

Multicover Group Personal Accident Insurance Policy



Presented by:

AIG Malaysia Insurance Berhad (200701037463)

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Customer Service:

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MULTICOVER

GROUP PERSONAL ACCIDENT INSURANCE POLICY

SECTION 1 - THE CONTRACT

This contract is made in consideration of the application and the payment of premium as stated in the policy and issued to the Policyholder for the benefit of the "Insured Person". This policy, the application in respect of it, and all related endorsement(s) constitute the entire contract. All statements and answers made by the Insured Person in the Application, and in any questionnaire shall, in the absence of fraud, be deemed representations and not warranties.

All Period of Insurance shall begin and end at 12.01 a.m. standard Malaysian time.

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).

SECTION 2 - DEFINITIONS

The following words shall carry the meanings defined below:-

Accident/Accidental

shall mean a sudden, unintentional, unexpected, unusual and specific events that occurs at an identifiable time and place which shall independently of any other cause be the sole cause of Injury which shall include food poisoning.

Activities of Daily Living

as stated in this Policy shall have the following meanings:

- a) Transfer: Getting in and out of a chair without requiring physical assistance.
- b) Mobility: The ability to move from room to room without requiring any physical assistance.
- c) Continence: The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- d) Dressing: Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- e) Bathing/Washing: The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- f) Eating: All efforts to eat food after it is prepared.

Any One Disability

shall mean all of the periods of disability arising from the same cause including any and all complications there from except that if the Insured Person completely recovers and remain free from further treatment (including drugs, medicines, special diet or injection or advice for the condition) of the disability for at least ninety (90) days following the latest date of discharge and subsequent disability from the same cause shall be considered as though it were a new disability.

Benefit(s)

means the respective benefits under this policy, more particularly described in the Schedule of Benefits.

AIG Malaysia

refers to AIG Malaysia Insurance Berhad (200701037463).

Common Carrier

shall mean any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare paying passengers and any fixed wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of far paying passengers and nay helicopter provided and operated by an airline which is duly licensed for the regular transportation of far paying passengers and operating only between established commercial airports or licensed commercial heliports and any regularly scheduled airport limousine operating on fixed routes and schedules.

Competent Age

refers to the age eligibility of the Insured Person to qualify for cover under this policy. Entry age of Insured Person shall be between the ages of eighteen (18) years to sixty (60) years, renewable up to age of sixty five (65) years.

Congenital Conditions

shall mean any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth whether known or unknown to the Insured Person. These conditions include all types of hernias, and epilepsy except when caused by a trauma, which occurs after the inception date of cover.

Confinement

shall mean admission to a Hospital for a minimum period of six (6) hours upon the recommendation of a Physician or Surgeon. Confinement shall be evidenced by a daily room/room & board charge by the Hospital and under no circumstances shall AIG Malaysia pay for more than one Hospital Income Benefit and Board for each day of Confinement.

Date of Loss/Accident

shall mean the date when the Accident or Disability occurs.

Disability

shall mean a Illness or the entire Injuries arising out of a single or continuous series of causes.

Effective Date

shall mean the date from which the insurance coverage under this policy becomes effective. The Effective Date of this policy is as stated in the Policy Schedule. The Effective Date of the Certificate of Insurance (if applicable) will be that stated in the respective Certificates of Insurance.

Hospital

shall mean only an establishment duly constituted and registered as a Hospital for the care and treatment of sick and injured persons as paying bed-patients, and which:

- a) has facilities for diagnosis and major surgery,
- b) provides 24-hours a day nursing services by registered and graduate nurses,
- c) is under the supervision of a Physician, and
- d) is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.

Illness

shall mean a physical condition marked by a pathological deviation from the normal healthy state. A claim for benefits payable pursuant to Illness as herein defined must be supported by a definitive diagnosis by a Physician or Surgeon.

Injury

shall mean bodily injury caused solely by Accident.

Insured Person

shall mean an individual who is of Competent Age and declared for cover under this policy by the Policyholder.

