

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
(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?

- 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.
- Premium is payable annually.
- 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?

- Commission is payable up to maximum of 25% and stamp duty of RM 10 per policy.
- Services Tax (ST) of 6% is applicable.

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

- 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.
- 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.
- Age
 - 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.
 - 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.
 - All ages refer to the age as of the last birthday.
- Family Plan
 - Your spouse's coverage is the same as yours.
 - 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.
- Number of policies
You and your family can only be covered under one policy in respect of this product.
- Claims
 - All claims must be notified to us within 30 days from the date of loss.
 - All supporting documents proving the loss must be submitted 90 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.
- 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 exclusions under this policy?

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

- Activities related to:
 - Flying unless as a fare paying passenger in a commercial airline.
 - 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 there from;
- (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;
- (j) 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 war-like 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 cover, 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.oig.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

10. Other types of Personal Accident cover available

Please refer to our website at 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 updated as at 1st September 2018.