

General Insurance PA Rate Book 2014

AIA.COM.MY



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Maximum PA Sum Assured per Life

1) Maximum PA Sum Assured per Life for non-income Group

Category	Standalone PA	Weekly Indemnity
Housewife	RM500,000	RM200
Retiree	RM500,000	RM200
Student	RM500,000	N/A
Juvenile	RM500,000	N/A

* Sum Assured includes all PA coverage with AIA including WSM PA products

2) Financial Underwriting - PA Products (excluding health)

	Entry Age	Occupation Class 1 to 4
Up to Sum Assured RM500,000	No Income Multiples	
All Individual PA Products	16 - 50 yrs	15x
	51 - 70 yrs	10x

Important notes:

- 1) Proposed assured who is age 16 and 17 years of age, applicant owner (parent/legal guardian*) is required.
- 2) Factor for semi-annual & monthly mode:
SA: 0.51 Q: 0.27 M: 0.085
- 3) My Family PA Plan 5 (RM600,000 for assured and spouse), please note the following:

- a) Both Assured and Spouse are required to fulfill the financial underwriting guideline respectively. Premium of higher occupational class will be charged according to the Assured/ Spouse's occupation;
- b) The maximum Sum Assured per life for non-income group applies.
- c) All other underwriting rules with regards to My Family PA remain unchanged.

Basic Financial Underwriting Limits and Requirements for PA Applications

Sum Assured*	Financial Requirements
Up to RM1,500,000	NIL
RM1,500,001- RM2,500,000	Large Amount Questionnaire - Part 1 & 2
RM2,500,001 & Above	a) Large Amount Questionnaire - Part 1 & 2 b) Form B for the past 2 years with income tax receipts. c) Audited Profit & Loss Accounts & Balance Sheet for the past 3 years d) Travel Exposure Form

* Inclusive of existing coverage

Note: The above are the minimum requirements that need to be submitted together with the application form. The underwriter may randomly call for additional proof.

Renewal Bonus Definition

For each year that you renew your policy, you will receive a 5% Renewal Bonus on the amount of cover for the Basic Sum Assured depending on respective product.

A maximum of RM300,000 of the total original amount of cover (including all your AIA personal accident policies that provide Renewal Bonus) is eligible for this Renewal Bonus

* This bonus will be added to the total amount of cover for the Basic Sum Assured. (be it Accidental Death and Dismemberment Benefit/Accident Living Benefit/Accidental Death Benefit depending on the respective products).

Anniversary Bonus

This Bonus is applicable on the respective product itself and will not affect the Renewal Bonus maximum sum assured given.

Twin PA

Table of Benefits & Premiums (RM)

Adult Plan

Benefits	Sum Assured			
	Plan 1		Plan 2	
	Class 1 & 2	Class 3 & 4	Class 1 & 2	Class 3 & 4
Accidental Death and Dismemberment Benefit	100,000	100,000	200,000	200,000
Double Living Benefit	100,000	100,000	200,000	200,000
Medical Reimbursement Benefit	2,000	2,000	2,000	2,000
Weekly Indemnity Benefit	50	50	100	100
Annual Premium	220.00	356.00	420.00	676.00
Semi Annual Premium	112.20	181.56	214.20	344.76

Entry age: Adult Plan: Age 16-70 years old, renewable to age 75

Max: 3 policies per person

Malaysian: C1 - C4

Foreigners: C1 & 2 only

Mode of payment: A/SA

Anniversary Bonus: 50% per year for up to 2 years on Accidental and Dismemberment (ADD)

Twin PA

Table of Benefits & Premiums (RM)

Juvenile Plan

Benefit	Amount of Cover	
	Plan 1 A	Plan 2 A
Accidental Death and Dismemberment Benefit	100,000	200,000
Double Living Benefit	100,000	200,000
Medical Reimbursement Benefit	2,000	2,000
Payor Benefit	Yes	Yes
Annual Premium	150	272
Semi Annual Premium	76.50	138.72

