

Pelan ini ditajajamin oleh /
This plan is underwritten by:



AIA PUBLIC Takaful Bhd. (935955-M)
99 Jalan Ampang, 50450 Kuala Lumpur
Careline : 1 300 88 8922
F : 03-2056 3690
E : my.customer@aiapublic.com.my

AIAPUBLIC.COM.MY



AIA PUBLIC Takaful Bhd. ialah ahli Perbadanan Insurans Deposit Malaysia (PIDM). Sebagai ahli PIDM, sebahagian daripada manfaat yang diinsuranskan di bawah sijil takaful yang ditawarkan oleh AIA PUBLIC Takaful Bhd. dilindungi daripada kehilangan sebahagian atau kesemua manfaat takaful atau insurans oleh PIDM, sekiranya berlaku kegagalan ahli penginsurans. Untuk maklumat lanjut mengenai had dan skop perlindungan ini, sila dapatkan risalah maklumat PIDM daripada AIA PUBLIC Takaful Bhd. atau layari laman web PIDM (www.pidm.gov.my) atau hubungi talian bebas tol PIDM (1-800-88-1266).



AIA PUBLIC Takaful Bhd. is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the takaful certificates offered by AIA PUBLIC Takaful Bhd. are protected against loss of part or all of takaful insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details on the protection please obtain a PIDM information brochure from AIA PUBLIC Takaful Bhd. or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

Semua duit dilaburkan dalam pegangan dan sekuriti yang diluluskan Shariah.
All monies are invested in Shariah-compliant securities.

*i-Medic merupakan produk berlandaskan Shariah.
i-Medic is a Shariah-compliant product.*

Lembaga Penasihat Shariah Al Rajhi Bank tidak mengkaji atau mengesyorkan mana-mana pengendali Takaful termasuk produk mereka termasuk perjanjian lain yang berkaitan. Status pematuhan Shariah bagi produk Takaful adalah di bawah tanggungjawab Lembaga atau Jawatankuasa Penasihat Shariah setiap pengendali berkenaan.
The Shariah Board of Al Rajhi Bank does not review or recommend any of Takaful operators including their products and other related agreements. The Shariah compliance status of Takaful products is at the responsibility of their respective Shariah Committee.

**Al Rajhi Banking & Investment Corporation
(Malaysia) Berhad** (719057-X)
Ground Floor, East Block,
Wisma Selangor Dredging,
142-B Jalan Ampang,
50450 Kuala Lumpur, Malaysia.
Careline: 1 300 82 6000
Email: customersupport@alrajhibank.com.my



Mengutamakan
Perlindungan
Perubatan Anda

i-Medic

Accentuating Your Medical Coverage

Al Rajhi Bank مصرف الراجحي



i-Medic

Anda dan keluarga layak mendapat penjagaan kesihatan yang terbaik, jadi anda tidak perlu merasa bimbang bagaimana untuk menampung kos perbelanjaannya. Dan dengan peningkatan kos penjagaan di hospital, anda perlukan pelan perubatan dan kesihatan yang memahami keperluan anda dan menawarkan perlindungan yang komprehensif dan berbaloi.

Ini menjadi keutamaan bagi individu-individu yang memahami bahawa penjagaan kesihatan yang baik boleh memberi perlindungan menyeluruh terhadap keluarga mereka. Dengan *i*-Medic, kami boleh membantu anda memenuhi keperluan ini dan pada masa yang sama, anda akan mendapat ketenteraman minda. *i*-Medic sesuai untuk individu-individu yang ingin menguruskan kos-kos penjagaan kesihatan untuk diri sendiri dan ahli-ahli keluarga. Dengan pelan Takaful ini, anda akan mendapat perlindungan perubatan dan kemasukan hospital untuk diri sendiri, pasangan dan anak-anak anda. Dan paling penting, anda boleh merasa selesa apabila mengetahui bahawa kewangan bukan lagi menjadi penghalang apabila anda atau orang tersayang dilanda penyakit atau kecemasan.

Nikmati penjagaan optimum dengan pelan perubatan dan kemasukan hospital yang mampu dimiliki

i-Medic adalah pelan perubatan dan kesihatan yang memberikan anda perlindungan komprehensif ke atas perbelanjaan-perbelanjaan perubatan dan kemasukan hospital yang meliputi caj-caj penginapan dan bilik hospital, yuran-yuran pembedahan sehingga rawatan kecemasan pesakit luar disebabkan kehilangan upaya. Melalui pelan Takaful ini, anda akan menikmati penjagaan optimum dengan faedah-faedah yang memberi manfaat untuk kesejahteraan anda.

- Perlindungan perubatan dan kemasukan hospital yang menyeluruh
- Pilihan untuk melanjutkan perlindungan kepada pasangan dan/atau anak-anak
- Faedah khairat kematian
- Pelepasan ke atas had seumur hidup

Lindungi aset anda yang paling berharga

Anda mempunyai peluang mepakejkan pelan *i*-Medic untuk merangkumi pasangan dan/atau anak-anak anda sehingga maksimum 4 orang anak (jika berkenaan dan sehingga had yang ditetapkan dalam pelan pilihan anda).

Terdapat 4 jenis pakej yang dibenarkan dalam pelan *i*-Medic:

- a) Orang Dilindungi
- b) Orang Dilindungi dan pasangan (hanya 1 pasangan boleh menerima perlindungan)
- c) Orang Dilindungi, pasangan dan maksimum 4 orang anak
- d) Orang Dilindungi dan maksimum 4 orang anak

Anda boleh memohon untuk melindungi:

- a) Maksimum 4 orang anak dari perkahwinan semasa
- b) Maksimum 4 orang anak dari perkahwinan semasa dan anak-anak dari perkahwinan terdahulu, tertakluk kepada penerimaan oleh Pengendali Takaful
- c) Sehingga maksimum 4 orang anak sahaja

Kesemua ahli-ahli keluarga yang dilindungi di bawah 1 pelan akan dilindungi dengan jumlah yang sama.

Bagaimana *i*-Medic boleh melindungi anda dan keluarga anda?

i-Medic menawarkan 3 pelan perubatan iaitu; AM 150, AM 250 dan AM 350. Setiap pelan berpadanan dengan jumlah perlindungan bagi perubatan dan kemasukan hospital yang dinyatakan dalam Jadual Faedah-Faedah¹.

Jadual Faedah-Faedah

Pilih pelan perlindungan yang terbaik dan memenuhi keperluan dan bajet anda

i-Medic direka khas untuk memenuhi keperluan dan bajet anda. Dengan 3 pilihan pelan, anda hanya perlu bayar untuk perlindungan yang anda perlukan.

