

**PRODUCT DISCLOSURE SHEET**

Please read this Product Disclosure Sheet before you decide to take up PB CARE PA plan. Be sure to also read the general terms and conditions.

AIA General Berhad

PB CARE PA

Distributor & Address:

Public Bank Berhad

20th Floor Menara Public Bank

146 Jalan Ampang

50450 Kuala Lumpur

Date:[Policy Date]

1. What is this product about?

PB CARE PA is a protection policy which provides compensation for you and your family in the event of injury, disability or death caused solely by violent, accidental, external and visible means. This plan also covers accident death caused directly and independently of natural disasters (flood, land slide, fire, tsunami, etc), animal attack-dog/snake and snatch theft.

Note: Please refer to the policy contract for full details of the benefits.

2. What are the covers/ benefits provided?

Please refer to the table of benefits below.

For Insured

Benefit	Plan 1	Plan 2	Plan 3	Plan 4
Accidental Death Benefit	150,000	200,000	250,000	300,000
Accident Living Benefit (Dismemberment including Permanent Total Disability or the inability to perform 3 out of 6 daily activities [eating, dressing, bathing, mobility, transfer and continence])	150,000	200,000	250,000	300,000
Snatch Protection Benefit (Death & Permanent Total Disability due to snatch theft) (On top of Accidental Death Benefit and Permanent Total Disability benefit under Accident Living Benefit)	50,000	50,000	75,000	100,000
Treatment Benefit (Per Accident)	1,000	1,500	2,000	2,500
Medical Reimbursement Benefit (Per Accident) (On top of Treatment Benefit)	1,000	1,500	2,000	2,500
Accident Hospital Income Benefit (Up to 365 days per Accident)	200	200	200	200

For Insured Spouse and Child

Benefit	Plan 1	Plan 2	Plan 3	Plan 4
Accidental Death Benefit	75,000	100,000	125,000	150,000
Accident Living Benefit (Dismemberment including Permanent Total Disability or the inability to perform 3 out of 6 daily activities [eating, dressing, bathing, mobility, transfer and continence])	75,000	100,000	125,000	150,000
Snatch Protection Benefit (Death & Permanent Total Disability due to snatch theft) (On top of Accidental Death Benefit and Permanent Total Disability benefit under Accident Living Benefit)	25,000	25,000	37,500	50,000
Treatment Benefit (Per Accident)	500	750	1,000	1,250
Medical Reimbursement Benefit (Per Accident) (On top of Treatment Benefit)	500	750	1,000	1,250
Accident Hospital Income Benefit (Up to 365 days per Accident)	100	100	100	100

**Note:**

- Your benefit package will depend on the plan that you choose. The optional supplementary benefits shall only apply if they have been specifically listed in the Policy Information Page or any endorsement attached to the policy contract.
- The Face Amount and benefit payable to an Insured Spouse and Child is half the Face Amount and amount of benefit payable to the Insured.
- Please refer to the schedule of indemnities for disablement in the policy contract.
- Duration of coverage is for one year. If you wish to be covered further, you need to renew your insurance coverage annually.

3. How much premium do I have to pay?

The total amount that you have to pay may vary depending on the plan that you choose. The premium is likely to remain the same throughout the policy term. However, we reserve the right to change it in line with the applicable premium at the time of renewal. For example, the current amount payable for different plans as follows:

Monthly Amount*	Plan 1	Plan 2	Plan 3	Plan 4
Insured only	52.55	68.52	86.96	105.43
Insured + Spouse	76.25	99.40	126.15	152.94
Insured + Child	111.71	145.65	184.85	224.09
Insured + Family (Insured Spouse & Insured Child)	135.41	176.53	224.04	271.60

Annual Amount*	Plan 1	Plan 2	Plan 3	Plan 4
Insured only	617.63	805.27	1,022.06	1,238.85
Insured + Spouse	895.96	1,168.18	1,482.66	1,797.14
Insured + Child	1,312.80	1,711.60	2,172.41	2,633.23
Insured + Family (Insured Spouse & Insured Child)	1,591.13	2,074.51	2,633.01	3,191.52

*The Monthly/Annual Amount is inclusive of applicable tax imposed by the Government of Malaysia at the prevailing rate.

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

- Commission: 25% of premiums paid <MODE>, which is RM<COMM_PREM>.
- Stamp Duty: RM10.00 for each policy contract for the 1st year and each renewal.
- Applicable Government Tax: The premiums amount payable is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

5. What are some of the key terms and conditions that I should be aware of?**DUTY OF DISCLOSURE**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal/ Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal/Application Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal/Application Form (or when you applied for this insurance) is inaccurate or has changed.

**ELIGIBILITY**

Entry age for Insured/Spouse is from age 18 to 60 years and renewal is up to age 75 years. Malaysians (occupation Class 1 to 4) are eligible to apply.

Entry age for Insured Child(ren) is from age 4 weeks to 18 years, and renewal is up to age 23 years, provided the child is unmarried and unemployed.

Note: Foreigner, unemployed and pregnant women > 7 months are not eligible to apply.

PERIOD OF COVERAGE

Your coverage shall commence once your premium has been received in full (depending on your premium mode) and your policy has been issued.

Unless renewed, the coverage will cease on the expiry date and AIA shall strictly not be liable for any expenses that take place after the expiry date.