Entry age : Juvenile Plan: Age 1 month - age 15 years old, renewable to age 23

Max: 2 policies per person

Mode of payment: A/SA

Anniversary Bonus: 50% per year for up to 2 years on Accidental and Dismemberment (ADD)

Deluxe PA Rider

Table of Benefits & Premiums (RM)

Benefit	Amount of Cover	
	Plan 1	Plan 2
Death Benefit Due to Dengue	50,000	100,000
Treatment Benefit	4,000	6,000
Medical Reimbursement Benefit	2,000^	4,000^
a) Medical and surgical expenses reimbursement, such as in-patient and out-patient treatment (due to Accident)	^ Reasonable and Customary charges up to the maximum amount of Medical Reimbursement Benefit (except for Accidental Dental Treatment Benefit and Fees for Medical or Specialist or Post Mortem Report)	
b) Accidental Dental Treatment Benefit (Reimbursement up to RM1,000 per Accident)		
c) Fees for Medical or Specialist* or Post Mortem Report (due to Accident)		
d) Medical Expenses due to Dengue		
Accident Hospital Benefit	100	200
Weekly Indemnity Benefit (optional benefit to Adult Insured Plan only)**	100	200

* For Medical or Specialist Report, the reimbursement of report is payable provided the claim payable for Medical Reimbursement Benefit is at least RM300 and above.

** Weekly Indemnity is an optional benefit to Adult Insured Plan only and only available to working adult at date of inception. Weekly Indemnity Benefit is a part of Deluxe PA Rider. Termination of Deluxe PA Rider will terminate Weekly Indemnity Benefit.

*** Deluxe PA Rider can only be attached to Twin PA product.

Deluxe PA Rider

Table of Benefits & Premiums (RM)

Premium	Plan 1		Plan 2	
	Class 1 & 2	Class 3 & 4	Class 1 & 2	Class 3 & 4
Adult Insured Plans				
Annual Premium	98.00	126.00	173.00	223.00
Semi Annual Premium	49.98	64.26	88.23	113.73
Adult Insured Plans with Weekly Indemnity				
Annual Premium	134.00	231.00	245.00	433.00
Semi Annual Premium	68.34	117.81	124.95	220.83
Juvenile Insured Plans				
Annual Premium	98.00	N/A	173.00	N/A
Semi Annual Premium	49.98	N/A	88.23	N/A

Entry age: Adult Plan: Age 16-70 years old, renewable to age 75

Juvenile Plan: Age 1 month – 15 years old, renewable to age 23

Max: 1 plan attachable per Twin PA policy

Malaysian: C1 - C4

Foreigners: C1 & 2 only

Mode of payment: A/SA

Anniversary PA

Table of Benefits & Premiums (RM)

Benefits	Amount of Cover		
	Plan 300	Plan 500	Plan 1000
Accidental Death and Dismemberment Benefit	300,000	500,000	1,000,000
Medical Reimbursement Benefit	4,000	5,000	10,000
Accident Hospital Benefit	150	150	300
Death due to Dengue Viral Fever Benefit	60,000	100,000	200,000
Annual Premium (Class 1 & 2)	321.00	493.00	986.00
Annual Premium (Class 3 & 4)	540.00	824.00	1,648.00
Semi Annual Premium (Class 1 & 2)	163.71	251.43	502.86
Semi Annual Premium (Class 3 & 4)	275.40	420.24	840.48

Entry age : 16 - 70 years old (renewable to age 75)

Max : 3 policies per person

Malaysian: C1 - C4

Foreigners: C1 & 2 only

Mode of payment: A/SA

No bonus available

Easy Cover PA

Tables of Benefits & Premiums (RM)

Benefits	Plan 500 (RM)	Plan 200 (RM)	Plan 100 (RM)
Accidental Death & Dismemberment Benefit	500,000	200,000	100,000
Monthly Living Benefit (per month for 15 years)	3,000	2,000	1,000
Medical Reimbursement Benefit	5,000	5,000	3,000
Accident Hospital Benefit (per day up to 730 days)	300	300	100
Compassionate Allowance	5,000	5,000	5,000
Monthly Premium	64	36	18
Quarterly Premium	203	114	58
Semi Annual Premium	385	219	109
Annual Premium	756	429	217

Entry age : 16 - 70 years old (renewable to age 75)

Max : 1 policy per person

Malaysian : C1 - C4. For C3 & C4 limited to Plan 100 only

Foreigners: C1 & C2 only

Mode of payment: A/SA/Q/M*

No bonus available

* Monthly mode is available and must be paid via Visa/Master card or MBB auto debit.
Two months premium is required for the initial payment.

