

## PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before You decide to participate in i-Medic. Be sure to also read the general terms and conditions.

AIA PUBLIC Takaful Bhd. (935955-M)  
i-Medic  
July 23, 2018

### 1. What is this product about?

i-Medic provides medical reimbursement for hospitalization and surgical expenses incurred. It offers protection up to attained age 99 of the Person Covered. On top of that, this plan also offers no lifetime limit<sup>1</sup> for hospitalization and surgical expenses incurred.

<sup>1</sup> Annual limit continues to apply.

### 2. What are the Shariah concepts applicable?

**Tabarru'** - the amount deducted from the Contribution paid at a predefined portion and allocated into Participants' Risk Fund as a donation for the purpose of mutual help and assistance to fellow participants in need.

**Wakalah** - the contract between Participant and the Takaful Operator, where Participant authorizes the Takaful Operator to act on their behalf to conduct the affairs of Takaful business. The Takaful Operator will take a portion of the Participants' contribution as a *Wakalah* Fee in return of these services.

**Al-Qard Al-Hasan** - is an interest-free loan provided by the Takaful Operator to the Participants' Risk Fund in the event it becomes deficit to enable it to pay Takaful benefit(s) to eligible Participants. This amount will be recovered from the future Surplus prior to distribution.

**Ju'alah** - Takaful Operator will be entitled to earn up to 50% of the Surplus arising from the Participants' Risk Fund as an *Ujrah* (performance fee) for managing the fund efficiently which result in the Surplus.

### 3. What are the covers / benefits provided?

This product covers:

Benefit	Description	Amount Payable
Hospitalization and Surgical Benefit :	Hospital Room and Board:	AM150
	Surgical Fees Benefit:	Reasonable and Customary charges subject to Co-Takaful and Annual Limit ( please refer to the key terms and conditions).
	Reimbursement of medical expenses up to:	
	▪ Annual Limit	RM 90,000
	▪ Aggregate Lifetime Limit	Not Applicable
	Funeral expense	

Duration of cover: Up to Person Covered attaining the age 99 years old or Takaful Certificate termination, whichever is earlier.

Reminder: The total Contribution will increase as the Person Covered's age increases. Please refer to the brochure for the Annual Contribution of different attained ages.

Note: For full benefit description, please refer to the Product Brochure and Takaful Certificate.

### 4. How much Contribution do I have to pay?

The total Contribution that You have to pay and the Takaful Certificate terms may vary depending on Our underwriting requirements.

The estimated Monthly Contribution that You have to pay for attained age of 45 years old is:	RM 80.42
The Goods and Services Tax (GST) (calculated at the rate of 0% on the Monthly Contribution) is:	RM 0.00
The estimated Monthly Amount Payable (inclusive of GST, if any) is:	RM 80.42

Contribution duration: Payable until Person Covered attaining the age 99 years old or Takaful Certificate termination, whichever is earlier.

Medical and Health Takaful products/riders provide benefits such as Critical Illness and Hospitalization and Surgical. The Contribution and *Tabarru'* for Medical and Health Takaful products are not guaranteed and We reserve the right to revise the rates upon renewal. One of the possible factors contributing to the increase in Contribution and *Tabarru'* is claims experience. Other factors may also contribute to Contribution and *Tabarru'* revision at renewal and under other justified circumstances. We will give 90 days prior notice written notice. Past trends on the increase in Contribution and *Tabarru'* do not necessarily reflect the future trend.

## 5. What are the fees and charges that I have to pay?

(a) *Wakalah* Fees are deducted upfront as a percentage of Contribution to pay for the:

- (i) Commission, and
- (ii) Other Expenses.

Other expenses for i-Medik includes Stamp Duty of RM10.

(b) After deduction of *Wakalah* Fee, all Contributions paid will be allocated into the Participants' Risk Fund as *Tabarru'* for the purpose for providing protection and meeting claims on the events/risks covered under the Takaful Certificate. The *Tabarru'* will increase as You grow older.

The Contribution varies according to attained age, type of plan and occupation class. The Contribution for i-Medic is not guaranteed and Takaful Operator reserves the right to revise the Contributions by giving You 3 months written notice prior to the next Certificate Anniversary.

The table below shows the annual Contribution and the breakdown of the fees and charges payable for the first 20 Certificate Years.