No	Had-had faedah	AM150 (RM)	AM250 (RM)	AM350 (RM)
1	Bilik dan Penginapan Hospital (maksimum 120 hari setiap Tahun Sijil dan maksimum harian tidak melebihi amaun yang dinyatakan)	150	250	350
2	Bilik dan Penginapan Hospital Tambahan Semasa Di Luar Negeri (maksimum 120 hari setiap Tahun Sijil dan maksimum harian tidak melebihi amaun yang dinyatakan)	150	250	350
3	Faedah Unit Rawatan Rapi (maksimum 120 hari setiap Tahun Sijil)	Caj-caj berpatutan dan lazim tertakluk kepada Ko-Takaful dan Had Tahunan		
4	Bekalan dan Perkhidmatan Hospital			
5	Faedah Yuran Pembedahan			
6	Faedah Yuran Bilik Pembedahan			
7	Faedah Yuran Pakar Bius			
8	Lawatan Pakar Perubatan Dalam Hospital (maksimum 240 hari setiap Tahun Sijil)			
9	Faedah Pra-Hospitalisasi (dalam tempoh 60 hari sebelum Hospitalisasi) - Faedah Ujian Diagnostik Pra-Hospitalisasi - Rundingan Doktor Pakar Pra-Hospitalisasi			

No	Had-had faedah	AM150 (RM)	AM250 (RM)	AM350 (RM)
10	Faedah Rawatan Selepas Hospitalisasi (dalam tempoh 120 hari selepas Hospitalisasi) Faedah Diagnostik X-ray dan Ujian Makmal Pesakit Luar Selepas Hospitalisasi Faedah Perbelanjaan Perubatan dan Rundingan termasuk Akupunktur dan Fisioterapi Selepas Hospitalisasi	Caj-caj berpatutan dan lazim tertakluk kepada Ko-Takaful dan Had Tahunan		
11	Faedah Prosedur Harian ²			
12	Rawatan Penjagaan di Rumah setiap Kemasukan Hospital (had seumur hidup 180 hari)	3,000	5,000	7,000
13	Pemindahan Organ/Sumsum Tulang (tidak tertakluk kepada Ko-Takaful) setiap Tahun Sijil	Caj-caj berpatutan dan lazim tertakluk kepada Had Tahunan		
14	Elaun Tunai Harian di Hospital Kerajaan untuk sehari (maksimum 120 hari setiap Tahun Sijil)	45	55	65
15	Faedah Penjaga Harian untuk sehari (maksimum 120 hari setiap Tahun Sijil)	90	130	190
Had Tahunan Keseluruhan (Butiran 1 hingga 15) bagi setiap Ahli Dilindungi		90,000	140,000	190,000
16	Rawatan Kecemasan Pesakit Luar Akibat Kemalangan dan 30 hari Rawatan Susulan di Hospital dan Klinik	2,000 untuk kedua-dua	3,000 untuk kedua-dua	4,000 untuk kedua-dua
17	Rawatan Kecemasan Pergigian Pesakit Luar Akibat Kemalangan (setiap kemalangan)	3,000	5,000	7,000
18	Faedah Rawatan Dialisis Buah Pinggang Pesakit Luar (Had Seumur Hidup)	80,000	140,000	200,000

No	Had-had faedah	AM150 (RM)	AM250 (RM)	AM350 (RM)
19	Faedah Rawatan Kanser Pesakit Luar (Had Seumur Hidup)	112,500	217,500	322,500
20	Faedah Pemindahan Perubatan Kecemasan (Had Seumur Hidup)	500,000	500,000	500,000
21	Khairat Kematian ³	3,000	4,000	5,000
Had Seumur Hidup Keseluruhan setiap Ahli Dilindungi		Tiada	Tiada	Tiada

¹ Sila ambil perhatian bahawa terdapat pengecualian yang dikenakan kepada faedah-faedah ini. Anda boleh rujuk kepada Sijil Takaful dan Lembaran Pendedahan Produk untuk maklumat lanjut tentang pengecualian ini.

² Sila rujuk kepada Sijil Takaful untuk Jadual Prosedur Harian Yang Dibenarkan.

³ Faedah khairat kematian dibayar kepada setiap ahli yang dilindungi. Sila ambil perhatian bahawa faedah ini hanya akan dibayar jika Sijil masih berkuatkuasa.

Umur Kelayakan Kemasukan (Harjadi yang Lepas)		
	Umur Minimum	Umur Maksimum
Orang Dilindungi	4 minggu	60 tahun
Pasangan	16 tahun	60 tahun
Anak dalam Tanggungan ⁴	2 minggu	22 tahun

⁴ Anak dalam tanggungan hanya akan dilindungi sekiranya:

(1) Sudah ada sekurangnya 1 orang anak dalam tanggungan yang sudah dilindungi dan maksimum adalah 4 orang;

(2) Umur anak tersebut adalah dalam lingkungan 2 minggu hingga 22 tahun;

(3) Masih lagi belajar sepenuh masa;

(4) Dan masih belum berkahwin.

Tempoh Perlindungan	Tamat apabila Orang Dilindungi mencecah umur 99 tahun (harjadi yang lepas) pada ulangtahun Sijil
Ko-Takaful	<p>Pemilik bertanggungjawab untuk sebahagian daripada perbelanjaan yang dikenakan seperti yang tersebut dalam Jadual Faedah-Faedah.</p> <p>Jumlah Ko-Takaful sepatutnya lebih rendah daripada berikut:</p> <p>a) RM3,000 untuk setiap tahun Sijil; atau b) 10% daripada perbelanjaan yang dikenakan</p> <p>Baki perbelanjaan (selepas jumlah bersih Ko-Takaful) akan dilindungi sepenuhnya oleh Pengendali Takaful.</p>
Pengunderaitan	Pengunderaitan penuh dikenakan
Muatan	Muatan perubatan dan perubatan boleh dikenakan untuk kes substandard.
Tempoh Menunggu	<ul style="list-style-type: none"> • 120 hari untuk tonsils, adenoids, hernia atau penyakit yang berkaitan organ-organ pembiakan wanita • 60 hari untuk rawatan Kanser Pesakit Luar • 30 hari untuk rawatan Dialisis Buah Pinggang Pesakit Luar dan untuk semua penyakit-penyakit lain

Perkara yang anda perlu tahu

S: Bagaimana saya boleh membuat caruman?

J: Anda boleh memilih untuk membuat caruman secara bulanan, suku tahunan, setengah tahun atau tahunan. Anda boleh mencarum melalui bayaran tunai, cek, kad kredit atau auto debit. Untuk butiran lanjut tentang struktur caruman pelan ini serta terma-terma dan syarat-syarat, sila rujuk kepada Sijil Takaful/Lembaran Pendedahan Produk.

S: Adakah yuran-yuran dan caj-caj dikenakan ke atas pelan ini?

J: Yuran Wakalah dikenakan dan jumlahnya bersamaan dengan peratusan yang akan dipotong dari caruman yang telah dibayar. Anda boleh rujuk kepada Sijil Takaful anda untuk mengetahui lebih lanjut tentang yuran Wakalah dan terma-terma dan syarat-syarat berkaitan yuran dan caj kami.

S: Bolehkah saya memperbaharui pelan ini?

J: Anda boleh memperbaharui pelan Takaful ini pada setiap ulangtahun Sijil hingga anda mencecah umur 99 tahun. Sila rujuk kepada Sijil Takaful untuk butiran lanjut tentang pembaharuan pelan dan terma-terma dan syarat-syarat yang dikenakan.

S: Bolehkah saya menikmati tempoh percubaan (free-look) selepas saya menyertai pelan ini?