** Only available upon application of New Life Application

AIA Travel PA

Table of Benefits & Premiums (RM)

Benefits	sum Assured	
	International (Basic)	Domestic (Optional)
1. Accidental Death & Dismemberment	300,000	200,000
2. Medical Reimbursement	300,000	20,000
3. Hospital Income Benefit (RM 350/day, max 20days)	Up to 7,000	Up to 7,000
4. Emergency Medical Evacuation Benefit	Unlimited	Unlimited
5. Repatriation Of Remains	Unlimited	Unlimited
6. Staff Replacement Expenses	5,000	N/A
7. Travel Inconvenience		
a) Loss of Deposits / Journey Cancellation	5,000	2,000
b) Journey Curtailment	5,000	N/A
c) Travel Delay (RM 200/6 hours)	Up to 2,000	Up to 1,000
d) Baggage Delay (RM 150/6 hours)	Up to 1,000	Up to 500 (only by flight)
e) Loss of Travel Documents	5,000	N/A
f) Loss of Money	1,000	N/A
g) Loss of Baggage*	5,000	1,000
Sub Limits - Personal Computer	2,000	1,000
- Golf Equipment	1,000	1,000
Annual Premium	350	200

Entry age : 17 - 70 years old (renewable to age 70)

Max : 1 policy per Life

Mode of payment: Annual only

* Personal belonging is subject to max RM200 per item

No bonus available

My Family PA

Table of Benefits & Premiums (RM)

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accident Living Benefit	60,000	100,000	200,000	400,000	600,000
Accidental Death Benefit	30,000	50,000	100,000	200,000	300,000
Medical Reimbursement	3,000	5,000	8,000	10,000	12,000
Disability Allowance (Assured only) - per year for max 10 years	6,000	10,000	12,000	18,000	24,000
Payor Benefit (Assured only)	WP	WP	WP	WP	WP

Spouse: 100% of the Insured's coverage

Children: 50% of the Insured's coverage

My Family PA

Table of Benefits & Premiums (RM)

	Annual Premium					
Plan	Class 1&2			Class 3&4		
	Self & Children	Self & Spouse	Whole Family	Self & Children	Self & Spouse	Whole Family
1	183.00	201.00	261.00	249.00	267.00	327.00
2	305.00	335.00	435.00	415.00	445.00	545.00
3	545.50	602.00	789.50	733.50	790.00	977.50
4	969.50	1,072.00	1,409.50	1,276.50	1,379.00	1,716.50
5	1,393.50	1,542.00	2,029.50	1,819.50	1,968.00	2,455.50

Entry age : 16 - 70 years old (Assured & Spouse) (renewable to age 75)
 : 1 month - 18 years old [Dependent/unmarried Child(ren)
 renewable to age 23]

Max : 2 policies per person (Max 1.2 mil on ALB)

Malaysian : C1 - C4

Foreigners : C1 & 2 only Mode of payment: A/SA

Renewal Bonus: 5% per year for up to 8 years on Accident Living Benefit

Group Short Term PA

Table of Benefits & Premiums (RM)

Benefit	Sum Assured	
	Plan 1	Plan 2
Accidental Death & Dismemberment (ADD)	20,000	10,000
Accidental Medical Reimbursement (AMR)	1,000	500
Premium	10.00	5.00

* Minimum 20 participants

* Coverage applicable to accidental loss within territory of Malaysia.

* Duration of coverage subject to a maximum of 30 days per program or duration of the program, whichever first expires.

