given under this Certificate to Us or to You must be made in writing. No alterations in the terms of this Certificate or any Endorsement thereon, will be held valid unless the same is signed or initialed by Our authorized representative.
- (ii) We shall send or deliver personally any notice, request, instruction or correspondence to Your last known address or electronic mail in Our records. It is conclusively deemed to be received:
  - (a) In the case of personal delivery: at the time of delivery; and
  - (b) In the case of post, whether registered or otherwise: seven (7) days after the date of posting, if posted locally, and fourteen (14) days, if posted to an overseas address; and
  - (c) In the case of electronic mail: after twenty four (24) hours from transmission.

## **SURPLUS DISTRIBUTION**

We will manage and invest the PRF, in accordance with the investment strategy that complies with Shariah principles.

If there is any Surplus arising from the PRF, You agree that We will receive 50% of it as incentive, on the basis of *Ju'alah*, while the balance 50% will be reserved for distribution amongst the Participants subject to the term of this Certificate and any other prevailing regulations as determined by the authorities. The Surplus will be distributed to each Participant in accordance to the *Tabarru'* Contribution paid by Participant into PRF during that financial year.

Any Surplus attributable to the Participants shall be shared proportionately and provided always that the Certificate has not incurred any claim and/or not received any benefits payable under each type of coverage under this Certificate whilst it is in force.

## **AL-QARD AL-HASAN**

In the event that the PRF is insufficient to pay for its liabilities, the Operator will make good the deficiency under the principle of *Al-Qard Al-Hasan* (interest free loan). This amount will be repaid to the Operator from the PRF with no profit once the PRF becomes sufficient, before any distribution of Surplus is made.

## **REGULATORY IMPOSED TAX, CHARGES, FEES ETC**

The contribution to be paid by the Participant to the Takaful Operator under this Certificate is exclusive of any Tax. In the event the Takaful Operator is required by any applicable law to remit any Tax on the Contribution paid by the Participant, the Takaful Operator shall calculate and collect from the Participant any amount paid or payable under this Certificate on account of such Tax. Such amount as calculated by the Takaful Operator, shall be paid by the Participant as additional to and without any deduction or set-off from the contribution payable under this Certificate to the Takaful Operator. Tax is defined as any present or future, direct or indirect, tax including sales tax, service tax, any other tax of similar nature, levy, impost, duty, charge, fee, deduction or withholding of any nature, and any interest or penalties in respect thereof imposed by the Government of Malaysia.

## **SANCTION LIMITATION AND EXCLUSION CLAUSE**

- (i) The Takaful Operator shall not provide cover for any risk and/or activity and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Takaful Operator to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and/or any other applicable economic or trade sanction laws or regulations.
- (ii) The Takaful Operator shall not provide cover for any risk and/or activity and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit is for and/or to any Entity and/or Relative/Close Associate of any Entity.
- (iii) The Takaful Operator may terminate this Certificate with immediate effect and shall not thereafter be required to transact any business with You in connection with this Certificate, including but not limited to, making or receiving any payments under this Certificate.

## **OTHER PROVISIONS**

- (i) Any illegality, invalidity or unenforceability of any clause of these General Provisions under the Malaysian law shall not affect the legality, validity or enforceability of any other provisions in this Certificate.
- (ii) Our books and/or accounts shall be conclusive evidence of the state of accounts between the parties in this Certificate. Any certificate by any of Our officers as to the moneys or liabilities for the time being due and remaining or incurred to Us by the Person Covered shall be binding and conclusive evidence on the Person Covered in all courts of law and elsewhere.

- (iii) If We delay or fail to exercise any rights/remedies under this Certificate, it will not be deemed as a waiver. Any single/partial exercise of any right/remedy shall not prevent Us from any other or further exercise of any other right/remedy. The rights and remedies provided in this Certificate are cumulative and not exclusive of any other rights/remedies (whether provided by law or otherwise).
- (iv) This Certificate shall continue to be valid and binding for all purposes whatsoever despite any change by amalgamation, change of name, reconstruction or otherwise which may be made in Our constitution.
- (v) The terms and conditions stated in this Certificate constitute the entire terms and conditions of this Certificate. No prior inconsistent representation or statement made in relation to this Certificate whether orally or in writing shall form part of this Certificate.
- (vi) We reserve the right to alter the terms of this Certificate in such a way as We deem appropriate in the event of any change in the law or in the basis of taxation levy applicable to Us or this Certificate.
- (vii) Unless there is something in the subject or context inconsistent with such construction or unless it is otherwise expressly provided:
  - (a) All Contributions or notifications of claims must be received and accepted at Our Offices by a time period determined by Us.
  - (b) Any reference to a "business day" is to a day (not being a Saturday, Sunday or a Public Holiday in Malaysia) on which banks, licensed to carry on banking business under the provisions of the Islamic Financial Services Act 2013, are open for business in Malaysia and any reference to a "day", "week", "month" or "year" is to that day, week, month or year in accordance with the Gregorian calendar.
  - (c) Any transaction performed or to be performed must be performed by a time determined by Us on that business day for it to be considered as transacted on that business day. Otherwise, it would be deemed as transacted on the next business day.
  - (d) The Certificate Information Page to this Certificate is an important part of this Certificate. If there is any conflict or discrepancy between any of the provisions of this Certificate, such conflict or discrepancy shall, for the purposes of the interpretation and enforcement of this Certificate, be resolved by giving the provisions contained in the clauses of the General Provisions priority and precedence over the provisions contained on the Certificate Information Page

## OWNERSHIP PROVISIONS

### THE PARTICIPANT

You are the Owner of this Takaful Certificate as shown as Participant on the Certificate Information Page until changed. As the Participant, only You can, during the lifetime of the Person Covered, exercise all rights, privileges and options provided under this Takaful Certificate.

