



Essential PA



# Essential PA

## Can you imagine

what would happen if you meet with a serious accident?

- You need to provide for your loved ones.
- You need to pay for your financial commitments.
- You need to pay for your medical expenses.

What can you do about it?

## With Essential PA, you are in safe hands!

Get Essential PA, a simple yet effective Personal Accident plan, consisting of fantastic winning features for your peace of mind.



# Product Disclosure Sheet

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

## 1. What is this product about?

This product provides compensation in the event of injuries, disability or death caused by a sudden and unforeseen accident. It provides 24 hours worldwide coverage and you may choose to insure your family as well. You have a choice of 6 plans with optional benefits which you can add on.

This product can be purchased by individuals who are Malaysians, Permanent Residents, and Work Permit/Employment Pass Holders or otherwise legally employed in Malaysia. Residential address must be in Malaysia.

## 2. What are the cover/benefits provided?

This provides coverage for:

- |                                 |   |
|---------------------------------|---|
| (a) Accidental Death            | (f) Mobility Aids                                       |
| (b) Permanent Total Disablement | (g) Ambulance Service                                   |
| (c) Permanent Disability        | (h) Medical Expense Reimbursement<br>(Optional benefit) |
| (d) Fractures                   | (i) Daily Hospital Income (Optional benefit)            |
| (e) Severe Burns                |   |

You can refer to the schedule of benefits in this brochure for the types of plans offered. Duration of the cover is for 1 year. You need to renew your policy annually.

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

(a) The premium you have to pay will depend on your occupation and choice of plan.

You can refer to the premium table in this brochure for more details.

(b) Premium is payable annually.

(c) Payment must follow Cash Before Cover Terms. 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) Commission is payable up to maximum of 25% and stamp duty of RM10 per policy.

(b) Service Tax (ST) of 6% is applicable.

## 5. 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) Occupation

Occupation Class 1, Class 2 and Class 3 are eligible to be covered under this product.

You may refer to Occupational Class in this brochure for details

(c) Age

(i) You or your legal spouse must be 18 years and above up to 70 years to qualify for cover. This policy is renewable up to 75 years.

(ii) Your children must be 30 days and above up to 18 years or up to 25 years, if financially dependent and in full time education.

(iii) All ages refers to the age as of the last birthday.

(d) Family Plan

(i) Your spouse's coverage is the same as yours.

(ii) Your children's coverage is the same as yours except for Accidental Death, Permanent Total Disablement and Permanent Disability benefits which are limited to 10% of your benefits.

(e) Number of policies

You and your family can only be covered under one policy in respect of this product.

(f) 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.

(g) Renewal

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

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

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

(a) Activities related to:

(i) Flying unless as a fare paying passenger in a commercial airline.

(ii) Racing involving motorized vehicles.

- (b) Excluded Occupations:
  - (i) Armed forces, police and peacekeeping forces, armed occupations, firemen;
  - (ii) Off shore workers, workers handling explosives and toxic materials, ship crew, builder & repairer, miners & quarry workers;
  - (iii) Loggers & sawmill workers, workers handling boiler or pressure vessels, dispatch rider, crane operator;
  - (iv) Workers engaged in construction of dams, bridges, tunnels or underground work;
  - (v) Fishermen, divers, stevedores, stuntman/circus performers, jockey and racing drivers;
  - (vi) Taxi/bus/lorry/tractor/excavator drivers;
  - (vii) Window cleaners and construction workers at heights exceeding 30 feet (outside building);
  - (viii) Professional sportsmen/women;
- (c) Injuries that are intentionally self-inflicted, suicide or attempted suicide, deliberate or reckless exposure to danger.
- (d) Taking drugs:
  - (i) Other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner;
  - (ii) For the treatment of drug addiction;
- (e) Psychotic, mental and nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- (f) Pregnancy, child birth, infertility or birth control treatments or complications arising therefrom;
- (g) External prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses and glasses;
- (h) Violation of law;
  - (i) Any payment that would violate any government prohibitions or regulations;
  - (ii) Any act of war, act of foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends
- (k) AIG shall not be deemed to provide cover and AIG shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such payment of such claim or provision of such benefit would expose AIG, its 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.

It is your responsibility to prove that the loss did not in any circumstances arise under or through any of the exclusions set in this policy.

Note: 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 pursuits 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.aig.my](http://www.aig.my)

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad  
 Menara Worldwide,  
 198 Jalan Bukit Bintang,  
 55100 Kuala Lumpur, Malaysia  
 Tel: 1800 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.