Your coverage will automatically end on the earliest of the following dates:

- the end of the 31-day grace period for any unpaid premium; or
- the policy anniversary immediately following your 75th birthday; or
- the total amount covered by Accidental Death Benefit or Accidental Living Benefit (including Permanent Total Disability) has either been paid or is payable by us to you; or
- the next premium due date after the date of the accident resulting in any accidental loss of which less than 100% of Accident Living Benefit is paid or payable by us to you; or
- upon your death; or
- cancellation of the policy on your or our request.

Your spouse's coverage will automatically end on the earliest of the following dates:

- the end of the 31-day grace period for any unpaid premium; or
- the policy anniversary immediately following your spouse's 75th birthday; or
- if your spouse ceases to be your legal spouse; or
- the total amount covered by Accidental Death Benefit or Accident Living Benefit (including Permanent Total Disability) has either been paid or is payable by us to you; or
- the next premium due date after the date of the accident resulting in any accidental loss of which less than 100% of Accident Living Benefit is paid or payable by us to you; or
- upon your spouse's death; or
- cancellation of the policy on your or our request.

Your child's coverage will automatically end on the earliest of the following dates:

- the end of the 31-day grace period for any unpaid premium; or
- the policy anniversary immediately following your child's 23rd birthday; or
- when your child gets married or becomes gainfully employed; or
- the total amount covered by Accidental Death Benefit or Accidental Living Benefit (including Permanent Total Disability) has either been paid or is payable by us to you; or
- the next premium due date after the date of the accident resulting in any accidental loss of which less than 100% of Accident Living Benefit is paid or payable by us to you; or
- upon your child's death; or
- cancellation of the policy on your or our request.

WAITING PERIOD

You/Your spouse/Your child will have to wait 12 months from the date of your/your spouse's/your child's accident for any payment due under the Permanent Total Disability as further described in the Accident Living benefit which is stated in the policy contract.

CHANGE OF OCCUPATION

You must notify us in writing if you change your occupation. We will then look at your new occupation to determine, for insurance purposes, whether it is still within the insurable occupation classes for this plan.

Note:

Please refer to the policy contract for the full terms and conditions of this policy.

6. How do I make a claim?

You need to complete the claim form, which you may obtain from any AIA Branch or by calling the AIA Customer Service Hotline at 1800-18-1464. A list of AIA branches is available at www.aia.com.my.



You must provide us with the written notice of a claim in respect of an injury within 30 days of the accident causing your injury. In the event of accidental death, immediate notice of claim must be given to us.

We will also require proof of such claims to be produced within 90 days from the date of the accident. For a claim in respect of injury, proof of claim will include medical reports, police report and medical/treatment bills related to the claim. In the event of an accidental death claim, proof of claim would include hospital certificate, documents on medical treatment or examination, police report, post-mortem report and death certificate or newspaper cuttings. Proof of identity of the person making the claim must also be submitted.

7. What are the major exclusions under this policy?

- Pre-existing conditions
- Bacterial infections
- Any kind of disease or sickness or congenital defects
- Medical or surgical treatment (except those necessitated by injuries covered by this plan)
- Suicide or intentional self-injury
- Childbirth, pregnancy or miscarriage
- Professional sports
- AIDS
- Mental or nervous disorders; use of drugs/narcotics of any kind
- Racing of any kind
- Engaging in any hazardous occupation (i.e. divers, deep sea fisherman, miners and etc.)
- Engaging in any hazardous activities (i.e. hang-gliding, parachuting, gliding, scuba-diving, bungee-jumping, motor-racing, skydiving, mountaineering, rock-climbing etc.)

This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

8. What are the excluded occupations?

- Pilot, conductor, crewmembers or operator of air or sea vessel and all class 5 Risks
- No benefit will be payable under this insurance cover for any condition that occurred as a result of the proposed insured/policyowner or spouse engaging in any hazardous occupation including the following:
Divers, deep sea fisherman, miners, tunnellers, scaffold workers, explosive handlers, weapons production workers, seamen, loggers, policemen or armed forces, military, naval service personnel, crew member or operator of any air or sea-going vessel

9. Can I cancel my policy?

You may cancel your policy by giving AIA a written notice stating the intended date of cancellation. Cancellation will be effective on that date. If we receive written notification after the intended date of cancellation, the cancellation will be effective on the date it is received by us. Upon cancellation, you will be entitled to a refund of unearned premium paid based on the Short Rate Cancellation Table, where applicable.

10. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact details or in your life profile including your occupation and personal pursuits which would affect the risk profile.

11. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the insuranceinfo booklet on 'Personal Accident Insurance' available at all our branches or visit www.insuranceinfo.com.my.

If you would like to know more about PB Care PA or the range of products offered by AIA, please contact the AIA Care Line at 1-800-18-1464 or visit any AIA branch. You will find a list of AIA branches at www.aia.com.my.

If you have any enquiries inclusive of claim matters, please contact us at:

AIA General Berhad (924363-W)

Menara AIA

99 Jalan Ampang,

50450 Kuala Lumpur.

Tel: 1- 800 - 18 - 1464

Fax: 03 - 2056 1391

E-mail: my.customer@aia.com

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCHEDULE OF INDEMNITIES FOR DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT AIA DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at [Policy Date].