Loss of Fingers or Toes

shall mean the complete severance of the finger or toe through or above the metacarpophalangeal joint or metatarsophalangeal joint.

Loss of Hearing

wherever used in this Policy shall mean permanent irrecoverable loss of hearing where:

- If a dB = Hearing loss at 500 Hertz
If b dB = Hearing loss at 1000 Hertz
If c dB = Hearing loss at 2000 Hertz
If d dB = Hearing loss at 4000 Hertz
 $1/6$ of $(a+2b+2c+d)$ is more than 80Db

Loss of Limb

shall mean loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of Sight

shall mean the total, absolute and irrecoverable loss of sight.

Loss of Speech

shall mean the disability in articulating any three of the four sounds which contribute to the speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of vocal cord or damage of the speech center in the brain resulting in the inability to speak.

Loss of Use

shall mean permanent limitation in function in relation to the limb or organ following an Injury.

Period of Insurance

shall mean the period for which premium has been paid and where insurance cover is effective. It is the period between the policy inception date (or date of its last reinstatement pursuant to the provisions of this policy, whichever is later) and the expiry date as stated in the Policy Schedule.

Permanent

shall mean lasting a full period of twelve (12) calendar months from the Date of Loss/Accident and at the end of such period being beyond any hope of recovery or improvement.

Permanent Total Disablement

shall mean physical disablement as a result of Injury and commencing within three hundred and sixty-five (365) days from the Date of Loss, an Insured Person is totally, continuously and permanently disabled and prevented from performing three (3) or more Activities of Daily Living as herein defined which would normally be carried out by him/her in his/her daily life had such disablement not occur.

Physician or Surgeon

shall mean a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding doctor, physician or surgeon who is the Insured Person himself.

Policyholder

shall mean the person or the corporate body as described in the Policy Schedule and to whom this policy has been issued in respect of cover for the Insured Persons declared to AIG Malaysia.

Policy Schedule

shall mean the document issued together with this policy detailing the particulars of the Insured, the Period of Insurance and the Benefits under this policy.

Pre-Existing Condition

shall mean disabilities that existed before the Effective Date of this policy and for which the Insured Person is receiving treatment or has shown manifestations/symptoms irrespective of whether the Insured Person was aware or should have reasonably been aware. Consultation with a Physician for any sign or pain or discomfort shall constitute a manifestation or symptom of a Disability.

Surgery

shall mean any of the following medical procedures:

- a) To incise, excise or electro cauterize any organ or body part, except for dental services.
- b) To repair, revise, or reconstruct any organ or body part.
- c) To reduce by manipulation a fracture or dislocation.
- d) Use of endoscopy to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.

Terrorist Act

shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with stated or unstated objectives of pursuing economic, ethnic, nationalistic, political, racial or religious interest, whether such interests are declared or otherwise. Robberies or other criminal acts are primarily committed for personal gains and acts arising primarily as a result of prior personal relationship between perpetrator(s) and victim(s) shall not be considered as a Terrorist Act. Terrorist Act shall also include any such act which is verified or recognized by the (relevant) government as an act of terrorism.

SECTION 3 - ADDITION AND DELETION

It is hereby declared and agreed that any additional employees will be automatically covered by this policy from the first day of employment. No refund will be accorded for any Insured Persons who have left employment.

SECTION 4 - TERMINATION OF COVERAGE

The insurance coverage afforded for each Insured Person shall terminate automatically on the earliest of the following dates:

- a) Any premium on this policy remaining unpaid after the premium due date; or
- b) When this policy is cancelled by the Policyholder under Clause 24 of Section 7, termination of coverage will be on the next premium due date following AIG Malaysia's receipt of such written instruction; or
- c) On the date when the Insured Person ceases to be an employee of the Policyholder whether by cessation of employment, location removal, death or whatever reason; or
- d) Immediately after an admission of one hundred (100)% liability for a claim of Accidental Death and Disablement; or
- e) When the Insured Person reaches 66 years of age; or

Coverage for the Insured Person shall terminate simultaneously when this policy terminates. Termination of this policy shall be without prejudice to any claim arising subsequent to such termination.

