



**Insurance Product : Group Term Life with Personal Accident**

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### Introduction

Group Term Life with Personal Accident is a yearly renewable policy arranged by Public Mutual Berhad (“Public Mutual”) for its Unitholders to provide protection against untimely death and disability.

### Eligibility

Public Mutual Unitholders aged between 18 and 60 (age as at next birthday) are eligible to apply.

### Effective Date of Coverage

Coverage will start upon approval of application and full payment of the premium being received by AIA Bhd. (“AIA”). Thereafter, AIA shall issue a Certificate of Insurance to the Insured Member.

### Nomination

The Insured Member is required to designate the nominee(s) in the nomination form. The Insured Member is allowed to change the nominee(s) by submitting a new nomination form to AIA. Such change shall take effect upon the receipt of such notice by AIA.

### Coverage

- Death Benefit
- Total and Permanent Disability Benefit (TPD)
- Funeral Expenses (FE) due to accidental causes.
- Accidental Death and Disablement Benefit (ADD)

### Amount of Insurance and Premium

Plan/ Amount of Insurance	Death Benefit	TPD	ADD	FE (Accidental Causes only)	Annual Premium per Insured Member
1	RM50,000	RM50,000	RM50,000	RM2,000	RM185.00
2	RM100,000	RM100,000	RM100,000	RM2,000	RM370.00
3	RM50,000	RM50,000	RM5,000	RM2,000	RM165.00
4	RM100,000	RM100,000	RM5,000	RM2,000	RM330.00
5	RM150,000	RM150,000	RM150,000	RM2,000	RM555.00
6	RM200,000	RM200,000	RM200,000	RM2,000	RM740.00
7	RM150,000	RM150,000	RM5,000	RM2,000	RM495.00
8	RM200,000	RM200,000	RM5,000	RM2,000	RM660.00

Note :

- 1) Premium rates are subject to change upon renewal based on claims experience and underwriting requirements.
- 2) The Amount of Insurance allowed per insured member is up to RM400,000.



## DEFINITION OF COVERAGE

### a) **Death Benefit**

AIA shall pay the Amount of Insurance to the designated nominee in the event of death of the Insured Member.

### b) **Total and Permanent Disability (TPD) Benefit**

**Total and Permanent Disability** means complete and continuous disability caused by bodily injury, illness or disease, which the Insured Member is unable ever again to work in any business, or occupation or performing any work, for compensation or profit when **Insured Member** are **Gainfully Employed** at the date of commencement of disability and the disability must continue uninterruptedly for a period of at least **six (6)** months.

**Total and Permanent Disability** means the complete and continuous inability of the Insured Member and is unable ever again to perform independently at least three (3) Activities of Daily Living as defined either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons, for the remainder lifetime of the Insured Member as a result of Sickness or Injury When **Insured Member** are **Not Gainfully Employed** at the date of commencement of disability and the disability must continue uninterruptedly for a period of at least **six (6)** months.

The “Activities of Daily Living” stated above shall mean the following:

- (a) Transfer: Getting in and out of a chair without requiring physical assistance.
- (b) Mobility: The ability to move from room to room without requiring any physical assistance.
- (c) Continence: The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- (d) Dressing: Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- (e) Bathing/Washing: The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- (f) Eating: All tasks of getting food into the body once it has been prepared.

The TPD benefit shall cover any of the following:-

- i) Total and irrecoverable loss of sight of two (2) eyes; or
- ii) Loss of two (2) or more limbs by severance at or above wrist or ankle; or
- iii) Total and irrecoverable loss of sight of one (1) eye and loss of one (1) limb by severance at or above wrist or ankle.

### c) **Accidental Death Benefit**

AIA shall pay the additional Amount of Insurance to the designated nominee in the event of death of the Insured Member caused by an accident.



**d) Disablement Benefit**

AIA will pay to the Insured Member an indemnity according to the Schedule of Indemnities below up to 100% of the Amount of Insurance. In the event that a series of events shall arise out of the same injury, AIA shall only pay for one (1) event being the greatest amount of indemnity to be payable under this benefit.

**SCHEDULE OF INDEMNITIES**

	<u>Percentage of Amount of Insurance</u>
1. Loss of life	100%
2. Permanent total loss of sight of both eyes	100%
3. Permanent total loss of sight of one eye	100%
4. Loss of or the Permanent Total Loss of Use of two limbs	100%
5. Loss of or the Permanent Total Loss of Use of one limb	100%
6. Permanent total loss of speech and hearing	100%
7. Permanent and incurable insanity	100%
8. Permanent and incurable paralysis of all limbs	100%
9. Permanent Total Loss of hearing in	
(a) both ears	75%
(b) one ear	25%
10. Permanent total loss of speech	50%
11. Permanent total loss of the lens of one eye	50%
12. Loss of or the Permanent Total Loss of Use of four fingers and thumb of	
(a) right hand	70%
(b) left hand	50%
13. Loss of or the Permanent Total Loss of Use of four fingers of	
(a) right hand	40%
(b) left hand	30%
14. Loss of or the Permanent Total Loss of Use of one thumb	
(a) both right phalanges	30%
(b) one right phalanx	15%
(c) both left phalanges	20%
(d) one left phalanx	10%
15. Loss of or the Permanent Total Loss of Use of fingers	
(a) three right phalanges	10%
(b) two right phalanges	7.5%
(c) one right phalanx	5%
(d) three left phalanges	7.5%
(e) two left phalanges	5%
(f) one left phalanx	2%
16. Loss of or the Permanent Total Loss of Use of toes	
(a) all - both feet	15%
(b) great - both phalanges	5%
(c) great - one phalanx	3%
(d) other than great, each toe	1%



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17. Fractured leg or patella with established non-union	10%
18. Shortening of leg by at least 5 cm	7.5%

NOTE: - Where the Insured Member is left-handed, the percentages relating to the right arm shall apply to the left arm or vice versa.

