

AIG FRAUDULENT CHARGE COVER

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Issued by
AIG Malaysia

"This policy, together with the certificate of insurance, the application and any attached endorsement shall be read together to form an entire contract between the Company and the Insured/Insured Person".

ALL ENDORSEMENTS THAT ARE SEPARATELY ATTACHED TO THIS POLICY ALSO APPLY SO LONG AS THEY ARE AUTHENTIC, ISSUED AND SIGNED BY AUTHORISED REPRESENTATIVES OF AIG MALAYSIA INSURANCE BERHAD (795492-W).

SECTION 1 – POLICY CONTRACT

This Master Policy, together with the Certificate of Insurance, and any attached endorsements shall constitute the entire contract between the Insured, Insured Person and the Company. The Company agrees to provide the insurance cover described in this policy provided the Insured Person pays the premium due and the Company agrees to accept it subject to the terms and conditions of this policy.

SECTION 2 – ELIGIBILITY

The Insured Person must be members of the Insured who has been declared to the Company as having purchased cover under this policy from the Platform and is of Competent Age. The Insured Person is only allowed insurance cover under one (1) Certificate of Insurance under this policy for any period of insurance.

If the Insured Person has more than one (1) Certificate of Insurance under this policy for any period of insurance, the Company will consider the Insured Person to be insured only under one (1) Certificate of Insurance.

SECTION 3 – DEFINITIONS

The following words shall carry the meanings defined below:

Act of Terrorism

Shall mean an act including, but not limited to the use of force or violence and or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ethnic, ideological or similar purposes including the intention to influence any government and or to put the public; or any section of the public in fear.

ATM

Shall mean an automated teller machine anywhere in the world.

Certificate of Insurance

Shall mean the document issued to the Insured Person and shows details such as the Insured Person's name, address, the effective date of cover and the premium payable. It forms part of this policy, and the Insured Person must read it together with the terms and conditions of this policy.

Company

Shall refer to AIG Malaysia Insurance Berhad (795492-W).

Competent Age

Shall refer to the age of eligibility of the Insured Person to qualify for coverage under this policy, and ranges from 18 years old to 65 years old.

Credit Accounts

Shall mean any credit arrangements maintained by the Insured Person with a licensed financial institution in Malaysia for personal use, such as credit card account and car/home loan account.

Date of Incident

Shall refer to the date when the covered incident occurs.

Eligible Card

Shall mean a valid ATM card, credit card, charge card or debit card currently in good standing, issued by a licensed financial institution in Malaysia to the Insured Person for personal use only.

Insured

Shall refer to Bloyalty Sdn. Bhd. (154570-W)

Insured Person

Shall mean all members of the Insured, who are eligible for coverage under this policy, whose name has been declared to the Company by the Insured and for whom payment of premium has been received by the Company.

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Period of Insurance

Shall refer to the period stated in the Certificate of Insurance for which the Insured Person is covered under the terms and conditions of this policy and during which the Company is liable to pay for the benefits therein. Cover is effective until 12.00 midnight standard Malaysian time on the stipulated end date.

Policy Effective Date

Shall mean the date from which the insurance coverage under this policy becomes effective. The effective date of this policy is stated in the Certificate of Insurance.

Platform

Shall mean the mobile app owned or operated by the Insured.

Relative

Shall mean Insured Person's legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin.

Theft

Shall mean the dishonest act by a person(s) of taking movable property out of the possession of the Insured Person without the Insured Person's consent, with the intention of permanently depriving the Insured Person of it.

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SECTION 4 - GENERAL CONDITIONS

1. DUTY OF DISCLOSURE

The Insured has a duty to take reasonable care not to make a misrepresentation in answering the questions when applying for this insurance, to answer all questions fully and accurately and to disclose any matter that the Insured knows to be relevant to the Company in accepting the risks and determining the rates and terms to be applied otherwise it may result in avoidance of this policy, refusal or reduction of claims, change of terms or termination of this policy. This duty of disclosure shall continue until the time this policy is entered into, varied or renewed. The Insured also has a duty to tell the Company immediately if at any time after this policy has been entered into, varied or renewed with the Company, any of the information given when the Insured applied for this policy is inaccurate or has changed.

The Insured Person has a duty to take reasonable care not to make a misrepresentation in answering the questions when applying for this insurance, to answer all questions fully and accurately and to disclose any matter that the Insured Person knows to be relevant to the Company in accepting the risks and determining the rates and terms to be applied otherwise it may result in avoidance of this policy, refusal or reduction of claims, change of terms or termination of this policy. This duty of disclosure shall continue until the time this policy is entered into, varied or renewed. The Insured Person also has a duty to tell the Company immediately if at any time after this policy has been entered into, varied or renewed with the Company, any of the information given when the policyholder applied for this policy is inaccurate or has changed.

2. CHANGES IN POLICY

No agent has authority to change this policy or waive any of the provisions contained herein. No amendment to this policy shall be valid unless approved by the Company in writing and duly endorsed therein.

3. PREMIUM PAYMENT

Premium must be paid in full by the Insured Person to the Insured.

4. CURRENCY OF PAYMENT

All amounts payable either to or by the Company shall be made in Malaysian Ringgit.

5. NOTICE OF CLAIM

All claims must be made in writing and submitted to the Company within 30 days from the Date of Incident. The Insured Person shall produce for the Company's examination all relevant documents at such reasonable times and shall co-operate with the Company in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.

6. PROOF OF LOSS

Written proof of loss must be furnished to the Company within 90 days from the Date of Incident. Failure to furnish such proof within the time required shall neither invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than 1 year from the Date of Incident.

7. LIMITATION OF CLAIMS

No claim benefits shall be payable for any claim submitted to the Company beyond a period of 1 year from the Date of Incident.

8. PROOF OF CLAIM

The Insured Person shall forward the following documents to the Company in the event of a claim:

- a) completed notification of claim form;
- b) documentation from the Eligible Card's issuer verifying the unauthorized charges for which the Insured Person is held responsible
- c) police report(s);

All documents and evidence must be provided at the Insured Person's expense in the form and nature required and the list set out above is not exhaustive. The Company reserves the right to request for any further document(s) as may be deemed relevant and reasonable to support a claim.

9. RECEIPTS

The Company shall not be committed by any notice of any trust charge, a lien, assignment or other dealings with this policy and receipt by the Insured Person of any compensation payable pursuant to this policy shall in all cases be effectual discharge of liability of the Company.

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10. TO WHOM INDEMNITIES ARE PAYABLE

All indemnities of this policy will be payable to the Insured Person. The process of claim including settlement will be handled directly between the Company and the Insured Person whose sole discharge will constitute full and final settlement of the claim lodged.

11. RIGHT OF OWNERSHIP

No change of the Insured Person under this policy shall bind the Company, unless written notice has been filed with the Company by the Insured Person and is duly approved and endorsed by the Company. Only the Insured Person can exercise all rights, privileges and options provided under this policy.

12. LEGAL PROCEEDINGS

No action at law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within 1 year from the expiration of the time within which the written proof of loss is required by this policy.

13. TERMINATION OF COVERAGE

This policy shall terminate automatically at the earliest of the following:

- a) the date this policy is cancelled by the Insured Person or the Company in accordance with the provisions of Clause 14 under this section, hereunder on the dates specified therein;
- b) the date the Insured Person reaches 65 years old; or
- c) the date of death of the Insured Person.

14. CANCELLATION

The Company can cancel this policy by giving the Insured 30 days' notice to the Insured's last address as appears in the Master Policy or any alternative address that is notified to the Company in writing. The Company will continue to provide cover to Insured Persons under this policy for the remaining period for which the premium has been received for each Insured Person respectively and this policy shall terminate upon the expiry of such period.

15. CHANGE IN COUNTRY OF RESIDENCE

Coverage of the Insured Person is subject to his/her residence in Malaysia. Coverage does not extend to any Insured Person residing outside of Malaysia unless prior extension of coverage has been accorded and duly endorsed by the Company. It is a condition precedent to liability under this policy that in the event of change of country of residence, the Company must be informed in writing of any change in the Insured Person's country of residence. A change in the country of residence shall be deemed to mean the Insured Person is living or is intending to live in another country other than Malaysia in excess of 12 consecutive calendar months. Failure to notify the Company of this change will invalidate the Insured Person's coverage provided hereto with effect from the date the Insured Person leaves Malaysia for the purpose of residing out of Malaysia for a continuous period of more than 12 months. Despite this, the Company reserves the right to continue coverage based on the prevailing terms and conditions or to decline coverage under this policy upon receipt of such information.

16. GOVERNING LAW & JURISDICTION

This policy shall be subject to the jurisdiction of the Malaysian courts and construed according to Malaysian laws.

17. ARBITRATION CLAUSE

(a) Any dispute, difference or question which may arise at any time hereafter between the Company and the Insured and/or Insured Person and/or his/her legal representatives in relation to the interpretation of this policy or the rights or liabilities of parties hereto shall be referred to arbitration.

(b) The arbitration shall be heard by a single arbitrator of whom the appointment shall be agreed by the parties hereto within 14 days from the commencement of the arbitration procedure. In default of an agreement, an arbitrator shall be appointed in accordance with and subject to the provisions of the Malaysian Arbitration Act 2005 or any statutory modification or reenactment thereof for the time being in force.

18. CONSENT TO USE PERSONAL DATA

The Insured and/or Insured Person is deemed to have read, understood, and consented to the collection and subsequent processing of the Insured and/or Insured Person's personal information by the Company (whether obtained during the application process or administration of this policy) in accordance with the Company's Privacy Notice as from time to time published on the Company's website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to the Insured and/or Insured Person.

If the Insured and/or Insured Person submits information relating to other individuals, the Insured and/or Insured Person further represents and warrants that the Insured and/or Insured Person has the authority to provide

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information relating to the other individuals to the Company, that the Insured and/or Insured Person has informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by the Company, and that the other individuals agree and consent that the Company may collect, use and process his/her personal information in accordance with the Company's Privacy Notice.

