

## **AIA PUBLIC Takaful Bhd. (935955-M)**

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### **A-SME *Platinum-i* GROUP HOSPITALISATION AND SURGICAL CARE TAKAFUL**

### **PRODUCT DISCLOSURE SHEET**

(Please read this Product Disclosure Sheet before Your Company decides to participate in the Group Hospitalisation and Surgical Care Takaful (GHS). Be sure to also read the general terms and conditions of the Marketing Proposal and Master Certificate / Takaful Certificate, where applicable.)

**CORPORATE SOLUTION DIVISION  
99, Jalan Ampang, 50450 Kuala Lumpur.**

**Date : 01-Aug-17**

Personal Details of Proposed Company and Proposed Plan

**Proposed Company :** ABC SDN BHD

## THINGS YOUR COMPANY NEED TO KNOW

### 1. What is this product about?

This product is an annually renewable Group Hospitalisation and Surgical Care Takaful plan that provides for outpatient, hospitalisation and surgical expenses incurred due to Accident or illnesses covered under the Master Certificate, subject to terms and conditions.

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

**Wakalah** - means agency. It is the contract between Master Certificate Owner and the Takaful Operator, where Master Certificate Owner 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 Master Certificate Owners' Contribution as a Wakalah Fee in return of these services.

**Tabarru'** - means donation. It refers to the balance of Contribution after deduction of Wakalah Fees, which will be allocated into the Participants' Risk Fund as a donation for the purpose of mutual help and assistance to fellow Participants in need. The benefits will be payable from this fund.

**Ju'alah** - means commission whereby the Takaful Operator will be entitled to earn up to fifty percent (50%) of the Surplus arising from the Participants' Risk Fund as fee for managing the fund efficiently which results in the surplus. The remaining portion of the Surplus will be distributed to eligible Master Certificate Owners, subject to terms and conditions.

**Al-Qard Al-Hasan** - means interest-free loan provided by AIA PUBLIC Takaful Bhd. 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.

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

Benefit	Descriptions
<b>Group Hospitalisation and Surgical Care Takaful</b>	
Hospital & Surgical Benefit	In the event of Hospitalization or Surgical of a Covered Member due to Illness or Accident, the Reasonable and Customary Charges incurred for up to the maximum stated in the Schedule of Benefits will be reimbursed.
Emergency Evacuation	In the event of an Injury or Sickness of a Covered Member while he/she is traveling outside Malaysia or his Place of Residence, AIA Services (AIAS) or its representative will transport the Covered Member to another location where appropriate care and facilities are available if it is justify to be Medically Necessary.
Compulsory Compassionate Allowance Benefit	In the event of death of a Covered Member, RM10,000 will be payable.
<b>Supplementary Riders</b>	
Out-Patient General Practitioner (GP) Benefit	In the event a Covered Member require consultation with a legally registered General Practitioner, the actual expenses incurred will be reimbursed subject to terms and conditions.
Out-Patient Specialist (SP) Benefit	In the event a Covered Member require consultation with a legally registered Specialist, the actual expenses incurred will be reimbursed subject to terms and conditions.



Executive Screening	An amount equal to the actual expenses incurred for one 18KS Health Screening Profile – a comprehensive general blood and urine screening profile – at Takaful Operator's lab provider in Malaysia only, subject to maximum limit once per Certificate Year.
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Duration of cover is for 1 year. Your Company will need to renew the cover annually.  
We reserve the right to revise the rate of Contribution charged, terms and conditions at any Certificate Anniversary.

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

The total Contribution that Your Company has to pay and the Master Certificate terms may vary depending on the underwriting requirements. The Contributions may change subject to the discretion of AIA PUBLIC.

The estimated Total Contribution Your Company has to pay is	<b>RM</b>	<b>18,343.54</b>
Goods and Services Tax (GST) Amount Your Company has to pay (at the rate of 6%) is	<b>RM</b>	<b>1,100.61</b>
The estimated Total Amount Payable that Your Company has to pay (inclusive Stamp Duty) is	<b>RM</b>	<b>19,454.15</b>

For a detailed breakdown of Contribution payable, please refer to the marketing proposal attached.

