



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 CI Protector

Underwritten by: AIA Bhd.

DISTRIBUTOR & ADDRESS:

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

Date: <ISSUE DATE>

THINGS YOU NEED TO KNOW

1. What is this product about?

PB CI Protector is a non-participating plan that provides comprehensive coverage against critical illnesses and diabetes-related diseases up to age eighty (80). It comes with key features such as Critical Illness Benefit, Diabetes-related Disease Benefit and Compassionate Benefit Upon Death.

2. What are the covers/benefits provided?

This plan covers:

Plan	Plan 1	Plan 2	Plan 3
Sum Assured (RM)	50,000	100,000	150,000
Critical Illness Benefit¹	100% of the Sum Assured or Total Premiums Paid, whichever is higher		
Diabetes-related Disease Benefit² <ul style="list-style-type: none">• Surgery for Type 2 Diabetic Retinopathy;• Limb Amputation due to Type 2 Diabetic Complications; or• Severe Diabetic Nephropathy resulting in Kidney Failure due to Type 2 Diabetic Complications.	50% of the Sum Assured <i>(Payable once only)</i>		
Compassionate Benefit Upon Death³ (RM)	2,500	5,000	7,500

Note:

¹ For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the Sum Assured subject to a maximum of RM 25,000 shall be payable on the first incident only. The amount payable shall reduce the Critical Illness Benefit payable upon the diagnosis of another critical illness by the same amount.

² Diabetes-related Disease Benefit is payable once and the amount payable shall reduce the benefit payable under the Critical Illness Benefit by the same amount.

³ 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 <XXX.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 three (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	10
5	10
6	10
7	10
8	10

The commission payable based on initial premium amount is RM <XXX.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 issue date or commencement date of your policy, whichever is later.

Critical Illness Benefit

- Waiting period of sixty (60) days for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- Waiting period of thirty (30) days for all other critical illnesses.

Diabetes-related Disease Benefit

- Waiting period of sixty (60) days for diabetes-related diseases.

- (e) **Survival period** – Critical Illness Benefit and Diabetes-related Disease Benefit will only be paid if the insured survives at least thirty (30) days after diagnosis of any critical illness or diabetes-related disease.

- (f) **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.
- (g) 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.
- (h) Please keep a copy of the credit card statement or bank statement as proof of payment.
- (i) **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 the policy.

6. What are the major exclusions under the policy?

Exclusions for Compassionate Benefit Upon Death:

1. If the insured, whether sane or insane, commits suicide within one (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 Critical Illness Benefit and Diabetes-related Disease Benefit:

1. Any illness or surgery other than a diagnosis of or surgery for a critical illness or diabetes-related disease as defined in the policy;
2. Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty and Other Invasive Treatments for Coronary Artery Disease and diabetes-related diseases for which the signs or symptoms first occurred within sixty (60) days following the issue date or commencement date of the policy, whichever is later;
3. All other critical illnesses as defined in the policy, for which the signs or symptoms first occurred within thirty (30) days following the issue date or commencement date of the policy, whichever is later;
4. Any critical illness or diabetes-related disease that arises directly or indirectly from a pre-existing condition as defined in the policy, which existed prior to the issue date or commencement date of the policy, whichever is later;
5. Any critical illness where in AIA Bhd.'s opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. AIA Bhd. reserves the right to require the insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is for HIV Infection Due To Blood Transfusion as defined in the policy. For the purpose of the policy:
 - (a) The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition;
 - (b) Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in AIA Bhd.'s opinion either the presence of any HIV or antibodies to such a virus;
6. Any critical illness or diabetes-related disease that was diagnosed due, directly or indirectly, to a congenital defect or disease which has manifested or was diagnosed before the insured attains seventeen (17) years of age;
7. Any critical illness or diabetes-related disease that was caused by a self-inflicted injury;
8. Any critical illness or diabetes-related disease resulting directly from alcohol or drug abuse; or
9. Any critical illness or diabetes-related disease where the insured did not survive for at least thirty (30) days after the diagnosis of the said the critical illness or diabetes-related disease.

Note:

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

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

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 THE 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 < ISSUE DATE >.