



PRODUCT DISCLOSURE SHEET

Master Policyholder: DM Direct Account

Agent/Intermediary: N/A

Dear Customer

Date issued: 1st March 2026

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 Accident Care Plan?

This product provides protection in the event of injuries caused solely by an Accident. Coverage is provided worldwide and is valid for 24 hours throughout the Policy Period. This policy is renewable on a monthly basis and can be purchased for yourself.

2. Know Your Coverage:

As an Illustration , for a premium of RM15.00 (monthly, Plan 3) , you will receive the following coverage :	
This Policy covers	This Policy excludes
<ul style="list-style-type: none"> • Accidental Death – RM100,000 • Permanent Disablement – RM100,000 • Medical Expenses due to An Injury – RM3,000 	<ul style="list-style-type: none"> • Persons engaged in occupations with high risk or exposure to hazardous conditions. This would include but is not limited to the following occupations: <ul style="list-style-type: none"> (a) Military personnel including the armed forces, naval or air force service or operations; police, security personnel including any peace keeping forces; fire service; (b) Professional sports person when an insured person could or would earn income or remuneration from engaging in such sport. (c) Pilots or crew of any air or water vessel; (d) Off-shore work or activities including oil rig work; (e) Loggers and sawmill workers or workers using woodworking machinery; workers handling boilers, pressure vessels or crane operators, workers engaged in construction of dams, bridges, tunnels or underground work; (f) Miners and quarry workers; (g) Work that involves heavy machinery, explosives or hazardous materials or chemicals; (h) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers; (i) Window cleaners and steeplejacks; construction workers involved in heavy machinery; any manual works at heights exceeding 24 feet; or (j) Other occupations like those characterised above and which place the insured person at risk of injury necessitating specialist equipment (e.g., harness) or protective gear to keep them safe. • Racing other than on foot; • Any sickness; • suicide or intentional self-inflicted injuries; • During air travel unless as a fare-paying passenger; • Violation of law and any payment that would violate any government prohibition or regulation; • Alcohol or drug-related accidents; • mental or nervous disorders; • any pre-existing condition; • Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV); • nuclear, chemical or biological materials; • war <p><i>Please refer to the policy wordings for the full list of exclusions under this policy.</i></p>
<p>Duration of cover is for one month. Your coverage is automatically renewed on a monthly basis upon payment of premium subject to the terms and conditions as stated in your policy contract unless you cancel this policy. Please keep the proof of premium payment for any future reference.</p>	



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3. Know Your Obligations:

For this personal accident insurance, you must pay* a premium of:	
Standard Cover	RM 15.00 (Monthly)
Service Tax (8%)	RM 1.20
Total Premium you must pay	RM 16.20
You also have to pay the following fees and charges	
Commission (included in the premium stated)	RM 0.00 (0% of the premium)
Other Charges	RM 00.00

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

*The above premium, fees and charges are for illustrative purpose only based in the standard plan mentioned in point 2. above.

4. Other Key Terms:

- i. You must provide complete and accurate information at time of applying for this policy.
- ii. 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.
- iii. You should let us know as soon as it is reasonably practical after the accident which leads to a claim.
- iv. You must provide us with documents and any other evidence AIG may ask for to deal with your claim. You'll also have to follow the claims process set out in the policy document.
- v. Entry age for an adult under this policy is 18 to 70 years of age and renewable up to the age of 75 years of age. All ages refer to the age as of the Insured Person's last birthday.
- vi. From time to time, AIG may vary premium payments for this policy due to underwriting reasons of which you will be notified in writing at least 30 days before the change is to take place.
- vii. You are allowed to hold only one individual policy providing the same or similar benefits underwritten by AIG.

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 your policy by giving AIG 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period;
- ii. AIG can cancel this policy by giving you 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period.

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 policy documents

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).