19. SERVICE TAX ("ST")

The amount of Premium payable by the Insured Person for this policy includes an amount on account of the ST payable by the Insured Person. ST refers to any service tax, value added tax, goods and services tax, consumption tax, or tax, duty, charge or imposition of a similar nature whatsoever by whatever name known, which may from time to time be imposed or charged (including any increases or decreases to the rate) by any competent tax authority.

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SECTION 5 – GENERAL EXCLUSIONS

1. This policy will not cover the following and the Company shall not be liable for any claim arising out of, based upon or attributable to:
 - a) Losses that do not occur within the Period of Insurance;
 - b) Losses that result from, or are related to the Insured Person's business or career pursuits including the Insured Person's work or profession;
 - c) Losses caused by the Insured Person's, or Relative's illegal acts;
 - d) Losses that are intentionally caused by the Insured Person;
 - e) Losses that result from the direct actions of a Relative, or actions that a Relative knew of or planned;
 - f) Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority;
 - g) Vandalism of any kind;
 - h) Losses due to the order of any government, public authority, or customs' officials.
 - i) Any liability, costs or charges arising out of Eligible Card except as provided under Fraudulent Charges;
 - j) Any loss that occurs due to Insured Person's failure to comply with Uniform Provision 3., "Duties After A Loss";
 - k) Loss of any Eligible Card that is left unattended in any public place.
 - l) Any loss arising from the Insured Person not taking all reasonable efforts to take due care and precautions for the safeguarding and security of the Eligible Card.
 - m) Unauthorized charges made on Eligible Card that was lost or taken by Theft, more than 24 hours prior to the Insured Person first reporting the event to the Eligible Card's issuer;
 - n) Unauthorized charges made using Insured Person's Eligible Card Information that were made more than two (2) months prior to the Insured Person first reporting the event to the Eligible Card issuer;
 - o) Charges incurred by a resident of the Insured Person's household, or by a person entrusted with the Insured Person's Eligible Card

2. The Company shall not be liable for a loss that would otherwise be payable, if it occurs directly or indirectly, due to or in consequence of:-

- (a) an act in contravention of a government prohibition or regulation or law.
- (b) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- (c) an Act of Terrorism.

Any loss or damage which is occasioned by or through or in consequence of, directly or indirectly, of any of the above said occurrences shall be deemed to be Injury, loss or damage which is/are not covered by this insurance policy, except to the extent that the Insured Person shall prove that such injury, loss or damage happened independently from the existence of such conditions.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this condition, any Injury, loss or damage is not covered by this policy, the burden of proving that such Injury, loss or damage is covered shall be on the Insured Person.

3. The entire policy shall be voided whether before or after a loss, if any material fact or circumstance is willfully concealed, or misrepresented, or fraudulent information is provided to the Company whether concerning this insurance or any claim filed thereunder.

4. The benefits under this policy will not be payable in the event of any situation involving any criminal activity, violation of law or the usage of drugs by the Insured Person.

5. The Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

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SECTION 6 – POLICY BENEFITS

FRAUDULENT CHARGES

1. If Insured Person's Eligible Card is lost or taken by Theft, we will reimburse the Insured Person for the unauthorized charges, for which the Insured Person is responsible, on Insured Person's Eligible Card, up to 24 hours prior to the Insured Person first reporting the event to the Eligible Card's issuer.

2. If the Insured Person's Eligible Card's information is used illegally or without the Insured Person's authorization to make unauthorized charges through: (i) in-store, (ii) telephone, (iii) ATM withdrawals, and/or (iv) on-line purchase(s), the Company will reimburse the Insured Person's for the unauthorized charges, for which the Insured Person is responsible, on Insured Person's Eligible Card, up to two (2) months prior to the Insured Person first reporting the event to the Eligible Card's issuer.

The Company's liability under this cover in respect of any one (1) claim for Fraudulent Charges during the Period of Insurance shall not exceed the maximum amount as stated in the Schedule of Benefits, and is limited to a maximum of two (2) claims for Fraudulent Charges in any twelve (12) month period.

Conditions to Benefit:

- i. Insured Person must comply with all terms and conditions by which Insured Person's Eligible Card is issued.
- ii. Company will only pay for unauthorized charges for which Insured Person is responsible under the terms and conditions of the Insured Person's Eligible Card.
- iii. Insured Person must submit evidence to the Company that unauthorized charges were made from Insured Person's bank account or Credit Account.
- iv. Insured Person's account must be valid and in good standing for coverage to apply; Benefits will not be paid if, on the Date of Incident, on the date of claim filing, or on the date of would-be claim payment, Insured Person's account is in delinquency, collection, or cancellation status.
- v. Coverage will be voided, whether before or after the loss, if the Insured Person willfully concealed or misrepresented any material fact or circumstance concerning this insurance or provided fraudulent information to the Company.
- vi. Insured Person must use all reasonable means to avoid future loss at and after the time of a loss.
- vii. If the Company make any payment or otherwise make good on any loss applying under this policy, the Company shall be subrogated to all Insured Person's rights of recovery against any other person or persons and the Insured Person shall complete, sign and deliver any documents necessary to secure such rights. The Insured Person shall not take any action following a loss to prejudice such rights of subrogation.
- viii. In any action, suit or other proceedings where the Company alleges that by reason of provision of any exclusion which may be applicable, any loss is not covered by this policy, the burden of proving that such loss is covered shall be on the Insured Person.
- ix. For each of the coverages, regardless of the number of claims made individually or in aggregate, the Company will pay up to the maximum amount as shown in the Schedule of Benefits.
- x. Coverages provided by this policy are in excess; this means that if, at the time of occurrence, the Insured Person should have other valid and collectible insurance, this policy will only cover that amount not covered by such other insurance, up to the limits of the specific coverage as shown in the terms and conditions.
- xi. The Company has no duty to provide coverage under this policy unless there has been full compliance with the duties that are detailed in this policy section.

Uniform Provisions:

1. Valid Account: The Eligible Card must remain open, valid and in good standing for payments to be made.
2. Notice of Claim: Written notice of claim must be given no later than thirty (30) days from the Date of Incident. Failure to give notice within (30) days from the Date of Incident may result in a denial of the claim. Notice should be sent to:

AIG Malaysia Insurance Berhad (795492-W)
Level 18, Menara Worldwide
198, Jalan Bukit Bintang, 55100 Kuala Lumpur
Tel: 1800 88 8811
Fax: 03 2685 4896
Languages Supported: English/Bahasa Malaysia
Call Centre hours: 9 am to 5 pm Monday to Friday (except Public Holidays)

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3. Duties after a loss:

In the event of a covered loss, the Insured Person shall:

- I. Within 24 hours of the Insured Person's loss of, Theft of, or discovery of an unauthorized charge, made on an Eligible Card,
 - a. Contact the Company at the contact details above, to obtain a claim form and instructions;
 - b. File a police report;
 - c. Report the loss of, Theft of, or discovery of unauthorized charges made on, the Insured Person's Eligible Card to the Eligible Card's issuer ;
- II. Complete, sign and return the claim form to the Company with the following documents within 30 days of making the original claim:
 - documentation from the Eligible Card's issuer verifying the unauthorized charges for which the Insured Person is held responsible;
 - an official police report regarding the loss; and
 - all other relevant documents the Company may ask the Insured Person to provide.
- III. Cooperate with the Company in investigating, evaluating and settling a claim

4. Payment of Claims: All payments to be made by the Company shall be paid to the Insured Person.

5. Fraudulent Claims: If the Insured Person or anyone acting on the Insured Person's behalf puts forward any claim under this policy knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall be void in its entirety and be of no effect whatsoever and all claims that the Insured Person may have made for an indemnity under it shall be forfeited.

APPENDIX I

SCHEDULE OF BENEFITS

COVER	LIMIT OF LIABILITY (RM)
Fraudulent Charges	Up to 2,500

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APPENDIX III PRIVACY NOTICE

AIG Malaysia Insurance Berhad (“AIG Malaysia”) together with other affiliates and subsidiary companies of American International Group, Inc. (“AIG”) (collectively called “AIG Affiliates”) are committed to protecting the privacy of the individuals we encounter in conducting our business. “Personal Data” is information that identifies and relates to you or other individuals (such as your dependants). This Privacy Notice is designed to provide notice of and assist you in understanding why and how AIG Malaysia collects and uses your Personal Data, to whom such data is disclosed and to whom data access requests can be addressed.

WHO TO CONTACT ABOUT YOUR PERSONAL DATA

If you have any questions about our use of your Personal Data you can contact us at:

AIG Malaysia Insurance Berhad
Attn: Customer Care Executive
Level 18, Menara Worldwide,
198 Jalan Bukit Bintang,
55100 Kuala Lumpur.
Email: AIGMYCare@aig.com
Phone: 1800-88-8811
Fax: 603-21180288

HOW WE COLLECT PERSONAL DATA

The principal ways we collect Personal Data are through application and claim forms in respect of our insurance products, by phone through telephone applications, e-mails and other communications with us, as well as from other insurers, claim investigators, medical professionals, witnesses and/or other third parties involved in our business dealings with you.

We also collect Personal Data through other means such as:

- this website (the “Site”);
- the software applications made available by us for use on or through computers and mobile devices (the “Apps”);
- our social media pages, including those linked at Social@AIG (http://www.aig.com/social-media_3171_442101.html), and other social media content, tools and applications (our “Social Media Content”).

The Site, the Apps and our Social Media Content are collectively referred to below as “AIG Electronic Services”.

PERSONAL DATA THAT WE COLLECT

Depending on your relationship with us (for example, as a consumer policyholder; non-policyholder insured or claimant; witness; commercial broker or appointed representative; or other person relating to our business), Personal Data collected about you and other individuals connected to you, may include:

- **General identification and contact information**

Your name; address; e-mail and telephone details; gender; marital status; family status; date of birth; passwords (including on our systems); educational background; physical attributes; activity records, such as driving records; photos; employment history, skills and experience; professional licenses and affiliations; relationship to the policyholder, insured or claimant; and date and cause of death, injury or disability.

- **Identification numbers issued by government bodies or agencies**

Identity card number; social security or national insurance number; passport number; employment pass or work permit number, employees’ provident fund member number; tax identification number; military identification number; or driver’s or other license number.

