



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 Care

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 CI Care is a comprehensive critical illness plan that provides 39 critical illnesses (CI) coverage up to age 80. This plan also provides additional benefits like Early Stage Cancer Benefit and a Power Reset feature where this feature resets the sum assured to the full amount, 12 months after being diagnosed with Early Stage Cancer.

2. What are the covers/benefits provided?

This plan covers:

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Critical Illness Benefit (cover up to age 80)	50,000	100,000	150,000	200,000	250,000
Early Stage Cancer Benefit (Accelerate sum assured)* i. Carcinoma in situ ii. Early Prostate Cancer iii. Early Thyroid Cancer iv. Early Bladder Cancer v. Early Chronic Lymphocytic Leukaemia (cover up to age 80) **Payable once only	30% of sum assured				
Power Reset	Reset the sum assured to 100% after 12 months from the diagnosis date of Early Stage Cancer***				

Note:

- * If the Insured is diagnosed with Early Stage Cancer, AIA Bhd. shall pay thirty percent (30%) of the sum assured. This benefit is claimable once and the amount payable shall reduce the sum assured of the Critical Illness Benefit.
- ** If any one of the 39 critical illnesses occur within 12 months from the diagnosis date of Early Stage Cancer, the Critical Illness Benefit payout shall be subject to the deduction of the payout for Early Stage Cancer Benefit.
- *** Subject to the deduction of any payout for Angioplasty and Other Invasive Treatments for Coronary Artery Disease.

3. How much premium do I have to pay?

The total amount that you have to pay is <xx.xx> <monthly>, based on your selected plan, entry age, smoking status 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 we reserve 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	10
5	10
6	10
7	10
8	10

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 will be allowed for payment of each subsequent premium. This Policy will remain in force during the period. If any claim arises during the Grace Period, any unpaid balance of the premium due shall be deducted from the proceeds payable under this Policy. If any premium remains unpaid at the end of its Grace Period, this Policy shall lapse.

- (d) **Waiting period** - The coverage for benefits under this Policy starts after the completion of the waiting period from the Policy Issue Date or Commencement Date, 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 Treatment for Coronary Artery Disease.
- Waiting period of thirty (30) days for all other Critical illnesses.

Early Stage Cancer Benefit

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

- (e) **Survival period** – Critical Illness Benefit will only be paid if you survive at least thirty (30) days after diagnosis of any Critical Illness.
- (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 Critical Illness Benefit

1. Any Pre-existing Conditions prior to the Issue Date or Commencement Date of this policy, whichever is later;
2. Critical Illness symptoms arising within the first thirty (30) days (other than Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease which are subject to sixty (60) days) after issuance or reinstatement of the policy;
3. Any of the critical illnesses or covered surgeries is caused by a self-inflicted injury;
4. The critical illness is diagnosed due to a congenital defect or disease, which was manifested or was diagnosed before attainment of age seventeen (17); or
5. Any of the following conditions is caused directly or indirectly by AIDS or infection by any Human Immunodeficiency Virus (HIV) is not covered:
 - Fulminant Viral Hepatitis
 - Cancer
 - Encephalitis
 - Bacterial Meningitis
 - Alzheimer's Disease / Severe Dementia
 - Terminal Illness

Exclusions for Early Stage Cancer Benefit

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

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?

Yes, you may cancel your policy at any time by giving a written notice to AIA Bhd. Your policy shall be terminated on the date of receipt by AIA Bhd. of a written request for cancellation of the insurance by you.

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 medical and health insurance, please refer to the insurance info booklet on '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:

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].