Subject to the provisions of Clause 16 of Section 7 (General Policy Provisions), the payment of or acceptance of any premium hereunder subsequent to termination of this policy shall not create any liability under this policy nor any liability on the part of AIG Malaysia to reinstate this policy; instead, AIG Malaysia shall refund any such premium collected.

SECTION 5 - EXCLUSION

This insurance excludes anyone falling within the following events or situations. This exclusion shall not be cancelled by any endorsement, which does not refer to a specific exclusion, in whole or in part. The Insured shall, if so required, and as a condition precedent to any liability of AIG Malaysia, prove that the loss did not in any way arise under or through any of the above excepted circumstance or cause:

1. the Insured Person is below the age of 16 or above the age of 65;
2. members of the Armed Forces while on duty or while engaging in or taking part in naval, military, or air force service, training exercises or operations or participating in operations of an offensive nature planned or conducted by the civil or military authorities against bandits, terrorists or other elements;
3. Pre-Existing Condition;
4. suicide or intentional self-inflicted injuries or any attempted thereof while sane or insane;
5. during air travel (except as a passenger in any properly licensed private and/or commercial aircraft);
6. any criminal act or resistance to arrest;
7. participation in any illegal activities or violation of a law which carries any penalty of imprisonment;
8. treatment of alcoholism or drug abuse or any other complications arising there from or any drug Accident;
9. pregnancy, miscarriage or childbirth or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising there from;
10. psychosis, mental or nervous disorders or sleep disturbance disorders;
11. cosmetic or plastic surgery or any elective surgery unless necessitated by injury caused by an Accident
12. any form of dental care or surgery unless necessitated by injury caused by an accident to sound and natural teeth;
13. any Congenital Conditions;
14. routine health checks, any investigation(s) not directly related to admission diagnosis, illness or injury or any treatment;
15. investigation which is not medically necessary or convalescence, custodial or rest care;
16. Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this Policy, the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of AIG Malaysia either the presence of any Human Immune Deficiency Virus or Antibodies to such a Virus);
17. engaging, practicing or participating in a sport in a professional capacity or when an Insured Person would or could earn income or remuneration from engaging in such sport;
18. any Disability, unless due to a Terrorist Act, resulting directly or indirectly from, attributed to, or accelerated by :
 - a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction, or radiation or radioactive contamination ; or the dispersal or application of pathogenic or poisonous biological or chemical materials; and/or
 - b) the release of pathogenic or poisonous biological or chemical materials.
19. death or injury directly or indirectly occasioned by war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not) mutiny, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law, or state of siege, of any of the events or causes which determine the proclamation or maintenance of martial law, or state of siege, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority;
20. AIG Malaysia will not pay under any section of this policy where such payment would violate a government prohibition or regulation;

SECTION 6 - SPECIAL CONDITION

1. The premium due hereunder shall be payable annually. No claim shall be admissible whilst the premiums are in arrears.
2. The due observance of this policy shall be binding upon the Policyholder as well as the Insured Person, and shall serve as conditions precedent to the admission of any claim lodged under this policy.

SECTION 7 - GENERAL POLICY PROVISIONS

1. **ENTIRE CONTRACT-CHANGES IN POLICY:** This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance.
2. **TIME OF NOTICE OF CLAIM:** Written notice of injury of which claim may be based must be given to within thirty days (30) after the date of the accident causing such injury. In the event of accidental death, immediate notice thereof must be given to AIG Malaysia.
3. **ALTERATIONS:** AIG Malaysia reserves the right to amend the terms and provisions of this policy and may at any time be amended and changed by written agreement between AIG Malaysia and the Policyholder. Any amendment

to this policy shall be binding on all persons whether insured under this policy prior to, during, or after the effective date of the amendment. No alteration in this policy shall be valid unless approved by an authorized representative of AIG Malaysia and such approval be endorsed herein.

