



GROUP *Flexible* PERSONAL ACCIDENT

**Comprehensive and Customisable coverage
available within your budget**

A group personal accident insurance that provides your members and customers with financial security, medical & recovery coverage as well as loss of income support in the event of mishaps.

Contact Us & Find Out More

If you have any further queries, kindly contact your AIA Life Planner / AIA authorised representative at:



Underwritten by:

AIA General Berhad (201001040438 (924363-W))
Menara AIA, 99 Jalan Ampang,
50450 Kuala Lumpur.
Care Line: 1300 88 1899
Tel: 03-2056 1111
Fax: 03-2056 3891

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AIA General Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.





WHY AIA'S GROUP FLEXIBLE PERSONAL ACCIDENT?

AIA's Group Flexible PA is a comprehensive group personal accidental insurance plan that provides your members and customers a wide range of protection, customisable according to your needs.



A **comprehensive** coverage available within your premium budget.



Flexible to choose any combinations of benefits among the 25 optional benefits.



Flexible to determine the desired sum insured of each benefit.



Protection against **Infectious Diseases** and **Dengue Fever** with death benefit, medical expenses, and hospital income.



Double protection for death due to various mishaps.

BENEFITS AT A GLANCE

1. FINANCIAL SECURITY	
Benefits	Description
Accidental Death and Dismemberment Benefit	<ul style="list-style-type: none"> Choose ONE of the four core benefits providing coverage against Accidental Death and/or Dismemberment.
Accidental Death Benefit	
Accidental Dismemberment Benefit	
Accident Death Benefit + Accidental Dismemberment Benefit (different sum insured)	
Double Indemnity for Death due to Snatch Theft	<ul style="list-style-type: none"> 5 optional benefits that provide double indemnity in the event of accidental death. These benefits are payable in addition to any of the core benefits selected except for Accidental Dismemberment Benefit. If a claim is payable under any one of these 5 optional benefits selected, no other benefits shall be payable to the other 4 benefits, and no benefits shall be payable under Death due to Infectious Diseases Benefit and Death due to Dengue Fever Benefit.
Double Indemnity for Death on Public Conveyance	
Double Indemnity for Death due to Road Traffic Accident	
Double Indemnity for Death on National Public Holidays	
Accidental Death on School Premises	<ul style="list-style-type: none"> Lump sum funeral expenses for death due to all causes.
Funeral Expenses	
Education Allowance	<ul style="list-style-type: none"> Lump sum payment in the event of natural parent's accidental death or accidental permanent total disablement. Benefit payable is limited to only one natural parent and the first occurrence if both parents suffer mishaps. Coverage shall cease in the event the assured person (child) becomes married or becomes gainfully employed.
Death due to Infectious Diseases*	<ul style="list-style-type: none"> Provide coverage against death due to Infectious Diseases*.
Death due to Dengue Fever	<ul style="list-style-type: none"> Provide coverage against death due to Dengue Fever.

2. MEDICAL & RECOVERY COVERAGE	
Benefits	Description
Accidental Medical Reimbursement Benefit	<ul style="list-style-type: none"> Reimburse medical expenses incurred due to accidental bodily injury.
Medical Reimbursement for Infectious Diseases*	<ul style="list-style-type: none"> Reimburse medical expenses incurred due to Infectious Diseases*.
Medical Reimbursement for Dengue Fever	<ul style="list-style-type: none"> Reimburse medical expenses incurred due to Dengue Fever.
Broken Bones and Burns Benefit	<ul style="list-style-type: none"> Provide coverage against bone fractures, and/or second and third degree burns due to an accident.
Alternative Treatment Benefit	<ul style="list-style-type: none"> Reimburse treatment expenses incurred from visiting an Acupuncturist, Bonesetter, Chiropractor and/ or Osteopath due to accidental bodily injury.
Corrective Dental and Cosmetic Surgery Benefit	<ul style="list-style-type: none"> Reimburse treatment expenses incurred for corrective dental and cosmetic surgery due to accidental bodily injury.
Reimbursement for Prosthesis and Wheelchair	<ul style="list-style-type: none"> Reimburse the purchase of prosthesis and/or wheelchair due to accidental bodily injury.

