



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up AIA TRAVEL PA PLUS. Be sure to also read the general terms and conditions.

AIA General Berhad

AIA TRAVEL PA PLUS (Annual Plan)

Date: December 13, 2023

1. What is this product about?

AIA TRAVEL PA PLUS is a protection policy which provides compensation for you in the event of injury, disability or death caused solely by accidental means, medical expenses incurred as a result of an accident or illness, and travel inconvenience during your overseas travel journey. You have an option to attach Domestic coverage as a rider to your International plan.

2. What are the covers/benefits provided?

This policy covers Standard insured with the following benefits:

Section	Benefits & Limits (in RM)	Limit per year/journey	International		Domestic	
			Entry Age 14 days to 75	Renewal Age 76 to 85	Entry Age 14 days to 75	Renewal Age 76 to 85
Personal Accident Related						
1	Accidental Death and Dismemberment Benefit	Per year	Up to 300,000	Up to 150,000	Up to 200,000	Up to 100,000
2	Compassionate Allowance	Per journey	5,000		5,000	
3	Terrorism	Per journey	Covered		N/A	
Medical Related						
4	Medical Expenses Benefit	Per year	Up to 500,000	Up to 250,000	Up to 20,000	Up to 10,000
5	Follow-Up Treatment in Malaysia		Up to 15,000	Up to 7,500	N/A	N/A
6	Hospital Income Benefit <i>(subject to maximum of 20 days)</i>	Per journey	350/day Up to 7,000		350/day Up to 7,000	
7	Emergency Medical Evacuation		Unlimited		Unlimited	
8	Repatriation of Remains		Unlimited		Unlimited	
9	Staff Replacement Expenses <i>(Applicable to Insured aged 16 and above only)</i>		Up to 5,000	N/A	N/A	
10	Compassionate Visitation (due to Hospital Confinement of Insured)		Up to 5,000		N/A	
11	Child Care <i>(Applicable to Insured aged 16 and above only)</i>	Up to 5,000	N/A	N/A		
Travel Inconvenience Related						
12	Loss of Deposit / Travel Cancellation	Per journey	Up to 25,000		Up to 2,000	
13	Travel Curtailment		Up to 25,000		N/A	
14	Loss of Travel Documents		Up to 5,000		N/A	
15	Loss of Money		Up to 2,000		N/A	
16	Loss of Credit Card		Up to 5,000		N/A	
17	Loss or Damage of Personal Baggage/ Personal Effects/ Golfing Equipment		Up to 5,000 (maximum limit of 500 for any one article or pair or set of articles)		Up to 1,000 (maximum limit of 200 for any one article or pair or set of articles)	
18	Travel Delay / Travel Misconnection / Travel Reroute <i>(Travel Misconnection /Travel Reroute are only applicable for International plans)</i>		200 for every 6 consecutive hours, up to 2,000		200 for every 6 consecutive hours, up to 1,000	
19	Baggage Delay		200 for every 6 consecutive hours, up to 2,000		200 for every 6 consecutive hours, up to 600	
20	Home Care <i>(Applicable to Insured aged 16 and above only)</i>		Up to 3,000		Up to 1,000	

This policy covers Senior insured with the following benefits:

Section	Benefits & Limits (in RM)	Limit per year/journey	International		Domestic	
			Entry Age	Renewal Age	Entry Age	Renewal Age
			76 to 80	81 to 85	76 to 80	81 to 85
Personal Accident Related						
1	Accidental Death and Dismemberment Benefit	Per year	Up to 150,000		Up to 100,000	
2	Compassionate Allowance	Per journey	5,000		5,000	
3	Terrorism	Per journey	Covered		N/A	
Medical Related						
4	Medical Expenses Benefit	Per year	Up to 250,000		Up to 10,000	
5	Follow-Up Treatment in Malaysia		Up to 7,500		N/A	
6	Hospital Income Benefit <i>(subject to maximum of 20 days)</i>	Per journey	350/day Up to 7,000		350/day Up to 7,000	
7	Emergency Medical Evacuation		Unlimited		Unlimited	
8	Repatriation of Remains		Unlimited		Unlimited	
9	Compassionate Visitation (due to Hospital Confinement of Insured)		Up to 5,000		N/A	
Travel Inconvenience Related						
10	Loss of Deposit / Travel Cancellation	Per journey	Up to 25,000		Up to 2,000	
11	Travel Curtailment		Up to 25,000		N/A	
12	Loss of Travel Documents		Up to 5,000		N/A	
13	Loss of Money		Up to 2,000		N/A	
14	Loss of Credit Card		Up to 5,000		N/A	
15	Loss or Damage of Personal Baggage/ Personal Effects/ Golfing Equipment		Up to 5,000 (maximum limit of 500 for any one article or pair or set of articles)		Up to 1,000 (maximum limit of 200 for any one article or pair or set of articles)	
16	Travel Delay / Travel Misconnection / Travel Reroute <i>(Travel Misconnection /Travel Reroute are only applicable for International plans)</i>		200 for every 6 consecutive hours, up to 2,000		200 for every 6 consecutive hours, up to 1,000	
17	Baggage Delay		200 for every 6 consecutive hours, up to 2,000		200 for every 6 consecutive hours, up to 600	
18	Home Care	Up to 3,000		Up to 1,000		

