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Introduction

This insurance is specially designed to cover **Public Far-East Balanced Fund (PFEBF)** unitholders who maintain a minimum investment of RM5,000 in terms of Net Asset Value (NAV) at any point of time, subject to a maximum amount of RM100,000 per unitholder.

The Amount of Insurance is equal to the NAV of units held in the ratio of RM1 insurance coverage for every RM1 NAV of units held. As the NAV fluctuates, the coverage will also fluctuate accordingly.

Eligibility

All PFEBF unitholders aged between 18-59 are entitled for this free insurance coverage. The insurance coverage will cease when the insured member reaches age 60. For joint accounts, only the principal (first named in the account) unitholder is eligible.

Effective date of Coverage

The coverage will take effect from the bank-in date of initial or additional investment and subject to subsequent approval by AIA Bhd. ("AIA")

Nomination

The Insured member is required to designate nominee(s) in the free insurance nomination form and you are allowed to re-nominate by submitting a fresh free insurance nomination form to Public Mutual Berhad. The re-nomination shall take effect upon receipt of such notice by Public Mutual Berhad. The nomination form can be obtained from your attending Unit Trust Consultant or nearest Public Mutual Berhad/Customer Service Centre.

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Coverage/Benefits

- Death Benefit
  - AIA shall pay the Amount of Insurance to the designated nominee in the event of death of the Insured Member. The benefits payable are as follows:-

    (i) Death due to accidental causes : 2 x Amount of Insurance, up to RM200,000.
    (ii) Death due to natural causes : 1 x Amount of Insurance, up to RM100,000.

- Total and Permanent Disability (TPD) Benefit

  (i) TPD Benefit is payable if any of the following occurs: If the insured member suffers TPD for at least 6 months, he/she will be paid 10% of the Amount of Insurance upon confirmation of the disability and the balance of 90% at the end of 12 months after the initial 10% payment; subject to the continuation of the disability. If death occurs within the 12 months after the 10% payment, the benefit payable is the balance of 90% in one payment.

  (ii) When the Insured Member is Gainfully Employed at the date of commencement of disability, TPD shall mean the complete inability of an Insured Member to engage in any gainful occupation or employment for compensation, profit or gain for the remainder of his lifetime as a result of Sickness or Injury.

  (iii) When Insured Member is Not Gainfully Employed at the date of commencement of disability, TPD shall mean the complete inability of an Insured Member to perform independently at least three (3) Activities of Daily Living as either with or without the use of mechanical equipment, special devices or other aids and adaptions in use for disabled persons, for the remainder of his lifetime as a result of Sickness or Injury.

  (iv) The total and irrecoverable loss of sight of both eyes, or the loss of two or more limbs at or above wrists or ankles, or the total and irrecoverable loss of sight of one eye and loss of one limb at or above wrist or ankle.

- Partial and Permanent Disability Benefit (PPD)
  - PPD is payable if the Insured Member suffers PPD due to an injury caused by an accident. The Insured Member will be paid depending on the severity of his/her injuries according to the Schedule of Indemnity.

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Table of Benefit - Partial and Permanent Disability (PPD)

Schedule of Indemnities		
Events		**Percentage**
1.	Permanent Total Loss of sight of both eyes	100%
2.	Permanent Total Loss of sight of one eye	100%
3.	Loss of or the Permanent Total Loss of Use of two limbs	100%
4.	Loss of or the Permanent total Loss of Use of one limb	100%
5.	Loss of speech and hearing	100%
6.	Permanent and incurable insanity	100%
7.	Permanent and incurable paralysis of all limbs	100%
8.	Permanent total loss of hearing in	
	(a) both ears	75%
	(b) one ear	25%
9.	Permanent total loss of speech	50%
10.	Permanent total loss of the lens of one eye	50%
11.	Loss of or the Permanent Total Loss of Use of four fingers and thumb of	
	(a) right hand	70%
	(b) left hand	50%
12.	Loss of or the Permanent Total Loss of Use of four fingers of	
	(a) right hand	40%
	(b) left hand	30%
13.	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%
14.	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%
15.	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%
16.	Fractured leg or patella with established non-union	10%
17.	Shortening of leg by at least 5 cm	7.5%

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- Terminal Illness Benefit
  - Terminal Illness Benefit is payable if the Insrued Member is diagnosed by a qualified medical consultant as suffering from a condition that is highly likely to lead to death within 12 months.

- Funeral Expenses
  - If death of the Insured Member due to an accident, an amount of 10% of the Amount of Insurance or RM2,000, whichever is lower shall be paid in addition to the Group Term Life Benefits.

- Repatriation Expenses Benefit
  - Repatriation Expenses Benefit is payable if the Insured Member passed away outside of Malaysia or his country of residence.

Termination of Coverage

- Insurance coverage will cease when:-

a. Insured Member ceases to be an investor of PFEBF.
b. Investment in PFEBF falls below RM5,000 NAV
c. A claim on Death Benefit, Total and Permanent Disability Benefit or Terminal Illness has been made.
d. Insured Member attains age of 60 years old.
e. Insured Member enters full-time military, naval, air force service of any country.
f. AIA notifies Public Mutual Berhad that the policy ceases on account of war, or an act of war.

General Exclusions

a. If an Insured Member commits suicide, while sane or insane, within 1 year from the effective date of coverage.
b. No benefit shall be paid for any Death, Terminal Illness, or TPD caused by pre-existing conditions for which the Insured Member received medical treatment, diagnosis, consultation or prescribed drugs during the twelve (12) months 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. **In the event of any subsequent increase in the Amount of Insurance, the twelve (12) months period shall begin from the respective date of such increase**.
c. No benefit shall be paid if the loss is caused directly or indirectly, wholly or partly, by AIDS or HIV.

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Exclusions for Total and Permanent Disability Benefit
Disability caused directly or indirectly by any of the following occurrences:

a. Suicide, self-inflicted injuries or any attempt thereat, while sane or insane.
b. War, declared or undeclared, revolution or any warlike operations.
c. Violation or attempted violation of the law or resistance to arrest.
d. Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except as a fare paying passenger of a commercial aircraft.
e. Pregnancy related, child birth, congenital anomalies and existing disability.

Exclusions for Accidental Death Benefit and Partial and Permanent Disability Benefit
Loss or disability caused directly or indirectly by any of the following occurrences:

a. Self-destruction or any attempt thereat while sane or insane.
b. Participation in a riot, committing a criminal offense.
c. War, declared or undeclared, civil war, revolution, any warlike operations, or restoration of public order.
d. Engaging in air travel except as a passenger in any properly licensed aircraft.
e. Participation in any organized racing.
f. Hazardous sports e.g. skydiving, deep sea diving and mountain climbing.

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.

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