



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 Global PA

**Underwritten by:
AIA General Berhad**

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 Global PA is a protection plan which provides compensation in the event of injury, dismemberment or death caused solely by violent, accidental, external and visible means.

2. What are the covers/ benefits provided?

This plan covers:

Benefits	Plan 1	Plan 2	Plan 3	Plan 4
(i) Accidental Death & Dismemberment (ADD) Benefit¹	RM 100,000	RM 150,000	RM 200,000	RM 250,000
(ii) Accident Medical Reimbursement Benefit²	Up to RM 3,000 per accident	Up to RM 4,000 per accident	Up to RM 5,000 per accident	Up to RM 6,000 per accident
(iii) Accident Hospital Income Benefit²	RM 100 per day, subject to maximum of 365 days per accident			
(iv) Double Indemnity for Overseas Accident³	The amount of benefit for (i), (ii) and (iii) shall double if the accident happens outside of Malaysia			
(v) Traditional & Complementary Treatment Benefit⁴	Up to RM 100 per visit, subject to maximum of RM 500 per accident			
(vi) Anniversary Bonus	The ADD Benefit shall increase by 10% of the initial amount of benefit on each renewal year starting from 2 nd policy year, up to a maximum of 50%			

Notes:

- ¹ Please refer to the Schedule of Indemnities in the policy contract for death and dismemberment covered in your plan and the percentages of the amount of benefit applicable for each type of event.
- ² These benefits also extend to cover dengue fever and food poisoning.
- ³ This benefit is only applicable if the insured resides or travels outside Malaysia for not more than ninety (90) consecutive days. For accidental death and dismemberment which occurs overseas, the amount payable shall be based on the amount of benefit for Accidental Death & Dismemberment Benefit after addition of any vested Anniversary Bonus.
- ⁴ Traditional & Complementary Treatment shall mean acupuncture, bone setter treatment, chiropractic therapy & osteopathy. This benefit is only claimable provided that the insured has first consulted a registered medical practitioner.

The duration of coverage term is for one (1) 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 level throughout the policy term. However, AIA General Berhad reserves the right to change it in line with the applicable premium at the time of renewal.

Premium Mode	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
Monthly Premium	69.96	92.22	114.48	136.74
Annual Premium	823.05	1,084.94	1,346.82	1,608.70

Note:

The monthly / annual premium shown above 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?

- (a) Commission: 25% of premiums paid <monthly/annually>, which is RM<XX.XX>. This amount has already been included into your premium payable.
- (b) Stamp Duty: RM10.00 for each policy contract for the 1st year and each renewal.
- (c) 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?

- (a) **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 AIA General Berhad.

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 AIA General Berhad's decision in accepting the risks and determining the rates and terms to be applied.

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

- (b) **Eligibility** – You can apply for this plan if you are a Malaysian aged between 18 and 60 years old (last birthday) and of occupation class 1 to 4. Renewal of the plan is up to age 75.
- (c) **Free-look Period** – You may cancel your policy by giving a written notice to AIA General Berhad. The notice must be signed by you and received directly by AIA General Berhad within fifteen (15) days after you have received the policy. The premium that you have paid (less any medical fees incurred) will be refunded to you.

- (d) **Grace Period** – A grace period of thirty-one (31) days from the premium due date shall be allowed for payment of each subsequent premium. If any premium remains unpaid at the end of this grace period, the policy shall terminate.
- (e) **Period of Coverage** – Your coverage shall commence once your premium has been received and your policy has been issued. Unless renewed, the coverage will cease on the expiry date and AIA General Berhad shall strictly not be liable for any expenses that take place after the expiry date. Your coverage shall automatically terminate on the earliest of the following dates:
- the end of the grace period when any premium remains unpaid; or
 - the policy anniversary immediately following the insured's seventy-fifth (75th) birthday; or
 - the date of the accident resulting in any of the accidental loss of which one hundred percent (100%) of the amount of benefit for Accidental Death & Dismemberment Benefit of this policy is paid or payable for the life of the insured; or
 - the next premium due date after the date of the accident resulting in any accidental loss of which less than one hundred percent (100%) of the amount of benefit for Accident Death & Dismemberment Benefit of this policy is paid or payable for the life of the insured; or
 - the date of death of the insured; or
 - the date this policy is terminated or cancelled.
- (f) **Waiting Period** – You have to wait for twelve (12) months from the date of your accident for any payment due for losses that are described as "Permanent" in the Schedule of Indemnities under the Accident Death & Dismemberment Benefit.
- (g) **Change of Occupation** – You must notify AIA General Berhad in writing if you change your occupation. AIA General Berhad will then look at your new occupation to determine, for insurance purposes, whether it is still within the insurable occupation classes for this plan.
- (h) Please keep a copy of the credit card statement or bank statement as proof of payment.

Note:

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

6. How do I make a claim?

You need to complete the claim form, which you may obtain from any AIA General Berhad's Service Centre or by calling the AIA Care Line at 1800-18-1464. A list of AIA General Berhad's Service Centres is available at AIA.COM.MY.

You must provide AIA General Berhad the written notice of a claim in respect of an injury within thirty (30) days of the accident causing your injury. In the event of accidental death, immediate notice of claim must be given to AIA General Berhad. AIA General Berhad will also require proof of such claims to be produced within ninety (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.

For further information on claims procedures, please refer to AIA General Berhad's website.

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 accidental bodily injuries covered by this plan)
- Suicide or intentional self-injury
- Childbirth, pregnancy or miscarriage
- Professional sports
- AIDS or HIV infection
- Mental or nervous disorders; under the influence of alcohol or use of drugs/narcotics of any kind
- Racing of any kind

- Engaging in any hazardous occupation (i.e. divers, deep sea fisherman, miners etc.)
- Engaging in any hazardous activities (i.e. hang-gliding, parachuting, gliding, scuba-diving, bungee-jumping, motor-racing, skydiving, mountaineering, rock-climbing etc.)

Note:

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

8. Can I cancel my policy?

You may cancel your policy by giving written notice to AIA General Berhad. Upon cancellation, you will be entitled to a refund of unearned premium paid based on the Customary Short-Period Rates Table, where applicable. Please refer to policy contract for the Customary Short-Period Rates Table.

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

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

10. 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 AIA General Berhad's Service Centres. You may also visit the insuranceinfo website www.insuranceinfo.com.my or AIA General Berhad's website AIA.COM.MY.

If you have any enquiries, please contact AIA General Berhad at:

AIA General Berhad (924363-W)
Menara AIA
99 Jalan Ampang
50450 Kuala Lumpur
Care Line: 1 800 18 1464
T: 03 – 2056 1111
F: 03 – 2056 1391
Email: my.customer@aia.com

AIA General Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

11. Other similar type of plans available

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

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCHEDULE OF INDEMNITIES FOR DEATH AND DISMEMBERMENT 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 GENERAL BERHAD 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].