J: Ya. Anda mempunyai 15 hari dalam tempoh percubaan bermula dari tarikh anda menerima Sijil untuk mengkaji semula pelan anda. Jika pembatalan berlaku, kami akan memulangkan semula caruman yang telah dibayar selepas ditolak sebarang perbelanjaan pemeriksaan perubahan.

S: Adakah saya dibenarkan untuk menyerahkan kembali Sijil saya?

J: Anda dibenarkan untuk menyerahkan kembali Sijil dengan memberikan notis bertulis kepada Pengendali Takaful. Nilai Penyerahan akan dibayar mengikut peratusan dari pulangan caruman yang ditetapkan dalam Jadual Faedah-Faedah Penyerahan, dengan syarat tiada tuntutan pernah dibuat. Sila rujuk kepada Sijil Takaful anda untuk Jadual Faedah-Faedah Penyerahan dan maklumat lanjut tentang terma-terma dan syarat-syarat kami berkaitan penyerahan Sijil.

S: Apa yang akan berlaku jika saya gagal membayar caruman?

J: Anda akan diberi tempoh ihsan selama 31 hari dari tarikh kena bayar caruman dan jika caruman terus tidak dibayar, sijil anda akan ditamatkan. Walau bagaimanapun, anda boleh memohon bagi pengembalian semula pelan anda dalam tempoh 1 tahun selepas tarikh tamat tempoh caruman. Anda boleh rujuk kepada Sijil Takaful untuk mengetahui lebih lanjut tentang terma-terma dan syarat-syarat berkenaan penamatan sijil dan menghidupkan semula pelan.

S: Apa yang perlu saya lakukan jika terdapat perubahan kepada butiran hubungan saya?

J: Anda haruslah memaklumkan Pengendali Takaful tentang sebarang perubahan ke atas butiran hubungan anda untuk memastikan kesemua urusan surat-menyurat dapat dijalankan mengikut masa yang ditetapkan.

S: Bagaimana cara saya boleh membuat tuntutan?

J: Anda perlu mengisi borang tuntutan yang berkaitan yang boleh didapati dari Wakil Sah anda atau hubungi talian Careline AIA PUBLIC Takaful Bhd. di 1 300 88 8922.

Untuk perhatian anda

1. Brosur ini menyediakan rumusan ke atas ciri-ciri penting pelan ini. Ia tidak boleh dianggap sebagai Sijil Takaful. Sila rujuk kepada Sijil Takaful anda untuk terma-terma dan syarat-syarat yang lebih lanjut atau tepat.
2. Pelan Takaful ini tidak akan menyediakan jumlah faedah daripada Dana Risiko Peserta apabila cukup tempoh matang atau tempoh tamat Sijil.
3. Anda seharusnya berpuas hati bahawa pelan ini akan dapat memenuhi keperluan anda dan anda mampu membayar caruman ke atas Sijil ini.
4. Anda tidak digalakkan untuk menukar satu pelan Perubatan Kesihatan Takaful kepada yang lain, kerana anda mungkin akan dikenakan syarat-syarat pengunderaitan yang baru, tempoh menunggu sepenuhnya dan lain-lain tempoh yang tertakluk ke atas pengecualian yang dikenakan pada penyakit tertentu atau penyakit sedia-ada dalam sijil baru tersebut.
5. Selepas pembaharuan, caruman mungkin meningkat bergantung kepada umur anda. Caruman ketika pembaharuan tidak dijamin dan mungkin akan disemak semula ketika pembaharuan dibuat.
6. Sila maklum bahawa bermula 1 April 2015, Cukai Barangan dan Perkhidmatan (GST) akan dikenakan pada kadar semasa ke atas jumlah caruman yang dibayar.

Brosur ini hanya mengandungi penerangan ringkas produk dan tidak menyeluruh. Anda disyorkan untuk meminta salinan Ilustrasi Produk dan Helaiian Pendedahan Produk untuk mengetahui lebih lanjut mengenai produk ini. Untuk penjelasan terperinci tentang faedah-faedah, pengecualian-pengecualian, terma-terma dan syarat-syarat, sila rujuk kepada Sijil Takaful.

i-Medic

You and your family deserve the best healthcare so the last thing you need to worry is if you could afford it. And with the rising costs of hospital care, you need a medical and health plan that understand your needs and offers you comprehensive, value for money coverage.

This is a top priority for individuals who understand that good healthcare equals total protection for their family. With *i*-Medic, we can help you to fulfil this need and give you a complete peace of mind. *i*-Medic is suitable for individuals who want to be in control of the healthcare costs for themselves, as well as their family members. With this Takaful plan, you can get medical and hospitalisation coverage for you, your spouse and children. And most importantly, you can take comfort knowing that when illness or emergency strikes you or your loved ones, money will be the least of your worries.

Enjoy optimal care with affordable medical and hospitalisation plan

i-Medic is a standalone medical and health plan that provides you comprehensive coverage on medical and hospitalisation expenses from hospital room and board charges, surgical fees to emergency accidental out-patient treatment due to disability. Through this Takaful plan, you will enjoy optimal care with benefits that ensures more than just your well-being.

- Extensive medical and hospitalisation coverage
- Option to extend coverage to spouse and/or children
- Funeral expenses benefit
- Waiver on overall life time limit

Protect your most valuable asset

You have option to package *i*-Medic plan to include your spouse and/or children up to a maximum of 4 children (where applicable and up to a certain limit according to your chosen plan).

4 types of packaging are allowed under *i*-Medic:

- a) Person Covered
- b) Person Covered and spouse (only 1 spouse is allowed to be covered)
- c) Person Covered, spouse and maximum of 4 children
- d) Person Covered and maximum of 4 children

You may apply to cover for:

- a) Maximum of 4 children from current marriage
- b) Maximum of 4 children from current marriage and any children from previous marriage subject to the acceptance of Takaful Operator
- c) Up to a maximum of 4 children only

All family members covered under 1 plan will be covered for the same amount.

How does *i*-Medic cares for you and your family?

i-Medic offers 3 medical plans namely; AM 150, AM 250 and AM 350. Each plan corresponds to the amount of medical and hospitalisation coverage as stated in the Schedule of Benefits¹.

Schedule of Benefits

Choose the best protection plan that meets your needs and budget

i-Medic is specially designed to meet your needs and budget. With 3 plan options, you only have to pay for the coverage that you need.