3. LOSS OF INCOME SUPPORT	
Benefits	Description
Accidental Hospital Income Benefit	<ul style="list-style-type: none"> Daily hospital income up to 183 days per accident for hospital confinement due to accidental bodily injury.
Daily Hospital Income due to Infectious Diseases*	<ul style="list-style-type: none"> Daily hospital income up to 183 days per diagnosis for hospital confinement due to Infectious Diseases*.
Hospital Income due to Infectious Diseases*	<ul style="list-style-type: none"> Lump sum hospital income up to one diagnosis per policy period for hospital confinement due to Infectious Diseases*.
Daily Hospital Income due to Dengue Fever	<ul style="list-style-type: none"> Daily hospital income up to 183 days per diagnosis for hospital confinement due to Dengue Fever.
Hospital Income due to Dengue Fever	<ul style="list-style-type: none"> Lump sum hospital income up to one diagnosis per policy period for hospital confinement due to Dengue Fever.
Daily ICU Allowance	<ul style="list-style-type: none"> Daily hospital income up to 60 days per accident for hospital confinement in ICU due to accidental bodily injury.
Transport Allowance	<ul style="list-style-type: none"> Lump sum transport allowance for hospital confinement due to accidental bodily injury.
Accidental Weekly Indemnity Benefit	<ul style="list-style-type: none"> Weekly indemnity up to 52 weeks per accident for accidental bodily injury resulting in Temporary Total Disablement or Temporary Partial Disablement.
Daily Recuperation Allowance	<ul style="list-style-type: none"> Daily income benefit up to 30 days for one accident per policy period if medical leave is granted by physician to rest at home after being hospitalised.

Note:

- Compulsory to choose **ONE** of the four core benefits with a minimum sum insured of RM 1,000. All other benefits are optional.
- Only 5 infectious diseases* are covered: Japanese Encephalitis, Malaria, Measles, Tuberculosis, and Hand, Foot and Mouth Disease (HFMD).
- Each policy can only select either one of Daily Hospital Income due to Infectious Diseases OR Hospital Income due to Infectious Diseases between the two benefits.
- Each policy can only select either one of Daily Hospital Income due to Dengue Fever OR Hospital Income due to Dengue Fever between the two benefits.
- Each policy can only select either one of Accidental Weekly Indemnity Benefit OR Daily Recuperation Allowance between the two benefits.

This leaflet contains only a brief description of the benefits and is not exhaustive. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract and Product Disclosure Sheet.



GROUP *Flexible* PERSONAL ACCIDENT

全方位、客制化以及您可负担的意外保险计划

一项为您的会员及客户提供财务、医疗及康复保障，并在发生意外事故时提供失去收入支援的团体个人意外保险。

联络我们以了解更多

若您有任何疑问，请联系您的AIA寿险策划师/授权代表：



由以下公司承保：

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AIA General Berhad是在金融服务法2013 (Financial Services Act 2013) 下持牌经营并由马来西亚国家银行监管。





为何选择 AIA Group Flexible Personal Accident?

