



# MyGuardian **PA**

**ONLINE**

A personal accident plan designed to match your growing lifestyle for you and your loved ones.

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

**MyGuardian PA Online provides flexible protection that matches the growing lifestyle of you and your loved ones.**

## **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.

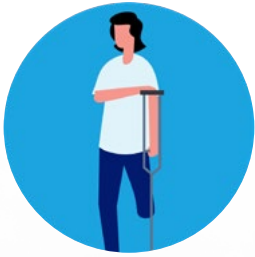


### **Lump Sum Claim Payment**

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.



# Accident, Medical and Cash Flow Protection



## **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.



## **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.



## **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.

# Enjoy Enhanced Coverage With Optional Add-On Packages



## Accidental Death And Disablement Benefits

Enhance your policy with this add-on package which offers child and parent support assistance, accidental death and permanent disablement benefits while on a common carrier, and funeral expenses.

### (i) 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.

### (ii) 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.

### (iii) Funeral Expenses

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



## Financial Assistance And Relief Benefits

Protect your lifestyle with financial support with benefits like loan and household bills protection during your recovery period, as well as home nursing during recuperation should you require it.

### (i) 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.

### (ii) Loan Protection

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

### (iii) 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.



## Medical And Hospital Benefits

Additional value to your policy with this add-on package which covers fractures, serious burns, ambulance fees, alternative medical treatments and a surgical cash allowance.

### (i) Fractures

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

### (ii) Surgical Cash Allowance

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

### (iii) Serious Burns

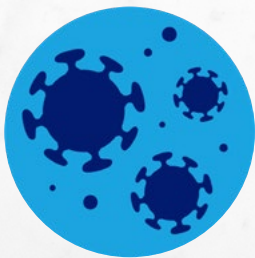
Lump sum payout if you suffer from an accident that leads to serious burns.

### (iv) Ambulance Fees

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

### (v) Alternative Medical Treatments

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



## Specified Infectious Diseases Benefits

Provides coverage for growing health concerns with this add-on package, which includes:

### (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 Benefit Due To Death From Specified Infectious Diseases

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



# What We Cover

## Schedule of Benefits

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

### Core Benefits

Benefits	Compensation Limit (RM)			
	Plan 1	Plan 2	Plan 3	Plan 4
Accidental Death <sup>1</sup>	50,000	100,000	200,000	300,000
Permanent Disablement <sup>2</sup>	50,000	100,000	200,000	300,000
Medical Expenses Due To An Injury	2,000	3,000	4,000	5,000
Daily Hospitalization Income Due To An Injury Aggregate Period: Up to 180 days	100 Per Day	200 Per Day	200 Per Day	300 Per Day
Medical Concierge	Included	Included	Included	Included

### Optional Add-On Packages

Benefits	Compensation Limit (RM)
Accidental Death and Disability Benefits	
Accidental Death and Permanent Disablement on a Common Carrier <sup>1</sup>	100,000
Funeral Expenses	5,000
Child Support Assistance <sup>3</sup> (Per child up to 3 children)	5,000
Parent Support Assistance <sup>4</sup> (Per parent)	10,000
Medical and Hospital Benefits	
Fractures	3,000
Surgical Cash Allowance	3,000
Serious Burns	2,000
Ambulance Fees	1,000
Alternative Medical Treatments a) Per visit b) Per policy period	100 1,000
Financial Assistance and Relief Benefits	
Loan Protection <sup>5</sup>	3,000
Home Nursing Care Aggregate Period: Up to 60 days	50 Per Visit Up to 30 Visits
Household Bills Protection <sup>6</sup> Aggregate Period: Up to 3 months	1,000 Per Month
Specified Infectious Diseases Benefits	
Medical Expenses Due To Specified Infectious Diseases Waiting Period: 30 days from policy effective date	2,000
Bereavement Benefit Due To Death From Specified Infectious Diseases Waiting Period: 30 days from policy effective date	10,000

Covered amount shown are the maximum compensation (sum insured) per insured person.

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.

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

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

<sup>3</sup> This Benefit is only applicable to the Policyholder and spouse.

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

<sup>5</sup> This Benefit is not applicable to parent(s).

<sup>6</sup> This Benefit is not applicable to child(ren).

#### 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. Add-On packages are optional and multiple add-on packages can be selected in one policy.

