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]

1 What is PB Care PA (Child Plan)?

PB Care PA (Child Plan) (This is a Personal Accident Insurance Product) is an insurance protection policy which provides compensation for you and your family in the event of injury, disability or death caused solely by violent, accidental, external and visible means. This plan also covers accident death caused directly and independently of natural disasters (flood, land slide, fire, tsunami, etc), animal attack- dog/snake and snatch theft.

2 Know Your Coverage / Benefits

As an illustration, for **RM55.81** monthly, you will receive the following **coverage:**

This policy **covers:**	This policy **excludes:**
• Accidental Death Benefit – **RM75,000** • Accident Living Benefit – **RM75,000** • Snatch Protection Benefit – **RM25,000** • Treatment Benefit (per accident) – **RM500** • Medical Reimbursement Benefit (per accident) – **RM500** • Accident Hospital Income Benefit (up to 365 days per Accident) – **RM100**	• Pre-existing conditions • Bacterial infections • Any kind of disease or sickness or congenital defects • Medical or surgical treatment (except those necessitated by injuries covered by this plan) • Suicide or intentional self-injury • Childbirth, pregnancy or miscarriage • Professional sports • Acquired Immune Deficiency Syndrome (AIDS) • Mental or nervous disorders; use of drugs/narcotics of any kind • Racing of any kind • Engaging in any hazardous occupation (i.e. divers, deep sea fisherman, miners and 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.
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	Visit us at:	Email us at:
1800-18-1464 (Care Line) 03-2056 1111 (Tel.)	https://www.pbebank.com/en/insure/hassle-free-protection-via-telemarketing/pb-care-pa/	my.pdsenquiry@aia.com

3 Know Your Obligations

For this personal accident insurance, you must pay a premium of:	
Additional Cover	Child Plan: RM55.81 monthly
You also have to pay the following fees and charges:	
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.
- Your coverage shall commence once your premium has been received in full (depending on your premium mode) 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.
- You/Your spouse/Your child will have to wait 12 months from the date of your/your spouse's/your child's accident for any payment due under the Permanent Total Disability as further described in the Accident Living benefit which is stated in the policy contract.
- 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.
- The total amount that you have to pay may vary depending on the plan that you choose. The premium is likely to remain the same throughout the policy term. However, AIA General Berhad reserve 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.