4. **CURRENCY OF PAYMENT:** All amounts payable either to or by AIG Malaysia shall be payable in the currency stated on the Schedule of Benefits.
5. **MIS-STATEMENT OF AGE AND SEX:** All ages referred to in this policy shall be the age of the Insured Person at his last birthday. Where the age or sex of the Insured Person has been misstated, the following rules shall apply:
 - a) if the premium paid as a result thereof is insufficient, any amount payable subject to the maximum limits provided under this policy shall be prorated based on the correct premium to be charged for the year; and/or
 - b) any excess premium paid as a result thereof, shall be refunded without interest; and/or
 - c) if it is found that the correct age the Insured Person is not insurable under this policy pursuant to the Company's underwriting rules, the Insured Person's coverage shall be void.
6. **EXPOSURE AND DISAPPEARANCE:**

If as a result of the Accident, the Insured Person is inevitably exposed to forces of nature and/or weather elements which cause death or bodily injury covered under this Policy, such incidental death or bodily injury shall be covered under this policy. An Insured Person shall be deemed dead for purposes of this policy if his/her body is not found for more than one (1) year as a result of sinking and/or wreck of Common Carrier in which the Insured Person was a fare-paying passenger and onboard at the time of the Accident. In the event the Insured Person is found to be alive after the benefit(s) under this policy has/have been claimed by the Insured Person's named nominee(s), any sum of monies so paid by the Insurer shall be refunded to the Insurer forthwith upon written notice for such refund, failing which, such sum shall be a recoverable debt by the Insurer.
7. **NOTICE OF CLAIM:** Written notice of claim must be given to AIG Malaysia within thirty (30) days after the Date of Loss/Accident. The Insured Person hereunder shall produce for AIG Malaysia's examination pertinent documents at such reasonable times and shall co-operate with AIG Malaysia in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim. Written notice of claim given by or on behalf of the named Insured Person to the local office of AIG Malaysia, or to any authorized official of AIG Malaysia providing information sufficient to identify the Insured Person shall be deemed notice to AIG Malaysia.
8. **PROOF OF LOSS:** Written proof of loss must be furnished to AIG Malaysia at its said office within ninety (90) days after the date of loss. Failure to furnish such proof within the time required shall not 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 one (1) year from the time proof is otherwise required.
9. **LIMITATION OF CLAIMS:** No claim benefits shall be payable under this policy if presented to AIG Malaysia beyond a period of one (1) year from the Date of Loss/Accident.
10. **MEDICAL EXAMINATION:** AIG Malaysia at its own expense shall have the right to require additional proof and request medical examination of the Insured Person when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.
11. **RECEIPTS:** AIG Malaysia shall not be committed by any notice or any trust charge, a lien, assignment or other dealing with the policy and the receipt of the Insured Person for any compensation payable herein shall in all cases be effectual discharge of liability of AIG Malaysia.
12. **RIGHTS OF NOMINEE:** Consent of nominee shall not be a pre-requisite to terminate or to cancel this policy or to a Change of Nominee or for that matter for any changes in this policy.
13. **RIGHTS OF OWNERSHIP:** The Policyholder shall have the right to exercise every option, benefit or privilege conferred by the provisions of the policy. Every transaction relating to the policy shall be between AIG Malaysia and the Policyholder and shall be valid without notice to or with the consent of the Insured Person.
14. **LEGAL PROCEEDINGS:** No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty (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 one (1) year from the expiration of the time within which the written proof of loss is required by the policy.
15. **REINSTATEMENT:** If any premium is in default beyond the premium due date the policy may be reinstated with the consent of AIG Malaysia within ninety (90) days after the due date of the premium in default subject to a written application for reinstatement; or production of evidence of insurability satisfactory to AIG Malaysia. Benefits will not, however, be payable for any injury which occurs during the interval the policy has lapsed.
16. **ARBITRATION CLAUSE :**
 - a) Any dispute, difference or question which may arise at any time hereafter between AIG Malaysia and the Policyholder and/or the Insured Person and/or his/her legal representatives in relation to the true construction of the policy or the rights or liabilities of parties hereto shall be referred to arbitration.
 - b) The arbitration shall be heard by a single arbitrator to be agreed by the parties hereto within fourteen (14) days of the commencement of the arbitration. In default of agreement, the arbitrator shall be appointed in accordance with and subject to the provisions of the Arbitration Act 1952 of Malaysia or any statutory modification or reenactment thereof for the time being in force.
17. **LIMITATION OF TIME OF BRINGING ARBITRATION:** If a claim is made under the policy and is rejected by AIG Malaysia, the Policyholder or his/her legal personal representatives shall commence arbitration proceedings within six (6) months of such rejection, failing which AIG Malaysia shall be discharged from all liability whatsoever for that claim.

