

**PRODUCT DISCLOSURE SHEET**

Please read this Product Disclosure Sheet before you decide to take up AXCESS COVID-19 Protect. Be sure to also read the general terms and conditions.

AIA General Berhad

AXCESS COVID-19 Protect

Date: 28 April 2020

**1. What is this product about?**

**AXCESS COVID-19 Protect** is a product that provides compensation in the event of death caused solely by accidental means. This product also provides compensation in the event of COVID-19 and Dengue Fever.

**2. What are the covers/benefits provided?**

This Policy covers:

No.	Benefits	Amount of Cover (RM)	
		Plan Protect	Plan Protect Plus
1	Death due to Accident	10,000	10,000
2	Death due to Covid-19	10,000	10,000
3	Cash assistance upon hospitalisation due to diagnosed with Covid-19	2,000	2,000
4	Death due to Dengue	-	10,000
5	Cash assistance upon hospitalisation due to diagnosed with Dengue	-	2,000

Duration of cover is 92 days commencing from the effective date of the coverage.

Note: Please refer to the policy contract for more information on the benefits provided.

**3. How much premium do I have to pay?**

Premium (RM)	
Plan Protect	Plan Protect Plus
28.50	36.50

The premium amount payable is inclusive of fees/charges and the applicable tax imposed by the government of Malaysia at the prevailing rate.

**4. What are the fees and charges that I have to pay?**

Type	Amount
Distribution Cost paid to the Intermediary	25% of the premium
Applicable Government Tax	6% of premium

Stamp Duty of RM10.00 has been paid on Master Policy.

**5. What are some of the key terms and conditions that I should be aware of?**

- 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 us.

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 our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal/Application Form (or when you applied for this insurance) is inaccurate or has changed.

- **Eligibility** – Entry age for Insured is from age 30 days to 65 years. Only Malaysians are eligible to apply.
- **How do I make a claim?** – You need to complete the claim documents, which you can obtain from any AIA Branch or by calling the AIA Care Line at 1 300 88 1899. A list of AIA branches is available at [www.aia.com.my](http://www.aia.com.my). You must provide us with the written notice of a claim in respect of an injury within 30 days of the accident causing your injury. In the event of accidental death, immediate notice of claim must be given to us. We will also require proof of such claims to be produced within 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.

*Note: The list is non-exhaustive. Please refer to the policy contract for the full exclusions under this Policy.*

## 6. What are the major exclusions under this policy?

### **Benefit No.1:**

- 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;
- AIDS;
- Mental or nervous disorders; use of drugs/narcotics of any kind;
- Racing of any kind.

### **Benefit No.2 – 5:**

- Pre-existing conditions;
- Waiting Period of seven (7) days.

*Note: The list is non-exhaustive. Please refer to the policy contract for the full exclusions under this Policy.*

## 7. Can I cancel my policy?

You may cancel your policy by giving a written notice to us provided that you have not made a claim on the policy. There shall be no refund of premium.

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

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

## 9. 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 our branches or you can obtain a copy from [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:  
AIA General Berhad (924363-W)  
Menara AIA,  
99 Jalan Ampang,  
50450 Kuala Lumpur.  
Tel: 1 300 88 1899  
Fax: 03-2056 2591  
Email: [MY.GI-Ops@aia.com](mailto:MY.GI-Ops@aia.com)

## 10. Other similar types of cover available

Please contact us for other similar types of plans that we offer.

**IMPORTANT NOTE:**

**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 AND CONTACT YOUR INTERMEDIARY OR 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 PREVAIL OVER THIS DOCUMENT.**

This product is distributed through Shieldcard Holdings Sdn. Bhd. and is underwritten by AIA General Berhad.

The information provided in this disclosure sheet is valid as at 28 April 2020.

**LEMBARAN PENDEDAHAN PRODUK**

Sila baca Lembaran Pendedahan Produk ini sebelum anda memutuskan untuk mengambil AXCESS COVID-19 Protect. Sila pastikan anda juga membaca semua terma-terma dan syarat-syarat am.