No	Benefits limit	AM150 (RM)	AM250 (RM)	AM350 (RM)
1	Hospital Room and Board (120 days maximum per Certificate Year and daily maximum not to exceed amount as shown)	150	250	350
2	Additional Hospital Room and Board Whilst Overseas (120 days maximum per Certificate Year and daily maximum not to exceed amount as shown)	150	250	350
3	Intensive Care Unit Benefit (120 Days maximum per Certificate Year)	Reasonable and Customary charges subject to Co-Takaful and Annual Limit		
4	Hospital Supplies and Services			
5	Surgical Fees Benefit			
6	Operating Theatre Fees Benefit			
7	Anaesthetist's Fees Benefit			
8	In-Hospital Physician Visit (240 days maximum per Certificate Year)			
9	Pre-Hospitalisation Benefit (within 60 days prior to Hospitalisation) - Pre-Hospital Diagnostic Tests Benefit - Pre-Hospital Specialist Consultation Benefit			

No	Benefits limit	AM150 (RM)	AM250 (RM)	AM350 (RM)
10	Post-Hospitalisation Treatment Benefit (within 120 days after Hospitalisation) Post-Hospitalisation Out-patient Diagnostic X-ray and Lab Tests Benefit Post Hospitalisation Medical Expenses and Consultation Benefit including Acupuncture and Physiotherapy	Reasonable and Customary charges subject to Co-Takaful and Annual Limit		
11	Day Procedure Benefit ²			
12	Home Nursing Care per confinement (180 days lifetime limit)	3,000	5,000	7,000
13	Organ/Bone Marrow Transplant (not subject to Co-Takaful) per Certificate Year	Reasonable and Customary charges up to Annual Limit		
14	Daily-Cash Allowance at Government Hospital per day (120 days maximum per Certificate Year)	45	55	65
15	Daily Guardian Benefit per day (120 days maximum per Certificate Year)	90	130	190
Overall Annual Limit (Item 1 to 15) Per Covered Member		90,000	140,000	190,000
16	Emergency Accidental Out-Patient Treatment and 30 days Follow-up Treatment at Hospital and Clinic	2,000 for both	3,000 for both	4,000 for both
17	Emergency Accidental Out-Patient Dental Treatment (per accident)	3,000	5,000	7,000
18	Out-patient Kidney Dialysis-Treatment Benefit (per Lifetime)	80,000	140,000	200,000

No	Had-had faedah	AM150 (RM)	AM250 (RM)	AM350 (RM)
19	Out-patient Cancer Treatment Benefit (per Lifetime)	112,500	217,500	322,500
20	Emergency Medical Evacuation Benefit (per Lifetime)	500,000	500,000	500,000
21	Funeral Expense ³	3,000	4,000	5,000
Overall Lifetime Limit per Covered Member		N/A	N/A	N/A

¹ Please also note that there are applicable exclusions for these benefits. You can refer to your Takaful Certificate and Product Disclosure Sheet for more details on these exclusions.

² Please refer to your Takaful Certificate for the list of Covered Day Procedure Schedule

³ Funeral expense benefit is payable for each covered member. Please note that benefit is only payable if the Certificate is in in-force.

Eligible Entry Age (Last Birthday)		
	Minimum Age	Maximum Age
Person Covered	4 weeks old	60 years old
Spouse	16 years old	60 years old
Dependent Child ⁴	2 weeks old	22 years old

⁴ The dependent child can only be covered if:

(1) There is at least 1 dependent child already covered and maximum of 4;

(2) The child age is between 2 weeks old to 22 years old;

(3) Still on full time higher education;

(4) And is still unmarried.

Coverage Term	Cease when the Person Covered attains age 99 years old (last birthday) on the Certificate anniversary
Co-Takaful	<p>The Owner is responsible for a part of the eligible expenses where is stipulated in the Schedule of Benefits.</p> <p>The Co-Takaful amount is the lower of:</p> <p>a) RM3,000 per Certificate year; or b) 10% of the eligible expenses</p> <p>The remaining eligible expenses (after net of Co-Takaful amount) will be fully covered by Takaful Operator.</p>
Underwriting	Full underwriting is required
Loading	Medical and occupational loading may be imposed for sub-standard case
Waiting Period	<ul style="list-style-type: none"> • 120 days for tonsils, adenoids, hernia or a disease related to the female generative organs • 60 days for Out-patient Cancer Treatment • 30 days for Out-patient Kidney Dialysis Treatment and for all other illness

Things you should know

Q: How do I pay my contribution?

A: You can opt to pay your contribution in monthly, quarterly, semi-annually and annual mode. You can pay contribution via cash, cheque, credit card or auto debit. For more details about the plan's contribution structure and terms and conditions, please refer to your Takaful Certificate/ Product Disclosure Sheet.

Q: Are there fees and charges applicable to this Takaful plan?

A: Wakalah fee is applicable and its amount is equal to a percentage that will be deducted from your paid contribution. You can refer to your Takaful Certificate/ product Disclosure Sheet to know more about Wakalah fee and our terms and conditions on fees and charges.

Q: Can I renew my plan?

A: You can renew this Takaful plan at each Certificate anniversary until you reach age 99 years old. Please refer to your Takaful Certificate for more details about the plan's renewability and the applicable terms and conditions.

Q: Do I enjoy a free-look period after I sign-up for this plan?

A: Yes. You have 15 days free look period after receiving your Certificate document to review your plan. We will refund the contribution paid less any medical examination expenses incurred if cancellation occurs.

Q: Am I allowed to surrender my Certificate?

A: You are allowed to surrender the Certificate by giving the Takaful Operator a written notice. A surrender value is payable based on a percentage of contribution refund as given in our Surrender Benefits Table, provided no claim has been made and it is not applicable for monthly payment mode. Please refer to your Takaful Certificate to view the Surrender Benefits Table and for more information on our terms and conditions on surrender of Certificate.

Q: What will happen if I fail to pay my contribution?

A: You will be given a grace period of 31 days from contribution due date and if contribution remains unpaid, the certificate will lapse. However, you may apply to reinstate your plan within 1 year after the due date of the contribution. You can refer to your Takaful Certificate to learn more about our terms and conditions on lapse and reinstatement of plan.

Q: What do I need to do if there are changes to my contact details?

A: You should inform the Takaful Operator on any change in your contact details to ensure that all correspondences reach you in a timely manner.

Q: How do I make a claim?

A: You are required to complete the relevant claim form which you can obtain from your Authorized Representative or contact AIA PUBLIC Takaful Bhd.'s Careline at 1 300 88 8922.

For your attention

1. This brochure provides a summary of the main features of this product. It does not constitute a Takaful Certificate. Please refer to the Takaful Certificate for more details or exact terms and conditions.
2. This Takaful plan will not provide benefit amount from Participants' Risk Fund upon maturity or expiry of the Certificate.
3. You should satisfy yourself that the plan will best serve your need and you can afford the contribution payable under this Certificate.
4. It may not be advantageous to switch from one Medical Health Takaful plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses/pre-existing conditions of the new certificate.
5. Upon renewal, contribution may be increased based on your attained age. The renewal contribution is not guaranteed and may be revised at the time of renewal.
6. Please note that with effect from 1 April 2015, a Goods and Services Tax (GST) will be chargeable at the prevailing rate on the total contribution amount payable.

This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request for a copy of the Product Illustration and Product Disclosure Sheet to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the Takaful Certificate.

Lampiran / Appendix

i-Medic

Kadar Caruman Tahunan Standard* / Standard Annual Contribution Rates*

*Caruman yang ditunjukkan termasuk Cukai Barangan dan Perkhidmatan (GST), ketika ini pada 6%.

*The contribution indicated is plus Goods and Services Tax (GST), currently at 6%.