- **Financial information and account details**

Eligible card number; bank account number and account details; credit history and credit score; assets; income; and other financial information.

- **Medical condition and health status**

Current or former physical or mental or medical condition; health status; injury or disability information; medical procedures performed; personal habits (for example, smoking or consumption of alcohol); prescription information; and medical history.

- **Other sensitive information**

In certain cases, we may receive sensitive information about your trade union membership, religious beliefs, political opinions, family medical history or genetic information (for example, if you apply for insurance through a third-party marketing partner

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that is a trade, religious or political organization). In addition, we may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud, money laundering, drug trafficking or other serious crimes. We may also obtain sensitive information if you voluntarily provide it to us (for example, if you express preferences regarding medical treatment based on your religious beliefs).

- **Telephone recordings**

Recordings of telephone calls between you and our representatives and call centers.

- **Information enabling us to provide products and services**

Location and identification of property insured (for example, property address, vehicle license plate or identification number); travel plans; age categories of individuals you wish to insure; policy and claim numbers; coverage/peril details; cause of loss; prior accident or loss history; your status as director or partner, or other ownership or management interest in an organization; and other insurance you hold.

- **Marketing preferences and customer feedback**

You may let us know your marketing preferences, enter a contest or prize draw or other sales promotion, or respond to a voluntary customer satisfaction survey.

- **Social media information**

Your social media account ID and profile picture, and other Personal Data that you provide to us through AIG Electronic Services. If you elect to connect your social media account provided by another social media service provider to your account(s) on any of the AIG Electronic Services, Personal Data from your social media account will be shared with us, which may include Personal Data that is part of your social media account profile or your friends' profiles.

HOW WE USE PERSONAL DATA

Our overriding principle is only to collect Personal Data which we believe to be relevant and required to understand your insurance needs, to conduct our business and to provide better customer service and products.

The particular purposes for which we may collect and use Personal Data includes:

- To communicate with you and others as part of our business. To provide insurance, financial services or related products and services to you and administer, maintain, manage and operate such products and/or services including any renewals.
- To send you important information regarding changes to our policies, other terms and conditions, renewal of policies, AIG Electronic Services and other administrative information.
- To process, assess and determine any applications or requests made by you for insurance products or services.
- For any purposes in connection with any claims made under any insurance products or in respect of any services provided by AIG Malaysia or AIG Affiliates, including without limitation making, defending, analyzing, assessing, processing, determining, settling, responding to and managing such claims.
- To assess your eligibility for payment plans, and process your premium and other payments.
- To provide improved quality, training and security (for example, with respect to recorded or monitored phone calls to our contact numbers).
- To prevent, detect and investigate crime, including fraud and money laundering, and analyze and manage other commercial risks.
- To carry out market research and analysis, including satisfaction surveys.
- To provide marketing information to you (including information about other products and services offered by selected third-party partners) in accordance with preferences you have expressed, if any.
- To personalize your experience on AIG Electronic Services by presenting information and advertisements tailored to you.
- To identify you to anyone to whom you send messages through AIG Electronic Services.
- To allow you to participate in contests, prize draws and similar promotions, and to administer these activities. Some of these activities have additional terms and conditions, which could contain additional information about how we use and disclose your Personal Data, so we suggest that you read these carefully.
- To manage our infrastructure and business operations, and comply with internal policies and procedures, including those relating to auditing; finance and accounting; billing and collections; IT systems; data and website hosting; business continuity; and records, document and print management.
- To resolve complaints, and handle requests for data access or correction.
- To comply with applicable laws and regulatory obligations (including laws outside of Malaysia), such as those relating to anti-money laundering and anti-terrorism; comply with legal process; and respond to requests from public and governmental authorities (including those outside of Malaysia).
- For audit, compliance, investigation and inspection purposes.

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- For matching any Personal Data held by AIG Malaysia or AIG Affiliates relating to you from time to time for any of the purposes listed in this Privacy Notice.
- To meet the requirements to make disclosure pursuant to any law binding on AIG Malaysia or any of the AIG Affiliates or for the purposes of complying with any regulations or guidelines issued by any regulatory or other authorities which have jurisdiction over AIG Malaysia or any AIG Affiliates.
- To conduct background and identity checks, such as for the purposes of verifying your identity in order to respond to your request to be provided with a duplicate policy or other documentation, any request made by you to change your address in our records, or any request by you to change your bank account or payment or other details in our records.
- To conduct credit checks on you, such as analyzing, verifying, and/or checking your credit, payment and/or status in relation to your ability to use the services.
- To carry out due diligence or other screening activities in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by AIG Malaysia.
- To determine any amount of indebtedness owing to or from you and collecting or recovering any amount owing from you or any person who has provided security or an undertaking for such liabilities of yours.
- To enable an actual or proposed purchaser, assignee, transferee, participant or sub-participant of AIG Malaysia or any of AIG Affiliates' rights or business to evaluate the transaction intended to be the subject of reorganization, merger, sale, joint venture, assignment transfer, participation or sub-participation.
- To establish and defend legal rights; to protect AIG Malaysia's operations or those of any AIG Affiliates or insurance business partners, our rights, privacy, safety or property, and/or that of AIG Affiliates, you or others; and to pursue available remedies or limit our damages.
- To exercise any rights AIG Malaysia or AIG Affiliates may have in connection with the provision of insurance products and services to you.

INTERNATIONAL TRANSFER OF PERSONAL DATA

Due to the global nature of our business, for the purposes set out above we may transfer Personal Data internationally to parties located in other countries that have a different data protection regime than is found in Malaysia. Personal Data collected by AIG Malaysia is likely to be transferred to places outside of Malaysia (such as to AIG or AIG secure data centers, AIG Affiliates, service providers, business partners and governmental or regulatory authorities) in order to carry out the purposes, or directly related purposes, for which the Personal Data was collected.

SHARING OF PERSONAL DATA

AIG Malaysia may make Personal Data available to:

- **Our group companies**

For a list of AIG Affiliates that may have access to and use of Personal Data, please refer to:

http://www.aigcorporate.com/AIG_All_Entities.pdf. AIG Malaysia is responsible for the management and security of jointly used Personal Data. Access to Personal Data within AIG Malaysia is restricted to those individuals who have a need to access the information for our business purposes.

- **Other insurance and distribution parties**

In the course of marketing and providing insurance, and processing claims, we may make Personal Data available to third parties such as other insurers; reinsurers; insurance and reinsurance brokers and other intermediaries and agents; appointed representatives; distributors; affinity marketing partners; and financial institutions, securities firms and other business partners.

- **Our service providers**

External third-party service providers, such as medical professionals, accountants, actuaries, auditors, experts, lawyers and other outside professional advisors; travel and medical assistance providers; call center service providers; IT systems, support and hosting service providers; printing, advertising, marketing and market research and analysis service providers; banks and financial institutions that service our accounts; third-party claim administrators; document and records management providers; claim investigators and adjusters; construction consultants; engineers; examiners; jury consultants; translators; and similar third-party vendors and outsourced service providers that assist us in carrying out business activities.

- **Recipients of your social sharing activity**

Your friends associated with your social media account, other website users and your social media account provider, in connection with your social sharing activity, such as if you connect your social media account provided by another social media service provider to your AIG Electronic Services account or log into your AIG Electronic Services account from another social media account. By connecting your AIG Electronic Services account and your other social media account you authorize us to share data with the provider of your other social media account and you understand that the use of the data we share will be governed by the other service provider's social media website's privacy policy. If you do not want your Personal Data shared with other users or with your other social media account provider, please do not connect your other social media account with your AIG Electronic Services account and do not participate in social sharing on AIG Electronic Services.

- **Governmental authorities and third parties involved in court action**

We may also share Personal Data with governmental or other public authorities (including, but not limited to, workers' compensation boards, courts, law enforcement, tax authorities and criminal investigations agencies); and third-party civil legal

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process participants and their accountants, auditors, lawyers and other advisors and representatives as we believe to be necessary or appropriate: (a) to comply with applicable law, including laws outside Malaysia; (b) to comply with legal process; (c) to respond to requests from public and government authorities including public and government authorities outside Malaysia; (d) to enforce our terms and conditions; (e) to protect our operations or those of any of our group companies; (f) to protect our rights, privacy, safety or property, and/or that of our group companies, you or others; (g) to allow us to pursue available remedies or limit our damages; and (h) for audit, compliance, investigation and inspection purposes

- **Other Third Parties**

We may share Personal Data with payees; emergency providers (fire, police and medical emergency services); retailers; medical networks, organizations and providers; travel carriers; credit bureaus; credit reporting agencies; and other people involved in an incident that is the subject of a claim; as well as purchasers and prospective purchasers or other parties in any actual or proposed reorganization, merger, sale, joint venture, assignment, transfer or other transaction relating to all or any portion of our business, assets or stock. To check information provided, and to detect and prevent fraudulent claims, Personal Data (including details of injuries) may be shared with other insurers when dealing with claims to detect, prevent and investigate fraud.

Personal Data may also be shared by you, on message boards, chat, profile pages and blogs, and other AIG Electronic Services to which you are able to post data and materials. Please note that any data you post or disclose through these services will become public information, and may be available to visitors and users of the AIG Electronic Services and to the general public. We urge you to be very careful when deciding to disclose your Personal Data, or any other information, when using AIG Electronic Services.

SECURITY

AIG Malaysia will take appropriate technical, physical, legal and organizational measures, which are consistent with applicable privacy and data security laws. Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any Personal Data you might have with us has been compromised), please immediately notify us. (See the “Who to Contact About Your Personal Data” section above.)

When AIG Malaysia provides Personal Data to a service provider, the service provider will be selected carefully and required to use appropriate measures to protect the confidentiality and security of the Personal Data.

RETENTION OF PERSONAL DATA

AIG Malaysia takes reasonable steps to ensure that the Personal Data we process is reliable for its intended use, and as accurate and complete as is necessary to carry out the purposes described in this Privacy Notice. AIG Malaysia will retain Personal Data for the period necessary to fulfill the purposes outlined in this Privacy Notice unless a longer retention period is required or permitted by law.