\*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

## Individual Cover

Age 18-75 years old (Renewable up to age 100 years old)

Premium Table (RM per year)				
Core Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Per Individual	76	136	225	322
+ Per Parent (Optional)	44	71	96	127

Optional Add-On Packages	Per Individual	+ Per Parent (Optional)
Accidental Death and Disablement Benefits	13	3
Medical and Hospital Benefits	31	31
Financial Assistance and Relief Benefits	13	11
Specified Infectious Diseases Benefits	20	20

## Family Cover

Adult: Age 18-75 years old

Children: Age 30 days up to 19 years old (or up to 25 years old if full-time students)

Premium Table (RM per year)				
Core Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Individual and Spouse	140	248	401	570
Individual, Spouse and Children	182	317	496	698
Individual and Children	118	205	320	450
+ Per Parent (Optional)	44	71	96	127

Optional Add-On Packages	Individual & Spouse	Individual, Spouse & Children	Individual & Children	+ Per Parent (Optional)
Accidental Death and Disablement Benefits	26	29	16	3
Medical and Hospital Benefits	62	91	60	31
Financial Assistance and Relief Benefits	26	28	15	11
Specified Infectious Diseases Benefits	40	63	43	20

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

Note: Premium in the tables above are inclusive of direct rebate and will vary depending on the plan and add-on benefits selected.

# 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](mailto: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](http://www.aig.my/claims/personal-claims/personal-accident-claims)

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



# Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to purchase the MyGuardian PA Online - Personal Accident Policy.  
Be sure to also read the general terms and conditions.

Wherever the following words or phrases appear and begin in uppercase, the definitions with interpretation are set out in the policy wordings under section 'General Policy Definitions'.

**Product: MyGuardian PA Online**

**Date Issued: March 2024**

## 1. What is this product about?

- This product provides protection in the event of injuries, disability or death caused solely by an Accident.
- Coverage is provided worldwide and is valid for 24 hours throughout the Policy Period.
- You can select a Category to cover yourself and/or include your Spouse and/or Children. There is also an option to extend coverage to your Parent(s), where applicable.
- This product has a range of 4 different plans that are meant to correspond to individual financial needs.

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

This Policy provides coverage for the following core Benefits:

1.	Accidental Death;
2.	Permanent Disablement;
3.	Medical Expenses Due To An Injury;
4.	Daily Hospitalization Income Due To An Injury; and
5.	Medical Concierge

With an additional premium, you may opt for the following add-on Benefits to your Policy:

A. Accidental Death and Disability Benefits, which includes:

1.	Accidental Death and Permanent Disablement On A Common Carrier;
2.	Funeral Expenses;
3.	Child Support Assistance; and
4.	Parent Support Assistance

B. Medical and Hospital Benefits, which includes:

1.	Fractures;
2.	Surgical Cash Allowance;
3.	Serious Burns;
4.	Ambulance Fees; and
5.	Alternative Medical Treatments

C. Financial Assistance and Relief Benefits, which includes:

1.	Loan Protection;
2.	Home Nursing Care; and
3.	Household Bills Protection

D. Specified Infectious Diseases, which includes:

1.	Medical Expenses Due To Specified Infectious Diseases contracted in Malaysia only <sup>#</sup> ; and
2.	Bereavement Benefit Due To Death From Specified Diseases contracted in Malaysia only <sup>#</sup>

<sup>#</sup>A waiting period of 30 days is applicable for add-on Benefits D (1 & 2).

Note: Please refer to the policy wordings for further details of the benefits.

Duration of cover is for one year. You need to renew your insurance cover annually.

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

The premium to be paid will vary depending on the Category, Plan and add-on Benefits selected. It is inclusive of 25% direct rebate for all Benefits apart from Medical Expenses Due To Specified Infectious Diseases Benefit and 15% direct rebate for Medical Expenses Due To Specified Infectious Diseases Benefit, whichever is applicable.

## 4. What are the fees and charges that I have to pay?

Type	Amount
Stamp duty	RM 10.00 per policy
Service Tax	8%

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

### (a) Duty of disclosure:

- You must take reasonable care to disclose all material facts which you know or ought to know which could impact your risk profile and ensure that all your answers to the questions are full, complete, correct, honest and to the best of your knowledge as these information form the basis of your contract.
- You also have a duty to inform the Company of any change in the information given to the Company earlier before the Company issues the Policy 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 paid in full.

### (b) Eligibility:

#### Age

- Entry age for an adult is 18 to 75 years of age (inclusive).
- Entry age for a Child is 30 days after birth up to 19 years of age or up to 25 years of age if the Child is a full time student at an accredited institution of higher learning.
- The Policy can be renewed for each Insured Person up to the age of 100 years.