Umur Dicapai / Attained Age	Orang Dilindungi Lelaki / Male Person Covered		
	AM150	AM250	AM350
0	1,139.50	N/A	N/A
1	1,101.34	N/A	N/A
2	1,064.24	N/A	N/A
3	987.92	N/A	N/A
4	873.44	N/A	N/A
5	837.40	N/A	N/A
6	788.64	N/A	N/A
7	788.64	N/A	N/A
8	788.64	N/A	N/A
9	788.64	N/A	N/A
10	788.64	N/A	N/A
11	631.76	N/A	N/A
12	631.76	N/A	N/A
13	631.76	N/A	N/A
14	631.76	N/A	N/A
15	631.76	N/A	N/A
16	609.50	851.18	1,092.86
17	609.50	851.18	1,092.86
18	609.50	851.18	1,092.86
19	609.50	851.18	1,092.86
20	609.50	851.18	1,092.86
21	609.50	851.18	1,092.86
22	609.50	851.18	1,092.86
23	609.50	851.18	1,092.86
24	609.50	851.18	1,092.86
25	609.50	851.18	1,092.86
26	609.50	851.18	1,092.86
27	609.50	851.18	1,092.86
28	609.50	851.18	1,092.86
29	609.50	851.18	1,092.86
30	609.50	851.18	1,092.86
31	609.50	851.18	1,092.86
32	609.50	851.18	1,092.86
33	609.50	851.18	1,092.86
34	609.50	851.18	1,092.86
35	609.50	851.18	1,092.86
36	797.12	1,117.24	1,436.30
37	797.12	1,117.24	1,436.30
38	797.12	1,117.24	1,436.30
39	797.12	1,117.24	1,436.30
40	797.12	1,117.24	1,436.30
41	1,022.90	1,438.42	1,844.40
42	1,022.90	1,438.42	1,844.40
43	1,022.90	1,438.42	1,844.40
44	1,022.90	1,438.42	1,844.40
45	1,022.90	1,438.42	1,844.40
46	1,321.82	1,860.30	2,393.48
47	1,321.82	1,860.30	2,393.48

Umur Dicapai / Attained Age	Orang Dilindungi Wanita / Female Person Covered		
	AM150	AM250	AM350
0	746.24	N/A	N/A
1	746.24	N/A	N/A
2	746.24	N/A	N/A
3	746.24	N/A	N/A
4	746.24	N/A	N/A
5	746.24	N/A	N/A
6	746.24	N/A	N/A
7	746.24	N/A	N/A
8	746.24	N/A	N/A
9	746.24	N/A	N/A
10	746.24	N/A	N/A
11	597.84	N/A	N/A
12	597.84	N/A	N/A
13	597.84	N/A	N/A
14	597.84	N/A	N/A
15	597.84	N/A	N/A
16	750.48	1,054.70	1,351.50
17	750.48	1,054.70	1,351.50
18	750.48	1,054.70	1,351.50
19	750.48	1,054.70	1,351.50
20	750.48	1,054.70	1,351.50
21	750.48	1,054.70	1,351.50
22	750.48	1,054.70	1,351.50
23	750.48	1,054.70	1,351.50
24	750.48	1,054.70	1,351.50
25	750.48	1,054.70	1,351.50
26	750.48	1,054.70	1,351.50
27	750.48	1,054.70	1,351.50
28	750.48	1,054.70	1,351.50
29	750.48	1,054.70	1,351.50
30	750.48	1,054.70	1,351.50
31	750.48	1,054.70	1,351.50
32	750.48	1,054.70	1,351.50
33	750.48	1,054.70	1,351.50
34	750.48	1,054.70	1,351.50
35	750.48	1,054.70	1,351.50
36	984.74	1,383.30	1,772.32
37	984.74	1,383.30	1,772.32
38	984.74	1,383.30	1,772.32
39	984.74	1,383.30	1,772.32
40	984.74	1,383.30	1,772.32
41	1,314.40	1,847.58	2,374.40
42	1,314.40	1,847.58	2,374.40
43	1,314.40	1,847.58	2,374.40
44	1,314.40	1,847.58	2,374.40
45	1,314.40	1,847.58	2,374.40
46	1,706.60	2,411.50	3,108.98
47	1,706.60	2,411.50	3,108.98

Umur Dicapai / Attained Age	Orang Dilindungi Lelaki / Male Person Covered		
	AM150	AM250	AM350
48	1,321.82	1,860.30	2,393.48
49	1,321.82	1,860.30	2,393.48
50	1,321.82	1,860.30	2,393.48
51	1,470.22	2,081.84	2,684.98
52	1,470.22	2,081.84	2,684.98
53	1,470.22	2,081.84	2,684.98
54	1,470.22	2,081.84	2,684.98
55	1,470.22	2,081.84	2,684.98
56	2,276.88	3,229.82	4,178.52
57	2,276.88	3,229.82	4,178.52
58	2,276.88	3,229.82	4,178.52
59	2,276.88	3,229.82	4,178.52
60	2,276.88	3,229.82	4,178.52
61	3,790.56	5,374.20	6,932.40
62	3,790.56	5,374.20	6,932.40
63	3,790.56	5,374.20	6,932.40
64	3,790.56	5,374.20	6,932.40
65	3,790.56	5,374.20	6,932.40
66	7,580.06	10,742.04	13,855.26
67	7,580.06	10,742.04	13,855.26
68	7,580.06	10,742.04	13,855.26
69	7,580.06	10,742.04	13,855.26
70	7,960.60	11,276.28	14,549.56
71	8,281.78	11,733.14	15,133.62
72	8,696.24	12,319.32	15,892.58
73	9,128.72	12,936.24	16,682.28
74	9,586.64	13,579.66	17,517.56
75	10,064.70	14,258.06	18,394.18
76	10,569.26	14,969.32	19,315.32
77	11,098.20	15,718.74	20,286.28
78	11,653.64	16,506.32	21,297.52
79	12,234.52	17,334.18	22,363.88
80	12,848.26	18,199.14	23,476.88
81	13,488.50	19,111.80	24,652.42
82	14,163.72	20,066.86	25,884.14
83	14,871.80	21,065.38	27,176.28
84	15,616.98	22,122.20	28,539.44
85	16,398.20	23,230.96	29,967.26
86	16,890.04	23,924.20	30,868.26
87	17,398.84	24,643.94	31,792.58
88	17,919.30	25,384.88	32,745.52
89	18,456.72	26,145.96	33,728.14
90	19,007.92	26,934.60	34,739.38
91	19,580.32	27,740.20	35,783.48
92	20,169.68	28,572.30	36,849.84
93	20,771.76	29,433.02	37,952.24
94	21,396.10	30,318.12	39,099.16
95	22,035.28	31,227.60	40,270.46
96	22,698.84	32,163.58	41,479.92
97	23,379.36	33,129.24	42,725.42
98	24,078.96	34,123.52	44,006.96