- Please refer to the Schedule of Indemnities for Accidental Death and Dismemberment benefit in the policy contract.
- Duration of cover is for one year with unlimited number of international and domestic trips made during the policy period. The maximum duration for each international or domestic trip is 90 consecutive days. If you wish to continue your coverage for subsequent years, you need to renew your insurance coverage annually.

3. How much premium do I have to pay?

The premium you have to pay may vary depending on your choice of plan, destination and our underwriting requirements. We reserve the right to change the premium at the time of renewal.

The premium for AIA Travel PA Plus Annual Plan is illustrated below:

Annual Plan	Premium (RM) (International)		Premium (RM) (International + Domestic)	
	Standard Plan	Senior Plan	Standard Plan	Senior Plan
Area 1	429.00	816.00	560.74	1,065.30
Area 2	558.00	1,062.00	697.48	1,326.06

Note: The premium amount illustrated above is inclusive of 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
Direct Distribution Cost paid to the life planner / agency leader / intermediary	24% of premiums paid or RM24 for every RM100 premium paid as the commission and overriding commission.
Stamp Duty*	RM 10.00
Applicable Government Tax	6% of premiums or RM6.00 for every RM100 premium paid.

* Effective 1 January 2022 to 31 December 2025, stamp duty for policy issued to an Individual Owner with total annual premium of RM150 and below is waived in accordance with the STAMP DUTY (EXEMPTION) (NO. 16) ORDER 2021; to Corporate Owner qualified as micro, small and medium enterprises with total annual premium of RM250 and below is waived in accordance with the STAMP DUTY (EXEMPTION) (NO. 15) ORDER 2021.

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

- **Duty of Disclosure** – You must disclose all material facts which You know or ought to know such as Your personal pursuits which could affect the risk profile. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.
- **Eligibility** – Entry age for insured is from age 14 days to 75 years old and renewal is up to age 85 years old. Malaysians or foreign residents / foreign nationals with valid work permit are eligible to apply. Entry age for senior insured is from age 76 to 80, and renewal is up to age 85.
- **Grace Period** – A Grace Period of thirty-one (31) days from the premium due date shall be allowed for payment of each premium after the first premium during which period this policy shall remain in force. In the event a loss occurs during the Grace Period, any unpaid balance of the premiums due for the full Policy year in which a loss occurs shall be deducted from the proceeds payable under the Policy.
- **How do I make a claim?** – You need to complete the claim documents, which you can obtain from your life planner/intermediary or 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. 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: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions of this plan.

6. What are the major exclusions under this policy?

- Pre-existing conditions
- Suicide or intentional self-injury
- Childbirth, pregnancy or miscarriage
- Professional sports
- Mental or nervous disorders
- Use of drugs/narcotics of any kind
- Congenital defects
- Any kind of disease or sickness or Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS)
- Racing of any kind
- Violation or attempt of violation of the law
- Insured serving in armed forces
- War or warlike operations (whether war be declared or not)

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

7. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you will be entitled to a refund of premium based on the Customary Short-Period Rates Table. Please refer to the policy contract for the Customary Short-Period Rates Table.

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 life profile 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 product, please visit www.insuranceinfo.com.my or visit our website at AIA.COM.MY. For further information on claims procedures, please refer to AIA website.