PERSONAL DATA OF OTHER INDIVIDUALS

If you provide Personal Data to AIG Malaysia regarding other individuals, you agree: (a) to inform the individual about the content of this Privacy Notice; and (b) to obtain any legally-required consent for the collection, use, disclosure, and transfer (including cross-border transfer) of Personal Data about the individual in accordance with this Privacy Notice.

MARKETING PREFERENCES

We will provide you with regular opportunities to tell us your marketing preferences, including in our communications to you. You can also contact us by e-mail at AIGMYCare@aig.com or by writing to AIG Malaysia Insurance Berhad at Level 18, Menara Worldwide, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur to tell us your marketing preferences and to opt-out.

If you no longer want to receive marketing-related e-mails from AIG Malaysia on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to “unsubscribe” provided in each e-mail or by contacting us at the above addresses.

We aim to comply with your opt-out request(s) within a reasonable time period. Please note that if you opt-out as described above, we will not be able to remove your Personal Data from the databases of third parties with whom we have already shared your Personal Data (i.e., to those to whom we have already provided your Personal Data as of the date on which we respond to your opt-out request). Please also note that if you do opt-out of receiving marketing communications from us, we may still send you other important administrative communications from which you cannot opt-out.

ACCESS AND CORRECTION REQUESTS, QUESTIONS AND CONCERNS

In certain countries, an individual may have the right to access, correct, object to the use of, or request deletion or suppression of Personal Data on certain grounds. Please contact us as set out in the “Who to Contact About Your Personal Data” section above with any such requests or if you have any questions or concerns about how we process Personal Data. Please note that some Personal Data may be exempt from access, correction, objection, deletion or suppression rights in accordance with local privacy and data protection laws.

OTHER INFORMATION WE COLLECT THROUGH AIG ELECTRONIC SERVICES

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“Other Information” is any information that does not reveal your specific identity, such as:

- Browser and electronic device information;
- App usage data;
- Information collected through cookies, pixel tags and other technologies;
- Demographic information and other information provided by you; and
- Aggregated information

We and our third-party service providers may collect Other Information in a variety of ways, including:

- Through your internet browser or electronic device: Certain information is collected by most websites, such as your IP address (i.e., your computer’s address on the internet), screen resolution, operating system type (Windows or Mac) and version, internet browser type and version, electronic device manufacturer and model, language, time of the visit and the page(s) visited, name and version of the AIG Electronic Services (such as the App) you are using. We use this information to ensure that the AIG Electronic Services function properly.
- Through your use of the Apps: when you download and use the Apps, we and our service providers may track and collect App usage data, such as the date and time the Apps on your electronic device accesses our servers and what information and files have been downloaded to the Apps based on your device number.
- Using cookies: Cookies are pieces of information stored directly on the computer you are using. Cookies allow us to recognize your computer and to collect information such as internet browser type, time spent using the AIG Electronic Services, pages visited, language preferences and relevant country website. We may use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize your experience while using the AIG Electronic Services, or to gather statistical information about the usage of the AIG Electronic Services. Cookies further allow us to present to you the advertisements or offers that are most likely to appeal to you. We may also use cookies to track your responses to our advertisements and we may use cookies or other files to track your use of other websites.

One of the advertisement companies that we use is Google, Inc, trading as DoubleClick. For more information on the DoubleClick cookie, or to opt out from the DoubleClick advertisement cookie please visit: <http://www.google.com/privacy/ads/>. You can refuse to accept other cookies we use by adjusting your browser settings. However, if you do not accept these cookies, you may experience some inconvenience in your use the AIG Electronic Services and some online products.

- Using pixel tags, web beacons, clear GIFs or other similar technologies: These may be used in connection with some AIG Electronic Services and HTML-formatted e-mail messages to, among other things, track the actions of users of the AIG Electronic Services and e-mail recipients, measure the success of our marketing campaigns and compile statistics about usage of the AIG Electronic Services and response rates.

We use Adobe’s Omniture analytics service, which uses cookies and web beacons to help us understand more about how our website is used by consumers so we can continue to improve it. Adobe does not have the right to use the information we provide to them beyond what is necessary to assist us. For more information on Adobe’s Omniture service, including how to Opt-Out, go to <http://www.omniture.com/privacy/policy#optout>.

- Physical Location: Subject to applicable law, we may collect information regarding the physical location of your electronic device by, for example, using satellite, mobile/cell phone tower or WiFi signals. We may use your device’s physical location to provide you with personalized location-based services and content. Subject to your marketing preferences as indicated to us or applicable law, we may also share your device’s physical location, combined with information about what advertisements you viewed and other information we collect, with our marketing partners to enable them to provide you with more personalized content and to study the effectiveness of advertising campaigns. In some instances, you may be permitted to allow or deny such uses and/or sharing of your device’s location, but if you choose to deny such uses and/or sharing, we and/or our marketing partners may not be able to provide you with the applicable personalized services and content.
- From you: Some information (for example, your location or preferred means of communication) is collected when you voluntarily provide it. Unless combined with Personal Data, this information does not personally identify you.
- By aggregating information: We may aggregate and use certain information (for example, we may aggregate information to calculate the percentage of our users who have a particular telephone area code).

Please note that we may use and disclose Other Information for any purpose, except where we are required to do otherwise under applicable law. If we are required to treat Other Information as Personal Data under applicable law, then, in addition to the uses listed in the “Other Information We Collect” section above, we may use and disclose Other Information for all the purposes for which we use and disclose Personal Data.

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THIRD PARTY WEBSITES

This Privacy Notice does not address, and we are not responsible for, the privacy, information or other practices of any third parties, including any third party operating any site to which this AIG Electronic Services link. The inclusion of a link on AIG Electronic Services does not imply endorsement of the linked site by us or by our group companies.

Please note that we are not responsible for the collection, usage and disclosure policies and practices (including the information security practices) of other organizations, such as Facebook®, Twitter®, Apple®, Google®, Microsoft®, RIM/Blackberry® or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider or electronic device manufacturer, including any Personal Data you disclose to other organizations through or in connection with the AIG Electronic Services.

USE OF AIG ELECTRONIC SERVICES BY MINORS

AIG Electronic Services are not directed to individuals under the age of 18, and we request that these individuals do not provide Personal Data through AIG Electronic Services.

CHANGES TO THIS PRIVACY NOTICE

We review this Privacy Notice regularly and reserve the right to make changes at any time to take account of changes in our business and legal requirements. We will place updates on our website: <https://www.aig.my/privacy-notice>. Please take a look at the "LAST UPDATED" date at the top of this Privacy Notice to see when it was last revised; any change will be effective immediately upon being posted on our website: <https://www.aig.my/privacy-notice>.

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NOTIS PRIVASI

Last updated: September 2015

AIG Malaysia Insurance Berhad ("AIG Malaysia") bersama dengan affiliate dan subsidiari lain American International Group, Inc ("AIG") (secara kolektif dirujuk sebagai "Affiliate AIG") bertekad untuk melindungi privasi individu-individu yang kami bertemu dalam menjalankan perniagaan kami. "Data Peribadi" adalah maklumat yang mengidentifikasikan dan berkaitan dengan anda atau individu lain (seperti orang tanggungan anda). Notis Privasi ini direka untuk memberikan notis dan membantu anda dalam memahami mengapa dan bagaimana AIG Malaysia mengumpul dan mengendalikan Data Peribadi anda, kepada siapa data tersebut dizahirkan, dan kepada siapa permintaan akses data boleh ditujukan.

PIHAK UNTUK DIHUBUNGI BERKENAAN DENGAN DATA PERIBADI ANDA

Jika anda mempunyai sebarang soalan tentang penggunaan Data Peribadi anda oleh kami anda boleh menghubungi kami di:

AIG Insurance Malaysia Berhad
UP: Customer Care Executive
Level 18, Menara Worldwide,
198 Jalan Bukit Bintang,
55100 Kuala Lumpur.
Emel: AIGMYCare@aig.com
Telefon: 1800-88-8811
Faks: 603-21180288

BAGAIMANA KAMI MENGUMPUL DATA PERIBADI

Cara utama kami mengumpul Data Peribadi adalah melalui borang permohonan dan tuntutan berkenaan dengan produk insurans kami, menerusi telefon melalui permohonan telefon, e-mel dan komunikasi lain dengan kami, dan juga dari syarikat insurans lain, penyiasat tuntutan, ahli profesional perubatan, saksi dan/atau pihak ketiga lain yang terlibat dalam urusan perniagaan kami dengan anda.

Kami juga mengumpul Data Peribadi melalui cara lain seperti:

- laman web ini ("Laman" ini);
- aplikasi perisian yang disediakan oleh kami untuk digunakan pada atau melalui komputer dan peranti mudah alih ("Aplikasi");
- laman media sosial kami, termasuk yang dikaitkan di Sosial@AIG (http://www.aig.com/social-media_3171_442101.html), dan lain-lain kandungan, alat dan aplikasi media sosial ("Kandungan Media Sosial" kami).

Laman ini, Aplikasi, dan Kandungan Media Sosial kami secara kolektif dirujuk sebagai "Perkhidmatan Elektronik AIG".

DATA PERIBADI YANG KAMI KUMPUL

Bergantung kepada hubungan anda dengan kami (contohnya, sebagai pemegang polisi konsumen; insured yang bukan pemegang polisi atau penuntut; saksi; broker komersial atau wakil yang dilantik; atau orang lain berkaitan dengan perniagaan kami), Data Peribadi yang dikumpul tentang anda dan tanggungan anda mungkin termasuk:

- **Maklumat pengenalan dan perhubungan umum**
Nama anda; alamat; butiran e-mel dan telefon; jantina; status perkahwinan; status keluarga; tarikh lahir; kata laluan (termasuk dalam system kami); latar belakang pendidikan; sifat fizikal; rekod aktiviti, seperti rekod memandu; gambar; sejarah pekerjaan, kemahiran dan pengalaman; lesen dan penggabungan profesional; hubungan kepada pemegang polisi, insured atau penuntut; dan tarikh dan punca kematian, kecederaan atau kecacatan.
- **Nombor pengenalan dikeluarkan oleh badan atau agensi kerajaan**
Nombor kad pengenalan; nombor keselamatan sosial atau insurans nasional; nombor pasport; nombor pas pengajian atau pas kerja; nombor ahli kumpulan wang simpanan pekerja; nombor pengenalan cukai; nombor pengenalan ketenteraan; atau nombor pemandu lesen atau nombor lesen lain.
- **Maklumat kewangan dan butiran akaun**
Nombor kad pembayaran; nombor akaun bank dan butiran akaun; sejarah kredit dan skor kredit; aset-aset; pendapatan; dan maklumat kewangan lain.