Umur Dicapai / Attained Age	Orang Dilindungi Wanita / Female Person Covered		
	AM150	AM250	AM350
48	1,706.60	2,411.50	3,108.98
49	1,706.60	2,411.50	3,108.98
50	1,706.60	2,411.50	3,108.98
51	1,951.46	2,765.54	3,572.20
52	1,951.46	2,765.54	3,572.20
53	1,951.46	2,765.54	3,572.20
54	1,951.46	2,765.54	3,572.20
55	1,951.46	2,765.54	3,572.20
56	2,530.22	3,605.06	4,678.84
57	2,530.22	3,605.06	4,678.84
58	2,530.22	3,605.06	4,678.84
59	2,530.22	3,605.06	4,678.84
60	2,530.22	3,605.06	4,678.84
61	3,771.48	5,374.20	6,953.60
62	3,771.48	5,374.20	6,953.60
63	3,771.48	5,374.20	6,953.60
64	3,771.48	5,374.20	6,953.60
65	3,771.48	5,374.20	6,953.60
66	7,539.78	10,742.04	13,906.14
67	7,539.78	10,742.04	13,906.14
68	7,539.78	10,742.04	13,906.14
69	7,539.78	10,742.04	13,906.14
70	7,915.02	11,279.46	14,600.44
71	8,233.02	11,731.02	15,188.74
72	8,644.30	12,319.32	15,947.70
73	9,074.66	12,936.24	16,743.76
74	9,528.34	13,579.66	17,575.86
75	10,005.34	14,258.06	18,456.72
76	10,506.72	14,969.32	19,376.80
77	11,032.48	15,720.86	20,348.82
78	11,585.80	16,506.32	21,363.24
79	12,163.50	17,331.00	22,428.54
80	12,770.88	18,195.96	23,551.08
81	13,412.18	19,104.38	24,726.62
82	14,081.04	20,059.44	25,964.70
83	14,783.82	21,061.14	27,264.26
84	15,524.76	22,113.72	28,629.54
85	16,301.74	23,220.36	30,061.60
86	16,790.40	23,916.78	30,966.84
87	17,296.02	24,634.40	31,898.58
88	17,812.24	25,372.16	32,851.52
89	18,347.54	26,136.42	33,841.56
90	18,896.62	26,920.82	34,855.98
91	19,461.60	27,727.48	35,900.08
92	20,047.78	28,559.58	36,978.10
93	20,647.74	29,417.12	38,083.68
94	21,269.96	30,299.04	39,226.36
95	21,907.02	31,206.40	40,398.72
96	22,565.28	32,141.32	41,611.36
97	23,240.50	33,105.92	42,860.04
98	23,939.04	34,099.14	44,142.64

Umur Dicapai / Attained Age	Orang Dilindungi & Pasangan / Person Covered & Spouse		
	AM150	AM250	AM350
16	1,359.98	1,904.82	2,444.36
17	1,359.98	1,904.82	2,444.36
18	1,359.98	1,904.82	2,444.36
19	1,359.98	1,904.82	2,444.36
20	1,359.98	1,904.82	2,444.36
21	1,359.98	1,904.82	2,444.36
22	1,359.98	1,904.82	2,444.36
23	1,359.98	1,904.82	2,444.36
24	1,359.98	1,904.82	2,444.36
25	1,359.98	1,904.82	2,444.36
26	1,359.98	1,904.82	2,444.36
27	1,359.98	1,904.82	2,444.36
28	1,359.98	1,904.82	2,444.36
29	1,359.98	1,904.82	2,444.36
30	1,359.98	1,904.82	2,444.36
31	1,359.98	1,904.82	2,444.36
32	1,359.98	1,904.82	2,444.36
33	1,359.98	1,904.82	2,444.36
34	1,359.98	1,904.82	2,444.36
35	1,359.98	1,904.82	2,444.36
36	1,780.80	2,500.54	3,207.56
37	1,780.80	2,500.54	3,207.56
38	1,780.80	2,500.54	3,207.56
39	1,780.80	2,500.54	3,207.56
40	1,780.80	2,500.54	3,207.56
41	2,336.24	3,286.00	4,218.80
42	2,336.24	3,286.00	4,218.80
43	2,336.24	3,286.00	4,218.80
44	2,336.24	3,286.00	4,218.80
45	2,336.24	3,286.00	4,218.80
46	3,028.42	4,270.74	5,501.40
47	3,028.42	4,270.74	5,501.40
48	3,028.42	4,270.74	5,501.40
49	3,028.42	4,270.74	5,501.40
50	3,028.42	4,270.74	5,501.40
51	3,420.62	4,847.38	6,257.18
52	3,420.62	4,847.38	6,257.18
53	3,420.62	4,847.38	6,257.18
54	3,420.62	4,847.38	6,257.18
55	3,420.62	4,847.38	6,257.18
56	4,807.10	6,834.88	8,857.36
57	4,807.10	6,834.88	8,857.36

Umur Dicapai / Attained Age	Orang Dilindungi & Keluarga / Person Covered & Family		
	AM150	AM250	AM350
16	2,745.40	3,841.44	4,926.88
17	2,745.40	3,841.44	4,926.88
18	2,745.40	3,841.44	4,926.88
19	2,745.40	3,841.44	4,926.88
20	2,745.40	3,841.44	4,926.88
21	2,745.40	3,841.44	4,926.88
22	2,745.40	3,841.44	4,926.88
23	2,745.40	3,841.44	4,926.88
24	2,745.40	3,841.44	4,926.88
25	2,745.40	3,841.44	4,926.88
26	2,745.40	3,841.44	4,926.88
27	2,745.40	3,841.44	4,926.88
28	2,745.40	3,841.44	4,926.88
29	2,745.40	3,841.44	4,926.88
30	2,745.40	3,841.44	4,926.88
31	2,745.40	3,841.44	4,926.88
32	2,745.40	3,841.44	4,926.88
33	2,745.40	3,841.44	4,926.88
34	2,745.40	3,841.44	4,926.88
35	2,745.40	3,841.44	4,926.88
36	3,166.22	4,436.10	5,691.14
37	3,166.22	4,436.10	5,691.14
38	3,166.22	4,436.10	5,691.14
39	3,166.22	4,436.10	5,691.14
40	3,166.22	4,436.10	5,691.14
41	3,721.66	5,221.56	6,701.32
42	3,721.66	5,221.56	6,701.32
43	3,721.66	5,221.56	6,701.32
44	3,721.66	5,221.56	6,701.32
45	3,721.66	5,221.56	6,701.32
46	4,412.78	6,207.36	7,984.98
47	4,412.78	6,207.36	7,984.98
48	4,412.78	6,207.36	7,984.98
49	4,412.78	6,207.36	7,984.98
50	4,412.78	6,207.36	7,984.98
51	4,806.04	6,782.94	8,740.76
52	4,806.04	6,782.94	8,740.76
53	4,806.04	6,782.94	8,740.76
54	4,806.04	6,782.94	8,740.76
55	4,806.04	6,782.94	8,740.76
56	6,191.46	8,770.44	11,339.88
57	6,191.46	8,770.44	11,339.88

