



## PRODUCT DISCLOSURE SHEET

**Read this Product Disclosure Sheet before you decide to take out the MyAngkasa Accident Personal Hospital Income Plan. Be sure to also read the general terms and conditions.**

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

**Product: MyAngkasa Accident Personal Hospital Income Plan**

**Master Policyholder: Angkatan Koperasi Kebangsaan Malaysia Berhad**

**Date Issued: 01<sup>st</sup> August 2024**

### 1. What is this product about?

- (a) This product provides a daily Hospital cash allowance, Surgery cash, Home nursing and in-Hospital Doctor Benefits along with reimbursement of related pre-Hospitalisation diagnostic tests expenses in the event of Hospitalisation caused by an Accident.
- (b) Coverage is provided worldwide and is valid for 24 hours throughout the Policy Period.
- (c) This Policy is renewable on a monthly basis and can be purchased for yourself.

### 2. What are the covers/Benefits provided?

This Policy covers:

- (a) Daily Hospital Income (per Day, up to 200 Days)
- (b) Daily Hospital Income in an Intensive Care Unit (per Day, up to 90 Days)
- (c) Pre- Hospitalisation Diagnostic Test (31 consecutive Days prior to Hospitalisation)
- (d) Surgical Cash (per Surgery, up to a maximum of 2 Surgeries per annum)
- (e) Home Nursing (per visit, limited to 1 visit per Day and up to 10 Days)
- (f) In- Hospital Doctor Visit (per Day, up to 10 Days)

*Note: Please refer to the Schedule of Benefits which is attached in your Policy Wordings for further details of the Benefits.*

Duration of cover is for one month. Your coverage is renewed automatically upon payment of premium subject to the renewal condition as stated in your Policy Wordings.

### 3. How much premium do I have to pay?

You will have to pay a monthly premium of RM49.00 (inclusive of Service Tax). Please keep the proof of premium payment for any future reference.

### 4. Who is the insurance intermediary/agent?

Name: Orange Risk Specialty Sdn Bhd

Address: D6-6-1, Bangunan Perdagangan D6 801 Jalan Sentul 51100 Kuala Lumpur, Malaysia.

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

Type	Amount
Commission paid to the insurance intermediary/agent (Included in the premium)	RM11.34 or 25% of premium
Service Tax	8% of premium

*Note: A stamp duty of RM10.00 is paid by the Master Policyholder.*

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

#### (a) Duty of disclosure:

- (i) 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.
- (ii) You also have a duty to inform AIG Malaysia Insurance Berhad (hereinafter referred to as the "Company") of any change in the information given to the Company earlier before we issue the Certificate of Insurance to you, before you renew or change any of the terms of your Policy. If you do not, your Policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

#### (b) Eligibility:

The requirements below must also be continuously satisfied by you to be eligible for coverage under the Policy:

##### Age

- (i) Entry age for an adult under this Policy is 18 to 60 years of age (inclusive).
- (ii) The Policy can be renewed up to the age of 65 years of age (inclusive).

*Note: All ages refer to the age as of your last birthday.*

##### Residency

To be eligible for cover under this Policy, you must be a:

- (i) Malaysian citizen residing in Malaysia;
- (ii) Malaysian permanent resident; or
- (iii) A holder of a valid employment pass (of which the place of employment must be in Malaysia during the Policy Period) or a dependent pass granted by the relevant Government authority.



Occupation

Occupations other than those listed under Item 7.(b).

(c) **Cash Before Cover:**

The Company must receive the premium due on or before the Premium Due Date. No Benefits will be payable for any claim that occurs during a period for which premium was not received.

(d) **Country of residence:**

You must notify the Company if you will be out of Malaysia for more than 180 consecutive days. Failure to do so will invalidate this cover.

(e) **Claims:**

- (i) The Company must be notified as soon as it is reasonably practical and in any event within 30 days after the Accident 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 30 days after the date of Accident 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 you not receiving the full amount claimed if the amount payable changes as a result of the delay.

(f) **Duplication of Cover:**

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 Compensation or, where the Compensation 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 Certificate Holder.

(g) **Sanction:**

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

(h) **Renewal:**

- (i) Your coverage is automatically renewed on a monthly basis subject to the terms and conditions of the Policy and successful collection of premium unless you cancel this Policy by giving the Company 30 days' prior written notice.
- (ii) From time to time, the Company may vary premium payments for this Policy due to underwriting reasons.
- (iii) The Company will notify you of such premium variation in writing at least 30 days before the change is to take place and to also update you of the new premium amount payable to maintain the Policy.

**7. What are the major exclusions under this Policy?**

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

- (a) Any Injury arising out of, or in the course of the occupational duty and/or related activities as a member of the armed forces, police, security guards, bodyguards, fire and rescue department, or any peace keeping uniformed group (for example, auxiliary police or auxiliary security staff);
- (b) Any persons engaged in occupations with high risk or exposure to hazardous conditions are not covered under this Policy. This would include but is not limited to the following occupations:
  - (i) Professional sports person when the Certificate Holder could or would earn income or remuneration from engaging in such sport;
  - (ii) Pilots or crew of any air or water vessel;
  - (iii) Off-shore work or activities including oil rig work;
  - (iv) Loggers and sawmill workers or workers using woodworking machinery;
  - (v) Workers handling boilers, pressure vessels or crane operators;
  - (vi) Workers engaged in construction of dams, bridges, tunnels or underground work;
  - (vii) Miners and quarry workers;
  - (viii) Work that involves heavy machinery, explosives or hazardous materials or chemicals;
  - (ix) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers;
  - (x) Window cleaners and steeplejacks;
  - (xi) Construction workers involved in heavy machinery;
  - (xii) Any manual work at heights exceeding 24 feet; or
  - (xiii) Other occupations like those characterised above and which place the Certificate Holder at risk of Injury necessitating specialist equipment (e.g., harness) or protective gear to keep them safe.
- (c) Racing other than on foot;
- (d) Suicide or intentional self-inflicted injuries;
- (e) During air travel unless as a fare-paying passenger;
- (f) Violation of law and any payment that would violate any government prohibition or regulation;
- (g) Alcohol or drug-related accidents;
- (h) Mental or nervous disorders;



- (i) Any Pre-Existing Conditions;
- (j) Any Sickness;
- (k) Acquired Immune Deficient Syndrome ("AIDS"), Human Immune Deficiency Virus ("HIV");
- (l) Nuclear, chemical or biological materials; and
- (m) War.

*Note: This list is non-exhaustive. Please refer to the Policy Wordings for the full list of exclusions under this Policy.*

**8. Can I cancel my Policy?**

You may cancel your Policy by giving the Company 30 days' written notice. Your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period.

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

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

**10. Where can I get further information?**

Should you require additional information about this Policy please contact us at:

AIG Malaysia Insurance Berhad  
P O Box 11768,  
50756 Kuala Lumpur

E-mail : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)  
Telephone : 1800 88 8811 / 603 2118 0188  
Fax : 603-21180288

**11. Other types of Personal Accident cover available.**

Please refer to our website at: [www.aig.my](http://www.aig.my)

**IMPORTANT NOTE:**

**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 THE 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 PRODUCT DISCLOSURE SHEET, THE INSURED PERSON MAY CONTACT THE COMPANY.**

**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.**

The Company is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01<sup>st</sup> August 2024.