AIA General Berhad

AXCESS COVID-19 Protect

Tarikh: 28 April 2020

**1. Apakah produk ini?**

AXCESS COVID-19 Protect adalah produk yang menyediakan pampasan sekiranya berlaku kematian yang disebabkan oleh kemalangan. Produk ini juga menyediakan pampasan bagi COVID-19 dan Demam Dengue.

**2. Apakah perlindungan/faedah yang disediakan?**

Polisi ini melindungi:

No.	Manfaat	Amaun Perlindungan (RM)	
		Pelan Protect	Pelan Protect Plus
1	Kematian akibat Kemalangan	10,000	10,000
2	Kematian akibat Covid-19	10,000	10,000
3	Bantuan wang tunai masuk hospital akibat Covid-19	2,000	2,000
4	Kematian akibat Dengue	-	10,000
5	Bantuan wang tunai masuk hospital akibat Dengue	-	2,000

Tempoh perlindungan adalah untuk 92 hari dari tarikh perlindungan berkuat kuasa.

Nota: Sila rujuk kepada kontrak polisi untuk maklumat lanjut pada perlindungan yang disediakan.

**3. Berapakah jumlah premium yang harus saya bayar?**

Premium (RM)	
Pelan Protect	Pelan Protect Plus
28.50	36.50

Premium termasuk yuran-yuran / caj-caj dan Cukai Kerajaan Yang Berkenaan.

**4. Apakah yuran-yuran dan caj-caj yang saya kena bayar?**

Jenis	Amaun
Kos pengedaran yang dibayar kepada perantara	25% daripada premium
Cukai Kerajaan Yang Berkenaan	6% daripada premium

Duti Setem RM10.00 sudah dibayar pada Polisi Asas.

**5. Apakah di antara terma-terma dan syarat-syarat utama yang perlu saya ketahui?**

- Kewajipan Pendedahan** – Menurut Perenggan 5 daripada Jadual 9 Akta Perkhidmatan Kewangan 2013, jika anda memohon insurans ini sepenuhnya untuk tujuan yang tidak berkaitan perdagangan, perniagaan atau profesion anda, anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak salah nyata dalam menjawab soalan-soalan di dalam Borang Cadangan/Permohonan (atau semasa memohon insurans ini). Anda dikehendaki menjawab soalan-soalan tersebut dengan lengkap dan tepat.

Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan-soalan, mungkin mengakibatkan pembatalan kontrak insurans anda, keengganan atau pengurangan gantirugi, perubahan terma atau penamatan kontrak insurans anda. Kewajipan pendedahan di atas hendaklah diteruskan sehingga kontrak insurans anda dimeterai, diubah atau diperbaharui dengan kami.

Sebagai tambahan kepada soalan-soalan di dalam Borang Cadangan/Permohonan (atau semasa memohon insurans ini), anda dikehendaki untuk mendedahkan apa-apa perkara lain yang anda tahu akan mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan. Anda juga mempunyai kewajipan untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak insurans anda ditandatangani, diubah atau diperbaharui dengan kami (atau semasa permohonan insurans ini), apa-apa maklumat yang dinyatakan dalam Borang Cadangan/Permohonan tidak tepat atau sudah berubah.

- **Kelayakan** – Umur penyertaan bagi insured adalah dari umur 30 hari ke 65 tahun. Hanya rakyat Malaysia layak memohon.
- **Bagaimanakah saya boleh membuat tuntutan?** – Anda perlu melengkapkan borang tuntutan yang boleh didapati daripada mana-mana cawangan kami atau dengan menelefon AIA Care Line di 1 300 88 1899. Senarai cawangan kami boleh didapati di [www.aia.com.my](http://www.aia.com.my). Anda mesti memberikan kami notis tuntutan bertulis mengenai sebarang kecederaan dalam tempoh 30 hari dari tarikh kemalangan yang menyebabkan kecederaan anda. Jika berlaku kematian akibat kemalangan, notis segera mestilah diberikan kepada kami. Bagi tuntutan berkaitan dengan kecederaan, bukti tuntutan termasuklah laporan perubatan, laporan polis dan bil perubatan/rawatan yang berkaitan dengan tuntutan itu. Bagi tuntutan kematian akibat kemalangan, bukti tuntutan termasuklah sijil hospital, dokumen mengenai rawatan atau pemeriksaan perubatan, laporan polis, laporan bedah siasat dan sijil kematian atau keratan akhbar. Bukti identiti orang yang membuat tuntutan itu juga mesti dikemukakan.

*Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kepada kontrak polisi untuk terma-terma dan syarat-syarat di bawah Polisi ini.*

## 6. Apakah pengecualian penting di dalam polisi ini?

### **Manfaat No.1:**

- Keadaan sedia ada;
- Jangkitan bakteria;
- Sebarang jenis penyakit atau sakit kongenital;
- Rawatan perubatan atau pembedahan (kecuali rawatan yang diperlukan akibat kecederaan yang dilindungi di bawah pelan ini) ;
- Bunuh diri atau kecederaan diri yang disengajakan;
- Kelahiran anak, kehamilan atau keguguran;
- Sukan profesional;
- Sindrom Kurang Daya Tahan Melawan Penyakit (AIDS);
- Gangguan mental atau saraf; penggunaan sebarang jenis dadah/narkotik;
- Sebarang jenis perlumbaan.

### **Manfaat No.2 – 5:**

- Keadaan sedia ada;
- Tempoh Tangguh selama tujuh (7) hari.

*Nota: Senarai pengecualian ini adalah tidak menyeluruh. Sila rujuk kepada kontrak polisi untuk senarai penuh pengecualian di bawah Polisi ini.*

## 7. Bolehkah saya membatalkan polisi saya?

Anda boleh membatalkan polisi anda dengan memberi notis bertulis kepada kami dengan syarat anda belum membuat tuntutan bagi polisi tersebut. Tidak akan ada bayaran balik premium.

## 8. Apakah yang perlu saya lakukan jika butir-butir hubungan/peribadi saya bertukar?

Adalah penting bagi anda memberitahu kami mengenai sebarang pertukaran kepada maklumat hubungan atau profil kehidupan anda termasuk pekerjaan dan kegiatan peribadi anda yang boleh mempengaruhi profil risiko.

## 9. Di manakah saya boleh mendapatkan maklumat?

Sekiranya anda memerlukan maklumat tambahan mengenai insurans kemalangan diri, sila rujuk kepada buku kecil *insuranceinfo* mengenai "Insurans Kemalangan Diri" yang boleh didapati di semua cawangan kami atau anda boleh mendapatkan satu salinan daripada [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

Jika anda mempunyai sebarang pertanyaan, sila hubungi kami di:  
AIA General Berhad (924363-W)  
Menara AIA,  
99 Jalan Ampang,  
50450 Kuala Lumpur.

Tel: 1 300 88 1899  
Faks: 03-2056 2591  
Emel: MY.GI-Ops@aia.com

#### **10. Perlindungan jenis lain yang serupa sedia ada**

Sila hubungi kami untuk perlindungan jenis lain yang sama kami tawarkan.

**NOTA PENTING:**

**ANDA MESTILAH MENAMAKAN PENAMA DAN MEMASTIKAN PENAMA ANDA TAHU MENGENAI POLISI KEMALANGAN DIRI YANG TELAH ANDA BELI. ANDA HENDAKLAH MEMBACA DAN MEMAHAMI POLISI INSURANS DAN MENGHUBUNGI PERANTARA ATAU AIA GENERAL BERHAD SECARA LANGSUNG UNTUK MAKLUMAT LANJUT.**

**LEMBARAN PENDEDAHAN PRODUK INI MENGANDUNGI RINGKASAN PRODUK DAN BUKANLAH SATU KONTRAK INSURANS. KONTRAK POLISI AKAN SENTIASA DITERIMA PAKAI.**

Produk ini diedarkan melalui Shieldcard Holdings Sdn. Bhd. dan ditaja jamin oleh AIA General Berhad.

Maklumat yang diberikan dalam lembaran pendedahan produk ini adalah sah setakat 28 April 2020.