Umur Dicapai / Attained Age	Orang Dilindungi & Pasangan / Person Covered & Spouse		
	AM150	AM250	AM350
58	4,807.10	6,834.88	8,857.36
59	4,807.10	6,834.88	8,857.36
60	4,807.10	6,834.88	8,857.36
61	7,560.98	10,747.34	13,886.00
62	7,560.98	10,747.34	13,886.00
63	7,560.98	10,747.34	13,886.00
64	7,560.98	10,747.34	13,886.00
65	7,560.98	10,747.34	13,886.00
66	15,118.78	21,483.02	27,761.40
67	15,118.78	21,483.02	27,761.40
68	15,118.78	21,483.02	27,761.40
69	15,118.78	21,483.02	27,761.40
70	15,874.56	22,555.74	29,148.94
71	16,513.74	23,463.10	30,321.30
72	17,339.48	24,638.64	31,840.28
73	18,203.38	25,871.42	33,424.98
74	19,113.92	27,159.32	35,093.42
75	20,070.04	28,516.12	36,849.84
76	21,074.92	29,938.64	38,691.06
77	22,130.68	31,439.60	40,634.04
78	23,238.38	33,011.58	42,659.70
79	24,396.96	34,664.12	44,792.42
80	25,619.14	36,395.10	47,027.96
81	26,899.62	38,216.18	49,379.04
82	28,244.76	40,126.30	51,847.78
83	29,654.56	42,126.52	54,440.54
84	31,141.74	44,235.92	57,167.92
85	32,699.94	46,450.26	60,027.80
86	33,680.44	47,840.98	61,834.04
87	34,694.86	49,277.28	63,690.10
88	35,730.48	50,757.04	65,595.98
89	36,803.20	52,282.38	67,568.64
90	37,904.54	53,855.42	69,594.30
91	39,041.92	55,466.62	71,682.50
92	40,216.40	57,131.88	73,826.88
93	41,418.44	58,850.14	76,035.92
94	42,665.00	60,616.10	78,325.52
95	43,942.30	62,434.00	80,669.18
96	45,263.06	64,303.84	83,091.28
97	46,618.80	66,235.16	85,585.46
98	48,016.94	68,222.66	88,148.54

Umur Dicapai / Attained Age	Orang Dilindungi & Keluarga / Person Covered & Family		
	AM150	AM250	AM350
58	6,191.46	8,770.44	11,339.88
59	6,191.46	8,770.44	11,339.88
60	6,191.46	8,770.44	11,339.88
61	8,946.40	12,682.90	16,368.52
62	8,946.40	12,682.90	16,368.52
63	8,946.40	12,682.90	16,368.52
64	8,946.40	12,682.90	16,368.52
65	8,946.40	12,682.90	16,368.52
66	16,504.20	23,418.58	30,243.92
67	16,504.20	23,418.58	30,243.92
68	16,504.20	23,418.58	30,243.92
69	16,504.20	23,418.58	30,243.92
70	17,259.98	24,491.30	31,632.52
71	17,899.16	25,398.66	32,804.88
72	18,724.90	26,574.20	34,322.80
73	19,587.74	27,806.98	35,907.50
74	20,499.34	29,094.88	37,575.94
75	21,455.46	30,451.68	39,333.42
76	22,460.34	31,874.20	41,174.64
77	23,516.10	33,375.16	43,116.56
78	24,623.80	34,947.14	45,143.28
79	25,782.38	36,599.68	47,274.94
80	27,003.50	38,330.66	49,510.48
81	28,285.04	40,151.74	51,861.56
82	29,630.18	42,061.86	54,331.36
83	31,039.98	44,062.08	56,923.06
84	32,526.10	46,171.48	59,650.44
85	34,085.36	48,385.82	62,510.32
86	35,064.80	49,776.54	64,317.62
87	36,079.22	51,212.84	66,173.68
88	37,115.90	52,692.60	68,079.56
89	38,188.62	54,217.94	70,051.16
90	39,288.90	55,790.98	72,077.88
91	40,427.34	57,402.18	74,166.08
92	41,601.82	59,067.44	76,310.46
93	42,803.86	60,785.70	78,519.50
94	44,049.36	62,551.66	80,809.10
95	45,327.72	64,369.56	83,152.76
96	46,648.48	66,239.40	85,573.80
97	48,004.22	68,170.72	88,067.98
98	49,402.36	70,158.22	90,632.12

Umur Dicapai / Attained Age	Orang Dilindungi Lelaki & Anak-Anak Male Person Covered & Children		
	AM150	AM250	AM350
16	1,994.92	2,786.74	3,575.38
17	1,994.92	2,786.74	3,575.38
18	1,994.92	2,786.74	3,575.38
19	1,994.92	2,786.74	3,575.38
20	1,994.92	2,786.74	3,575.38
21	1,994.92	2,786.74	3,575.38
22	1,994.92	2,786.74	3,575.38
23	1,994.92	2,786.74	3,575.38
24	1,994.92	2,786.74	3,575.38
25	1,994.92	2,786.74	3,575.38
26	1,994.92	2,786.74	3,575.38
27	1,994.92	2,786.74	3,575.38
28	1,994.92	2,786.74	3,575.38
29	1,994.92	2,786.74	3,575.38
30	1,994.92	2,786.74	3,575.38
31	1,994.92	2,786.74	3,575.38
32	1,994.92	2,786.74	3,575.38
33	1,994.92	2,786.74	3,575.38
34	1,994.92	2,786.74	3,575.38
35	1,994.92	2,786.74	3,575.38
36	2,182.54	3,052.80	3,919.88
37	2,182.54	3,052.80	3,919.88
38	2,182.54	3,052.80	3,919.88
39	2,182.54	3,052.80	3,919.88
40	2,182.54	3,052.80	3,919.88
41	2,408.32	3,373.98	4,327.98
42	2,408.32	3,373.98	4,327.98
43	2,408.32	3,373.98	4,327.98
44	2,408.32	3,373.98	4,327.98
45	2,408.32	3,373.98	4,327.98
46	2,707.24	3,795.86	4,876.00
47	2,707.24	3,795.86	4,876.00
48	2,707.24	3,795.86	4,876.00
49	2,707.24	3,795.86	4,876.00
50	2,707.24	3,795.86	4,876.00
51	2,855.64	4,017.40	5,168.56
52	2,855.64	4,017.40	5,168.56
53	2,855.64	4,017.40	5,168.56
54	2,855.64	4,017.40	5,168.56
55	2,855.64	4,017.40	5,168.56
56	3,662.30	5,165.38	6,662.10
57	3,662.30	5,165.38	6,662.10