Group Flexible PA

Benefits Available for Quotation

Benefits
1. Accidental Death and Dismemberment, and/or
2. Accidental Medical Reimbursement, and/or
3. Accidental Hospital Income, and/or
4. Accidental Weekly Indemnity, and/or
5. Funeral Expense – All Causes

* Minimum guaranteed number of participants in first enrolment: 100

* For non-employee related quotation only

* Quotation is valid for 3 month only

AIA School PA

Table of Benefits & Premiums (RM)

Benefits	Amount of Cover	
Death By Accident	15,000	30,000
Death By Accident on Public Common Carrier	15,000	30,000
Death By Accident on School Premises	15,000	30,000
Dismemberment Benefits	50,000	100,000
Compassionate Death Allowance	2,000	2,000
Medical Reimbursement	2,000	4,000
Hospital Cash Allowance		
- Government Hospital (per day)	50	100
- Private Hospital (per day)	25	50
Transport Allowance		
- Government Hospital (per accident)	50	100
- Private Hospital (per accident)	25	50
Education Allowance	20,000	20,000
Physician Benefit (treatment within 90 days)	200	200
Accidental Dental Treatment (consult at dental clinic within 24 hrs)	500	500
Premium per student per year	20	30

Entry age : 2 years to 21 years old (inclusive)

Mode of payment: A

AIA School PA

Minimum Number of Students:

A) Kindergarten & Childcare Centre

→ 10 students (compulsory)

→ 20 students (voluntary)

B) Primary and Secondary school

→ 20 students

C) Tuition Centre

→ 20 students

Tuition Centre Guidelines:

- 1) Must Be approved by Ministry of Education
- 2) Must be Primary and Secondary syllabus
- 3) Every 20 students → 1 teacher to be nominated
- 4) Minimum 20 Students

Childcare Centers Guidelines:

- 1) Only available to students age 2 to 6 years old.
- 2) Childcare Center must be licensed and registered with relevant authorities and possess a valid operating license from local authorities. Copy of documents must be attached with application form.
- 3) Service tax is required if the premium is paid by Childcare Center.
- 4) Proof of submission and/or payment is required for verification of status in the event of claim.
- 5) Each student is entitled to one AIA Student Accident Shield from the Childcare Center.
- 6) Coverage will be terminated when the student is no longer enrolled in the Childcare Center.

AIA School PA

Free Coverage for Headmaster / Teachers / Clerical Staff

- A) 100% enrolment → All staff (Occ. Class 1 & 2)

- B) Less than 100% enrolment
 - i. Min RM300 FYP per school → headmaster and one assistant
 - ii. Every 20 students → 1 teacher to be nominated
 - iii. For schools with FYP of RM20,000 and above, the school principal and teachers will be given free coverage of the Student Accident Plan without the Education Allowance benefit
 - vi. For schools with at least min 50% student participation AND FYP of RM10,000 – RM19,999, the school principal and teachers will be given free coverage of the Student Accident Plan without the Education Allowance benefit

- C) Only School with all student enrolled in Plan 30 (Compulsory or Voluntary) will get Free Coverage to Plan 30. For others, please enrol the headmaster / teachers / clerical staff using Plan20 policy number

AIA School Teacher PA

Table of Benefits & Premiums (RM)

Benefits	Amount of Cover
Accidental Death	15,000
Accident Living Benefit	50,000
Accidental Death on Public Common Carrier (applicable to school activities only)	15,000
Medical Reimbursement	2,000
Hospital Cash Allowance	
- Government Hospital (per day)	50
- Private Hospital (per day)	25
Transport Allowance	
- Government Hospital (per accident)	50
- Private Hospital (per accident)	25
Physician Benefit (per accident)	200
Premium per teacher per year	40

Entry age : 16 - 70 years old

Eligibility : Schools with existing School PA policies insured with AIA

Min no. of participants : 10 teachers / administrative staff

Mode of payment: A

AIA College PA**Table of Benefits & Premiums (RM)**

Benefits	Amount of Cover
Death By Accident	30,000
Death By Accident on Public Common Carrier	30,000
Death By Accident on College Premises	30,000
Death By Accident on Snatch Protection	30,000
Dismemberment Benefits	50,000
Medical Reimbursement	2,000
Hospital Cash Allowance (per day)	50
Education Allowance	20,000
Physician Benefit (treatment within 90 days)	200
Accidental Dental Treatment (consult at dental clinic within 24 hrs)	500
Premium per student per year	30

