

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Critical Care. Be sure to also read the general terms and conditions.

**What is this product about** This product provides compensation if you are diagnosed to be suffering from a critical illness for the first time.

**What are the cover/benefits provided?** Please refer to the benefits table in the brochure

**How much premium do I have to pay?**

- Please refer to the premium table in the brochure. Renewal premium will change according to your age group.
- Premium is payable annually.
- Payment must follow Cash before Cover terms
- Payment can be made by cash, cheque or credit card.

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

- Commission is payable up to a maximum of 15% and a stamp duty of RM10 per policy.

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

**a) Importance 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 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) Claim:**

- All claims must be notified to us within 30 days from the date of loss.
- All supporting documents proving the loss must be submitted 30 days from the date of loss.
- No claim will be admissible if notified after 1 year from the date of loss.
- All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.

**c) Number of policies:**

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

**d) Age:**

- You must be between the ages of 18 to 60 years to qualify for cover and is renewable up to the age of 65 years.
- Your age will be based on the age as of your last birthday.

**e) Country of residence:**

You must notify us if you will be out of Malaysia for more than 12 consecutive months. Failure to do so will invalidate this cover.

**f) Waiting Period:**

- Coverage due to illness will only start 30 days from the date you sign up.
- Coverage due to specified illnesses listed below will only start 120 days from the date that you sign up or upon policy reinstatement.
  - Hypertension, diabetes mellitus and cardiovascular diseases.
  - All tumors, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system.
  - All ear, nose (including sinuses) and throat conditions.
  - Hernias, hemorrhoids, fistulae,
  - Hydrocele, varicocele.
  - Endometriosis including disease of the reproduction system.
  - Vertebra-spinal disorders (including discs) and knee conditions.

**g) Renewal:**

- Renewal of cover is not guaranteed.
- Revision in premiums will be subject to portfolio review by us.
- Renewal of cover is at our option until the occurrence of any of the following:
  - Non-payment of premium or premium not paid on time.
  - Upon you reaching the age of 66 years.
  - Total claims of the policy have reached the specified lifetime limit and/or upon death.
  - Cancellation at your request.
  - Withdrawal of the entire portfolio (30 days' notice will be given to you and policies will be run off until expiry)
  - Insured ceases to qualify as a dependant.

**h) Cooling off period:**

- If you are not satisfied with this cover, you can return the policy to us within 15 days from the date you receive the policy.
- You will receive a full premium refund less any medical expenses incurred by us in the event of a claim.

**i) Contribution:**

If you are covered by any other policy, our share of reimbursement will be proportionate to the total cover available that corresponds to the claim.

**j) Switching policies:**

If you choose to switch or terminate your cover, you will be subject to the pre-existing condition(s), and the waiting period once more.

**k) Foreigners:**

Can purchase this product provided if they are permanent residents in Malaysia.

**What are the major exclusions under this policy?:**

This policy excludes any one of the following which is caused by or due to:

- a) Pre-existing conditions;
- b) Specified illness occurring during the first 120 days if continuous cover;
- c) Any medical or physical conditions arising within the first 30 days of the insured person's cover or reinstatement date whichever is later except for accidental injuries;
- d) Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- e) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- f) Any violation or attempt of violation of the law or resistance to arrest;
- g) Rest cures or sanitaria care, illegal drugs intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS- Related Complex) and HIV related diseases and any communicable diseases requiring quarantine by law;
- (h) Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;

- i) Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods, birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotency and/or sterilization.
- j) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- k) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- l) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- m) Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
- n) This policy does not cover any serious physical injury, sickness or disease resulting directly or indirectly from, attributed to, or accelerated by:
  - (i) The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
  - (ii) The dispersal or application of pathogenic or poisonous biological or chemical materials; or
  - (iii) The release of pathogenic or poisonous biological or chemical materials.

For the purpose of this exclusion, serious physical injury means:

- (i) Physical injury that involves a substantial risk of death;
  - (ii) Protracted and obvious physical disfigurement; or
  - (iii) Protracted loss of or impairment of the function of a bodily member or organ.
- o) 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.
  - (p) AIG will not pay under any section of this policy where such payment would violate a government prohibition or regulation.

Note: This list is non-exhaustive. Please refer to the sample of the policy contract for the full list of exclusions under this policy.

**Can I cancel my policy?**

You may cancel your policy by giving us 30 days written notice. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance as follow;

1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7months	25%
8 months	20%
9months	15%
10 months	10%
11 months	5%
Above 11 months	No refund

**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 by contacting our Customer Service at 1 800 88 8811 or by emailing us at [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Medical & Health 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)

Where can I get further information?

If you have any enquiries, please contact us at:

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

Tel: 1 800 88 8811

Please refer to our website at:

[www.aig.my](http://www.aig.my)

**IMPORTANT NOTE:**

You should satisfy yourself that this policy will best serve your needs. 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> September 2018.