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## CONTRIBUTION PROVISIONS

### PAYMENT

All Contributions for this Certificate are payable on or before their due dates to Us. We will issue an official receipt for each payment received by Our Office. However, if you pay Your Contributions by credit/debit card or autodebit of Your bank account, We will not issue an official receipt for the payment. The validated deposit slip or Contribution deduction shown in either the credit/debit card statement or bank statement shall be considered as proof of payment.

### CHANGE

You may change the frequency of Contribution payments by submitting a written request to Us. Subject to Our minimum Contribution requirements, Contributions may be paid on an annual, semi-annual, quarterly or monthly mode at the Contribution rates applicable on the Issue Date.

### DEFAULT

After payment of the first (1<sup>st</sup>) Contribution, failure to pay a subsequent Contribution on or before its due date will constitute a default in Contribution payment.

### GRACE PERIOD

A Grace Period of thirty-one (31) days from the due date will be allowed for payment of each subsequent Contribution. This Certificate will remain in force during the Grace Period. If any claim arises during the Grace Period, any unpaid balance of the Contribution due shall be deducted from the proceeds payable under this Certificate. If any Contribution remains unpaid at the end of its Grace Period, this Certificate shall lapse and have no further value.

### REINSTATEMENT

If a Contribution is still in default after the stipulated Grace Period and if this Certificate has not been surrendered for its surrender value, this Certificate may be reinstated by Us at Our discretion before the Expiry Date of Your Certificate and it is also subject to the following:

- (i) A written application is made by You to have this Certificate reinstated;
- (ii) The Person Covered is within the allowable age limits as determined by Us at the time of reinstatement;
- (iii) The Person Covered has to produce evidence of eligibility of Takaful coverage that is satisfactory to Us;
- (iv) Payment of all overdue Contributions;
- (v) Payment of any indebtedness outstanding at the material time;
- (vi) Any other terms and conditions which We may impose at the material time; and
- (vii) Any reinstatement shall only cover loss or the Person Covered event which occurs after the reinstatement date.



## CERTIFICATE INFORMATION STATEMENT

Your Family Takaful Certificate is a valuable piece of property and serves as a useful aid to assist Your family against potential uncertainties of the future.

You may not have time to familiarise Yourself with all the Certificate provisions, but it is important that You know the unique benefits of this Certificate. This Certificate Information Statement is specially prepared in plain language to give You a better understanding of some of these benefits.

1. (a) Your Contribution payments shall be made annually, semi-annually, quarterly or monthly, whichever suit your best.
- (b) You may pay the Contributions in any of the following ways at Our discretion:
  - (i) Autodebit through Visa/MasterCard Credit card;
  - (ii) Autodebit through banks as specified by Us; or
  - (iii) Direct to Us.

If You pay Your Contribution by Visa/MasterCard card or autodebit, We will not send You any prior notice that Your Contribution is due. No official receipt will be issued if payment is made by way of (i) or (ii) above. The validated deposit slip or Contribution deduction shown in either the Visa/MasterCard card statement or bank statement shall be considered as proof of payment.

2. If Your age has not been admitted, You are required to submit a copy of identity card for proof of age upon request by Us.
3. It is important that You advise Us of any change in Your address.
4. You have the right to cancel this Certificate by returning this Certificate and giving a written notice to Us. Such notice must be signed by You and received directly by Us within fifteen (15) days after You receive the Certificate. We shall immediately refund any Contribution that You have paid in respect of Your Certificate, without profit, and Your Certificate shall be cancelled, subject to the deduction of expenses incurred for Your medical examination (if any).
5. You may surrender this Certificate, however, it may not be to Your advantage if You were to surrender Your Certificate.
6. In case of any dispute arising from this Certificate, You may write to:

(a) **AIA PUBLIC Takaful Bhd.**  
Menara AIA  
99 Jalan Ampang  
50450 Kuala Lumpur  
Customer Contact:  
1-300-88- 8922  
Fax: 03-2056 3690  
Website: www.aia.com.my

(b) **Ombudsman for Financial Services** (664393P)  
(Formerly known as Financial Mediation Bureau)  
Level 14, Main Block,  
Menara Takaful Malaysia  
No 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel: 03-2272 2811  
Fax: 03-2272 1577  
E-mail: enquiry@ofs.org.my  
Website: www.ofs.org.my

(c) **Contact Centre (BNMTELELINK)**  
**Laman Informasi Nasihat dan Khidmat (LINK)**  
Bank Negara Malaysia  
P.O. Box 10922  
50929 Kuala Lumpur  
Tel: 1-300-88-5465  
(1-300-88-LINK)  
(Overseas: +603-2174 1717)  
Fax: 03-2174 1515  
E-mail: bnmtelelink@bnm.gov.my

7. If You have any enquiries pertaining to Your Certificate, You may contact any of the AIA Customer Centres listed in AIA.COM.MY.

8. In the event of a claim under the Certificate, you are advised to notify us immediately. You may refer to the relevant provisions in the Certificate for the detailed claims procedures.
9. Your interest as a Participant is protected under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

**Note:**

The above explanation is intended as an aid to Your understanding of the Certificate terms and is not to be taken or interpreted as an alteration or amendment of the Certificate provisions.

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