Umur Dicapai / Attained Age	Orang Dilindungi Wanita & Anak-Anak Female Person Covered & Children		
	AM150	AM250	AM350
16	2,135.90	2,990.26	3,835.08
17	2,135.90	2,990.26	3,835.08
18	2,135.90	2,990.26	3,835.08
19	2,135.90	2,990.26	3,835.08
20	2,135.90	2,990.26	3,835.08
21	2,135.90	2,990.26	3,835.08
22	2,135.90	2,990.26	3,835.08
23	2,135.90	2,990.26	3,835.08
24	2,135.90	2,990.26	3,835.08
25	2,135.90	2,990.26	3,835.08
26	2,135.90	2,990.26	3,835.08
27	2,135.90	2,990.26	3,835.08
28	2,135.90	2,990.26	3,835.08
29	2,135.90	2,990.26	3,835.08
30	2,135.90	2,990.26	3,835.08
31	2,135.90	2,990.26	3,835.08
32	2,135.90	2,990.26	3,835.08
33	2,135.90	2,990.26	3,835.08
34	2,135.90	2,990.26	3,835.08
35	2,135.90	2,990.26	3,835.08
36	2,369.10	3,318.86	4,254.84
37	2,369.10	3,318.86	4,254.84
38	2,369.10	3,318.86	4,254.84
39	2,369.10	3,318.86	4,254.84
40	2,369.10	3,318.86	4,254.84
41	2,698.76	3,783.14	4,857.98
42	2,698.76	3,783.14	4,857.98
43	2,698.76	3,783.14	4,857.98
44	2,698.76	3,783.14	4,857.98
45	2,698.76	3,783.14	4,857.98
46	3,092.02	4,347.06	5,591.50
47	3,092.02	4,347.06	5,591.50
48	3,092.02	4,347.06	5,591.50
49	3,092.02	4,347.06	5,591.50
50	3,092.02	4,347.06	5,591.50
51	3,335.82	4,701.10	6,055.78
52	3,335.82	4,701.10	6,055.78
53	3,335.82	4,701.10	6,055.78
54	3,335.82	4,701.10	6,055.78
55	3,335.82	4,701.10	6,055.78
56	3,915.64	5,540.62	7,161.36
57	3,915.64	5,540.62	7,161.36

Umur Dicapai / Attained Age	Orang Dilindungi Lelaki & Anak-Anak Male Person Covered & Children		
	AM150	AM250	AM350
58	3,662.30	5,165.38	6,662.10
59	3,662.30	5,165.38	6,662.10
60	3,662.30	5,165.38	6,662.10
61	5,174.92	7,309.76	9,414.92
62	5,174.92	7,309.76	9,414.92
63	5,174.92	7,309.76	9,414.92
64	5,174.92	7,309.76	9,414.92
65	5,174.92	7,309.76	9,414.92
66	8,965.48	12,677.60	16,337.78
67	8,965.48	12,677.60	16,337.78
68	8,965.48	12,677.60	16,337.78
69	8,965.48	12,677.60	16,337.78
70	9,346.02	13,211.84	17,032.08
71	9,667.20	13,668.70	17,617.20
72	10,080.60	14,254.88	18,376.16
73	10,514.14	14,871.80	19,164.80
74	10,971.00	15,515.22	20,000.08
75	11,450.12	16,193.62	20,876.70
76	11,953.62	16,904.88	21,797.84
77	12,483.62	17,654.30	22,768.80
78	13,039.06	18,441.88	23,780.04
79	13,619.94	19,269.74	24,846.40
80	14,233.68	20,134.70	25,960.46
81	14,873.92	21,048.42	27,136.00
82	15,549.14	22,002.42	28,366.66
83	16,256.16	23,000.94	29,659.86
84	17,001.34	24,057.76	31,021.96
85	17,783.62	25,166.52	32,449.78
86	18,275.46	25,859.76	33,350.78
87	18,784.26	26,579.50	34,275.10
88	19,303.66	27,320.44	35,228.04
89	19,842.14	28,081.52	36,210.66
90	20,393.34	28,870.16	37,222.96
91	20,965.74	29,675.76	38,267.06
92	21,555.10	30,507.86	39,333.42
93	22,157.18	31,368.58	40,435.82
94	22,780.46	32,253.68	41,582.74
95	23,420.70	33,163.16	42,754.04
96	24,083.20	34,099.14	43,963.50
97	24,763.72	35,064.80	45,207.94
98	25,463.32	36,059.08	46,490.54

Umur Dicapai / Attained Age	Orang Dilindungi Wanita & Anak-Anak Female Person Covered & Children		
	AM150	AM250	AM350
58	3,915.64	5,540.62	7,161.36
59	3,915.64	5,540.62	7,161.36
60	3,915.64	5,540.62	7,161.36
61	5,156.90	7,309.76	9,437.18
62	5,156.90	7,309.76	9,437.18
63	5,156.90	7,309.76	9,437.18
64	5,156.90	7,309.76	9,437.18
65	5,156.90	7,309.76	9,437.18
66	8,924.14	12,677.60	16,389.72
67	8,924.14	12,677.60	16,389.72
68	8,924.14	12,677.60	16,389.72
69	8,924.14	12,677.60	16,389.72
70	9,300.44	13,215.02	17,082.96
71	9,618.44	13,666.58	17,671.26
72	10,029.72	14,254.88	18,430.22
73	10,460.08	14,871.80	19,226.28
74	10,913.76	15,515.22	20,059.44
75	11,390.76	16,193.62	20,939.24
76	11,891.08	16,904.88	21,859.32
77	12,417.90	17,656.42	22,831.34
78	12,970.16	18,441.88	23,845.76
79	13,548.92	19,266.56	24,912.12
80	14,156.30	20,131.52	26,033.60
81	14,796.54	21,039.94	27,209.14
82	15,466.46	21,995.00	28,447.22
83	16,169.24	22,996.70	29,746.78
84	16,910.18	24,049.28	31,112.06
85	17,687.16	25,155.92	32,544.12
86	18,174.76	25,852.34	33,449.36
87	18,681.44	26,569.96	34,381.10
88	19,197.66	27,307.72	35,334.04
89	19,731.90	28,071.98	36,324.08
90	20,282.04	28,857.44	37,338.50
91	20,847.02	29,663.04	38,382.60
92	21,432.14	30,495.14	39,460.62
93	22,032.10	31,352.68	40,567.26
94	22,654.32	32,234.60	41,709.94
95	23,292.44	33,143.02	42,882.30
96	23,950.70	34,076.88	44,094.94
97	24,625.92	35,041.48	45,343.62
98	25,324.46	36,034.70	46,625.16

Tentang AIA PUBLIC

AIA PUBLIC Takaful Bhd. (AIA PUBLIC) dimiliki bersama oleh AIA Co. Ltd. (AIA), Public Bank Berhad (PBB) dan Public Islamic Bank Berhad (anak syarikat milik penuh PBB). Ditubuhkan pada 11 Mac 2011, AIA PUBLIC menggunakan kedudukan AIA dan Kumpulan PBB sebagai peneraju di samping infrastruktur dan rangkaian pengedaran di dalam industri insurans dan perbankan yang kukuh bagi memacu pertumbuhan dan meningkatkan penembusan Takaful Keluarga di dalam pasaran domestik.

AIA PUBLIC komited dalam menawarkan penyelesaian Syariah yang tepat bagi memenuhi keperluan yang berbeza pada setiap peringkat kehidupan pelanggan-pelanggan kami.

About AIA PUBLIC

AIA PUBLIC Takaful Bhd. (AIA PUBLIC) is jointly owned by AIA Co. Ltd. (AIA), Public Bank Berhad (PBB) and Public Islamic Bank Berhad (a wholly-owned subsidiary of PBB). Incorporated on 11 March 2011, AIA PUBLIC leverages on AIA and PBB Group's leadership positions as well as established infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market.

AIA PUBLIC is committed to offering the right Shariah solutions to meet the different life stages needs of our customers.