Notes:

- The Compensation for 'Accidental Death and Permanent Disablement' Benefit applicable for Children is 25% of the Plan selected.
- When an Insured Person attains the age of 76 years at time of renewal, the Compensation applicable to the Benefits provided under the Policy reduces to 50% of the Compensation.

#### Occupation

This policy is only offered to the following occupation classes:

- 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 of the 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.

Notes:

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

**(c) Cash Before Cover:**

The Company must receive the premium due on or before the Premium Due Date. No Benefits will be payable for any claim that occurs during a period for which premium was not received.

**(d) Claims:**

- (i) The Company must be notified as soon as it is reasonably practical and in any event within 30 Days after the date of Accident or Sickness which leads to a claim.
- (ii) The Company must be provided with all reasonable and necessary evidence required by the Company to support a claim within 90 Days after the date of Accident or Sickness which leads to a claim.
- (iii) Failure to comply with (i) above may result in the Company's rejection of all or part of the claim. Reasons include, but are not limited to, if it is made so long after the event that the Company is unable to investigate it fully, or may result in the Insured Person not receiving the full amount claimed if the amount payable changes as a result of the delay.
- (iv) In the event the Insured Person is a Child, all dealings in relation to any claim will be between the Insured Person's Parent and the Company.

**(e) Number of policies:**

Only one individual policy providing the same product underwritten by the Company is allowed. If more than one policy is held, the Company will consider the Insured Person to be insured under the Policy with the highest compensation or, where the compensation under each policy is identical, under the policy that was first issued.

**(f) Renewal:**

You are eligible for an additional 20% increase of the Compensation for 'Accidental Death' and 'Permanent Disablement' Benefits on every Anniversary Date up to a maximum of 5 consecutive years if the policy is continuously renewed without interruption and the Policy remains Claims Free for all Insured Persons throughout the Policy Period.

Notes:

- 1. Refer to the terms and conditions under section 'Renewal Bonus' of this product in the policy wordings for further details on Renewal Bonus.
- 2. Renewal Bonus is not applicable to Parents.

**6. Can I change the plan or category of my Policy?**

You can change the Plan and/or Category of your Policy at the time of renewal only. However, change of Plan and/or Category is not allowed for policies covering any Insured Persons aged 75 years old and above.

**7. What are the major exclusions under this policy?**

- 1. Pre-Existing Condition or any complication arising from it, mental or nervous disorder, pregnancy or childbirth
- 2. Any Sickness, except for a Specified Infectious Disease covered under 'Medical Expenses Due To Specified Infectious Diseases' and 'Bereavement Benefit Due To Death From Specified Infectious Diseases' Benefits
- 3. Suicide or attempted suicide, any criminal or illegal act (including traffic offences) or being under the influence of alcohol or drugs
- 4. Any Insured Person engaging, practicing, training or participating in any professional sports, any extreme sports or activity that presents a high level of inherent danger
- 5. Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers
- 6. HIV and/or any HIV-related illness including AIDS and/or any type of venereal disease
- 7. War, invasion, and rebellion

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

**8. Can I cancel my policy?**

You can cancel this Policy by giving 30 Days prior written notice to the Company or via email at the address provided below, provided there is no claim made on the Policy. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier date. Upon cancellation, you are entitled to a refund of premium based on the Short Period Scale. Please refer to the Policy for the Short Period Scale rates.

**9. What do I need to do if there are changes to my contact personal details?**

It is important that you inform the Company of any change in your life profile including your occupational and personal pursuits which would affect the risk profile.

**10. 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 visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact the Company at:

AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768,  
50756 Kuala Lumpur,  
Malaysia.

Telephone : 1800 88 8811 / 603 2118 0188  
Facsimile : 603 2118 0288  
E-mail : AIGMYCare@aig.com

**11. Other types of Personal Accident cover available**

Please refer to the Company's 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 contact the insurance company directly for more information.

You should read and understand the contract terms and discuss further with the Company if there are any terms that you do not understand before accepting the policy contract. If there are any questions regarding the terms and conditions of this Policy wordings, the Policyholder may contact the Company.

AIG Malaysia Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



**AIG Malaysia Insurance Berhad (200701037463)**

P O Box 11768  
50756 Kuala Lumpur  
Malaysia

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

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

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**ONLINE**