



## **PASSENGERS PROTECTION PLAN PLUS INSURANCE POLICY**

### **PRODUCT DISCLOSURE SHEET**

#### **PRODUCT: PASSENGER PROTECTION PLAN PLUS & AUTO PASSENGER PROTECTION PLAN**

**DATE:** 1<sup>st</sup> June 2018

**Read this Product Disclosure Sheet before you decide to take up the Passenger Protection Plan Plus (PPP+) or Auto Passenger Protection Insurance (Auto PPP).**

**Be sure to also read the general terms and conditions stated in the policy.**

#### **1. What are these products about?**

These products can be purchased by any individual person who purchases a private car motor policy with AIG Malaysia Insurance Berhad. The products provides coverage in the event of injuries, disability or death caused by a sudden and unforeseen accident as follows:

- a) **PPP+:**
  - 24 hours worldwide cover for you.
  - while getting into, travelling in or getting out of a motor vehicle registered in your name while in Malaysia, Singapore and/or Brunei for any individual passengers including the driver (other than you).
- b) **Auto PPP:**
  - while getting into, travelling in or getting out of a motor vehicle registered in your name while in Malaysia, Singapore and/or Brunei for you & any individual passengers including the driver (other than you).

#### **2. What are benefits provided?**

- (a) Accidental Death.
- (b) Permanent Total Disablement.
- (c) Permanent Disability.
- (d) Bereavement Benefit.
- (e) Accidental Medical Reimbursement.
- (f) Loss of Personal Effects due to motor vehicle break-in while you are in the motor vehicle (only applicable for PPP+ and for you).

Please refer to the Schedule of Benefits in the brochure for the type of plans offered. Duration of cover is for 1 year and you will need to renew your policy annually, subject to our acceptance.

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

- (a) The premium you have to pay will depend on your choice of plan. You can refer to the premium table in this brochure for more details.
- (b) Premium is payable annually.
- (c) Payment is on a Cash Before Cover basis. The insurance shall not be effective unless the premium due has been paid.

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

- (a) A commission of 10% is applicable.
- (b) Stamp duty of RM10.00 is charged per policy.
- (c) Goods & Services Tax (GST) of 0% is applicable.

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

- (a) **Duty of disclosure:**

You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.

You also have a duty to inform us 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) **Age:**
  - (i) You must be 18 to 65 years to qualify for cover and the policy is renewable at our discretion up to 75 years.
  - (ii) Any individual passenger/s that are 1 to 80 years will be covered.



- (iii) All ages refers to the age as of the last birthday.
- (c) **Coverage:**
  - (i) Please refer to the Schedule of Benefits for the sum insured applicable to you.
  - (ii) Sum insured for all benefits increases with the No Claims Discount (NCD) entitlement of the motor vehicle as stated in the policy at the time of the accident.
  - (iii) Your monetary limit (including NCD) for a claim is limited to a maximum insurable sum of RM750,000.00 in relation to Accidental Death, Permanent Total Disablement or Permanent Disability benefit under all the PPP+ and/or Auto PPP policies purchased.
  - (iv) Motor vehicle shall include any passenger-type automobile private vehicle which is registered in Malaysia held under your name but excludes motorcycles and/or vehicles used for business purposes including public conveyances.
- (d) **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 90 days from the date of loss.
  - (iii) No claim will be admissible if notified after 1 year from the date of loss.
  - (iv) All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.
- (e) **Renewal:**

Renewal of the policy is at our consent. We reserve the right to revise the premium according to our applicable premium rate or discontinue the product at the time of such renewal.

#### 6. What are the major exclusions under this policy?

This policy does not cover any claim resulting by or expenses incurred for:

- (a) activities related to:
  - (i) flying unless as a fare-paying passenger;
  - (ii) racing involving motorized vehicles;
  - (iii) a sport in a professional capacity;
- (b) excluded occupation such as armed forces, police, peacekeeping forces, armed occupations, ship or air crew;
- (c) injuries that are intentionally self-inflicted or suicide,
- (d) taking drugs other than according to the manufacturer's instructions or for the treatment of drug addiction
- (e) external prosthetics appliances or devices such as artificial limbs, hearing aids and glasses;
- (f) violation of law.

#### **Note:**

It is your responsibility to prove that the loss did not in any way arise under or through any of the exclusions set in this policy. This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

#### 7. Can I cancel my policy?

- (a) You may cancel your policy by giving us 30 days written notice.
- (b) We can cancel this policy by giving you 30 days written notice. Your cover will continue for the duration that premium has been paid.

#### 8. 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 including your occupation and personal pursuit which would affect the risk profile.

#### 9. Where can I get further information?

Should you require additional information about Personal Accident insurance, please refer to the 'Insurance Info' booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at :

AIG Malaysia Insurance Berhad,  
Menara Worldwide, 198 Jalan Bukit Bintang,  
55100 Kuala Lumpur, Malaysia.

Telephone : 1 800 88 8811  
E-mail : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)



**10. Other types of Personal Accident cover available:**

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

**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 INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 1<sup>st</sup> June 2018.