



MyGuardian PA

Insurance coverage is rarely a one-size-fits-all. Introducing a protection plan that can be personalised according to your needs. MyGuardian PA is designed to match your ever-growing lifestyle, covering you and your loved ones at every stage of life.

Protection designed for you.

#AIGJagaYou



1.
START
OF A
NEW JOB



2.
LOVING
MARRIED
LIFE



3.
BABY'S
FIRST
RIDE!



4.
MUM AND DAD'S
40TH ANNIVERSARY

www.aig.my/myguardian-pa-agent

MyGuardian PA is tailored to match your lifestyle to protect you and your loved ones. Our professional agents will guide you towards getting the best protection for yourself and your loved ones.

Get in touch with our friendly agents today!

Benefits For Every Life Stage



Coverage Up To 100 Years Of Age

The policy covers you, your spouse and parents up to the age of 100 years.



Match Your Growing Lifestyle

Protect every stage of your life. As you progress through the different phases of life – from being single to getting married and having children, we have plans that cater to you and your loved ones.



Lump Sum Claim Payment

Majority of our benefits are paid on a lump sum basis. This makes the claims process easier and allows you to enjoy claims payments in addition to other insurance coverage paying for the same accident / benefit.

Medical And Related Expenses Due To An Injury



Medical Expenses And Daily Hospitalization Income Due To An Injury

Reimbursement for medical expenses to treat injuries suffered from an accident and a daily cash payout if hospitalized.



Dental And Corrective Surgery

Reimbursement for restorative dental correction or corrective surgery to restore appearance if required when you suffer from an accident that leads to injuries.



Alternative Medical Treatments

Reimbursement for medical expenses for traditional chinese medicine or chiropractor treatment to treat injuries suffered from an accident.



Ambulance Fees

Reimbursement for ambulance fees (if required) when you suffer from an accident.



Fractures

Lump sum payout if you suffer from an accident that leads to complete or compound fracture.



Surgical Cash Allowance

Lump sum payout if you suffer from an accident that leads to a surgery.



Serious Burns

Lump sum payout if you suffer from an accident that leads to serious burns.



Compassionate Visit

Reimbursement for travelling and accommodation expenses for your family member if you suffer from an accident that leads to your hospitalization and you have no adult family member with you when hospitalized away from home.



Mobility Assistance

Reimbursement for buying or renting wheelchairs, crutches or any other mobility aid (if required) upon discharge from a hospital if you suffer from an accident.



Home Nursing Care

Cash payout per visit for recommended home nursing care upon discharge if you suffer from an accident that leads to hospitalization for a minimum period of 3 days.



Get Well Benefit

Lump sum payout upon discharge if you suffer from an accident that leads to hospitalization for a minimum period of 7 days and requires post-hospitalization recuperation.



Medical Concierge

Enjoy a worry-free recovery during and after your hospitalization. Our 24/7 medical concierge team is just a call away at +603 - 2772 5655.

(i) Doctor Appointments or Hospital Admission Arrangements

Rest easy knowing that if medically necessary, we will assist you in arranging appointments with medical service providers, or arrange for hospital admission where required.

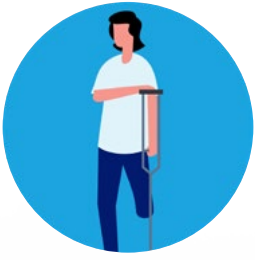
(ii) Medical Monitoring

We will work with your attending doctor to ensure that you are getting the appropriate medical care

(iii) Home Nursing Referral

Upon discharge from a hospital, where recommended by a doctor, we will provide a list of home nursing care available near you.

Cash Flow Protection Due To An Injury



Accidental Death And Permanent Disablement

Lump sum payout if you suffer from an accident that leads to death or permanent disablement.



Renewal Bonus

Your principal policy value for accidental death and permanent disablement benefits increases by 20% annually up to 5 consecutive years as long as you continue to renew your policy and have not made a claim for accidental death or permanent disablement.



Household Bills Protection

Cash payout to support your household bills if you suffer from an accident that leads to hospitalization for a minimum period of 7 days.



Loan Protection

Reimbursement to support outstanding monthly loan payments if you suffer from an accident that leads to death or permanent disability.



Weekly Allowance Due To Temporary Total Disablement

Weekly cash payout if you suffer from an accident that leads to you being unable to work temporarily due to an injury. You must be gainfully employed to be eligible for this benefit.



Repatriation Of Mortal Remains

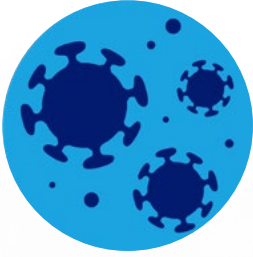
Reimbursement for the return of mortal remains to Malaysia and burial costs if you suffer from an accident overseas that leads to death.