Certificate Year	Annual Contribution (RM)	Wakalah Fee:		(i) Commission		(ii) Other Expenses		Tabarru' (RM)	GST Amount (if any) 0% of Contribution (RM)	Total Annual Contribution (inclusive of GST, if any)	Age at the End of Certificate Year
		% of Contribution	(RM)	% of Contribution	(RM)	% of Contribution	(RM)				
1	965.00	50	482.50	30	289.50	20	193.00	482.50	0.00	965.00	46
2	1,247.00	45	561.15	10	124.70	35	436.45	685.85	0.00	1,247.00	47
3	1,247.00	40	498.80	10	124.70	30	374.10	748.20	0.00	1,247.00	48
4	1,247.00	35	436.45	10	124.70	25	311.75	810.55	0.00	1,247.00	49
5	1,247.00	35	436.45	10	124.70	25	311.75	810.55	0.00	1,247.00	50
6	1,247.00	35	436.45	10	124.70	25	311.75	810.55	0.00	1,247.00	51
7	1,387.00	35	485.45	0	0	35	485.45	901.55	0.00	1,387.00	52
8	1,387.00	35	485.45	0	0	35	485.45	901.55	0.00	1,387.00	53
9	1,387.00	35	485.45	0	0	35	485.45	901.55	0.00	1,387.00	54
10	1,387.00	35	485.45	0	0	35	485.45	901.55	0.00	1,387.00	55
11	1,387.00	30	416.10	0	0	30	416.10	970.90	0.00	1,387.00	56
12	2,148.00	30	644.40	0	0	30	644.40	1,503.60	0.00	2,148.00	57
13	2,148.00	30	644.40	0	0	30	644.40	1,503.60	0.00	2,148.00	58
14	2,148.00	30	644.40	0	0	30	644.40	1,503.60	0.00	2,148.00	59
15	2,148.00	30	644.40	0	0	30	644.40	1,503.60	0.00	2,148.00	60
16	2,148.00	5	107.40	0	0	5	107.40	2,040.60	0.00	2,148.00	61
17	3,576.00	5	178.80	0	0	5	178.80	3,397.20	0.00	3,576.00	62
18	3,576.00	5	178.80	0	0	5	178.80	3,397.20	0.00	3,576.00	63
19	3,576.00	5	178.80	0	0	5	178.80	3,397.20	0.00	3,576.00	64
20	3,576.00	5	178.80	0	0	5	178.80	3,397.20	0.00	3,576.00	65

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for more information on fees and charges under this product.

## 6 What are the items subject to Goods and Services Tax?

Goods and Services Tax (GST) will be chargeable on the total Contribution amount payable at the prevailing rate, currently at 0%.

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

### General

- **Importance of disclosure** – You must disclose all material facts such as medical condition, and state Your age correctly.
- **Free-Look Period** – You have the right to cancel the Takaful Certificate by returning the Takaful Certificate and giving a written notice to Us. Such notice must be signed by You and received directly by Us within 15 days after You have received the Takaful Certificate. The Contributions that You have paid less any expenses which may have been incurred for any medical examination will be refunded to You.
- **Grace Period** – You are given a Grace Period of 31 days from the due date for payment of each subsequent Contribution. If Contribution remains unpaid at the end of this Grace Period, the Takaful Certificate may lapse.
- **Claim Procedures** – Claim forms can be obtained from any AIA branches or by calling Our Customer Contact at 1-300-88-8922. Proof of claim must be accepted and approved by Us to facilitate payment of any benefit. In the event of a death claim, it is advisable to notify Us immediately.

### For Medical and Health Takaful

(a) Waiting period for Hospitalization and Surgical Benefit:

- 120 days for treatment or surgery due to tonsils, adenoids, hernia or a disease related to the female generative organs;
- 60 days for Out-patient Cancer Treatment;
- 30 days for Out-patient Kidney Dialysis Treatment;
- 30 days for hospitalization or surgery due to all other illnesses;

(b) Co-Takaful: You are responsible for a part of the eligible expenses as stipulated in the Schedule of Benefit in the Takaful Certificate. The Co-Takaful amount is the lower of:

- a) RM3,000 per certificate year; or
- b) 10% of the eligible expenses

The remaining eligible expenses will be fully covered by Us.

(c) The maximum number of Dependent Children who can be covered under this product is limited to 4 children only.

(d) Unless renewed, the coverage shall cease on expiry date and the Takaful Operator must strictly not be liable for any expenses that take place after the expiry date.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this product.

