



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take out Group Employee Care policy. Be sure to also read the general terms and conditions.

Wherever the following words or phrases appear and begin in uppercase, the definitions with interpretation are set out in the policy wordings under section 'General Policy Definitions'.

Product: Group Employee Care
Date Issued: March 2024

1. What is this product about?

- (a) This product provides protection in the event of injuries, disability or death caused by an accident.
- (b) This product may also extend to cover Bereavement due to death from dengue fever or malaria.
- (c) Coverage is provided worldwide and is valid for 24 hours throughout the Period of Insurance.

2. Who can purchase this cover?

- (a) This Policy can be purchased by a company to cover its Employees.
- (b) All Employees must be included for coverage i.e., there must be no selection unless certain Employees fall under the list of excluded occupations of the product.
- (c) No cover is provided for employees who are in Overseas for more than 90 consecutive days.

3. How many Modules does this product have?

This product has 1 mandatory Core Module and 3 Optional Modules as follows. Each Optional Module has 2 Plans.

- i. Mandatory Module:
 - (a) Core Module
- ii. Optional Modules:
 - (a) Accident Module
 - (b) Medi-Care Module
 - (c) Employee Assistance Module

4. What are the benefits provided?

This Policy provides coverage for the following Benefits under the Core Module:

1	Accidental Death
2	Permanent Disablement
3	Accidental Death In Common Carrier
4	Accidental Death Due to Natural Catastrophe
5	Medical Expenses Due To An Injury
6	Alternative Medical Treatment

With an additional premium, the Policyholder may include the following optional Modules to their Policy:

Accident Module	
1	Funeral Expenses
2	Mobility Assistance Due To Temporary Total Disablement
3	Fractures
4	Coma



5	Serious Burns
6	Accidental Death At Workplace
7	Mobility Assistance Due To Permanent Total Disablement
8	Repatriation Of Mortal Remains
9	Emergency Medical Evacuation
10	Physiotherapy Expenses
11	Snatch Theft
12	Ambulance Fees
13	Staff Replacement
14	Retraining For Alternative Employment

Medi-Care Module	
1	Bereavement Benefit Due To Death From Dengue Fever or Malaria
2	Daily Hospitalisation Income – Accident Only (Aggregate Period - Up to 120 Days)
3	Surgical Cash – Accident Only (Per Surgery - Up to a maximum of 2 Surgeries)

Notes:

- (a) The Waiting Period for Bereavement Benefit Due To Death From Dengue Fever or Malaria is 30 days from the Policy Effective Date.

Employee Assistance Module	
1	Household Bills Protection
2	Weekly Indemnity Due To Temporary Total Disablement
3	Home Nursing Care
4	Education Fund Benefit

5. How much premium do I have to pay?

- (a) The premium to be paid is based on various pricing factors which includes but is not limited to the Sum Insured, Benefits selected, Employee group size and occupation class of the employees.
 (b) You may refer to the 'Final Quotation' document for the total premium payable by you.
 (c) Premium is payable annually.
 (d) Payment must be made within 60 days from the Policy Start Date.

6. What are the fees and charges that I have to pay?

Type	Amount
Commission paid to the insurance intermediaries/agent	25%
Stamp Duty	RM10.00 per policy
Service Tax	8%

7. Group Discount

This product provides a discount based on the total number of employees covered under a policy at the point of inception as seen below:



No. of Employees	Discount on Premium
15 employees and below	Nil
16 - 50 employees	5%
51 - 75 employees	10%
76 - 100 employees	15%
More than 101 employees	20%

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

(a) Duty of Disclosure:

Where the Policyholder and Insured Person(s) have applied for this insurance for purposes related to their trade, business or profession, the Policyholder and Insured Person(s) have a duty to disclose any matter that they know to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied, and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in the cancellation of their contract of insurance, refusal or reduction of claim(s), change of term(s) or termination of the contract of insurance. The Policyholder and Insured Person(s) also have a duty to inform the Company immediately if at any time after the contract of insurance has been entered into, varied or renewed with the Company, any of the information given in the Proposal Form or any other document related to this insurance is inaccurate or has changed.

Failure to do so may:

1. void this Policy from inception (which means treating it as invalid) and the Company may not return the premium or recover any unpaid premium;
2. result in refusal or reduction of claims that has been or will be made under the Policy;
3. change the terms of this Policy;
4. terminate this Policy and return any premium less the Company's cancellation charge or recover any unpaid premium;
5. entitle the Company to recover any shortfall in premium;
6. entitle the Company to recover from Policyholder and Insured Person(s) the total amount of any claim already paid under the Policy or any claim the Company have to pay under any relevant legislation, plus any recovery costs.

(b) Eligibility:

Age

- (i) Entry age for an Insured Person under this Policy is 18 to 75 years of age (inclusive).
- (ii) The renewable age for each Insured Person is up to the age of 75 years (inclusive).

Note: Age means the Insured Person's age as on their last birthday.

Residency

To be eligible for cover under this Policy, the Insured Person must be a:

- (i) Malaysian citizen;
- (ii) Malaysian permanent resident; or
- (iii) Holder of a valid employment pass (of which the place of employment must be in Malaysia during the Period of Insurance)

Occupation

This Policy is only offered to the following occupation classes:

- (i) **Occupational Class 1 & 2** – Persons engaged in professional, managerial, administrative, supervisory or clerical work and not involved in any manual labour or any work which is hazardous in nature.
- (ii) **Occupational Class 3** – Persons engaged in occasional or regular manual work that is not hazardous in nature but involving the use of tools or light machinery.