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- **Keadaan perubatan dan status kesihatan**
Keadaan fizikal atau mental atau perubatan semasa atau terdahulu; status kesihatan; maklumat kecederaan atau kecacatan; prosedur perubatan dilakukan; tabiat peribadi (contohnya, merokok atau pengambilan alkohol); maklumat preskripsi; dan sejarah perubatan.
- **Maklumat sensitif lain**
Dalam kes-kes tertentu, kami mungkin menerima maklumat sensitif tentang keanggotaan kesatuan pekerja anda, kepercayaan keagamaan, pendirian politik, sejarah perubatan keluarga atau maklumat genetik (contohnya, kalau anda memohon untuk insurans melalui rakan pemasaran pihak ketiga yang merupakan satu pertubuhan perdagangan, keagamaan atau politik). Sebagai tambahan, kami mungkin mendapatkan maklumat tentang rekod jenayah atau sejarah litigasi sivil anda dalam proses mencegah, mengesan dan menyiasat fraud, pengubahan wang haram, pengedaran dadah atau jenayah serius yang lain. Kami juga mungkin mendapatkan maklumat sensitif jika anda memberikan ia secara sukarela kepada kami (contohnya, jika anda menyatakan pilihan anda mengenai rawatan berdasarkan kepercayaan keagamaan anda).
- **Rakaman telefon**
Rakaman panggilan telefon antara anda dan wakil-wakil dan pusat panggilan kami.
- **Maklumat yang membolehkan kami menyediakan produk dan perkhidmatan**
Lokasi dan pengenalan harta yang diinsuranskan (contohnya, alamat harta, plat lesen kenderaan atau nombor pengenalan); rancangan perjalanan; kategori umur individu yang anda ingin menginsuranskan; nombor polisi dan tuntutan; butiran liputan/peril; punca kerugian; sejarah kemalangan atau kerugian sebelumnya; status anda sebagai pengarah atau rakan kongsi, atau pemilikan atau kepentingan pengurusan lain dalam sebuah organisasi; dan insurans lain yang anda pegang.
- **Pilihan pemasaran dan maklumbalas pelanggan**
Anda boleh memaklumkan kepada kami pilihan pemasaran anda, memasuki satu pertandingan atau cabutan hadiah atau promosi jualan lain, atau bertindak balas kepada satu tinjauan kepuasan pelanggan sukarela.
- **Maklumat media sosial**
ID akaun media sosial anda dan gambar profil, dan Data Peribadi lain-lain yang anda sediakan untuk kami melalui Perkhidmatan Elektronik AIG. Jika anda memilih untuk menyambung akaun media sosial anda yang disediakan oleh pembekal perkhidmatan social media lain ke akaun-akaun anda dengan mana-mana Perkhidmatan Elektronik AIG, Data Peribadi dari akaun media sosial anda akan dikongsi dengan kami, yang mungkin termasuk Data Peribadi yang sebahagian daripada profil akaun media sosial anda atau profil rakan anda.

BAGAIMANA KAMI MENGGUNAKAN DATA PERIBADI

Prinsip teras kami adalah untuk hanya mengumpul Data Peribadi yang kami percaya adalah relevan dan diperlukan untuk memahami keperluan insurans anda, untuk menjalankan perniagaan kami dan untuk menyediakan perkhidmatan pelanggan dan produk yang lebih baik.

Tujuan tertentu kami mungkin mengumpul dan menggunakan Data Peribadi termasuk:

- Berkomunikasi dengan anda dan pihak lain sebagai sebahagian daripada perniagaan kami. Untuk menyediakan insurans, perkhidmatan kewangan atau produk dan perkhidmatan yang berkaitan kepada anda dan mentadbir, menyelenggara, mengurus dan mengendalikan produk dan/atau perkhidmatan tersebut termasuk apa-apa pembaharuan.
- Menghantar kepada anda maklumat penting mengenai perubahan kepada polisi-polisi kami, terma dan syarat lain, pembaharuan polisi, Perkhidmatan Elektronik AIG dan maklumat pentadbiran yang lain.
- Memproses, menilai dan memutuskan apa-apa permohonan atau permintaan yang dibuat oleh anda untuk produk atau perkhidmatan insurans.
- Bagi apa jua tujuan yang berkaitan dengan apa-apa tuntutan yang dibuat di bawah mana-mana produk insurans atau berkenaan dengan apa-apa perkhidmatan yang disediakan oleh AIG Malaysia atau Affiliate AIG, termasuk tanpa had, membela, menganalisis, menilai, memproses, menentukan, menetap, menjawab dan menguruskan tuntutan tersebut.
- Menilai kelayakan anda untuk pelan pembayaran, dan proses premium dan pembayaran-pembayaran lain anda.
- Menyediakan kualiti, latihan dan keselamatan yang lebih baik (contohnya, berkenaan dengan panggilan telefon ke nombor hubungan kami yang dirakam atau dipantau).
- Menghalang, mengesan dan menyiasat jenayah, termasuk fraud dan pengubahan wang haram, dan menganalisis dan mengurus risiko perdagangan lain.
- Menjalankan penyelidikan dan analisis pasaran, termasuk tinjauan kepuasan.
- Menyediakan maklumat pemasaran kepada anda (termasuk maklumat tentang produk dan perkhidmatan lain yang ditawarkan oleh rakan-rakan pihak ketiga yang terpilih) sejajar dengan pilihan anda yang telah anda maklumkan, jika ada.

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- Memperibadikan pengalaman Perkhidmatan Elektronik AIG anda dengan membentangkan maklumat dan iklan yang disesuaikan bagi anda.
- Mengenal pasti anda kepada sesiapa yang anda menghantar pesanan melalui Perkhidmatan Elektronik AIG.
- membenarkan anda menyertai pertandingan, cabutan hadiah dan promosi-promosi serupa, dan untuk mengendalikan aktiviti-aktiviti ini. Sebahagian daripada aktiviti ini mempunyai terma dan syarat tambahan, yang boleh mengandungi maklumat tambahan tentang bagaimana kami mengguna dan menzahirkan Data Peribadi anda, jadi kami mencadangkan agar anda membaca ia dengan berhati-hati.
- Menguruskan infrastruktur dan operasi perniagaan kami, dan mematuhi dasar dan prosedur dalaman, termasuk yang berkaitan dengan pengauditan; kewangan dan perakaunan; pengebilan dan koleksi; sistem-sistem IT; pengehosan data dan laman web; kesinambungan perniagaan; dan pengurusan rekod, dokumen dan cetakan.
- Menyelesaikan aduan, dan mengendalikan permintaan akses atau pembetulan data.
- Mematuhi undang-undang dan kewajipan-kewajipan kawal selia yang berkenaan (termasuk undang-undang di luar Malaysia), seperti yang berkaitan dengan pencegahan pengubahan wang haram dan pencegahan keganasan; mematuhi proses guaman; dan bertindak balas kepada permintaan dari pihak-pihak berkuasa awam dan kerajaan (termasuk yang di luar Malaysia).
- Tujuan audit, pematuhan, penyiasatan dan pemeriksaan.
- Memadankan sebarang Data Peribadi yang dipegang oleh AIG Malaysia atau Affiliate AIG berkaitan dengan anda dari semasa ke semasa bagi mana-mana tujuan yang disenaraikan dalam Notis Privasi ini.
- Memenuhi keperluan untuk membuat penzahiran selaras dengan mana-mana undang-undang yang mengikat AIG Malaysia atau mana-mana Affiliate AIG atau bagi tujuan mematuhi mana-mana peraturan-peraturan atau garis panduan yang dikeluarkan oleh mana-mana pihak berkuasa kawal selia atau lain-lain yang mempunyai bidang kuasa ke atas AIG Malaysia atau mana-mana Affiliate AIG.
- Menyemak latar belakang dan identiti, untuk tujuan seperti mengesahkan identiti anda untuk bertindak balas kepada permintaan anda demi disediakan dengan salinan polisi atau dokumentasi lain, sebarang permintaan oleh anda untuk menukar alamat anda dalam rekod kami, atau sebarang permintaan oleh anda untuk menukar akaun bank anda atau bayaran atau butiran lain-lain di dalam rekod kami.
- Menjalankan pemeriksaan kredit ke atas anda, seperti menganalisis, mengesahkan, dan/atau menyemak kredit, pembayaran dan/atau status anda berhubung dengan keupayaan anda untuk menggunakan perkhidmatan.
- Melaksanakan usaha wajar atau aktiviti pemeriksaan lain mengikut obligasi undang-undang atau peraturan atau prosedur pengurusan risiko yang mungkin diperlukan oleh undang-undang atau yang mungkin telah ditetapkan oleh AIG Malaysia.
- Menentukan apa-apa amaun hutang yang terhutang kepada atau daripada anda dan mengutip atau memungut semula apa-apa amaun terhutang daripada anda atau mana-mana orang yang telah memberikan jaminan atau akujanji bagi sebarang liabiliti anda.
- Membolehkan pembeli, pemegang serahhak, penerima pindahan, peserta atau sub-peserta mana-mana hak atau perniagaan AIG Malaysia atau Affiliate AIG, sebenar atau yang dicadangkan, menilai transaksi yang dimaksudkan sebagai subjek penyusunan semula, penggabungan, penjualan, usaha sama, tugas, pemindahan, penyertaan atau sub-penyertaan.
- Mewujudkan dan mempertahankan hak-hak di sisi undang-undang; melindungi operasi AIG Malaysia atau operasi mana-mana Affiliate AIG atau rakan perniagaan insurans, hak, privasi, keselamatan atau harta kami, dan/atau Affiliate AIG, anda atau pihak lain; dan mengejar remedi yang sedia ada atau membataskan kerugian kami.

