



PRODUCT DISCLOSURE SHEET

For a better understanding of this product, please read this Product Disclosure Sheet. Be sure to also read the general terms and conditions.

PB Cancer Guard

Underwritten by: AIA Bhd.

DISTRIBUTOR & ADDRESS:

Public Bank Berhad
20th Floor Menara Public Bank
146 Jalan Ampang
50450 Kuala Lumpur

Date: [Policy Date]

THINGS YOU NEED TO KNOW

1. What is this product about?

PB Cancer Guard is a non-participating plan that provides comprehensive cancer coverage up to age 80. It comes with key features such as Early Stage Cancer Benefit, Cancer Benefit, Gender Specific Cancer Benefit, Power Reset, Compassionate Benefit Upon Death and Maturity Benefit.

2. What are the covers/benefits provided?

This plan covers:

	Plan 1	Plan 2	Plan 3	Plan 4
Sum Assured (RM)	50,000	75,000	100,000	150,000
Early Stage Cancer Benefit* i. Carcinoma in situ ii. Early Prostate Cancer iii. Early Thyroid Cancer iv. Early Bladder Cancer v. Early Chronic Lymphocytic Leukaemia	30% of the Sum Assured <i>(payable once only)</i>			
Power Reset	Reset the benefit payable under the Cancer Benefit and the Gender Specific Cancer Benefit to the full amount, after 12 months from the diagnosis date of Early Stage Cancer			
Cancer Benefit**	100% of the Sum Assured or Total Premiums Paid, whichever is higher			
Gender Specific Cancer Benefit**				
Females	Males			
One or both breasts; One or both Fallopian tubes; One or both ovaries; The cervix; The uterus; The vagina; or The vulva.	One or both testes; The penis; or The prostate.			
	200% of the Sum Assured or Total Premiums Paid, whichever is higher.			
Compassionate Benefit Upon Death (RM)***	2,000	3,000	4,000	6,000
	<i>(For deaths due to non-accidental causes during the first 2 years, only total premiums paid will be refunded without interest.)</i>			
Maturity Benefit	100% of the Sum Assured			

Note:

*Amount payable under Early Stage Cancer Benefit shall reduce the Cancer Benefit and Gender Specific Cancer Benefit by the same amount.

** If Cancer or Gender Specific Cancer is diagnosed within 12 months from the diagnosis date of Early Stage Cancer, the above mentioned benefit payout shall be subject to the deduction of the payout for Early Stage Cancer Benefit. If claim is made on Cancer Benefit and Gender Specific Cancer Benefit at the same time, only one claim shall be payable, whichever is highest claim, admitted by AIA Bhd..

*** In the event the cash value is higher than the amount stated above, the cash value shall be payable instead.

3. How much premium do I have to pay?

The total amount that you have to pay is RM <xx.xx> <monthly>, based on your selected plan, entry age, and gender.

Premium paying duration: until age eighty (80) of the insured.

This premium is level throughout the policy term.

Premium rates are non-guaranteed and AIA Bhd. reserves the right to revise the premium rates upon policy renewal. AIA Bhd. will give 3 months prior notice in writing if such revision takes place.

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

The table below shows the commission that you will need to bear, which has already been included into your premium payable:

Policy Year	Commission (%)
1	10
2	10
3	10
4	5
5	5
6	5
7	5
8	5
9	5
10	5

The commission payable based on initial premium amount is RM<xx.xx>.

Please note that the commission payable will vary according to the premium amount.

If you are paying monthly mode, the amount of annual commission payable is:

(monthly premium x commission % according to policy year x 12 months)

5. 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 may cancel your policy by giving a written notice to AIA Bhd.. The notice must be signed by you and received directly by AIA Bhd. within fifteen (15) days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.

(c) **Grace period** – A grace period of thirty-one (31) days from the due date for payment of each subsequent premium. If any premium remains unpaid at the end of this grace period, the policy may lapse, subject to the cash value of the policy.

(d) **Waiting period** - The coverage for benefits under your policy starts after the completion of the waiting period from the Policy Issue Date or Commencement Date, whichever is later.

Cancer Benefit

- Waiting period of sixty (60) days for Cancer

Early Stage Cancer Benefit

- Waiting period of sixty (60) days for Early Stage Cancer

Gender Specific Cancer Benefit

- Waiting period of sixty (60) days for Gender Specific Cancer

- (e) **Cash surrender value** — You may surrender your policy any time after the first two (2) policy years for a cash surrender value that is guaranteed. There will not be any cash surrender value until you have paid the premiums for two (2) years. You should note that upon early surrender, your cash surrender value may be less than the total premium paid.
- (f) It may not be advantageous to switch from one insurance 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 insurance policy.
- (g) Please keep a copy of the credit card statement or bank statement as proof of payment.
- (h) **Applicable Government Tax** – The premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Note:

This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusions under this policy?**Exclusions for Compassionate Benefit Upon Death:**

1. If the insured, whether sane or insane, commits suicide within 1 year from the Issue Date or Commencement date, whichever is later, AIA Bhd.'s liability shall be limited to the refund of premiums paid without interest. In the case of reinstatement, such refund of premium shall be calculated from the Commencement date.

Exclusions for Early Stage Cancer Benefit, Cancer Benefit and Gender Specific Cancer Benefit:

1. Any illness other than Early Stage Cancer, Cancer or Gender Specific Cancer as defined in this policy;
2. Early Stage Cancer, Cancer or Gender Specific Cancer for which the signs or symptoms first occurred within 60 days from the Issue Date or Commencement Date of this policy, whichever is later;
3. Early Stage Cancer, Cancer or Gender Specific Cancer arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Issue Date or Commencement Date of this policy, whichever is later;
4. Early Stage Cancer, Cancer or Gender Specific Cancer was diagnosed due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains seventeen (17) years of age;
5. Early Stage Cancer, Cancer or Gender Specific Cancer which was caused by a self-inflicted injury;
6. The diagnosis of Cancer or Early Stage Cancer or Gender Specific Cancer was directly or indirectly due to an Acquired Immune Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) ; or
7. Early Stage Cancer, Cancer or Gender Specific Cancer resulting directly from alcohol or drug abuse.

Note:

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

7. Can I cancel my policy?

You may cancel your Policy by giving a written notice to AIA Bhd.. However, buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The amount that AIA Bhd. will pay you when you cancel the policy before maturity of the policy may be much less than the total amount of premium that you have paid.

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

It is important that you inform AIA Bhd. of any change in your personal details such as your change of address and phone number so that we can keep you informed of important information in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance and medical and health insurance, please refer to the insurance info booklet on 'Life Insurance' and 'Medical & Health Insurance', available at all AIA Bhd.'s Service Centres. You may also visit the insurance info website www.insuranceinfo.com.my or AIA Bhd.'s website AIA.COM.MY. For further information on claims procedures, please refer to AIA Bhd.'s website.

If you have any enquiries, please contact AIA Bhd. at:

AIA Bhd. (790895-D)
Menara AIA
99 Jalan Ampang
50450 Kuala Lumpur
Care Line: 1 800 18 1464
T: 03 - 2056 1111
F: 03 - 2056 3891
Email: my.customer@aia.com

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10. Other similar type of plans available

Please contact AIA Bhd. for other similar types of plans offered by AIA Bhd.

IMPORTANT NOTE:
BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY AND CONTACT AIA BHD. DIRECTLY FOR MORE INFORMATION.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. THE POLICY CONTRACT SHALL ALWAYS PREVAIL OVER THIS DOCUMENT.

The information provided in this Product Disclosure Sheet is valid as of [Policy date].