18. **CONFORMITY WITH LAW:** Any provision of this policy which on its Effective Date is in conflict with the law of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such laws.
19. **CHANGE IN COUNTRY OF RESIDENCE:** Cover of the Insured Person is subject to their residence in Malaysia. Cover does not extend to any of the Insured Person residing outside of Malaysia unless prior extension of cover has been accorded by AIG Malaysia. It is a condition precedent to liability under this policy that in the event of change of Country of Residence, AIG Malaysia 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 six (6) calendar months whether consecutive or otherwise. Failure to notify AIG Malaysia of this change will invalidate the Insurance in respect of that Insured Person with effect from the date he/she leaves Malaysia. AIG Malaysia reserves the right to continue cover on the prevailing terms and conditions or to decline cover under this policy upon receipt of such information.
20. **MAXIMUM INSURANCE COVER:** If the Insured Person owns more than one membership which offers insurance cover under this policy, AIG Malaysia shall not be liable for more than one such Benefit provided under this policy issued by AIG Malaysia unless otherwise declared and accepted by AIG Malaysia. If the Insured Person is insured for more than one insurance cover under this policy, AIG Malaysia will consider the Insured Person to be insured under this policy which provides the largest amount of Benefits.
21. **TO WHOM INDEMNITY IS PAYABLE:** Indemnity for all benefits will be paid to the Policyholder. The process of claim including settlement will be handled directly between AIG Malaysia and the Policyholder whose sole discharge will constitute full and final discharge of the claim lodged.
22. **CANCELLATION:** Either AIG Malaysia and/or the Insured may cancel the policy at any time by tendering at least thirty (30) days written notice to the other, by way of A R registered mail to their last known address as indicated in AIG Malaysia's record. The Policyholder shall be entitled to a refund of the premium on a pro-rata basis for the unexpired Period of Insurance which AIG Malaysia has accepted premium.
23. **ASSIGNMENT:** No assignment of interest under this policy shall be binding upon AIG Malaysia.
24. **RENEWAL:** This policy may be renewed with the consent of AIG Malaysia from term to term.
25. **GRACE PERIOD:** A grace period of thirty (30) days from the policy expiry date shall be allowed for renewal during which period this policy shall remain in force.
26. **PREMIUM WARRANTY ENDORSEMENT:** It is a fundamental and absolute Special Condition of this contract of insurance that the premium due must be paid and received by the insurer within sixty (60) days from the inception date of this policy/endorsement/renewal. If this condition is not complied with then this contract is automatically cancelled and the Insurer shall be entitled to the pro-rata premium for the period they have been on risk. Where the premium payable pursuant to this warranty is received by an authorized agent of the Insurer, the payment shall be deemed to be received by the Insurer for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorized to receive such premium shall lie on the insurer.
27. **CONSENT TO USE PERSONAL DATA:** By submitting the application for coverage, you consent to the collection of your personal information by AIG Malaysia (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by AIG Malaysia to individuals, service providers and organizations associated with AIG Malaysia or any other selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this insurance and providing subsequent service(s) for this purpose, AIG Malaysia's financial products and services, data matching, surveys, and to communicate with you for such purposes. You reserve the right to obtain access, request correction or withdraw your consent to the use of any of your personal information held by AIG Malaysia. Such request can be made by writing to us at AIG Malaysia Customer Care, PO Box 11768, 50756 Kuala Lumpur or phone: 1800 88 8811 / 603 2118 0188, fax 603 2118 0288 or email: AIGMYCare@aig.com
28. **DUTY OF DISCLOSURE:** You must take reasonable care to ensure that all your answers to the questions are full, complete, correct, 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, AIG Malaysia may:
 - a) declare your policy void from inception (which means treating it as invalid) and AIG Malaysia may not return the premium or recover any unpaid premium;
 - b) cancel this policy and return any premium less AIG Malaysia's cancellation charge or recover any unpaid premium;
 - c) recover any shortfall in premium;
 - d) not pay any claim that has been or will be made under the policy; or
 - e) be entitled to recover from you the total amount of any claim already paid under the policy or any claim AIG Malaysia have to pay under any relevant legislation, plus any recovery costs.
29. **SERVICES TAX ("ST"):** The amount of Premium payable by you for this Policy includes an amount on account of the ST payable by you. 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.
30. **SANCTION:** AIG Malaysia shall not be deemed to provide cover and AIG Malaysia 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 AIG Malaysia, AIG Malaysia's parent company or AIG Malaysia's 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.

