



PRODUCT DISCLOSURE SHEET

Dear Customer

Date issued: 15/08/2025

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance. Other customers have read this PDS and found it helpful; You should read it too.

1. What is MyGuardian PA?

This product provides compensation 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. This is also an option to extend coverage to your Parent(s), where applicable. This product has a range of 5 different plans that are meant to correspond to individual financial needs.

2. Know Your Coverage:

As an Illustration, for a premium of RM 220.00 annually , you will receive the following coverage:	
This Policy covers	This Policy excludes
<ul style="list-style-type: none"> Accidental Death – RM 100,000 Permanent Disablement – RM 100,000 Accidental Death & Permanent Disability in a Common Carrier Accident – RM 100,000 Funeral Expenses – RM 5,000 Repatriation of Mortal Remains – RM 20,000 Medical Expenses Due To An Injury – RM 3,000 Dental and Corrective Surgery – RM 5,000 Ambulance Fees – RM 500 Daily Hospitalization Income Due To An Injury (Aggregate Period: Up to 180 days)– RM 100 per Day Surgical Cash Allowance – RM 3,000 Serious Burns - RM 3,000 Mobility Assistance - RM 2,000 Get Well Benefit – RM 500 Medical Concierge - Included Renewal Bonus - 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. Renewal Bonus is not applicable to Parents. 	<ul style="list-style-type: none"> Pre-Existing Condition or any complication arising from it, mental or nervous disorder, pregnancy or childbirth; 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; Suicide or attempted suicide, any criminal or illegal act (including traffic offences) or being under the influence of alcohol or drugs; 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; Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers; HIV and/or any HIV-related illness including AIDS and/or any type of venereal disease; War, invasion, and rebellion; <p>Please refer to the policy wordings for the full list of exclusions under this policy.</p>
By paying an additional premium/contribution, you can expand the coverage to include:	
<ul style="list-style-type: none"> Fractures – RM 3,000 Loan Protection – RM 3,000 Alternative Medical Treatments <ul style="list-style-type: none"> (a) Per Visit – RM 200 (b) Per policy period – RM 800 Household Bills Protection– RM1,000 per month (Aggregate Period: Up to 3 months) Home Nursing Care– RM50 per visit up to 30 visits (Aggregate Period: Up to 60 days) Weekly Allowance due to Temporary Total Disablement (Aggregate Period Up to 52 consecutive weeks) – RM 100 per week Miscarriage – RM 1,000 Snatch Theft - RM 100 	<ul style="list-style-type: none"> Compassionate Visit (Up to 10 days) <ul style="list-style-type: none"> (a) Within Malaysia – RM 100 per day (b) Overseas – RM 300 per day Infertility or Impotency - RM 1,000 Child Support Assistance (per child up to 3 children) – RM 5,000 Parent Support Assistance (per parent) – RM10,000 Personal Liability – RM 100,000 Medical Expenses due to Specified Infectious Diseases (Waiting Period: 30 days from policy effective date)– RM 1,000 Bereavement Benefit due to Death from Specified Infectious Diseases (Waiting Period: 30 days from policy effective date) – RM 10,000
Duration of cover is for one year. Your coverage is renewed on a yearly basis upon payment of premium subject to the terms and conditions as stated in your policy contract unless you cancel this policy. Please keep the proof of premium payment for any future reference. When an Insured Person attains the age of 76 years at time of renewal, the Compensation applicable to the Benefits (not including 'Snatch Theft' Benefit) provided under the Policy reduces to 50% of the Compensation.	

3. Know Your Obligations:

For this personal accident insurance, you must pay* a premium of:	
Standard Cover	RM 220.00 (Annual)
Additional Cover	RM 96.00 (Annual)
Service Tax (8%)	RM 25.28
Total Premium you must pay	RM 341.28



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You also have the following fees and charges	
Stamp Duty	RM 10.00
Commission (included in the premium stated)	RM 76.80 (Commission at 15% for Medical Expenses Due to Specified Infectious Diseases and 25% for other Benefits.)
Other Charges	RM 00.00

*The above premium, fees and charges are for illustrative purpose only based in the standard plan mentioned in point 2. above. The premium to be paid will vary depending on your occupational classification, Category, Plan and add-on Benefits selected. The Premium must be paid on or before the Premium Due Date.

4. Other Key Terms:

- i. Persons engaged in occupations with high risk or exposure to hazardous conditions are not covered under this Policy. This would include but is not limited to the following occupations:
 - (a) Military personnel including the armed forces, naval or air force service or operations;
 - (b) Police, security personnel including any peace keeping forces, Fire service;
 - (c) Professional sports person when an Insured Person could or would earn income or remuneration from engaging in such sport.
 - (d) Pilots or crew of any air or water vessel, Off-shore work or activities including oil rig work;
 - (e) Loggers and sawmill workers or workers using woodworking machinery, workers handling boilers, pressure vessels or crane operators, workers engaged in construction of dams, bridges, tunnels or underground work, miners and quarry workers;
 - (f) Work that involves heavy machinery, explosives or hazardous materials or chemicals;
 - (g) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers;
 - (h) Window cleaners and steeplejacks, construction workers involved in heavy machinery;
 - (i) Any manual works at heights exceeding 24 feet; or other occupations like those characterized above and which place the Insured Person at risk of injury necessitating specialist equipment (e.g. harness) or protective gear to keep them safe.
 - ii. Entry age for an adult under this policy is 18 to 75 years of age and renewable up to the age of 100 years of age. Entry age for a Child (where applicable) is 30 days, up to 19 years or up to 25 years if the Child is a full-time student.
 - iii. The Compensation for 'Accidental Death & Permanent Disablement' Benefit applicable for Children is 25% of the Plan selected.
 - iv. Persons engaged in Class 3 occupation can opt to purchase Plans 1 & 2 only. Persons engaged in occupations with high risk or exposure to hazardous conditions are not covered under this Policy.
 - v. You must provide complete and accurate information at time of applying for this policy. It's important that you tell us if there is any change in the information for anyone named in the policy before the policy is issued, renewed or endorsed.
 - vi. You should let us know as soon as it is reasonably practical after the accident which leads to a claim. You must provide us with documents and any other evidence we may ask for to deal with your claim. You'll also have to follow the claims process set out in the policy document.
 - vii. AIG may vary premium payments for this policy due to underwriting reasons of which you will be notified in writing at least 30 days in advance.
 - viii. You are allowed to hold only one individual policy providing the same or similar benefits underwritten by AIG.
- Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of policy terms and conditions.*

5. Can I cancel my policy?

- i. You may cancel your policy by giving AIG 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period;
- ii. AIG can cancel this policy by giving you 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period.

If you have any questions or require assistance on your policy, you can



Call us at 1800 88 8811 or
603 2118 0188



Visit us at
www.aig.my



Email us at
AIGMYCare@aig.com



Please click [here](#) or scan the QR code
for your policy wording

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 contract terms and discuss further with the company if there are any terms that you do not understand before accepting the policy contract. By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or company to you and that the policy contract offered is suitable for your insurance needs.

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

The benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Bhd or PIDM (visit www.pidm.gov.my)

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Product Disclosure Sheet is valid as at 15 Aug 2025.