PEMINDAHAN ANTARABANGSA DATA PERIBADI

Disebabkan oleh sifat global perniagaan kami, bagi tujuan-tujuan yang dinyatakan di atas kami mungkin memindahkan Data Peribadi kepada pihak-pihak yang terletak di negara-negara lain yang mempunyai rejim perlindungan data yang berbeza daripada yang terdapat di Malaysia. Data Peribadi yang diikumpul oleh AIG Malaysia berkemungkinan akan dipindahkan ke tempat-tempat di luar negara (seperti kepada pusat data AIG atau selamat AIG, Affiliate AIG, pembekal perkhidmatan, rakan perniagaan dan pihak berkuasa kerajaan atau kawal selia) untuk melaksanakan tujuan, atau tujuan berkaitan langsung, yang baginya Data Peribadi dikumpulkan.

PERKONGSIAN DATA PERIBADI

AIG Malaysia sediakan Data Peribadi kepada:

- **Syarikat-syarikat kumpulan kami**
Untuk senarai Affiliate AIG yang mungkin mempunyai akses kepada dan menggunakan Data Peribadi, sila rujuk kepada: http://www.aigcorporate.com/AIG_All_Entities.pdf. AIG Malaysia bertanggungjawab untuk pengurusan dan keselamatan Data Peribadi yang digunakan bersama-sama. Akses kepada Data Peribadi dalam AIG Malaysia

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dihadkan kepada individu-individu yang mempunyai keperluan untuk mengakses maklumat tersebut untuk tujuan perniagaan kami.

- **Pihak insurans dan penganjur lain**

Semasa memasarkan dan menyediakan insurans, dan memproses tuntutan, AIG mungkin menyediakan Data Peribadi kepada pihak ketiga seperti syarikat insurans lain; penginsurans semula; broker insurans dan insurans semula dan perantara dan ejen lain; wakil yang dilantik; penganjur-penganjur; rakan pemasaran afiniti; dan institusi-institusi kewangan, firma-firma sekuriti dan rakan kongsi perniagaan lain.

- **Pembekal-pembekal perkhidmatan kami**

Pembekal perkhidmatan pihak ketiga luaran seperti ahli profesional perubatan, akauntan, aktuari-aktuari, juruaudit, pakar-pakar, peguam dan penasihat profesional luar yang lain; pembekal bantuan perjalanan dan perubatan; pembekal perkhidmatan pusat panggilan; pembekal perkhidmatan sistem sokongan dan penghosan IT; pembekal perkhidmatan pencetakan, pengiklanan, pemasaran dan penyelidikan dan analisis pasaran; bank-bank dan institusi kewangan yang menawarkan perkhidmatan kepada akaun-akaun kami; pentadbir-pentadbir tuntutan pihak ketiga; pembekal pengurusan dokumen dan rekod; penyiasat dan pelaras tuntutan; perunding pembinaan; jurutera-jurutera; pemeriksa-pemeriksa; perunding juri; penterjemah; dan vendor pihak ketiga yang serupa dan pembekal perkhidmatan penyumberan luar yang membantu kami dalam melaksanakan aktiviti perniagaan.

- **Penerima aktiviti perkongsian sosial anda**

Kawan-kawan anda yang dikaitkan dengan akaun media sosial anda, pengguna laman web lain dan pembekal akaun media sosial anda, berhubungan dengan aktiviti perkongsian sosial anda, seperti jika anda menyambung akaun media sosial yang disediakan oleh pembekal perkhidmatan media social lain anda ke akaun Perkhidmatan Elektronik AIG atau log masuk ke akaun Perkhidmatan Elektronik AIG anda dari lain akaun media sosial. Dengan menyambungkan akaun Perkhidmatan Elektronik AIG anda dan akaun media sosial anda yang lain anda memberi kuasa kepada kami untuk berkongsi data dengan pembekal perkhidmatan akaun media sosial anda yang lain dan anda memahami bahawa penggunaan data yang kami berkongsi dengan pembekal akaun media social anda yang lain akan ditadbir oleh dasar privasi laman web pembekal perkhidmatan media sosial yang lain. Jika anda tidak mahu maklumat peribadi anda dikongsi dengan pengguna lain atau dengan pembekal akaun social media anda yang lain, sila jangan menyambung akaun media sosial anda yang lain dengan akaun Perkhidmatan Elektronik AIG anda dan jangan mengambil bahagian dalam perkongsian sosial di Perkhidmatan Elektronik AIG.

- **Pihak-pihak berkuasa kerajaan dan pihak ketiga terlibat dalam tindakan mahkamah**

AIG juga mungkin berkongsi Data Peribadi dengan pihak berkuasa kerajaan atau awam lain (termasuk, tetapi tidak dihadkan kepada, lembaga-lembaga pampasan pekerja, mahkamah, penguatkuasa undang-undang, pihak berkuasa cukai dan agensi siasatan jenayah); dan peserta-peserta proses guaman sivil pihak ketiga dan akauntan-akauntan, juruaudit, peguam dan penasihat dan wakil lain mereka apabila kami percaya adalah perlu atau sesuai untuk: (a) mematuhi undang-undang yang berkenaan, termasuk undang-undang di luar Malaysia; (b) mematuhi dengan proses guaman; (c) bertindak balas kepada permintaan dari pihak berkuasa awam dan kerajaan termasuk pihak berkuasa awam dan kerajaan di luar Malaysia; (d) menguatkuasakan terma dan syarat kami; (e) melindungi operasi kami atau operasi mana-mana syarikat kumpulan kami; (f) melindungi hak, privasi, keselamatan atau harta kami, dan/atau syarikat kumpulan kami, anda atau pihak yang lain; (g) membenarkan kami mengejar remedi-remedi yang sedia ada atau membataskan kerugian kami; dan (h) tujuan audit, pematuhuan, penyiasatan dan tujuan pemeriksaan.

- **Pihak Ketiga Lain**

Kami mungkin berkongsi Data Peribadi dengan penerima bayaran; pembekal-pembekal perkhidmatan kecemasan (perkhidmatan kecemasan kebakaran, polis dan perubatan); peruncit-peruncit; jaringan, organisasi dan pembekal perubatan; pengangkut perjalanan; biro kredit; agensi-agensi laporan kredit; dan orang lain yang terlibat dalam satu kejadian yang menjadi subjek sesuatu tuntutan; serta pembeli dan bakal pembeli atau pihak lain dalam mana-mana penyusunan semula, penggabungan, jualan, usaha sama, tugas, pemindahan atau atau mana-mana urusan lain yang berkaitan dengan semua atau sebahagian perniagaan, aset atau saham kami, yang berlaku atau dicadangkan. Untuk menyemak maklumat yang diberi, dan untuk mengesan dan mengelakkan tuntutan palsu, Data Peribadi (termasuk butir-butir kecederaan) mungkin akan dikongsi bersama dengan syarikat insurans lain semasa pengurusan tuntutan untuk mengesan, mencegah dan menyiasat fraud.

Data Peribadi juga mungkin dikongsi oleh anda, pada papan pesanan, laman sembang, muka surat profil dan blog-blog, dan Perkhidmatan Elektronik AIG lain di mana anda mampu mempamerkan maklumat dan bahan. Sila perhatikan bahawa apa-apa maklumat yang anda menghantar atau mendedahkan melalui perkhidmatan ini akan menjadi maklumat awam, dan mungkin tersedia untuk pengunjug dan pengguna Perkhidmatan Elektronik AIG dan kepada orang awam. Kami menggesa anda untuk berhati-hati apabila menentukan untuk mendedahkan Data Peribadi anda, atau apa-apa maklumat lain semasa mengguna Perkhidmatan Elektronik AIG.

KESELAMATAN

AIG Malaysia akan mengambil langkah-langkah teknikal, fizikal, undang-undang dan organisasi yang sesuai dan konsisten dengan undang-undang privasi dan keselamatan data yang berkenaan. Malangnya, tiada penghantaran data atas Internet

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atau sistem penyimpanan data yang boleh dijamin 100% selamat. Jika anda mempunyai sebab untuk mempercayai bahawa interaksi anda dengan kami tidak lagi selamat (contohnya, jika anda berasa bahawa keselamatan apa-apa Data Peribadi yang anda mungkin ada dengan kami telah dikompromikan), sila memberitahu kami dengan serta-merta. (Lihat seksyen "Pihak untuk dihubungi berkenaan dengan Data Peribadi anda" di atas.)

Apabila AIG Malaysia menyediakan Data Peribadi kepada sesuatu pembekal perkhidmatan, pembekal perkhidmatan tersebut akan dipilih dengan teliti dan diperlukan untuk menggunakan langkah-langkah yang sesuai untuk melindungi kerahsiaan dan keselamatan Data Peribadi.

PENYIMPANAN DATA PERIBADI

AIG Malaysia mengambil langkah-langkah munasabah untuk memastikan bahawa Data Peribadi yang kami proses boleh dipercayai untuk penggunaan yang dimaksudkan, dan adalah setepat dan lengkap seperti yang diperlukan untuk memenuhi tujuan-tujuan yang diterangkan dalam Notis Privasi ini. AIG akan menyimpan Data Peribadi untuk tempoh yang diperlukan untuk memenuhi tujuan-tujuan yang dibutirkan dalam Notis Privasi ini melainkan satu tempoh penyimpanan yang lebih panjang diperlukan atau dibenarkan oleh undang-undang.

DATA PERIBADI INDIVIDU-INDIVIDU LAIN

Jika anda menyediakan Data Peribadi kepada AIG Malaysia mengenai individu-individu lain, anda bersetuju untuk: (a) memberitahu individu tersebut tentang kandungan Notis Privasi ini; dan (b) memperolehi apa-apa persetujuan yang dikehendaki selaras dengan undang-undang untuk penggumpalan, penggunaan, penzahiran dan pemindahan (termasuk pemindahan rentas sempadan) Data Peribadi tentang individu tersebut sejajar dengan Notis Privasi ini.