Entry age : 16 - 35 years old (inclusive)

Eligibility : Malaysian and Foreigners (with valid student visa) full time
and not gainfully employed students studying in Malaysia

Min no. of participants : 20 students

Mode of payment: A

WSM – Cash Guaranteed Plan & Million Cash Guaranteed Plan

Table Of Benefits & Premiums (RM)

Benefits	Plan A	Plan B	Plan 1	Plan 2	Plan 3	Plan 4
Accident Living Death & Dismemberment Benefit	1,000,000	500,000	200,000	150,000	100,000	80,000
Monthly Living Benefit (per month for 180 months)	5,000	3,000	2,000	1,500	1,000	800
Medical Reimbursement Benefit	5,000	5,000	5,000	4,000	3,000	2,000
Accident Hospital Income Benefit (per day up to 730 days)	300	300	300	200	100	80
Compassionate Allowance	5,000	5,000	5,000	5,000	5,000	5,000
Monthly Premium - Self	215.56	123.03	63	49	31.5	26.25
Monthly Premium - Self & Spouse	N/A	N/A	126	98	63	52.50
Annual Premium - Self	2,535.75	1,447.25	756	588	378	315
Annual Premium - Self & Spouse	N/A	N/A	1,512	1,176	756	630

Entry age : 16 - 70 years old (renewable to age 75)
 Malaysian : C1 - C4
 Foreigners : C1 & C2
 Malaysian/Foreigners : C1 & C2 only (For Plan A & Plan B only)
 Max : 1 policy per person
 Mode of payment : A/M
 Policy Prefix "P"
 Renewal Bonus: Not Applicable

Schedule of Indemnity for Accidental Death and Dismemberment Benefit

Events	% of Amount of Cover
Loss of life	100%
Permanent total loss of sight of both eyes	100%
Permanent total loss of sight of one eye	100%
Loss of, or the permanent total loss of use of, two limbs	100%
Loss of, or the permanent total loss of use of, one limb	100%
Permanent total loss of speech and hearing	100%
Permanent and incurable insanity	100%
Permanent total paralysis	100%
Permanent total loss of hearing:	
Both ears	75%
One ear	25%
Permanent total loss of speech	50%
Permanent total loss of the lens of one eye	50%
Loss of, or the permanent total loss of the use of, four fingers and thumb of:	
right hand	70%
left hand	50%
Loss of, or the permanent total loss of the use of, four fingers of:	
right hand	40%
left hand	30%
Loss of, or the permanent total loss of use of, thumb(s):	
both right digits	30%
one right digit	15%
both left digits	20%
one left digit	10%
Loss of, or the permanent total loss of use of, finger(s):	
three right digits	10%
two right digits	7.5%
one right digit	5%
three left digits	7.5%
two left digits	5%
one left digit	2%

Schedule of Indemnity for Accidental Death and Dismemberment Benefit

Events	% of Amount of Cover
Loss of, or the permanent total loss of use of, toe(s):	
all – one foot	15%
big toe – two digits	5%
big toe – one digit	3%
any other toe, each	2%
Fractured leg or patella with established non-union (despite appropriate medical intervention) after 26 weeks of the date of accident	10%
Shortening of leg by at least 5cm	7.5%

- We have sole discretion in determining the percentage of compensation payable for any permanent and total disability not described above.
- If you are left-handed, the percentage of benefits payable for the various disabilities of the right hand and left hand will be swapped.
- Compensation will be paid for one loss only. If there are several losses from the same accident, the amount paid will be for the greatest of the losses. The maximum compensation payable is 100% of the total amount of cover under the Accidental Death and Dismemberment Benefit.

AIA Bhd. (790895-D)

General Insurance Sales

Level 16, Menara AIA

99, Jalan Ampang, 50450 Kuala Lumpur

General Insurance Operation

Level 13, Menara AIA

99, Jalan Ampang, 50450 Kuala Lumpur