



PRODUCT DISCLOSURE SHEET

Dear Customer,

Date issued: 15/12/2025

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Premier Client Solutions Insurance**.

Other customers have read this PDS and found it helpful; **you should read it too.**

1. What is Premier Client Solutions Insurance?

Premier Client Solutions protects the building of your house or apartment from loss or damage caused by fire, lightning, floods, and other perils stated in the policy. Home Contents provides protection against any accidental loss or damage, regardless of the cause, unless a specific exclusion applies.

2. Know Your Coverage:

As an illustration, for a premium of **RM713.60** annually, you will receive the following Premier Client Solutions insurance coverage based on a building sum insured RM500,000 for landed property and home contents sum insured RM30,000.

This Policy covers :	This Policy excludes :
<p>Loss or damage to your building caused by any of the following perils:</p> <ol style="list-style-type: none"> 1. Fire, lightning, thunderbolt, subterranean fire 2. Explosion 3. Damage due to aircraft, other Aerial devices and/or articles dropped 4. Impact damages (by third party's vehicle only/ animals not belonging to the insured) 5. Earthquake or volcanic eruption 6. Robbery and hold up in the Premises of your property 7. Riot, strike and malicious damage 8. Bursting or overflowing of Domestic Water Tanks, Apparatus or Pipes 9. Theft, but only if accompanied by actual forcible and violent breaking into or out of a building or any such attempt 10. Hurricane, cyclone, typhoon, windstorm 11. Flood 	<ul style="list-style-type: none"> • Destruction or damage occurring while the Private Dwelling House if left unoccupied. <p>We do not cover any loss or damage caused by:</p> <ul style="list-style-type: none"> • War, civil war, and acts of terrorism • Radioactive and nuclear energy risks • Property damage to data or software • The cover 'Liability to the public' does not cover any asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure • We will not cover Consequential loss or damage of any kind except Rent Insurance. <p><i>This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions under this product.</i></p>
<p>For Home Contents Sum Insured RM 30,000. Any accidental loss or damage, regardless of the cause, unless a specific exclusion applies. In addition, 18 complimentary benefits are included:</p> <ul style="list-style-type: none"> • Loss prevention devices • Additional living expenses <p><i>This is not a complete list. Please refer to the policy wording for the full list of benefits under this product.</i></p>	<p>Any loss or damage if Your Building is Unoccupied for longer than 3 months in any one period of insurance unless extended with additional premium.</p> <p><i>Please refer to the policy wording for the full list of exclusions under this policy.</i></p>
<p>By paying an additional premium, you can expand the coverage to include:</p> <ul style="list-style-type: none"> • For Building - Subsidence & Landslip, Hurricane and Windstorm to external fixtures • For Home Contents - Unoccupancy in excess of 3 months • Worldwide Personal Effects All Risks • Worldwide Personal Liability <p><i>This is not a complete list. Please refer to the policy wording for the full list of Additional Optional Coverages Available under this policy.</i></p>	
<p>The duration of coverage is 1 year. You need to renew your policy annually</p>	



If you have any questions or require assistance on your Premier Client Solutions policy, you can:



Call us at
1800 88 2118
0188



Visit us at
www.aig.my



Email us at
AIGMYCare@aig.com



Scan the QR
code above

3. Know Your Obligations:

For this Premier Client Solutions Insurance , you must pay* a premium of:	
Standard Cover	RM 713.60 (Annually)
Additional Cover	
• Fallen Trees & Branches	RM 50.00
• Hurricane, Cyclone, Typhoon, Windstorm - external structures	RM 50.00
Total premium you must pay including additional cover	RM 813.60 (Annually)

You also have to pay the following fees and charges	
Service Tax (8%)	RM 65.09
Stamp Duty	RM 10.00
Other Applicable Charges	Nil
Commission (paid to the intermediary)	RM 122.04 (15% of the premium)

*The above premium, fees and charges are for illustrative purposes only based on the standard plan mentioned in point (2) above.

*Stamp duty exemption is applicable only to individuals for insurance policies with a premium of RM150 and below.

4. Other Key Terms:

- You have a duty to inform us of any change in the information given to us earlier before we issue the policy schedule to you and 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 may be rejected or not fully paid.
- You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property. If the amount insured in your policy is less than the actual value of the property at the time of loss (e.g. under-insurance), you are responsible for the difference and will have to bear a proportional share of the loss. This average condition will apply in the event of a claim.
- Your excess is the first part of any claim for loss or damage that you have to bear yourself for certain perils under your policy such as overflowing of domestic water tanks, windstorm, earthquake and flood claims.
- For **contents** covers:
 - Single items exceeding 5% of sum insured must be separately listed except for furniture, pianos, organs, televisions, hi-fi equipment and the like.
- We shall not be deemed to provide cover and 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 us to any sanction, prohibition or restriction under the United Nations' Security Council resolutions (UNSC) or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Note: This list is non-exhaustive. You should refer to the policy wording for the full list of terms and conditions.

Can I cancel my policy?

Yes. You may cancel your policy at any time by giving us prior written notice. Upon cancellation, you are entitled to a premium refund based on either pro-rate or short period rates for the period the policy has been in force, provided you have not made a claim.

IMPORTANT NOTE:

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 are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Berhad or PIDM (visit www.pidm.gov.my)