(c) Maximum Sum Insured

Where there is a specific maximum Sum Insured provided in the Benefits of this Policy, the specific maximum Sum Insured shall prevail. In event the sum insured for any Insured Person exceeds the maximum Sum Insured as stated in this clause, the Company's liability on the amount over and above the maximum Sum Insured is limited to the refund of the premium paid on the amount exceeding maximum Sum Insured.



(d) **Premium Warranty**

The premium due must be paid and received by the Company within sixty (60) days from the Policy Start Date of this Policy/Endorsement/renewal. If this condition is not complied with then this Policy is automatically cancelled, and the Company shall be entitled to the pro-rata premium for the period the Company have been on risk.

(e) **Claims:**

- (i) The Company must be notified as soon as it is reasonably practical and in any event within 30 days after the date of the Accident or Illness which leads to a claim.
- (ii) The Company must be provided with all reasonable and necessary evidence required by the Company to support a claim within 90 days after the date of Accident or Illness which leads to a claim.
- (iii) Failure to comply with (i) above may result in the Company's rejection of all or part of the claim. Reasons include, but are not limited to, if it is made so long after the event that the Company is unable to investigate it fully, or may result in the Insured Person not receiving the full amount claimed if the amount payable changes as a result of the delay.
- (iv) All indemnities of this Policy are payable to the Policyholder or at the Policyholder's written request to an Insured Person.

(f) **Number of policies:**

No person shall be insured under more than one Policy issued by the Company under this product. In the event the person is insured under more than one such Policy, the Company shall consider that person to be insured under the Policy with the highest Sum Insured or, where the Sum Insured under each Policy is identical, under the Policy that was first issued. The Company shall refund any duplicated Premium payment which may have been made by or on behalf of that Insured Person.

(g) **Renewal:**

This is an annual policy where the Policy may be renewed at the option of the Policyholder subject to the agreement of the Company and payment of premium the Company requires for renewal.

(h) **Renewal Bonus:**

- (i) This is only applicable to Core Module: 1. 'Accidental Death Benefit' and subject to the conditions therein.
- (ii) A renewal bonus is applicable upon continuous renewal of this Policy without interruption.
- (iii) Renewal Bonus will be calculated as per table below on the current year's 'Accidental Death' Sum Insured.

Renewal Year	Renewal Bonus %
Year 1 - 3	10%
Year 4 onwards	20%

Please refer to section 'Renewal Bonus' in the policy wordings for details on the terms and conditions and calculation of the same.

(i) **Addition and Deletion**

Additional Insured Person(s) will be automatically covered by this Policy from the first day of qualification for coverage.

However, automatic addition will not be applicable for:

- (i) Categories where the occupation has changed from occupations declared at the inception of the Policy; or
- (ii) any Category or inclusions from any new acquisition or subsidiary where the nature of business differs from the declared nature of business of the Policyholder; or
- (iii) any increase in the total number of employees by more than 20% or 5 persons (whichever higher) of the current headcount.

No refund will be accorded for the deletion of any Insured Person who ceases to qualify for coverage under this Policy.

(j) **Basis of Declaration:**

This policy is arranged on employee headcount basis. The declaration must include the Employee's Category and the Sum Insured they are covered for.

9. What are the major exclusions under the policy?

The Company shall not pay under this Policy any claim in connection with:

- (a) Pre-Existing Condition or any complication arising from it;



- (b) Any Illness, except for dengue fever or malaria covered under “Bereavement Benefit Due to Death From Dengue Fever or Malaria” Benefit if available for in this Policy.
- (c) Failure to follow medical advice given by a Doctor;
- (d) Suicide or attempted suicide or intentional self-inflicted injury whether sane or insane or from deliberate or reckless exposure to danger.
- (e) Any Insured Person engaging, practicing, training or participating in any professional sports, any extreme sports or activity that presents a high level of inherent danger.
- (f) Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers.
- (g) Any sexually transmitted diseases, ‘Acquired Immunodeficiency Syndrome’ (AIDS), AIDS-related complex or, any infection by ‘Human Immunodeficiency Virus’ (HIV) or any type of venereal disease.
- (h) War, invasion, and rebellion

Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of exclusions under this policy.

10. Can I cancel my policy?

The Policyholder may cancel the Policy by giving the Company 30 days written notice. The Company will refund the pro-rated premium for the remaining Period of Insurance to the Policyholder.

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

It is important that the Policyholder informs the Company of any change which would impact the Policyholder’s risk profile.

12. Where can I get further information?

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad (200701037463)
P O Box 11768
50756 Kuala Lumpur

Phone : 1 800 88 8811 / 603 2118 0188

Fax : 603 2118 0288

E-mail : AIGMYCare@aig.com

13. Other types of Personal Accident cover available

Please refer to the Company’s 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 SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

You should read and understand the contract terms and discuss further with the agent/intermediary or Company if there are any terms that you do not understand before accepting the policy contract. If there are any questions regarding the terms and conditions of this Policy wordings, the Policyholder may contact the Company, or the Policyholder’s agent/intermediary, whichever applicable.

You should satisfy yourself that this policy will best serve your needs.

By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or Company to you and that the policy contract offered is suitable for your insurance needs.

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

The information provided in this Product Disclosure Sheet is valid as at 1st March 2024.