Funeral Expenses

Lump sum payout for funeral expenses if you suffer from an accident that leads to death.

Coverage For Growing Concerns



Specified Infectious Diseases Cover

(i) Medical Expenses Due To Specified Infectious Diseases

Reimbursement for medical expenses in the event you are diagnosed with any one of the 10 specified infectious diseases covered, including COVID-19.

(ii) Bereavement Due To Death From Specified Infectious Diseases

Lump sum payment for bereavement in the event of death due to any one of the 10 specified infectious diseases covered, including COVID-19.



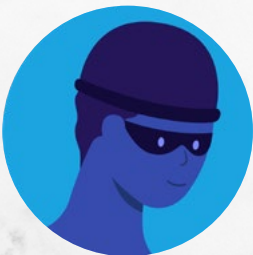
Accidental Death And Permanent Disablement On A Common Carrier

Additional lump sum payout if you suffer from an accident that leads to death or permanent disablement when travelling on a common carrier, for example: bus, train or other such public transportation including e-hailing rides.



Personal Liability

Covers legal liability for unexpected incidents where you are held legally liable for damages you have accidentally caused to another person or their property.



Snatch Theft

Lump sum payout if you become a victim of snatch theft.

Protection For The Family



Parent And Child Support Assistance

Ensure your parents and children are financially supported should you suffer from an accident.

- Lump sum payout per child (up to 3 children) if the accident leads to death or permanent disablement.
- Lump sum payout per parent (up to 2 surviving parents per insured person) if the accident leads to death provided you are gainfully employed at the time of the accident.



Miscarriage

Lump sum payout if you suffer from an accident that leads to a miscarriage.



Infertility Or Impotency

Lump sum payout if you suffer from an accident that leads to permanent infertility or impotency.

What We Cover

Schedule of Benefits

Choose a plan that matches your needs and select optional add-on benefits to enjoy better coverage.

Core Benefits

Benefits	Compensation Limit (RM)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death ¹	100,000	300,000	500,000	800,000	1,000,000
Permanent Disablement ²	100,000	300,000	500,000	800,000	1,000,000
Accidental Death And Permanent Disablement On A Common Carrier ¹	100,000	300,000	500,000	800,000	1,000,000
Funeral Expenses	5,000	5,000	8,000	10,000	12,000
Repatriation Of Mortal Remains	20,000	20,000	20,000	20,000	20,000
Medical Expenses Due To An Injury	3,000	5,000	8,000	10,000	12,000
Dental And Corrective Surgery	5,000	5,000	8,000	8,000	10,000
Ambulance Fees	500	500	500	500	500
Daily Hospitalization Income Due To An Injury <i>Aggregate Period : Up to 180 days</i>	100 Per Day	150 Per Day	200 Per Day	200 Per Day	250 Per Day
Surgical Cash Allowance	3,000	3,000	3,000	3,000	3,000
Serious Burns	3,000	5,000	7,000	8,000	10,000
Mobility Assistance	2,000	2,000	2,000	2,000	2,000
Get Well Benefit	500	500	500	500	500
Medical Concierge	Included	Included	Included	Included	Included

Optional Benefits

Benefits	Compensation Limit (RM)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Fractures	3,000	3,000	3,000	3,000	3,000
Loan Protection	3,000	5,000	8,000	10,000	12,000
Alternative Medical Treatments a) Per visit b) Per policy period	200 800	200 800	200 800	200 800	200 800
Household Bills Protection ³ Aggregate Period: Up to 3 months	1,000 Per Month	1,000 Per Month	1,000 Per Month	2,000 Per Month	2,000 Per Month
Home Nursing Care Aggregate Period: Up to 60 days	50 Per Visit Up To 30 Visits	100 Per Visit Up To 30 Visits	150 Per Visit Up To 30 Visits	150 Per Visit Up To 30 Visits	200 Per Visit Up To 30 Visits
Weekly Allowance Due To Temporary Total Disablement ⁴ Aggregate Period: Up to 52 consecutive weeks	100 Per Week	150 Per Week	300 Per Week	400 Per Week	600 Per Week
Compassionate Visit a) Within Malaysia b) Overseas Aggregate Period: Up to 10 days	100 Per Day 300 Per Day	150 Per Day 450 Per Day	200 Per Day 600 Per Day	250 Per Day 700 Per Day	300 Per Day 900 Per Day
Miscarriage	1,000	2,000	3,000	4,000	5,000
Infertility or Impotency	1,000	2,000	3,000	4,000	5,000
Snatch Theft	100	200	300	400	500
Child Support Assistance ⁵ (Per child up to 3 children)	5,000	7,500	10,000	12,500	15,000
Parent Support Assistance ⁴ (Per parent)	10,000	10,000	10,000	10,000	10,000
Personal Liability	100,000	100,000	300,000	300,000	400,000
Medical Expenses Due To Specified Infectious Diseases Waiting Period: 30 days from policy effective date	1,000	1,000	1,000	1,000	1,000
Bereavement Benefit Due To Death From Specified Infectious Diseases Waiting Period: 30 days from policy effective date	10,000	30,000	50,000	50,000	50,000

Aggregate Period means the maximum number of consecutive days for which a compensation is payable as specified against the benefit in the Schedule of Benefits.