SECTION 8 - ACCIDENTAL DEATH AND DISABLEMENT

When, as the result of a covered Accident occurring during the Period of Insurance, an Insured Person dies or suffers from the conditions set out in the Compensation Table provided below, within three hundred and sixty five (365) days from the Date of Loss/Accident, AIG Malaysia will pay up to the amount specified in the Schedule of Benefit subject to the applicable percentage of payable sum insured as set out in the said Compensation Table.

| COMPENSATION TABLE | | |
|---------------------------|---|----------------------------------|
| NO. | CONDITIONS | PERCENTAGE OF SUM INSURED |
| 1. | Accidental Death | 100% |
| 2. | Permanent Total Disablement | 150% |
| 3. | Permanent and Incurable Paralysis of all limbs | 150% |
| 4. | Permanent Total Loss of Sight of Both Eyes | 150% |
| 5. | Permanent Total Loss of Sight of One Eye | 100% |
| 6. | Permanent Total Loss of Use of Two Limbs | 150% |
| 7. | Permanent Total Loss of Use of One Limb | 100% |
| 8. | Permanent Total Loss of Speech and Hearing | 100% |
| 9. | Permanent Total Loss of Hearing in | |
| | a) both Ears | 75% |
| | b) one Ear | 25% |
| 10. | Permanent Total Loss of Speech | 50% |
| 11. | Permanent and Incurable Insanity | 100% |
| 12. | Permanent Total Loss of the Lens of One Eye | 50% |
| 13. | Permanent Total Loss of Four Fingers and Thumb of | |
| | a) Right Hand | 70% |
| | b) Left Hand | 50% |
| 14. | Permanent Total Loss of Use of One Thumb | |
| | a) Both Right Phalanges | 30% |
| | b) One Right Phalanx | 15% |
| | c) Both Left Phalanges | 20% |
| | d) One Left Phalanx | 10% |
| 15. | Permanent Total Loss of Use of Four Fingers of | |
| | a) Right Hand | 40% |
| | b) Left Hand | 30% |
| 16. | Permanent Total Loss of Use of Fingers | |
| | a) Three Right Phalanges | 10% |
| | b) Two Right Phalanges | 7.5% |
| | c) One Right Phalanx | 5% |
| | d) Three Left Phalanges | 7.5% |
| | e) Two Left Phalanges | 5% |
| | f) One Left Phalanx | 2% |
| 17. | Permanent Total Loss of Use of Toes | |
| | a) All of One Foot | 15% |
| | b) Great, Both Phalanges | 5% |
| | c) Great, One Phalanx | 3% |
| | d) other than great toe, each toe (one phalanx or more) | 1% |
| 18. | Fractured Leg and/or Patella with Established Non-Union | 10% |
| 19. | Shortening of Leg by at least 5 cm | 7.5% |

In the event of Permanent partial loss of any member or members specified above, a proportionately lower percentage of compensation shall be payable or AIG Malaysia reserves the right to adopt a percentage as in accordance with "Guides to the Evaluation of Permanent Impairment", published by the American Medical Association.

