

**PRODUCT DISCLOSURE SHEET**

Please read this Product Disclosure Sheet before you decide to take up HOWDEN COVID-19 Shield Cover. Be sure to also read the general terms and conditions.

AIA General Berhad

**HOWDEN COVID-19 Shield Cover**

Date: 29 June 2020

**1. What is this product about?**

**HOWDEN COVID-19 Shield Cover** is a product that provides compensation in the event of death caused solely by accidental means. This product also provides compensation in the event of COVID-19 and Dengue Fever.

**2. What are the covers/benefits provided?**

This Policy covers:

No.	Benefits	Amount of Cover (RM)
1	Death due to Accident	50,000
2	Death due to Covid-19	10,000
3	Cash assistance upon hospitalisation due to diagnosed with Covid-19	2,000
4	Death due to Dengue	10,000
5	Cash assistance upon hospitalisation due to diagnosed with Dengue	2,000

Duration of cover is 92 days commencing from the effective date of the coverage.

Note: Please refer to the policy contract for more information on the benefits provided.

**3. How much premium do I have to pay?**

The premium of this plan is RM40.00, inclusive of fees/charges and 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
Distribution Cost paid to the Intermediary	25% of the premium
Applicable Government Tax	6% of premium

Stamp Duty of RM10.00 has been paid on Master Policy.

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

- Duty of Disclosure** – Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal/Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal/Application Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after

your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal/Application Form (or when you applied for this insurance) is inaccurate or has changed.

- **Eligibility** – Entry age for Insured is from age 30 days to 65 years. Only Malaysians are eligible to apply.
- **How do I make a claim?** – You need to complete the claim documents, which you can obtain from 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](http://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: The list is non-exhaustive. Please refer to the policy contract for the full exclusions under this Policy.*

## 6. What are the major exclusions under this policy?

### **Benefit No.1:**

- Pre-existing conditions;
- Bacterial infections;
- Any kind of disease or sickness or congenital defects;
- Medical or surgical treatment (except those necessitated by injuries covered by this plan);
- Suicide or intentional self-injury;
- Childbirth, pregnancy or miscarriage;
- Professional sports;
- AIDS;
- Mental or nervous disorders; use of drugs/narcotics of any kind;
- Racing of any kind.

### **Benefit No.2 – 5:**

- Pre-existing conditions;
- Waiting Period of seven (7) days.

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

## 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. There shall be no refund of premium.

## 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 contact details or life profile including your occupation 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, please refer to the *insuranceinfo* booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

AIA General Berhad (924363-W)

Menara AIA,

99 Jalan Ampang,

50450 Kuala Lumpur.

Tel: 1 300 88 1899

Fax: 03-2056 2591

Email: [MY.GI-Ops@aia.com](mailto:MY.GI-Ops@aia.com)

## 10. Other similar types of cover available

Please contact us for other similar types of plans that we offer.

**IMPORTANT NOTE:**

**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 CONTACT YOUR INTERMEDIARY OR AIA GENERAL BERHAD 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.**

This product is distributed through Howden Insurance Brokers Sdn. Bhd. and is underwritten by AIA General Berhad.

The information provided in this disclosure sheet is valid as at 29 June 2020.