## 8. What are the major exclusions under this Takaful Certificate?

### Hospitalization and Surgical Benefit

- Pre-existing illnesses;
- Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities;
- Self-inflicted injuries and illegal acts;
- Wars, strikes or riots;
- Any armed forces or military operations;
- Any violation or attempted violation of the law or resistance to arrest;
- Pregnancy, miscarriage or child births;
- Mental or nervous disorders, treatment for alcoholism and drug abuse or its related conditions;
- Cosmetic, elective or plastic surgery;
- Dental treatment unless necessitated by Accidental injury;
- Routine health checks and any investigations not directly related to admission, diagnosis or disability;
- Treatment which is not medically necessary;
- Any medical or physical conditions arising within the first 30 days of the Issue Date or Commencement Date of the relevant Rider whichever is later except for Covered Injury;
- Treatment or Surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs until the Person Covered has been continuously covered under the relevant Rider for 120 days immediately preceding such treatment or Surgery;
- Medical expenses which is payable by any laws, medical program or Takaful Operator;
- Overseas treatment if Person Covered resides or travels outside Malaysia for more than 90 consecutive days;
- The following exclusions are only applicable to Out-patient Cancer Treatment benefit:
  - (a) All Cancers which are histologically classified as pre-malignant, non-invasive; carcinoma in situ; having either borderline malignancy; or having low
  - (b) All tumors of the prostate, thyroid and urinary bladder histologically classified as T1N0M0 (TNM classification);
  - (c) Chronic Lymphocytic Leukemia less than RAI Stage 3;
  - (d) All Cancers in the presence of HIV;
  - (e) Any skin Cancer other than malignant melanoma.

*Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this product.*

## 9. Can I cancel my Takaful Certificate?

Participating in a Family Takaful product is a long-term financial commitment. If You do not pay Your Contributions within the Grace Period, the Takaful Certificate may lapse. The cash amount that We will pay You when You cancel the Takaful Certificate before the maturity period may be much less than the total amount of Contribution that You have paid.

- (a) Cancellation before the Takaful Certificate is issued – Its can be made through telephone call.
- (b) Cancellation during Free-Look Period – You may cancel the Takaful Certificate in writing and returning the Takaful Certificate within 15 days from the date You receive the Takaful Certificate. We will refund to You the Contribution paid.
- (c) Surrender after Free-Look Period – You may, at any time during the lifetime of the Person Covered and while the Takaful Certificate is in force, surrender the Takaful Certificate by returning the Takaful Certificate and giving a written notice to Us.

Upon Surrender, the Surrender Value will be payable which is a refund of unutilized Contribution from the Participants' Risk Fund and Operator Fund provided that You have not made any claim during the current Certificate Year. It is not applicable for monthly mode of payment.

## 10. What do I need to do if there are changes to my contact details?

It is important that You inform Us of any change in Your contact details to ensure that all correspondences reach You in a timely manner.

## 11. Where can I get further information?

### About i-Medic

Should You require additional information about i-Medic, You can contact the authorized Bank Representative or call our Customer Contact at 1-300-88-

### About Family Takaful

Should You require additional information about Family Takaful and Medical and Health Takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful' and 'Medical and Health Takaful', You can obtain a copy from the authorized Bank Representative or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

**If You have any enquiries, please contact Us at:**

**AIA PUBLIC Takaful Bhd. (935955-M)**  
**99 Jalan Ampang, 50450 Kuala Lumpur**  
**Customer Contact: 1-300-88-8922**  
**Fax: 603-2056 3690**  
**E-mail: [my.customer@aiapublic.com.my](mailto:my.customer@aiapublic.com.my)**

AIA PUBLIC Takaful Bhd. is registered under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

## 12. Other similar types of products available

Please contact Us / the authorized Bank Representative / intermediary for other similar types of plans that we offer.

### **IMPORTANT NOTE:**

**YOU SHOULD SATISFY THAT THE MEDICAL AND HEALTH TAKAFUL CERTIFICATE CHOSEN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE MEDICAL AND HEALTH TAKAFUL CERTIFICATE AND DISCUSS WITH THE AUTHORIZED BANK REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

**THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF TAKAFUL PLAN. THE TAKAFUL CERTIFICATE SHALL PREVAIL OVER THIS DOCUMENT.**

The information provided in this disclosure sheet is valid as at

July 23, 2018