

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA General Berhad or PIDM (visit www.pidm.gov.my).



AIA General Berhad
201001040438 (924363-W)

Date: [Policy Date]

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What is PB Care Plus?

PB Care Plus (This is a Personal Accident Insurance Product) is an insurance protection plan which provides compensation for you and your family in the event of injury, Total and Permanent Disability (TPD) or death caused solely by violent, accidental, external and visible means.

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Know Your Coverage / Benefits

As an illustration, for **RM107.00** monthly, you will receive the following **coverage**:

This policy covers :	This policy excludes :
- Accidental Death Benefit – RM150,000 - Accidental Living Benefit – RM150,000 - Loan Protector - Up to RM15,000 - Surgical Benefit (per accident) - Up to RM8,000 - Corrective Dental and Cosmetic Surgery (per accident) - Up to RM8,000 - Medical Treatment Benefit (per accident) - Up to RM4,000 - Renewal Rewards - 10% of premium payable before tax upon renewal	- Pre-existing conditions - Bacterial, viral and fungal infections - Any kind of disease or sickness or congenital defects - Medical or surgical treatment (except those necessitated by accidental bodily injuries, food poisoning and infectious disease covered by this plan) - Suicide or intentional self-injury - Childbirth, pregnancy or miscarriage - Professional sports - Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (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.
By paying an additional premium, you can expand the coverage to include: - Spouse Plan - Child Plan	
The duration of coverage is 12 months. You need to renew your policy annually.	

If you have any questions or require assistance on your personal accident insurance, you can:



Call us at
1800-18-1464 (Care Line)
03-2056 1111 (Tel.)



Visit us at:
<https://www.pbebank.com/en/insure/hassle-free-protection-via-telemarketing/pb-care-plus/>



Email us at:
my.pdsenquiry@aia.com

3 Know Your Obligations

For this personal accident insurance, you must pay a premium of:

Standard Cover	RM107.00 monthly
Additional Cover	Spouse Plan: N/A Child Plan: N/A Family Plan (Insured Spouse & Insured Child): N/A

Total premium you must pay is RM107.00 monthly

You also have to pay the following fees and charges:

Stamp Duty	RM10.00 for each policy contract for the 1st year and each renewal.
Commission	25% of premiums paid. This amount has already been included into your premium payable.
Applicable Government Tax	The premiums amount payable is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

4 Other Key Terms

- You must disclose all material facts and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated / cancelled.
- A grace period of 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.
- 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.
- A waiting period of 14 days from the policy issue date or date of reinstatement, whichever is later, is applicable to the coverage of infectious diseases and food poisoning under the Medical Treatment Benefit.
- 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.
- Please keep a copy of the credit card statement or bank statement as proof of payment.
- 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.

Note: This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms.

? 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.