When more than one infirmity arises from one Accident the percentage are added together but cannot exceed 100% of the Permanent Disablement Indemnity stated in the Schedule of Benefits.

COMPENSATION LIMIT: Compensation shall not be payable for more than one of the Conditions 1 to 19 in the Benefit table in respect of the same injury. The admission of any one benefit (Conditions 1 to 19 in the Benefit table) will exhaust that particular benefit coverage for a particular Insured Person. The policy will continue as if that coverage benefit had been cancelled for that Insured Person.

Total compensation payable for each Insured Person in one policy year is limited to 100% of the Sum Assured. Should this 100% limit be reached before the policy term, then coverage for the Insured Person lapses at the moment the last event giving rise to the 100% benefit or that difference making up the balance of the 100% benefit occurs.

SECTION 9 - ADDITIONAL BENEFITS

1. ACCIDENTAL MEDICAL REIMBURSEMENT

When by reason of a covered Injury sustained during the Period of Insurance, the Insured Person shall require treatment by a Physician or Surgeon, or the employment of a licensed or graduate nurse, or Confinement in a Hospital, but excluding any dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is directly caused by a covered Accident, AIG Malaysia will reimburse the actual expense incurred by the Insured Person within fifty-two (52) weeks from the Date of Loss for such medical treatment, Hospital charges and nurses' fees up to the maximum amount as stated in the Schedule of Benefits. All claims must be evidenced and supported by original bill(s) and receipt(s).

2. WEEKLY INDEMNITY - FOR SELECTED PLAN 1, 2, 3 AND 4 ONLY

(a) TEMPORARY TOTAL DISABLEMENT: When by reason of injury and commencing within ninety (90) days after the occurrence of the accident the Insured Person is wholly and continuously disabled and prevented from performing each and every duty pertaining to his or her occupation, AIG Malaysia will pay periodically the Weekly Indemnity stated in the Schedule of Benefit for the period of the Insured Person shall be disabled, for a maximum of fifty two (52) weeks commencing immediately following the elimination period (if any) stated in the Schedule of Benefit as the result of any covered Accident.

(b) TEMPORARY PARTIAL DISABLEMENT: That is, if such injuries shall from the date of accident or immediately following a period of total disability covered under Part (a) continuously disable and prevented the Insured Person from attending to a substantial part of his usual business or occupation, AIG Malaysia will pay for the period of such continuous partial disability at the rate of twenty five (25%) percent of the compensation payable in respect of Temporary Total Disablement, the aggregate maximum period payable is up to one hundred four (104) weeks.

3. DAILY HOSPITAL INCOME - FOR SELECTED PLAN 5, 6, 7 AND 8 ONLY

In the event of Hospital Confinement due to a covered Accident and/or covered Illness, AIG Malaysia shall pay a Daily Hospital Income benefit as stated in the Schedule of Benefits provided such Confinement is for a minimum period of six (6) hours and is upon the recommendation of a Physician or Surgeon. Payment for this benefit shall not exceed one hundred and twenty (120) days of Confinement in a Hospital during the Period of Insurance.

4. SURGICAL BENEFIT - FOR SELECTED PLAN 5, 6, 7 AND 8 ONLY

In the event of Injury or Illness sustained during a covered Accident and/or covered Illness which requires Surgery, a surgical benefit shall be paid in an amount equal to the actual charges incurred for the surgeon's fee, anesthetist's fee and operating theatre fee for any surgical operation performed by one or more Physician or Surgeon, including any assisting surgeons, provided however that the maximum benefit for all surgical operations performed inclusive of in-hospital specialist consultation for Any One Disability shall not exceed the maximum Surgical Benefit shown in the Schedule of Benefit. If two or more surgical procedures are performed through a single incision, reimbursement for expenses for all such procedures shall not exceed the amount for the one surgical procedure performed for which the largest amount is payable. All claims must be evidenced and supported by original bill(s) and receipt(s).