¹ Accidental Death is not applicable to parent(s). Compensation limit for child(ren) is 25% of the plan selected.

² Compensation limit for child(ren) is 25% of the plan selected.

³ This Benefit is not applicable to child(ren).

⁴ This Benefit is only applicable to the Policyholder and spouse who are gainfully employed.

⁵ This benefit is only applicable to the Policyholder and spouse.

Important Notes:

1. Eligible age is any person aged from 18 to 75 years old, renewable up to 100 years old.
2. Eligible age for children is from 30 days up to 19 years old (or up to 25 years old for full-time students).
3. Only legal children who are financially dependent on the Policyholder can be insured (irrespective of number of children on an unnamed basis *).
4. Compensation is reduced to 50% when an Insured Person attains the age of 76 years at time of renewal.
5. Plan 5 is only available to the Policyholder.
6. Persons engaged in Class 3 occupation can opt to purchase plans 1 and 2 only.
7. Optional benefit(s) selected must follow the plan of the core benefits selected.

* Unnamed basis - You do not need to provide us with personal details of your children if you opt for a category including children. However, the children to be covered should fulfill the criteria required under this product.

What You Pay

Premium Table (RM per year)							
Person To Be Insured (Age 18-75 years)	Occupation Class 1 & 2					Occupation Class 3	
Core Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2
Policyholder	220	472	748	1,088	1,330	370	795
Additional - Spouse <i>(limit up to one)</i>	187	376	587	833	N/A	187	376
Additional - Children	123	198	294	371	N/A	123	198
Additional - Parent <i>(per parent)</i>	128	198	291	358	N/A	128	198
Optional Benefits* - Premium up to	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2
Policyholder	96	110	136	166	189	157	180
Additional - Spouse <i>(limit up to one)</i>	96	110	136	166	N/A	157	180
Additional - Children	63	71	82	87	N/A	63	71
Additional - Parent <i>(Per parent)</i>	76	85	97	118	N/A	76	85

Premium in the table above excludes 8% service tax and stamp duty.

*You can select any number of optional benefits as per Schedule of Benefits and the applicable premium will vary as per benefits selected. The premium provided in the table is the cumulative premium for all available optional benefits. Please contact your agent for further details.

Occupations are classified as below:

Occupational Classification	Description
Occupational Class 1	Professionals and persons engaged in executive or non-manual, administrative or clerical duties solely in offices or similar non-hazardous places.
Occupational Class 2	Persons engaged in duties of supervisory nature or travelling outside office for business purposes with no exposure to hazardous conditions and not involved in any manual labour.
Occupational Class 3	Persons engaged in occasional or regular manual work not particularly hazardous in nature but involving the use of tools or light machinery.

Note - Persons engaged in occupations with high risk or exposure to hazardous conditions are not covered under this product. For further information on this, please refer to the policy wordings.

We Make Claims Easy For You With Just 3 Simple Steps



1 Notify us immediately
after the incident



2 Prepare all your relevant
supporting documents as per
the nature of the claim



3 Submit your documents within
90 days of the incident



Submit your claims to MYPAClaims@aig.com

Need more information? Visit the link below to download your claims form and a guide list of supporting documents needed to make a claim:

www.aig.my/claims/personal-claims/personal-accident-claims

We will contact you if any additional documents for the claim submission is required.



AIG Malaysia Insurance Berhad
(200701037463)

P O Box 11768
50756 Kuala Lumpur
Malaysia

www.aig.my

American International Group, Inc. (AIG) is a leading global insurance organisation. AIG member companies provide insurance solutions that help businesses and individuals in approximately 70 countries and jurisdictions protect their assets and manage risks. AIG common stock is listed on the New York Stock Exchange.

All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Coverage is subject to the insurance contract and actual policy language. Non-insurance products and services may be provided by independent third parties.

MyGuardian PA is underwritten by AIG Malaysia Insurance Berhad (200701037463) which is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

© AIG, Inc. All rights reserved.

**Up-to-date as of March 2024.*

MyGuardian PA