

PRODUCT DISCLOSURE SHEET

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

1. What is this product about?

This product provides reimbursement for expenses that are medically necessary, reasonable and customary in the event of hospitalization caused by an illness or accident which is sudden and unforeseen. Coverage is provided 24 hours a day. This cover can be purchased by any individual for themselves and their legal spouse and children.
2. What are the covers /benefits provided?

Please refer to the schedule of benefits in the brochure
3. How much premium do I have to pay?
 - (a) Please refer to the premium table in the brochure. Renewal premium will change according to the age group.
 - (b) Premium is payable annually.
 - (c) Payment must follow Cash Before Cover terms.
 - (d) Payment can be made by cash, cheque or credit card.
4. What are the fees and charges that I have to pay?
 - (a) Commission payable up to maximum of 15% and stamp duty of RM10 per policy.
5. What are some of the key terms and conditions that 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) **Claims:**
 - (i) All claims must be notified to AIG Malaysia within 30 days from the date of loss.
 - (ii) All supporting documents proving the loss must be submitted to AIG Malaysia within 30 days from the date of loss.
 - (iii) No claim after will be admissible if notified 1 year from the date of loss.
 - (iv) All claims will be paid to you. In the event of death, claims will be paid your nominee or estate.
 - (c) **Number of policies:** You can only be covered under one policy in respect of this insurance.
 - (d) **Age:**
 - (i) You or your spouse must be between the ages of 18 to 60 years to qualify for cover.
 - (ii) The policy for you and your spouse is renewable up to the age of 65 years.
 - (iii) Your children must be between the age of 15 days to 18 years or 23 years if they are registered as Full time students in a recognized educational institution and financially dependent on you.
 - (iv) Your age will be based on the age as of your last birthday.
 - (e) **Country of residence:** You must notify AIG Malaysia if you will be out of Malaysia for more than 12 consecutive months. Failure to do so will invalidate this cover.

(f) Waiting Period:

- (i) Coverage due to illness will start 30 days from the date that you sign up.
- (ii) Coverage due to the specified illnesses listed below will start 120 days from the date 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
 - Vertebro-spinol disorders (including disc) and knee conditions

(g) Renewal:

- (i) Renewal of cover is not guaranteed.
- (ii) Revision in premiums will be subject to the entire portfolio review.
- (iii) Renewal of cover is at AIG Malaysia's option until the occurrence of any of the following:
 - Non-payment of premium or premium not paid on time.
 - Upon reaching the age of 66 years.
 - Total claims of the policy have reached the lifetime limit specified and/or upon death of the insured.
 - 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 person(s) ceases to qualify as a dependent.

(h) Overseas treatment is only allowed:

- (i) If travel out of Malaysia is not for medical treatment but results in hospitalization as a result of a medical emergency.
- (ii) Treatment required cannot be obtained in Malaysia and is recommended by a consultant/specialist.
- (iii) Diagnosis that is not first made in Malaysia.
- (iv) Treatment of non-emergency or chronic conditions which cannot be reasonably postponed until return to Malaysia.

(i) Cooling of Period:

- (i) If you are not satisfied with this cover, you can return the policy to AIG Malaysia within 15 days from the date you receive this policy.
- (ii) You will receive a full premium refund less any medical expenses incurred by AIG Malaysia

(j) Contribution: If you are covered by any other policy, AIG Malaysia's share of reimbursement will be proportionate to the total cover available that corresponds to the claim

(k) Switching policies: If you choose to switch or terminate your cover, you will be subject to the pre-existing conditions and waiting period once more.

(l) Foreigners can purchase this product provided they are permanent residents in Malaysia.

6. What are some of the major exclusions under this policy?

This policy does not cover any one of the following which is caused by or due to:

- i) Pre-existing conditions;
- ii) Specified illnesses occurring during the first 120 days of continuous cover;
- iii) Out-patient treatment not related to an in-patient treatment or day surgery, except for an injury arising from an accident
- iv) Any medical or physical condition arising within the first 30 days of the insured person's cover or reinstatement date whichever is latest except for accidental injuries;
- v) Dental conditions including dental treatment or oral surgery as necessitated by accidental injuries to sound natural teeth occurring wholly during the period of insurance;
- vi) Costs/expenses of services of a non-medical nature, such as television, telephones, telex service, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- vii) Charges for services received in convalescent and nursing homes, nature cure clinics and similar establishments for rest care;
- viii) Treatment for any injury, illness, sickness or diseases for which such treatment are provided free;
- ix) Expenses incurred for donation of any body organ by an insured person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant;
- x) Expenses incurred for sex changes;
- xi) Investigation and treatment for sleep and snoring disorders, and hormone replacement therapy;
- xii) Communication or transportation expense except for local ambulance services;
- xiii) Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the insured and disabilities arising out of duties of employment or profession that is covered under a workman's compensation insurance contract;

- xiv) Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- xv) 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;
- xvi) Any violation or attempted violation of the law or resistance to arrest;
- xvii) Rest cures or sanatoria care, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable disease or diseases required quarantine by law;
- xviii) 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;
- xix) Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilization;
- xx) Plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radical Keratotomy or Lasik) and the use and acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- xxi) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- xxii) Private flying other than as a fare paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- xxiii) Hospitalization primarily for investigatory purpose, diagnosis, X-ray medical examinations, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or treatment which is medically necessary and any preventive treatments, preventive medicines or examinations carried out by a consultant or specialist and treatments specifically for weight reduction or gain;
- xxiv) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; xxv) Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);

- xxvi) This policy does not cover any serious physical injury, sickness, or disease resulting directly or indirectly from, attributed to, or accelerated by
- (a) The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
 - (b) The dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - (c) The release of pathogenic or poisonous biological or chemical materials.

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

- (c) Physical injury that involves a substantial risk of death; or
 - (b) Protracted and obvious physical disfigurement; or
 - (c) Protracted loss of or impairment of the function off a bodily member or organ.
- xxvii) 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.;
- xxviii) AIG Malaysia 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.

7. Can I cancel my policy? (a) You may cancel your policy by giving AIG Malaysia a written notice. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance as follows:

PERIOD	REFUND
15 days	90%(applicable to renewal only)
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Above 11 months	No refund

8. What do I need to do if there are changes to my contact/details? It is important that you inform AIG Malaysia of any change via written notice by contacting our Customer Service at 1 800 88 8811.
9. Where can I get more 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
- If you have any enquiries, please contact AIG Malaysia at:
- AIG Malaysia Insurance Berhad
Menara Worldwide,
198 Jalan Bukit Bintang,
55100, Kuala Lumpur, Malaysia.
- Tel: 1800 88 8811
Facsimile: (603) 2685 4896
E-mail: AIGMYCare@aig.com
10. Other types of Medical and Health Insurance cover available. Please refer to our website at 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 1st September 2018.