If you have any enquiries, please contact AIA General Berhad at:

AIA General Berhad 201001040438 (924363-W)
Menara AIA
99 Jalan Ampang,
50450 Kuala Lumpur.
Care Line: 1 300 88 1464
E-mail: my.customer@aia.com

AIA General Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other similar types of cover available.

Please contact us/ your life planner/ intermediary for other similar types of plans that we offer.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCHEDULE OF INDEMNITIES FOR ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT IN YOUR INSURANCE POLICY. 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 DISCUSS WITH THE AGENT/INTERMEDIARY OR CONTACT US 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.

The information provided in this product disclosure sheet is valid as at December 13, 2023.



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up AIA TRAVEL PA PLUS. Be sure to also read the general terms and conditions.

AIA General Berhad

AIA TRAVEL PA PLUS (Single Trip)

Date: December 13, 2023

1. What is this product about?

AIA TRAVEL PA PLUS is a protection policy which provides compensation for you and your family in the event of injury, disability or death caused solely by accidental means, medical expenses incurred as a result of an accident or illness, and travel inconvenience during your domestic or overseas travel journey. You can purchase an individual plan to cover yourself only, or to include your accompanying spouse and dependent children in the Family Plan. You have an option of International or Domestic coverage depending on the plan type selected.

2. What are the covers/benefits provided?

This policy covers Standard insured/ Senior insured with the following benefits:

Section	Benefits & Limits (in RM) per trip	International	
		Entry Age 14 days to 75	Entry Age 76 to 85
Personal Accident Related			
1	Accidental Death and Dismemberment Benefit	Up to 300,000	Up to 150,000
2	Compassionate Allowance	5,000	5,000
3	Terrorism	Covered	Covered
Medical Related			
4	Medical Expenses Benefit	Up to 500,000	Up to 250,000
5	Follow-Up Treatment in Malaysia	Up to 15,000	Up to 7,500
6	Hospital Income Benefit <i>(subject to maximum of 20 days)</i>	350/day Up to 7,000	350/day Up to 7,000
7	Emergency Medical Evacuation	Unlimited	Unlimited
8	Repatriation of Remains	Unlimited	Unlimited
9	Staff Replacement Expenses <i>(Applicable to Insured aged 16 and above only)</i>	Up to 5,000	N/A
10	Compassionate Visitation (due to Hospital Confinement of Insured)	Up to 5,000	Up to 5,000
11	Child Care <i>(Applicable to Insured aged 16 and above only)</i>	Up to 5,000	N/A
Travel Inconvenience Related			
12	Loss of Deposit / Travel Cancellation	Up to 25,000	Up to 25,000
13	Travel Curtailment	Up to 25,000	Up to 25,000
14	Loss of Travel Documents	Up to 5,000	Up to 5,000
15	Loss of Money	Up to 2,000	Up to 2,000
16	Loss of Credit Card	Up to 5,000	Up to 5,000
17	Loss or Damage of Personal Baggage/ Personal Effects/ Golfing Equipment	Up to 5,000 (maximum limit of 500 for any one article or pair or set of articles)	Up to 5,000 (maximum limit of 500 for any one article or pair or set of articles)
18	Travel Delay / Travel Misconnection / Travel Reroute	200 for every 6 consecutive hours, up to 2,000	200 for every 6 consecutive hours, up to 2,000
19	Baggage Delay	200 for every 6 consecutive hours, up to 2,000	200 for every 6 consecutive hours, up to 2,000
20	Home Care <i>(Applicable to Insured aged 16 and above only)</i>	Up to 3,000	Up to 3,000

This policy covers Family with the following benefits:

Section	Benefits & Limits (in RM) per trip	International	
		Entry Age 14 days to 75 (sub-limit)	Family
Personal Accident Related			
1	Accidental Death and Dismemberment Benefit	Up to 300,000	Up to 900,000
2	Compassionate Allowance	5,000	Up to-15,000
3	Terrorism	Covered	
Medical Related			
4	Medical Expenses Benefit	Up to 500,000	Up to 1,500,000
5	Follow-Up Treatment in Malaysia	Up to 15,000	Up to 45,000
6	Hospital Income Benefit (subject to maximum of 20 days)	350/day Up to 7,000	Up to 21,000
7	Emergency Medical Evacuation	Unlimited	
8	Repatriation of Remains	Unlimited	
9	Compassionate Visitation (<i>due to Hospital Confinement of Insured</i>)	Up to 5,000	Up to 15,000
10	Child Care (<i>Applicable to Insured aged 16 and above only</i>)	Up to 5,000	Up to 10,000
Travel Inconvenience Related			
11	Loss of Deposit / Travel Cancellation	Up to 25,000	Up to 75,000
12	Travel Curtailment	Up to 25,000	Up to 75,000
13	Loss of Travel Documents	Up to 5,000	Up to 15,000
14	Loss of Money	Up to 2,000	Up to 4,000
15	Loss of Credit Card	Up to 5,000	Up to 10,000
16	Loss or Damage of Personal Baggage/ Personal Effects / Golfing Equipment	Up to 5,000 (maximum limit of 500 for any one article or pair or set of articles)	Up to 15,000
17	Travel Delay / Travel Misconnection / Travel Reroute	200 for every 6 consecutive hours, up to 2,000	Up to 6,000
18	Baggage Delay	200 for every 6 consecutive hours, up to 2,000	Up to 6,000
19	Home Care (<i>Applicable to Insured aged 16 and above only</i>)	Up to 3,000	Up to 3,000

This policy covers Standard insured / Senior insured with the following benefits:

Section	Benefits & Limits (in RM) per trip	Domestic	
		Entry Age 14 days to 75	Entry Age 76 to 85
Personal Accident Related			
1	Accidental Death and Dismemberment Benefit	Up to 100,000	Up to 100,000
2	Compassionate Allowance	5,000	5,000
Medical Related			
3	Medical Expenses Benefit	Up to 20,000	Up to 10,000
4	Hospital Income Benefit (<i>subject to maximum of 20 days</i>)	350/day Up to 7,000	350/day Up to 7,000
5	Emergency Medical Evacuation	Unlimited	Unlimited
6	Repatriation of Remains	Unlimited	Unlimited
Travel Inconvenience Related			
7	Loss of Deposit / Travel Cancellation	Up to 2,000	Up to 2,000

8	Loss or Damage of Personal Baggage/ Personal Effects/ Golfing Equipment	Up to 1,000 (maximum limit of 200 for any one article or pair or set of articles)	Up to 1,000 (maximum limit of 200 for any one article or pair or set of articles)
9	Travel Delay	200 for every 6 consecutive hours, up to 1,000	200 for every 6 consecutive hours, up to 1,000
10	Baggage Delay	200 for every 6 consecutive hours, up to 600	200 for every 6 consecutive hours, up to 600
11	Home Care (Applicable to Insured aged 16 and above only)	Up to 1,000	Up to 1,000

This policy covers Family with the following benefits:

Section	Benefits & Limits (in RM) per trip	Domestic	
		Entry Age 14 days to 75 (sub-limit)	Family
Personal Accident Related			
1	Accidental Death and Dismemberment Benefit	Up to 100,000	Up to 300,000
2	Compassionate Allowance	5,000	Up to 15,000
Medical Related			
3	Medical Expenses Benefit	Up to 20,000	Up to 60,000
4	Hospital Income Benefit (subject to maximum of 20 days)	350/day Up to 7,000	Up to 21,000
5	Emergency Medical Evacuation	Unlimited	Unlimited
6	Repatriation of Remains	Unlimited	Unlimited
Travel Inconvenience Related			
7	Loss of Deposit / Travel Cancellation	Up to 2,000	Up to 6,000
8	Loss or Damage of Personal Baggage/ Personal Effects / Golfing Equipment	Up to 1,000 (maximum limit of 200 for any one article or pair or set of articles)	Up to 3,000
9	Travel Delay	200 for every 6 consecutive hours, up to 1,000	Up to 3,000
10	Baggage Delay	200 for every 6 consecutive hours, up to 600	Up to 1,800
11	Home Care (Applicable to Insured aged 16 and above only)	Up to 1,000	Up to 1,000

- Please refer to the Schedule of Indemnities for Accidental Death and Dismemberment benefit in the policy contract.
- Duration of cover ranges from 1 to 5 days to a maximum of 200 consecutive days for international trip and a maximum of 31 consecutive days for domestic trip.
- The table above indicate the respective maximum sub-limit for adult insured, dependent spouse and dependent child in a Family Plan, all covered family members are subject to overall maximum limit under Family Plan.