KEUTAMAAN PEMASARAN

Kami akan menyediakan anda dengan peluang-peluang berkala untuk memberitahu kami keutamaan pemasaran anda, termasuk dalam komunikasi-komunikasi kami kepada anda. Anda juga boleh menghubungi kami secara e-mel di AIGMYCare@aig.com atau menulis kepada AIG Malaysia Insurance Berhad di Level 18, Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur untuk memberitahu kami keutamaan pemasaran anda dan untuk memilih supaya tidak menyertai ("opt-out").

Jika anda tidak lagi mahu menerima e-mel berkaitan pemasaran dari AIG Malaysia pada masa hadapan, anda boleh memilih untuk tidak hendak menerima e-mel berkaitan pemasaran dengan mengklik pada pautan untuk "unsubscribe" yang disediakan dalam setiap e-mel atau dengan menghubungi kami di alamat-alamat di atas.

Kami bertujuan untuk mematuhi permintaan anda untuk tidak hendak menerima e-mel dalam tempoh masa yang munasabah. Sila perhatikan bahawa jika anda membuat pilihan sedemikian seperti yang diterangkan di atas, kami tidak akan dapat membuang Data Peribadi anda dari pangkalan data pihak ketiga yang kami telah berkongsi Data Peribadi anda (iaitu, kepada mereka yang telah kami memberikan Data Peribadi anda hingga tarikh di mana kami bertindak balas terhadap permintaan anda). Sila juga perhatikan bahawa jika anda buat pilihan untuk tidak hendak menerima komunikasi pemasaran daripada kami, kami mungkin masih akan hantar komunikasi tentang pentadbiran penting lain di mana anda tidak boleh dipilih untuk tidak hendak menerima komunikasi sedemikian.

PERMINTAAN AKSES DAN PEMBETULAN, SOALAN DAN KEBIMBANGAN

Dalam negara-negara tertentu, seseorang individu mungkin mempunyai hak untuk akses, membetulkan, membantah penggunaan, atau meminta penghapusan atau penyelindungan Data Peribadi atas alasan-alasan tertentu. Sila hubungi kami seperti yang dinyatakan dalam seksyen "Pihak untuk dihubungi berkenaan dengan Data Peribadi anda" di atas untuk permintaan-permintaan sedemikian atau jika anda mempunyai sebarang soalan atau kebimbangan tentang bagaimana kami proses Data Peribadi. Sila perhatikan bahawa sesetengah Data Peribadi boleh dikecualikan daripada hak untuk akses, membetulkan, membantah penggunaan, atau meminta penghapusan atau penyelindungan selaras dengan undang-undang privasi dan perlindungan data tempatan.

MAKLUMAT LAIN YANG KAMI MENGUMPUL MELALUI PERKHIDMATAN ELEKTRONIK AIG

"Maklumat Lain" adalah sebarang maklumat yang tidak mendedahkan identiti khusus anda, seperti:

"This policy, together with the certificate of insurance, the application and any attached endorsement shall be read together to form an entire contract between the Company and the Insured/Insured Person".

- Maklumat pelayar dan peranti elektronik;
- Data penggunaan App;
- Maklumat yang dikumpulkan melalui cookies, tag piksel dan teknologi lain;
- Maklumat demografi dan maklumat lain yang disediakan oleh anda; dan
- Maklumat agregat.

Kami atau pembekal perkhidmatan pihak ketiga kami mungkin mengumpul Maklumat Lain dengan pelbagai cara, termasuk:

- Melalui pelayar internet atau peranti elektronik anda: Maklumat tertentu akan dikumpul oleh kebanyakan laman web, seperti alamat IP anda (iaitu, alamat komputer anda di internet), resolusi skrin, jenis dan versi sistem operasi (Windows atau Mac), jenis dan versi pelayar internet, masa lawatan dan halaman-halaman dilawat, nama dan versi Perkhidmatan Elektronik AIG (seperti App) yang anda gunakan. Kami menggunakan maklumat ini untuk Perkhidmatan Elektronik AIG berfungsi dengan betul.
- Melalui penggunaan App anda: apabila anda memuat turun dan menggunakan App, kami dan pembekal perkhidmatan kami boleh mengesan dan mengumpul data penggunaan App, seperti tarikh dan masa yang App pada peranti elektronik anda mengakses pelayan kami serta maklumat dan fail apa yang telah dimuat turun ke App berdasarkan nombor peranti anda.
- Menggunakan cookies: Cookies adalah cebisan maklumat yang disimpan secara langsung pada komputer yang anda gunakan. Cookies membolehkan kami mengenali komputer anda dan mengumpul maklumat seperti jenis pelayar internet, masa yang dihabiskan menggunakan Perkhidmatan Elektronik AIG, halaman yang dilawat, bahasa keutamaan dan halaman negara relevan. Kami mungkin menggunakan maklumat tersebut untuk tujuan keselamatan, untuk memudahkan pelayaran, untuk memaparkan maklumat dengan lebih berkesan, untuk memperibadikan pengalaman anda semasa menggunakan Perkhidmatan Elektronik AIG, atau mengumpul maklumat statistik tentang penggunaan Perkhidmatan Elektronik AIG. Cookies selanjutnya membenarkan kami untuk membentangkan iklan atau tawaran yang paling mungkin menarik kepada anda. Kami juga mungkin menggunakan cookies untuk mengesan tindakbalas anda kepada iklan-iklan kami dan kami mungkin menggunakan cookies atau fail lain untuk mengesan penggunaan laman web lain anda.

Salah satu syarikat-syarikat iklan yang kami gunakan ialah Google, Inc, yang berniaga sebagai DoubleClick. Untuk maklumat lanjutan tentang cookies DoubleClick, atau untuk memilih keluar dari cookies iklan DoubleClick sila lawat: <http://www.google.com/privacy/ads/>. Anda boleh menolak menerima cookies lain yang kami gunakan dengan melaraskan tetapan pelayar anda. Walau bagaimanapun, jika anda tidak menerima cookies tersebut, anda mungkin mengalami kesulitan dalam penggunaan Perkhidmatan Elektronik AIG dan beberapa produk dalam talian.

- Menggunakan tag piksel, isyarat web, GIF jelas atau teknologi serupa yang lain: Ini boleh digunakan dengan sesetengah Perkhidmatan Elektronik AIG dan pesanan e-mel yang diformatkan dalam HTML untuk, antara perkara-perkara lain, mengesan tindakan pengguna-pengguna Perkhidmatan Elektronik AIG dan penerima-penerima e-mel, mengukur kejayaan kempen pemasaran kami dan mengumpul statistik tentang penggunaan dan kadar tindak balas Perkhidmatan Elektronik AIG.

Kami menggunakan perkhidmatan analitik Adobe Omniture, yang menggunakan cookies dan isyarat web untuk membantu kami lebih memahami tentang bagaimana laman web kami diguna oleh pengguna jadi kami boleh terus untuk memperbaikinya. Adobe tidak mempunyai hak untuk menggunakan maklumat yang kami menyediakan kepada mereka selain yang perlu untuk membantu kami. Untuk maklumat lanjut tentang perkhidmatan Omniture Adobe, termasuk bagaimana untuk memilih keluar ("opt-out"), pergi ke <http://www.omniture.com/privacy/policy#optout>.

- Lokasi fizikal: Tertakluk kepada undang-undang berkenaan, kami mungkin mengumpul maklumat mengenai lokasi fizikal peranti elektronik anda dengan, contohnya, menggunakan satelit, menara telefon mudah alih/sel atau isyarat WiFi. Kami mungkin menggunakan lokasi fizikal peranti anda untuk menyediakan perkhidmatan dan kandungan yang diperibadikan berasaskan lokasi kepada anda. Tertakluk kepada keutamaan pemasaran anda seperti yang dinyatakan kepada kami atau undang-undang berkenaan, kami juga mungkin berkongsi lokasi fizikal peranti anda, digabungkan dengan maklumat tentang apa iklan yang anda lihat dan informasi lain yang kami kumpulkan, dengan rakan kongsi pemasaran kami bagi membolehkan mereka menyediakan anda dengan kandungan yang lebih peribadi dan mengkaji keberkesanan kempen pengiklanan. Dalam kes tertentu, anda mungkin dibenarkan mengizinkan atau menolak kegunaan dan/atau perkongsian lokasi peranti anda, tetapi jika anda memilih untuk menafikan kegunaan dan/atau perkongsian tersebut, kami dan/atau rakan kongsi pemasaran kami mungkin tidak dapat menyediakan anda dengan perkhidmatan dan kandungan diperibadikan yang berkenaan.
- Dari anda: Sesetengah maklumat (contohnya, lokasi atau cara-cara perhubungan terpilih anda) dikumpul apabila anda memberikannya secara sukarela. Melainkan jika disatukan dengan Data Peribadi, maklumat ini tidak mengenal pasti anda.

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- Dengan mengagregatkan maklumat: Kami mungkin agregat dan menggunakan maklumat tertentu (contohnya, kami mungkin mengagregatkan maklumat untuk mengira peratusan pengguna-pengguna kami yang mempunyai kod telefon bagi kawasan tertentu).

Sila perhatikan bahawa kami mungkin menggunakan dan menzahirkan Maklumat Lain untuk sebarang tujuan, kecuali di mana kami dikehendaki untuk melakukan sebaliknya di bawah undang-undang yang berkenaan. Jika kami dikehendaki melayan Maklumat Lain sebagai Data Peribadi di bawah undang-undang berkenaan, maka, sebagai tambahan kepada penggunaan yang tersenarai dalam seksyen "Maklumat Lain yang Kami Kumpul" di atas, kami mungkin mengguna dan menzahirkan Maklumat Lain untuk semua tujuan kami mengguna dan menzahirkan Data Peribadi.

LAMAN WEB PIHAK KETIGA

Notis Privasi ini tidak menangani, dan kami tidak bertanggungjawab untuk, privasi, maklumat atau amalan lain-lain pihak ketiga yang lain, termasuk mana-mana pihak ketiga yang mengendalikan mana-mana laman web kepada mana Perkhidmatan Elektronik AIG dihubungkan. Hubungan kepada Perkhidmatan Elektronik AIG tidak bererti pengesahan laman web oleh kami atau oleh syarikat-syarikat kumpulan kami.