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

Type	Amount
<i>Wakalah</i> Fees:	30% of Total Contribution: <b>RM 5,503.06</b>
(i) Direct Distribution Cost (Including Commission)	10% of Total Contribution: <b>RM 1,834.35</b>
(ii) Management Expenses	20% of Total Contribution: <b>RM 3,668.71</b>
Stamp Duty	<b>RM 10.00</b>

*Please note that the Direct Distribution Cost payable will vary according to the Contribution amount.*

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

Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable on the Total Contribution at the prevailing rate.

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

**(a) Contribution loading**

Your Company may have to pay extra Contributions for employees based outside Malaysia, or involved in hazardous occupations or activities, subject to Our underwriting approval.

**(b) Suspension and termination**

Your Company is required to make payment for all Contribution bills within thirty (30) days of date of invoice. Failure to make payment within sixty (60) days of invoice will result in certificate suspension and ultimately termination.

**(c) Importance of disclosure**

Information provided such as employees / dependents headcount, claim experience and previous or current benefit schedule must be accurate otherwise the certificate will be null and void.

**(d) Cashless facilities**

For treatment by specialists or hospitals, the participant can request a pre-certified / pre-signed Letter of Guarantee. Your Company will have to sign a Letter of Undertaking and may have to pay a deposit to be entitled for cashless facilities.



**(e) Surplus**

We shall invest and manage the Contribution in the Participants' Risk Fund in conformity with the principles of Shariah. Any Surplus arising from the Participants' Risk Fund at the end of each Certificate Anniversary if any, will be payable upon expiry of the Certificate of Takaful subject to the Master Certificate being renewed the following year and full payment of renewal Contributions have been made. If the Surplus allocated to each Master Certificate Owner is less than RM10, this amount shall be donated for charitable purpose as approved by Our Shariah Committee. In the event of a deficit in the Participant's Risk Fund, We will advance such required amount based on Al-Qard Al-Hasan (interest free loan) contract. The repayment of Qard shall be made from the future Surplus of the Participants' Risk Fund.

**(f) Claims Procedure**

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.

**Important notice:**

- It may not be advantageous to switch from one Takaful plan to another, as Your Company 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 Master Certificate.
- Please note that this limitations, terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer the Master Certificate for detailed benefits, limitations, terms and conditions. The contents of the Master Certificate shall prevail if there are any discrepancies between the Product Disclosure Sheet and the Master Certificate.
- It is important to receive a receipt and keep them as proof of payment of Contributions.
- If Your Company do not receive the Master Certificate after one (1) month from date of participation, please contact AIA PUBLIC Takaful Bhd.

**8. What are the major exclusions under this certificate?**

**(a) Hospitalization and Surgical Benefit**

No benefit shall be payable for any of the following services, products or conditions or injuries resulting from:

1. Plastic/Cosmetic surgery or treatment including (but not limited to) for e.g. double eyelids, acne, keloids, scars, skin tags, gynaecomastia, diffused alopecia / hair loss, etc., or treatment of their complications.
2. Care and treatment that is experimental, investigative or unproven services and not according to accepted professional standards and / or is not medically necessitated. This exclusion includes (but is not limited to) treatments such as:
  - stem cell treatment, related workout and any complications arising thereafter,
  - blood surety,
  - Hormone therapy and hormone replacement therapy except for surgically induced menopause.
  - surgical treatment specifically for weight reduction or gain.
3. Treatment for injuries sustained while committing a crime or felony, or while under the influence of alcohol, narcotics, or mind altering substance, or suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
4. Any treatment, services and supplies for smoking cessation programs and the treatment for or arising from substance abuse such as alcohol, narcotics, etc.
5. Private nursing care, custodial care in any setting or house calls engaged by Covered Member or services for rest cure provided by rest / nursing home purely for recuperative purposes.



6. Mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Sexual dysfunction and tests or treatment related to impotence or sterilization
7. Investigation and treatment relating to pregnancy including childbirth, Ectopic Pregnancy and Vesicular Mole and all complications arising therefrom. However this exclusion does not apply to any miscarriage of below 28 weeks due to accidental causes under the Basic Certificate coverage but is subject to its limitations for such coverage. If however, a Covered Member has Maternity Benefit coverage, it shall be subject to its respective benefit limitations.
8. Sex transformation surgery and sex hormone therapy related to such surgery.
9. Circumcision unless medically necessary for treatment of a disease.
10. Conditions related to sexually transmitted diseases, AIDS and AIDS Related Complex or its sequelae, and any communicable diseases requiring quarantine by law.
11. Alternative therapies such as (but not limited to) Acupuncture, Acupressure, Chiropractic, Osteopathy, Reflexology, Bonesetting, Massage, Aroma Therapy, Herbal, Podiatric, Dietetic consultation and treatment, education services/therapies & Traditional Complimentary Medicine etc.
12. Vitamins/Supplements, Herbal Cures, Anti Obesity / Weight Reducing Agents, Eye Lubricants and any over the counter purchases of supplements, medicines or outpatient prescribed and non prescribed medical supplies.
13. Soaps, Shampoos, Cleansers, Vitamin Creams, Vitamin Ointment, Moisturizers, Lubricants, Anti-Aging, Fairness Treatment and any product with similar effect.
14. Psychotic, mental or nervous disorders and behavioral conditions including any neurosis and their physiological or psychosomatic manifestations
15. Any treatment or assessment for congenital, hereditary or developmental ailments, deformities and any Disability or complications arising therefrom inclusive of but not restricted to such as dermoid cysts, childhood hernias / hydrocele (all hernia up to age of six is not covered), clubfoot, Ventricular Septal Defect (VSD), Atrial Septal Defect (ASD), Thalassemia, Squint, Haemangioma, Traditional Complimentary Medicine etc.
16. days thereafter.
17. Allergy testing - blood / topical including patch test.
18. Hospitalisation primarily for investigatory purposes, routine physical examinations, health check-ups, preventive treatments and diagnostic tests not incidental to treatment or diagnosis of a covered Disability.
19. Speech and Occupational therapy when not part of a rehabilitation program following hospitalization due to trauma, unless it is a follow-up to an inpatient Disability and subject to its limitations.
20. Any corrective treatment for refractive errors inclusive of but not limited to the following such as Orthoptics, Visual stimulation, Radial Keratotomy, Lasik, Intralase, Xyoptics, phacik IOL implant or intra-ocular lenses replacement surgery
21. All corrective glasses or contact lenses, except monofocal intraocular lenses in cataract surgery.
22. Dental conditions including:-
  - (i) Dental care / treatment or oral surgery except as necessitated by Accidental Injuries. However to exclude the replacement of natural teeth, placement of denture and prosthetic services such as bridges & crowns of their replacement for Accidental Injury cases.
  - (ii) Upper and lower jawbone surgery except for direct treatment of acute traumatic Injury or cancer.
  - (iii) Orthognathic surgery, jaw alignment, or treatment for the temporomandibular joint.Otherwise a Covered Member must have Dental Benefit coverage, subject to its limitations.