Special conditions applicable to Section 9[4] only:

WAITING PERIOD: Eligibility for benefits starts thirty (30) days after the Insured Person has been included in the policy, except for a covered Accident occurring after the Effective Date of coverage.

5. LEGAL EXPENSES

AIG Malaysia will reimburse up to the amount specified in the Schedule of Benefits for the legal costs and expenses arising as a result of dealing with claims for compensation against a third party causing the Insured Person's death or Permanent Disablement due to a covered Accident. All claims must be evidenced and supported by original bill(s) and receipt(s).

6. EMERGENCY EVACUATION AND REPATRIATION

6 [A] EMERGENCY EVACUATION

In the event of the Insured Person suffers Injury or Illness due to a covered Accident and/or covered Illness while the Insured Person is traveling outside of Malaysia and if in the opinion of AIG Malaysia or an authorized representative of AIG Malaysia, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person back to Malaysia, AIG Malaysia shall reimburse for the expenses incurred up to the maximum amount stated in the Schedule of Benefits.

Covered expenses are expenses for transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person as described herein.

6 [B] REPATRIATION EXPENSES

When as the result of Injury or Illness suffered due to a covered Accident and/or covered Illness while the Insured Person is traveling outside of Malaysia, the Insured Person dies within 30 days from the Date of Loss/Accident, AIG Malaysia shall reimburse the expenses incurred up to maximum limit stated in Schedule of Benefit for making the necessary arrangements for the return of the Insured Person's mortal remains to Malaysia.

In addition to the transportation of the remains, AIG Malaysia shall reimburse the expenses actually incurred for services and supplies provided by a mortician or undertaker, including but not limited to the cost of casket, the embalming and cremation if so elected up to the limit as stated in the Schedule of Benefits.

Special exclusion of Emergency Evacuation and Repatriation:

- a) Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip.

This Emergency Evacuation and Repatriation benefit, whether independently or as a total sum, should not exceed the limit stated in Schedule of Benefits for each Insured Person.

7. BEREAVEMENT BENEFIT

When the Insured Person dies from a covered Accident sustained during the Period of Insurance, a Bereavement benefit as stated in the Schedule of Benefits shall become immediately payable to provide the financial relief required in such unexpected events so long as the accidental death is a covered event and upon receipt of proof of such death.



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 Department
PO Box 11768,
50756 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 \(http://www.aig.com/social-media_3171_442101.html\)](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**
Payment 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 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.
- 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 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 PO Box 11768, 50756 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

"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.

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>

DISCLOSURE & POLICY STATEMENT KETERANGAN & KENYATAAN POLISI

- 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:-
 - The Customer Care Officer of AIG Malaysia Insurance Berhad (200701037463) ("Company") at tel: 1800 88 8811 or fax: 603 2118 0288 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 (200701037463) ("Syarikat") di tel: 1800 88 8811 atau faks: 603 2118 0288 atau e-mel pada AIGMYCare@aig.com. Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjangkan kepada Pegawai Khidmat Pelanggan.*
 - 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

- 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

Physical Visits: BNMLINK will receive visitors by appointment only. You may request for an appointment through their website or telephone.
Lawatan Physical: BNMLINK akan menerima pelawat melalui temu janji sahaja. Anda boleh meminta temu janji melalui laman web atau telefon

- 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.
- 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.
- 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, PO Box 11768, 50756 Kuala Lumpur, phone: 1800 88 8811, fax: 603 2118 0288 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, PO Box 11768, 50756 Kuala Lumpur, telefon: 1800 88 8811, faks: 603 2118 0288 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:
Helaian 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)



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