## Essential PA

BASIC BENEFITS	SUM INSURED (RM)					
	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
1. Accidental Death	100,000	200,000	300,000	400,000	500,000	600,000
2. Permanent Total Disablement	200,000	400,000	600,000	800,000	1,000,000	1,200,000
3. Permanent Disability	150,000	300,000	450,000	600,000	750,000	900,000
4. Fractures (maximum of 2 disabilities per policy year)	2,000	2,000	3,000	3,000	3,000	3,000
5. Severe Burns	4,000	4,000	6,000	6,000	6,000	6,000
6. Mobility Aids	3,000	3,000	3,000	3,000	3,000	3,000
7. Ambulance Service	500	500	500	500	500	500
OPTIONAL BENEFITS	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
8. Medical Expenses Reimbursement (deductible of RM50 per disability)	3,000	3,000	5,000	5,000	5,000	5,000
9. Daily Hospital Income (maximum of 365 days per disability)	100	100	200	200	200	200

INDIVIDUAL PLAN	ANNUAL PREMIUM (RM) Inclusive of Service Tax (6%)					
	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
<b>Basic Benefits</b>						
Occupation Class 1 & 2	198.22	364.64	543.78	709.14	875.56	1,041.98
Occupation Class 3	573.46	1,054.70	N/A	N/A	N/A	N/A
<b>Basic &amp; Optional Benefits</b>						
Occupation Class 1 & 2	239.56	405.98	599.96	765.32	931.74	1,098.16
Occupation Class 3	626.46	1,107.70	N/A	N/A	N/A	N/A
FAMILY PLAN	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
<b>Basic Benefits</b>						
Occupation Class 1 & 2	488.66	833.16	1,238.08	1,580.46	1,923.90	2,268.40
Occupation Class 3	1,162.82	2,074.42	N/A	N/A	N/A	N/A
<b>Basic &amp; Optional Benefits</b>						
Occupation Class 1 & 2	675.22	1,019.72	1,491.42	1,833.80	2,177.24	2,521.74
Occupation Class 3	1,369.52	2,281.12	N/A	N/A	N/A	N/A

### Family Plan:

- Covers your legal spouse and all of your financially dependent children aged 30 days and above up to 18 years old or up to 25 years old, if they are in full time education.
- Coverage for your legal spouse is equal to yours.
- Coverage for each child is equal to yours, except for Accidental Death, Permanent Total Disablement & Permanent Disabilities benefits where they are covered up to 10% of the amount stated in the Schedule of Benefits.

### Excluded Occupations:

- Armed forces, police and peacekeeping forces, armed occupations, firemen;
- Off-shore workers, workers handling explosives and toxic materials, ship crew, builder & repairer, miners & quarry workers;
- Loggers & sawmill workers, workers handling boilers or pressure vessels, dispatch rider, crane operator;
- Workers engaged in construction of dams, bridges, tunnels or underground work;
- Fishermen, divers, stevedores, stuntman/circus performers, jockey and racing drivers;
- Taxi/bus/lorry/tractor/excavator drivers;
- Window cleaners and construction workers at heights exceeding 30 feet (outside building);
- Professional sportsmen/women.

### Occupation Class:

- Class 1:** Professional and occupations involving non-manual, administrative, managerial or clerical work solely in offices. This class includes full time students & retirees.
- Class 2:** Occupations involving work of a supervisory nature, sales or traveling but not engaging in manual work. This class includes housewives & artists.
- Class 3:** Persons engaged in occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery).

## Essential PA provides

1. Death Benefits – this will reduce the financial burden of your family.

2. Living Benefits – this will assist you through your difficult period.



- a) Permanent Total Disablement
- 100% more of Principal Sum assured of Accidental Death benefits.



- b) Permanent Disablement
- 50% more of Principal Sum assured of Accidental Death benefits.



- c) Fracture
- Cover for a complete fracture resulting from an accident.



- d) Severe Burns
- Cover for 2nd & 3rd degree burns resulting from an accident.



- e) Mobility Aids
- Reimbursement for a wheelchair and/or modification to home or vehicle when you sustain a disability and we pay at least 50% of the Principal Sum assured under the Permanent Disablement benefit.

3. Medical Benefits – this will help you pay for your medical expenses.



- a) Ambulance Service
- Emergency use of a local ambulance service for transportation by road vehicle to a local hospital.



- b) Medical Expenses Reimbursement
- Optional benefits.



- c) Daily Hospital Income
- Optional benefits.


4. Family Cover – this will extend cover to your loved ones.



- a) Family Plan
- Covers unlimited number of children on an unnamed basis from 30 days and above up to 18 years, or 25 years if in full time education.
  - Spouse – 100% on all benefits.
  - Child – 10% on Accidental Death, Permanent Disablement & Permanent Total Disablement, 100% for other benefits.

You will also be covered for the following:

- Motorcycling including pillion riding
- Gas inhalation, drowning or similar misfortune with no external sign of injury
- All leisure or amateur sports
- Terrorism
- Natural disaster
- Boarding as a fare paying passenger in a licensed private or commercial aircraft
- Food poisoning



American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig) These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

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