



PRODUCT DISCLOSURE SHEET

Dear Customer

Date issued: 1/11/2025

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance. Other customers have read this PDS and found it helpful; You should read it too.

1. What is Group Employee Care?

This policy provides protection in the event of injuries, disability or death caused by an accident and may also extend to cover snatch theft and bereavement due to death from dengue fever or malaria. Coverage is provided worldwide and is valid for 24 hours throughout the Period of Insurance.

This product has 1 mandatory Core Module and 3 Optional Modules. This Policy can be purchased by a company to cover its Employees. 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. Optional Modules are not applicable for the Category 'Foreign Worker'. No cover is provided for employees who are in Overseas for more than 90 consecutive days.

2. Know Your Coverage:

As an illustration, for a premium of **RM 82** (Annual premium per employee whose occupation class is 1&2, Plan 100) and **RM16** (Medical Expenses Due To An Injury of RM2,000), you will receive the following **coverage**:

The Core Module of this Policy covers :	This Policy excludes :
<p>Personal Accident Benefit</p> <ul style="list-style-type: none"> • Personal Accident – RM 100,000 • Permanent Disablement* - RM 100,000 • Accidental Death In Common Carrier (Additional) - RM 100,000 • Accidental Death due to Natural Catastrophe (Additional) – RM 50,000 • Medical Expenses Due To An Injury – RM 2,000 • Alternative Medical Treatment – RM 500 <p>*Sum Insured for Permanent Total Disablement is at 150% of the Sum Insured for Benefit 'Permanent Disablement'.</p>	<ul style="list-style-type: none"> • Pre-Existing Condition or any complication arising from it; • Any Illness, except for dengue fever or malaria covered under “Bereavement Benefit Due to Death From Dengue Fever or Malaria” Benefit if available in this Policy. • Failure to follow medical advice given by a Doctor; • Suicide or attempted suicide or intentional self-inflicted injury whether sane or insane or from deliberate or reckless exposure to danger. • 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. • Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers. • 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. • War, invasion, and rebellion <p>Note: Please refer to the policy wordings for the full list of exclusions under this policy.</p>

By paying an additional premium/contribution **RM 86** per annum per employee whose occupation class is 1&2 and Plan 1, you can expand the coverage to include the following Modules:

Module 1 – Accident	
1. Funeral Expenses – RM 3,000	8. Repatriation Of Mortal Remains – RM 10,000
2. Mobility Assistance Due To Temporary Total Disablement – RM 500	9. Emergency Medical Evacuation – RM 10,000
3. Fractures – RM 3,000	10. Physiotherapy Expenses – RM 1,000
4. Coma – RM 3,000	11. Snatch Theft – RM 100
5. Serious Burns – RM 5,000	12. Ambulance Fees – RM 1,000
6. Accidental Death At Workplace – RM 50,000	13. Staff Replacement – RM 3,000
7. Mobility Assistance Due To Permanent Total Disablement – RM 3,000	14. Retraining For Alternative Employment – RM 3,000

Module 2 - Medi-Care
1. Bereavement Benefit Due To Death From Dengue Fever or Malaria* – RM 20,000
2. Daily Hospitalisation Income – Accident Only – RM 100 per Day up to 120 Days
3. Surgical Cash – Accident Only - RM 2,000 per surgery Up to a maximum of 2 Surgeries

#The Waiting Period for Bereavement Benefit Due To Death From Dengue Fever or Malaria is 30 days from the Policy Effective Date

Module 3: Employee Assistance
1. Household Bills Protection – RM 250 per month up to 3 months
2. Weekly Indemnity Due To Temporary Total Disablement – RM 250 per week up to 52 weeks
3. Home Nursing Care – RM 100 per Day up to 10 Days
4. Education Fund Benefit – RM 5,000

This is an annual policy which may be renewed with the consent of AIG from term to term provided payment of the agreed premium is made to AIG prior to the expiry of this Policy. A renewal bonus of 10% from the 1st to the 3rd renewal year and 20% from the 4th renewal year onwards is applicable upon continuous renewal of this Policy without interruption. The renewal bonus will be calculated on the current year's 'Accidental Death' Sum Insured. Please keep the proof of premium payment for any future reference.



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3. Know Your Obligations:

For this personal accident insurance, you must pay* a premium of:	
Standard Cover	RM 98.00 (annual)
Additional Cover	RM 86.00 (annual)
Service Tax (8%)	RM 14.72
Total Premium you must pay	RM 198.72
You also have to pay the following fees and charges	
Stamp Duty	RM 10.00
Commission (included in the premium stated)	RM 46.00 (25% of the premium)
Other Charges	RM 0.00

Note: *The above premium, fees and charges are for illustrative purpose only based on the standard plan mentioned in point 2 above and is per employee. Payment must be made within 60 days from the Policy Start Date, failing which this Policy will be automatically cancelled.

4. Other Key Terms:

- i. Minimum Headcount per policy is 3 employees and the minimum premium per policy is RM750 (excluding service tax and stamp duty).
- ii. This product provides a discount based on the total number of employees covered under a policy at the point of inception.
- iii. You must provide complete and accurate information at time of applying for this policy. It's important that you tell us if there is any change in the information for anyone named in the policy before the policy is issued, renewed or endorsed.
- iv. You should let us know as soon as it is reasonably practical after the accident which leads to a claim. You must provide us with documents and any other evidence we may ask for to deal with your claim. You'll also have to follow the claims process set out in the policy document.
- v. Age (last birthday): The entry age is 18 years to 75 years (inclusive) and renewable age is up to 75 years (inclusive)
- vi. This Policy is only offered to (i) Occupational Class 1 & 2 i.e., 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 i.e., persons engaged in occasional or regular manual work that is not hazardous in nature but involving the use of tools or light machinery.
- vii. Where there is a specific maximum Sum Insured provided in the Benefits of this Policy, the specific maximum Sum Insured shall prevail.
- viii. This policy is arranged on employee headcount basis. The declaration must include the employee's category and the sum insured they are covered for.
- ix. Additional insured person(s) will be automatically covered by this policy from the first day of qualification for coverage except where the occupation has changed, the category or occupation is new or where the additions exceed 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.
- x. No person shall be insured under more than one Policy issued by AIG under this product.

Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of policy terms and conditions.

5. Can I cancel my policy?

- i. You may cancel the policy by giving us 30 days written notice. We will refund the pro-rated premium for the remaining period of insurance.
- ii. We can cancel this policy by giving 30 days written notice. You will be entitled to a refund on a prorated basis.

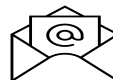
If you have any questions or require assistance on your policy, you can



Call us at 1800 88 8811 or
603 2118 0188



Visit us at
www.aig.my



Email us at
AIGMYCare@aig.com



Please click [here](#) or scan the QR code for
your Brochure

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 contract terms and discuss further with AIG if there are any terms that you do not understand before accepting the policy contract. By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or AIG 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 benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Bhd or PIDM (visit www.pidm.gov.my).