#### **Funeral Expenses (FE) due to accidental causes**

In the event of accidental death, the Amount of Insurance for this benefit will be paid. The maximum amount payable is RM2,000 irrespective of the number of policies issued to the Insured Member.

#### **Termination of Coverage**

1. The date on which this Policy is terminated by policyholder, or
2. The Insured Member is no longer an active unitholder of Public Mutual Berhad (the insured member will still be covered until the expiry date of the policy), or
3. The date on which this Policy is terminated by written instruction from Insured Member to Public Mutual Berhad, or
4. The date on which at the end of the Policy year following an Insured Member attainment of sixty five (65) years of age, or
5. The date when Supplementary Total and Permanent Disability Benefit is approved for payment, or
6. The date when any premium pertaining to the Insured Member is overdue beyond the grace period provisions of this policy. AIA shall have the right to deduct any outstanding premium for coverage in force during the grace period from any benefit payable in respect of the Insured Member, or
7. The date on which the Insured Member enters full-time service in the armed forces, or
8. The date AIA communicated to the Insured Member as the date the policy ceases on account of war or an act of war, such date being determined at AIA discretion.

#### **General Exclusions**

##### **Death Benefit**

No benefit shall be paid for death caused by any one of the following:-

- Suicide, self-inflicted injuries or any attempt thereat, while sane or insane within one (1) year from the effective date of coverage, effective date of increase in Amount of Insurance or effective date of reinstatement;
- AIDS or HIV related conditions; or



- Pre-existing conditions for which the Insured Member received medical treatment, diagnosis, consultation or prescribed drugs during the ninety (90) day preceding the effective date of coverage and such disability begins in the first twelve (12) months after the Insured Member's effective date of coverage.

### **Exclusions for TPD Benefit and Accidental Death and Disablement Benefit**

#### **TPD Benefit**

No benefit shall be paid for TPD caused by any one of the following:

- Suicide, self-inflicted injuries or any attempt thereat, while sane or insane;
- War, declared or undeclared, revolution or any warlike operations;
- Violation or attempted violation of the law or resistance to arrest;
- Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device, or conveyance except while the Insured Member is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; or
- Existing at the effective date or at the date of reinstatement of Insured Member's insurance coverage under this Policy

#### **Accidental Death and Disablement Benefit**

- Suicide, self-inflicted injuries or any attempt thereat, while sane or insane;
- Participation in riots, strikes or committing a criminal offense;
- War or any act of war, declared or undeclared, revolution, any warlike operations, or restoration of public order;
- Engaging in air travel except as a passenger in any properly licensed aircraft; or
- Participation in any organized racing.



### **Forms To Submit for Application Of New Insurance**

The forms to be submitted are;

- a. **Proposal Form** - duly completed and signed copy by the applicant. Please ensure that the date and UTC code are written clearly on the proposal form.
- b. **Payment** – to complete the credit card information\* on ‘Payment Details’ of the proposal form or to issue a cheque made payable to “AIA Bhd”. Please ensure the insured’s name and insured’s NRIC no. are written clearly at the back of the cheque.

\*Note : Third party credit card is only allowed for the following.

- i) Husband and wife
- ii) Children and Parents (Children paying for their parents)

Kindly submit the above item (a) and (b) to Public Mutual branch for processing.

### **Renewal premium can be made via the below payment mode:-**

- a) **Via Credit Card Debit Authorization** - to complete the "Credit Card Debit Authorization" portion stated in the ‘Renewal Instruction’. Insured member is required to sign and return the ‘Renewal Instruction’ in order to authorize AIA to debit their future premium via credit card payment.

With this instruction, AIA will not send Renewal Notice to insured member and the auto deduction of premium payment via credit card will be done one month ahead of the expiry month and the renewal status will be updated in UTC Connect OLE accordingly.

Should there be an unsuccessful deduction, a letter will be issued by AIA to notify insured member to provide the new credit card details by submitting a duly completed ‘Visa/MasterCard Auto Debit’ form (which is available in UTC Connect - Tool/Forms ) to AIA.

- b) **Via Cheque payment** –To complete the ‘Cheque Payment’ portion stated in the ‘Renewal Instruction’. Insured member is required to sign and return the ‘Renewal Instruction’ together with the cheque to AIA for processing.

AIA will continue to send Renewal Notice to insured member who do not opt for auto renewal.



### Forms To Submit For Policy Reinstatement

Insured Age	After Grace Period of 31 days	Document Required
≤ 60 years old	Above 31 days to 90 days	Nil
	> 90 days	Submit New Proposal Form
> 60 years old	Above 31 days to 180 days	Health Certificate Form
	> 180 days – Not Renewable – <b>Cannot apply new policy</b> as age exceeded 60 years old	N/A

**Note :** Unitholders with no investment value (zero balance) with Public Mutual will not be invited for policy renewal.

The description, benefits, exclusions, terms and conditions described above have been summarized and are not exhaustive. Details of more complete terms, conditions and exclusions are available in the Master Policy Contract.

This plan is underwritten by AIA Bhd. licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Contact Details: AIA Bhd. (790895-D), Menara AIA, 99 Jalan Ampang, 50450 Kuala Lumpur, P.O. Box 10846, 50927 Kuala Lumpur.