AIG Malaysia Insurance Berhad (795492-W)
Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia
Telephone 1 800 88 8811 Facsimile 6(03) 2685 4896

Read this Product Disclosure Sheet. Be sure to also read the general terms and conditions.

PRODUCT DISCLOSURE SHEET
Product: Accident Health Guard Plan
Date Issued: 01 September 2018

1. What is this product about?
(a) This product provides compensation in the event of injuries, disability or death caused by a sudden and unforeseen accident.
(b) Coverage provided is worldwide and is valid for 24 hours.
(c) This cover can be purchased by any eligible BLoyalty card members for themselves and coverage can be extended to include their legal spouse and/or children.

2. What are the covers/benefits provided?
(a) Please refer to the Schedule of Benefits which is attached in your policy contract.
(b) Your coverage is renewed automatically upon payment of premium unless you cancel this policy by giving AIG Malaysia Insurance Berhad (hereinafter referred to as "we, us or our") 30 days notice in writing.
(c) We will continue to provide cover under this policy for the remaining period for which premium has been received and will terminate upon expiry of such period.

3. How much premium do I have to pay?
(a) Please refer to the premium printed in the certificate schedule attached to the policy.
(b) Premium is payable monthly.

4. What are the fees and charges that I have to pay?
- No commission is applicable and one time stamping duty of RM 10.00 is payable.
- Service Tax (ST) of 6%.

5. What are some of the key terms and conditions that I should be aware of?
(a) **Importance of disclosure:**
You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.

You also have a duty to inform **AIG Malaysia** of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

(b) **Claims:**
(i) All claims must be notified to us within 30 days from the date of loss.
(ii) All supporting documents proving the loss must be submitted 90 days from the date of loss.
(iii) No claim will be admissible if notified after 1 year from the date of loss.
(iv) All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.

(c) **Number of policies:** You can only be covered under 1 policy in respect of this insurance.

(d) **Age:**
(i) The insured person must be 18 years and above and below the age of 71 years to qualify for cover which is renewable at our discretion up to 75 years.
(ii) The age of the insured person is based on the age as of their last birthday.

(e) **Renewal:**
(i) Premium rates are not guaranteed.
(ii) Revision of premium at the time of renewal is based in the portfolio claim experience.
(iii) A 30 days written notice will be provided to you prior to the change.

6. What are the major exclusions under this policy?
This policy does not cover death or injury caused by or to:
(a) Members of the armed forces, police, security guards, bodyguard, firemen, racing drivers/riders, stuntman, air crew, ship crew, fisherman, off-shore workers, divers, miners, quarry workers, loggers, tunnellers and professional sportsmen;
(b) Suicide or intentional self-inflicted injuries;
(c) During air travel unless as a fare-paying passenger;
(d) Violation of law and any payment that would violate any government prohibition or regulation.
(e) Drug-related accidents;
(f) Mental or nervous disorders;
(g) Any pre-existing conditions occurring prior to the policy effective date where the insured person;
- has received or is receiving treatment;
- has been given medical advise, diagnosis or where care or treatment has been recommended;
- has clear and distinct symptoms that are or were evident; or
- when its existence would have been apparent to a reasonable person in the circumstances,

(h) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);
(i) Driving or riding in any type of race using a motorized vehicle;
(j) Nuclear, chemical or biological materials;
(k) War.
Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

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7. Can I cancel my policy?

(a) You may cancel your policy by giving us 30 days written notice. Your cover will continue for the duration which premium has been received and will terminate upon expiry of such period;

(b) We can cancel this policy by giving you 30 days written notice. Your cover will continue for the duration which premium has been received and will terminate upon expiry of such period.

8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your life profile which would affect the risk profile.

9. Where can I get further information?

Should you require additional information about this policy, please refer to the Insurance Info booklet on "Personal Accident Insurance", available at all our branches or visit the following website: www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad (795492-W),
Menara Worldwide,
198 Jalan Bukit Bintang,
55100, Kuala Lumpur,
Malaysia.

Telephone : 1800 88 8811
E-mail : AIGMYCare@aig.com

10. Other types of Personal Accident cover available

Please refer to our website at: www.aig.my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01 September 2018.

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