23. Use or acquisition of all appliances (e.g. artificial limbs, hearing aids, aero chambers and equipment for nebulising, Continuous positive airway pressure (CPAP), Continuous ambulatory peritoneal dialysis(CAPD), orthopedic pads) and the rental charges of such devices except during hospital confinement under the Basic Certificate coverage but is subject to its limitation for such coverage. If however, a Covered Member has Major Medical Benefit coverage, it shall be subject to its respective benefit limitations.
24. Effects from radiation or contamination by radioactivity from any source.
25. War, riot, rebellions, insurrection, civil commotion, explosion of war weapons, terrorism related activity, active duty in any armed forces, direct participation in strikes, nuclear war, biological and chemical warfare/activities.
26. Services of a non-medical nature provided by a hospital such as television, telephone, fax, radio or similar facilities. Admission kit/pack and other ineligible non-medical items (except for registration fees incurred during hospitalization only). Charges for these services must be paid by the Covered Member prior to discharge from hospital or daycare centre unless otherwise specified.
27. Out-Patient physical therapy or physiotherapy is not covered and cannot be referred at GP level. This service would only be covered when referred by a Specialist and treatment must be provided by a registered physiotherapist. An Covered Member must have Basic Certificate coverage, subject to its limitations.
28. Outpatient rehabilitation therapy, chemotherapy, radiation therapy, immunotherapy, photodynamic therapy, kidney dialysis and other selected medically necessary treatment protocols, unless a Covered Member has the Basic Certificate coverage, subject to its respective benefit limitations.
29. Preventive vaccinations except those stated under the guideline of Ministry of Health Malaysia that are applicable to eligible children only (subject to Out-Patient benefit limit, if any).
30. Expenses incurred for donation of any body organ by a Covered Member and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
31. Investigation and treatment of sleep and snoring disorders.
32. Expenses incurred for contact lens, use of cosmetic topically / orally / surgical procedures and any complications arising therefrom.

**(b) Emergency Evacuation Benefit**

No benefit shall be payable for:

1. Any expenses incurred for services provided by another party for which the Takaful Operator is not liable to pay, or any expenses already included in the costs of a scheduled trip, if any;
2. Any expenses for a service not approved and arranged by AIAS, or an authorized representative of AIAS, except that the Takaful Operator reserves the right to waive this exclusion in the event a Covered Member or his traveling companions cannot for reasons beyond their control, notify AIAS during an Emergency medical situation. In any event, the Takaful Operator reserves the right to reimburse the Covered Member or his traveling companions only for those expenses incurred for transportation costs that AIAS would have provided under the same circumstances.

**(c) Out-Patient General Practitioner Benefit & Out-Patient Specialist Benefit**

Out-Patient surgical procedures as per the Takaful Operator's Surgical Schedule are not covered for Members with Out-Patient GP Care only or Out-Patient GP Care and Specialist Care Only.

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

**9. Can I cancel my certificate?**

Yes, Your Company may cancel this certificate at any time by giving a written notice to AIA PUBLIC. Upon cancellation, Your Company shall be entitled to a stated percentage of refund of the Contribution provided the payment of Contribution under this certificate is on annual basis and that Your Company has not made a claim during the current Certificate Year as stated in the Master Certificate.



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

It is important that Your Company inform AIA PUBLIC of any change in the contact details of Your Company so that we can keep Your Company informed of important information. Your Company should also notify us of any change in the address(es) in order to facilitate payment of claim.

**11. Where can I get further information?**

Should Your Company require additional information about Medical and Health Takaful, please refer to the *insuranceinfo* booklet on 'Medical and Health Takaful', available at all our Service Centres. Your Company may also visit the *insuranceinfo* website [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) or AIA PUBLIC's website [www.aia.com.my](http://www.aia.com.my). For further information on claims procedures, please refer to AIA PUBLIC's website.

If Your Company have any enquiries, please contact Us at:

**AIA PUBLIC Takaful Bhd. (935955-M)**  
99 Jalan Ampang, 50450 Kuala Lumpur  
Customer Contact : 1-300-88-8933  
Fax : 603-2056 3690  
E-mail : [my.customer@aiapublic.com.my](mailto:my.customer@aiapublic.com.my)

**12. Other similar types of cover available**

Please contact Us / Our Takaful Agent / intermediary for other similar types of products that We offer.

**IMPORTANT NOTE: YOUR COMPANY SHOULD CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR COMPANY'S CIRCUMSTANCES. YOUR COMPANY SHOULD READ AND UNDERSTAND THE MASTER CERTIFICATE AND DISCUSS WITH THE MARKETING REPRESENTATIVE /AGENT / BROKER OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is printed on 20-Jul-17