



PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to purchase the Lifestyle Guard. Be sure to also read the general terms and conditions.

Product: Lifestyle Guard
Policyholder: Angkasa
Date Issued: 01st May 2025

1. What is this product about?

This policy provides compensation in the event of accidental damage including liquid damage to personal handheld electronic equipment, loss of cash and personal valuables, fraudulent charges, medical reimbursement for injury due to theft/robbery/assault and personal accident. If Insured Person paid an additional premium, this policy will also cover ATM withdrawal protection and home burglary cover. This policy provides 24 hours worldwide coverage regardless whether you and your spouse are on holiday or working.

2. What are the covers/benefits provided?

This policy covers:

- a) **Accidental Damage including liquid damage to Personal Handheld Electronic Equipment**
We will reimburse you for damage to your personal handheld electronic equipment due to accidental damage including damage caused by liquid.
- b) **Loss of Cash and/or Personal Valuables due to Theft**
Subject to a police report lodged within 7 days from the occurrence, we will reimburse you for a maximum of 2 incidents in every 12 policy months for loss due to theft that has happened outside your private residence. E.g.: Snatch Theft
- c) **Identity Theft - Fraudulent Charges and Cards Replacement**
Cover for any monetary loss suffered by you as a result of identity fraud whereby your card is stolen or details of your cards are used for unauthorized transaction and cost of replacing your cards that are lost or stolen.
- d) **Medical Reimbursement for injury due to Snatch Theft or Robbery**
Medical treatment reimbursement for bodily injury due to snatch theft, robbery or assault for a maximum of 2 incidents in every 12 policy months. This includes in-patient and out-patient treatment.
- e) **Accidental Death & Disablement**
Compensation for death or disablement within 12 months from the date of accident.

Add-On benefits (If purchased)

- f) **ATM Withdrawal Protection**
Subject to a formal police report lodged within 7 days from the date of the occurrence, we will reimburse you for:
 - i) cash withdrawn; or
 - ii) cash you are forced to withdraw as a result of a robbery at the ATM; provided such loss took place within 15 minutes immediately after the withdrawal.
- g) **Home Protection - Burglary**
We will cover you for loss of your household contents as a result of a forcible break-in to your private residence as declared to us.

Please refer to the policy contract for the complete details of the benefits.

3. How much premium do I have to pay?

- a) You may refer to the [premium table](#) for the relevant premium applicable to you.
- b) Premium is payable on a monthly basis.
- c) 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, 5100 Kuala Lumpur

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

Type	Amount
Commissions paid to the insurance intermediary/agent (included in the premium)	Nil
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 all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.
- (ii) 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, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

b) Claims:

- (i) All claims must be notified to us within 30 days from the date of loss.
- (ii) All supporting documents proving the loss must be submitted within a reasonable time from the date of loss.

c) Number of policies:

You can only be covered under 1 policy in respect of this insurance.

d) Age:

The insured must be 18 to 65 years to qualify for cover which is renewable at our discretion up to 70 years.

7. What are the major exclusions under this policy?

This policy does not cover loss or death or injury caused by the following events:

- Damage to, or costs or charges, when repairing or replacing battery chargers or batteries where these items are the only part of the personal handheld electronic equipment that have been damaged;
- Charges made on your lost or stolen payment card issued by a licensed financial institution more than 12 hours prior to your first report on the payment card being lost or stolen to the licensed financial institution in respect of the fraudulent charges benefit;
- Loss as a result of being pick-pocketed in respect of the loss of cash and personal valuables benefit;
- Any pre-existing conditions where You:
 - i. have received or are receiving treatment;
 - ii. have been given medical advice, diagnosis, where care or treatment has been recommended;
 - iii. have clear and distinct symptoms that are or were evident; or
 - iv. when its existence would have been apparent to a reasonable person in the circumstances;prior to the Policy Effective Date as stated in the Policy Schedule.
- The loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within electronic or I.T. products as a result of unauthorized access or unauthorized use of such system or data or the transmission, a denial of service attack or receipt or transmission of malicious code. Computer system means any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information. Electronic data means any data stored on a computer system.
- We shall not be deemed to provide cover and we 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 us, our parent company or its 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.
- War risks;
- Suicide and insanity;
- Self-inflicted injury;
- AIDS;
- Provoked murder or assault.

Note:

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

8. Can I cancel my policy?

- a) You may cancel your policy by giving AIG 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;
- b) AIG can cancel this policy by giving you 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 us 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 (200701037463)
P.O. Box 11768,
50756 Kuala Lumpur
Telephone: 1800 88 8811 / 603 2118 0188
Fax: 603 2118 0288
E-mail: AIGMYCare@aig.com



11. **Other types of insurance cover available.**
Please refer to our website at www.aig.my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR ACCIDENTAL DAMAGE, LOSS OF CASH AND PERSONAL VALUABLES, IDENTITY THEFT, MEDICAL REIMBURSEMENT AS WELL AS ACCIDENTAL DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE LIFESTYLE GUARD POLICY THAT YOU HAVE PURCHASED.

YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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.

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).

The information provided in this disclosure sheet is reviewed and updated as at **01/05/2025**.