3. How much premium do I have to pay?

The premium You have to pay may vary depending on your choice of plan, destination, duration of coverage and our underwriting requirements.

The premium for AIA Travel PA Plus Single Trip is illustrated below:

Single Trip		Premium (RM)		
		Standard Plan	Senior Plan	Family Plan
Area 1	1-5 days	63.00	87.00	162.00
	6-10 days	87.00	120.00	216.00
	11-20 days	132.00	180.00	333.00
	21-31 days	174.00	240.00	441.00
	Additional Week	39.00	54.00	108.00

Area 2	1-5 days	75.00	120.00	198.00
	6-10 days	105.00	165.00	261.00
	11-20 days	159.00	246.00	405.00
	21-31 days	210.00	327.00	531.00
	Additional Week	60.00	90.00	153.00
Area 3	1-5 days	159.00	333.00	405.00
	6-10 days	237.00	495.00	594.00
	11-20 days	381.00	798.00	954.00
	21-31 days	525.00	1,101.00	1,314.00
	Additional Week	192.00	399.00	486.00
Domestic	1-5 days	20.14	45.58	54.06
	6-10 days	28.62	62.54	73.14
	11-20 days	44.52	93.28	117.66
	21-31 days	69.96	124.02	174.90

Note: The premium amount illustrated above is inclusive of 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
Direct Distribution Cost paid to the life planner / agency leader / intermediary	24% of premiums paid or RM24 for every RM100 premium paid as the commission and overriding commission.
Stamp Duty*	RM 10.00
Applicable Government Tax	6% of premiums or RM6.00 for every RM100 premium paid.

* Effective 1 January 2022 to 31 December 2025, stamp duty for policy issued to an Individual Owner with total annual premium of RM150 and below is waived in accordance with the STAMP DUTY (EXEMPTION) (NO. 16) ORDER 2021; to Corporate Owner qualified as micro, small and medium enterprises with total annual premium of RM250 and below is waived in accordance with the STAMP DUTY (EXEMPTION) (NO. 15) ORDER 2021.

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

- **Duty of Disclosure** – You must disclose all material facts which You know or ought to know such as Your personal pursuits which could affect the risk profile. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.
- **Cash before cover** – Full premium must be paid to us or our authorised agent before the effective date of the policy.
- **Eligibility** – Entry age for Standard insured is from age 14 days to 75 years old, while Senior insured is from age 76 to 85. Malaysians or foreign residents / foreign nationals with valid work permit are eligible to apply. Entry age for adult insured in Family Plan is from age 16 to 75 years old, and dependent spouse is from age 16 to 70 years old, while the dependent child is from 14 days to age 15 years old or up to 23 years old, if the child is a full time student. Family Plan includes insured, spouse and maximum 8 of accompanying children.
- **How do I make a claim?** – You need to complete the claim documents, which you can obtain from your life planner/intermediary or 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. 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: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions of this plan.

6. What are the major exclusions under this policy?

- Pre-existing conditions
- Suicide or intentional self-injury
- Childbirth, pregnancy or miscarriage
- Professional sports
- Mental or nervous disorders
- Use of drugs/narcotics of any kind
- Congenital defects
- Any kind of disease or sickness or Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS)
- Racing of any kind
- Violation or attempt of violation of the law
- Insured serving in armed forces
- War or warlike operations (whether war be declared or not)

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

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. Upon cancellation, you will be entitled to a refund of 85% of pro-rata premium equal to the unexpired period of insurance or a full refund premium, should the period of insurance is yet to commence. Please refer to the policy contract for the terms and conditions of the cancellation clause.

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 life profile 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 product, please visit www.insuranceinfo.com.my or visit our website at AIA.COM.MY. For further information on claims procedures, please refer to AIA website.

If you have any enquiries, please contact AIA General Berhad at:

AIA General Berhad 201001040438 (924363-W)
Menara AIA
99 Jalan Ampang,
50450 Kuala Lumpur.
Care Line: 1 300 88 1464
E-mail: my.customer@aia.com

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10. Other similar types of cover available.

Please contact us/ your life planner/ intermediary for other similar types of plans that we offer.

IMPORTANT NOTE:

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