AIA所推出的Group Flexible PA是一项全方位的团体个人意外保险计划，为您的会员和客户广泛的保障，并根据您的个别需求定制保障。



在您的预算范围内提供**全方位**的保障。



灵活地在25项选择性利益中挑选任何一个组合。



富有**伸缩性** – 可自行决定每项利益所需的保额。



涵盖**传染病**及**骨痛热症**的死亡保障，医疗费用和住院津贴。



提供**双重保障**于各种不幸意外身亡。

利益概览

1. 财务保障	
利益	说明
意外死亡和残废利益	
意外死亡利益	
意外残废利益	• 从四项主要利益中选择 一项 ，以享有意外 死亡 和/或 残废 的保障。
意外死亡利益+意外残废利益 (不同的保额)	
因 掠夺 导致死亡双重赔偿利益	
因搭乘 公共交通工具 导致死亡双重赔偿利益	• 5种在意外死亡的情况下提供 双重赔偿 的选择性利益。除了所选择的任何主要利益以外，我们还会支付这些利益，唯有意外残废利益除外。
因 道路交通意外 导致死亡双重赔偿利益	• 如果5项当中的一项选择性利益获得索赔，其他4项利益则将不支付任何利益，而传染病死亡利益和骨痛热症死亡利益也将不会支付。
在全国公共假期时 死亡双重赔偿利益	
在校内 意外死亡	
丧葬费	• 因各种原因死亡的一次性丧葬费。
教育津贴	• 如果受保人 (孩子) 亲生父母意外死亡或意外永久及完全残废，一次性赔偿额将被支付。 • 利益只限于一名亲生父亲或母亲，如果父母双双遭受不幸，则只支付首次发生的意外事故。 • 如果受保人 (孩子) 已婚或已工作赚钱，这项利益将终止。
传染病* 死亡利益	• 提供因 传染病* 导致死亡的保障。
骨痛热症 死亡利益	• 提供因 骨痛热症 导致死亡的保障。

2. 医疗及康复保障	
利益	说明
意外 医疗赔偿利益	• 赔偿因意外导致身体受伤所引起的医疗费用。
传染病* 医疗赔偿	• 赔偿因 传染病* 所引起的医疗费用。
骨痛热症 医疗赔偿	• 赔偿因 骨痛热症 所引起的医疗费用。
骨折和烧伤利益	• 提供因意外而导致 骨折 ，和/或二度及三度 烧伤 的保障。
传统医疗利益	• 赔偿因意外导致身体受伤而需寻求 针灸师 ， 接骨师 ， 整脊医生 和/或 整骨医生 治疗的医疗费用。
牙齿矫正和整容手术利益	• 赔偿因意外导致身体受伤所引起的牙齿矫正和整容手术的医疗费用。
义肢和轮椅费用赔偿	• 赔偿因意外导致身体受伤而需购买义肢和/或轮椅的费用。

3. 失去收入支援	
利益	说明
意外 住院津贴	• 因意外导致身体受伤而需住院，可获 每日 住院津贴长达183天 (每次意外事故)。
传染病* 每日住院津贴	• 因 传染病* 住院，可获 每日 住院津贴长达183天 (每次确诊)。
传染病* 住院津贴	• 因 传染病* 住院，可获得 一次性支付 住院津贴 (限于每个保单期高达一项确诊病例)。
骨痛热症 每日住院津贴	• 因 骨痛热症 住院，可获 每日 住院津贴长达183天 (每次确诊)。
骨痛热症 住院津贴	• 因 骨痛热症 住院，可获得 一次性支付 住院津贴 (限于每个保单期高达一项确诊病例)。
深切治疗病房 每日住院津贴	• 因意外导致身体受伤而需入住深切治疗病房，可获 每日 住院津贴长达60天 (每次意外事故)。
交通津贴	• 因意外身体受伤而需住院，可获得 一次性支付 交通津贴。
每周意外赔偿利益	• 因意外身体受伤导致暂时性完全残废或暂时性部分残废，可获得 每周 赔偿长达52周 (每次意外事故)。
每日康复津贴	• 如果在住院后获医生允许回家休养，可获得 每日 津贴长达30天 (限于每个保单期一次意外事故)。

备注：

1. 必须从四项主要利益中选择**一项**，最低保额为RM 1,000。其他利益是选择性的。
2. 仅涵盖5种**传染病***：日本脑炎，疟疾，麻疹，结核病和手足口症。
3. 每项保单只许附有“**传染病**每日住院津贴”或“**传染病**住院津贴”利益，可两者选一。
4. 每项保单只许附有“**骨痛热症**每日住院津贴”或“**骨痛热症**住院津贴”利益，可两者选一。
5. 每项保单只许附有“**每周意外赔偿利益**”或“**每日康复津贴**”，可两者选一。

本册子仅包含了产品的利益概要简述，并不详尽。欲获取详细的利益说明，不受保情形，条规与条款，请参阅您的保单合约及产品披露说明书。