Sila ambil perhatian bahawa kami tidak bertanggungjawab untuk pengumpulan, penggunaan dan penzahiran polisi dan amalan (termasuk amalan keselamatan maklumat) organisasi lain, seperti Facebook®, Twitter®, Apple®, Google®, Microsoft®, RIM / BlackBerry® atau mana-mana pemaju aplikasi, penyedia aplikasi, pembekal platform media sosial, pembekal sistem operasi, pembekal perkhidmatan wayarles atau pengilang peranti elektronik, termasuk apa-apa Data Peribadi yang anda mendedahkan kepada organisasi lain melalui atau berkaitan dengan Perkhidmatan Elektronik AIG.

PENGUNAAN PERKHIDMATAN ELEKTRONIK AIG OLEH ORANG DIBAWAH UMUR

Perkhidmatan Elektronik AIG tidak ditujukan kepada individu-individu yang berumur 18 ke bawah, dan kami meminta bahawa individu-individu tersebut tidak memberikan Data Peribadi melalui Perkhidmatan Elektronik AIG.

PERUBAHAN KEPADA NOTIS PRIVASI INI

Kami menyemak Polisi Privasi ini dengan kerap dan rizabkan hak untuk membuat perubahan pada bila-bila masa untuk mengambil kira perubahan dalam perniagaan kami dan keperluan undang-undang. Kami akan memaparkan pengemaskinian tersebut pada Laman kita: <https://www.aig.my/privacy-notice>.

Sila lihat tarikh "LAST UPDATED" di bahagian atas Notis Privasi ini untuk mengetahui tarikh semakan terakhir; sebarang perubahan akan berkuat kuasa serta-merta apabila dipaparkan pada Laman kita: <https://www.aig.my/privacy-notice>.

Di mana terdapat percanggahan antara Notis Privasi versi bahasa Inggeris dan Notis Privasi ini, Notis Privasi versi Bahasa Inggeris hendaklah dipakai.

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DISCLOSURE & POLICY STATEMENT KETERANGAN & KENYATAAN POLISI

1. Under the prudential framework of Corporate Governance the following avenues have been set up to handle customer grievances:-
Di bawah rangka kewaspadaan Kawalan Korporat, cara-cara berikut telah disediakan kepada sesiapa yang ingin membuat aduan:-
- a) The Customer Care Officer of AIG Malaysia Insurance Berhad (795492-W) ("Company") at tel: 1800 88 8811 or fax: 603 2685 4896 or via e-mail to AIGMYCare@aig.com. At branch level, complaints can be received by the respective Branch Managers who will direct it to the Customer Care Officer.
Pegawai Khidmat Pelanggan AIG Malaysia Insurance Berhad (795492-W) ("Syarikat") di tel: 1800 88 8811 atau faks: 603 2685 4896 atau e-mel pada AIGMYCare@aig.com. Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjatkan kepada Pegawai Khidmat Pelanggan.
- b) Ombudsman for Financial Services (OFS) at tel: 03-2272 2811 or fax: 03-2272 1577
Any policyholder who is not satisfied with the decision of an insurance company may write to the OFS, giving details of the dispute, the name of the insurance company and the policy number. Copies of the correspondence between the policyholder and the insurance company must be submitted to facilitate OFS's reference.
*Ombudsman Perkhidmatan Kewangan (OPK) di tel: 03-2272 2811 atau faks: 03-2272 1577
Pemegang polisi yang tidak berpuas hati dengan keputusan sesebuah syarikat insurans boleh menulis surat aduan kepada OPK dengan butir-butir pertikaian, nama syarikat insurans dan nombor polisi. Salinan surat antara pemegang polisi dan pihak syarikat insurans perlu diserahkan kepada OPK untuk rujukan.*

An award of the OFS is binding on the Company. The policyholder can choose to accept or not. Acceptance is acknowledged only if it is in writing within 14 days of the decision. The Company shall settle the award within 30 days of policyholder's acceptance. But if the policyholder is not satisfied, he can reject the OFS's decision and pursue an alternative legal recourse instead. There is no fee charged for services of the OFS.

Pihak Syarikat adalah terikat kepada keputusan OPK. Pemegang polisi boleh memilih sama ada bersetuju atau tidak. Persetujuan hanya diterima secara bertulis dalam tempoh 14 hari. Pihak Syarikat akan menyelesaikan tuntutan dalam tempoh 30 hari dari persetujuan pemegang polisi. Sekiranya pemegang polisi tidak berpuas hati dengan keputusan OPK, beliau boleh memilih untuk mengambil tindakan alternatif undang-undang. Tidak ada yuran bayaran yang dicaj untuk perkhidmatan OPK.

The address is / *Alamat ialah:-*

Ombudsman Perkhidmatan Kewangan

Tingkat 14, Blok Utama
Dataran Kewangan Darul Takaful
No 4 Jalan Sultan Sulaiman
50000 Kuala Lumpur

- c) Laman Informasi Nasihat dan Khidmat of Bank Negara Malaysia (BNM) at tel: 1-300-88-5465 (1300-88-LINK) or fax: 03-2174 1515.
Any policyholder who is not satisfied with the conduct of an insurance company may write to the Corporate Communication Department of BNM, giving details of the complaint, the name of the insurance company and the policy number or the claim number. Documentary support should be provided to facilitate reference.
*Laman Informasi Nasihat dan Khidmat di Bank Negara Malaysia (BNM) di tel: 1-300-88-5465 (1300-88-LINK) atau faks: 03-2174 1515.
Pemunya polisi yang tidak puas hati dengan bimbingan pihak syarikat insurans boleh membuat aduan kepada Jabatan Komunikasi Korporat di BNM dengan butir-butir pertikaian, nama pihak syarikat insurans dan nombor polisi atau nombor tuntutan. Sokongan dokumen perlu diserahkan untuk rujukan.*

The address is / *Alamat ialah:-*

Pengarah

Laman Informasi Nasihat dan Khidmat (LINK)
Tingkat Bawah, Blok C
Bank Negara Malaysia
Peti surat 10922
50929 Kuala Lumpur

2. By virtue of the Financing Anti-Money Laundering, Anti-Terrorism Act and Proceeds of Unlawful Activities Act 2001, any 'Suspicious Transaction' as classified by the law is required to be reported to the Competent Authority at Bank Negara Malaysia.
Bersandarkan Akta Pencegahan Pengubahan Wang Haram, Pecegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001, sebarang 'Transaksi yang Mencurigakan' seperti yang termaktub di bawah undang-undang hendaklah dilaporkan kepada pihak berkuasa yang berkenaan di Bank Negara Malaysia.
3. For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Bahasa Malaysia provisions of any part of the contract, it is hereby agreed that the English version of the contract prevails.
Boleh dikatakan di mana terdapat konflik atau kekaburan berkenaan makna dalam peruntukan Bahasa Inggeris atau peruntukan Bahasa Malaysia tentang mana-mana bahagian kontrak, adalah dipersetujui bahawa versi kontrak Bahasa Inggeris akan mengatasi dan diikuti.
4. **PERSONAL DATA CONSENT:** You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia (whether obtained during the application process or administration of this policy) in accordance with AIG Malaysia's Privacy Notice as from time to time published on AIG Malaysia's website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to you. If you submit information relating to other individuals, you are further deemed to represent and warrant that you have the authority to provide information relating to the other individuals to AIG Malaysia, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by AIG Malaysia, and that the other individuals agree and consent that AIG Malaysia may collect, use and process his/her personal information in accordance with AIG Malaysia's Privacy Notice. Requests to obtain access, correct, or withdraw your consent to the use of your personal information can be made by mail: Customer Care, AIG Malaysia Insurance Berhad, Menara Worldwide 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, phone: 1800 88 8811, fax: 603 2685 4896 or email: AIGMYCare@aig.com.

KESETUJUAN DATA PERIBADI: *Anda adalah dianggap telah membaca, memahami dan bersetuju dengan pengumpulan dan pemprosesan seterusnya maklumat peribadi anda oleh AIG Malaysia (sama ada yang diperolehi semasa proses permohonan atau pentadbiran polisi ini) mengikut Notis Privasi AIG Malaysia seperti yang diterbitkan dari semasa ke semasa pada laman web AIG Malaysia di <http://www.aig.my/privacy-notice>, di mana satu salinan juga telah diberikan kepada anda. Jika anda mengemukakan maklumat berkaitan individu lain, anda juga dianggap untuk mewakili dan menjamin bahawa anda mempunyai kuasa untuk mengemukakan maklumat yang berhubungan dengan individu lain kepada AIG Malaysia, bahawa anda telah memaklumkan kepada individu lain mengenai tujuan maklumat peribadinya boleh dikumpul, digunakan dan didedahkan serta pihak maklumat peribadinya boleh didedahkan oleh AIG Malaysia, dan bahawa individu lain bersetuju dan membenarkan AIG Malaysia mengumpul, menggunakan dan memproses maklumat peribadinya mengikut Notis Privasi AIG Malaysia. Permohonan untuk akses, pembetulan atau menarik balik persetujuan untuk kegunaan maklumat peribadi anda boleh dibuat secara surat: Customer Care, AIG Malaysia Insurance Berhad, Menara Worldwide 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, telefon: 1800 88 8811, faks: 603 2685 4896 atau e-mel: AIGMYCare@aig.com*

IMPORTANT NOTICE

Please take note that a Product Disclosure Sheet is attached to your policy contract:

The Product Disclosure Sheet contains a summary of the product features. If you have any queries or are unsure of any of the policy terms or conditions, kindly call our Customer Service at **1800 88 8811** (Monday – Friday, 9am – 5pm).

NOTIS PENTING

Sila ambil perhatian bahawa sesalinan Helaian Pendedahan Produk adalah dilampirkan dengan kontrak polisi anda:

Helaihan Pendedahan Produk mengandungi ringkasan ciri-ciri produk. Jika anda ada sebarang pertanyaan atau tidak pasti mengenai apa jua terma-terma atau syarat-syarat polisi, sila hubungi Talian Perkhidmatan Pelanggan kami di **1800 88 8811** (Isnin – Jumaat, 9pagi – 5petang)