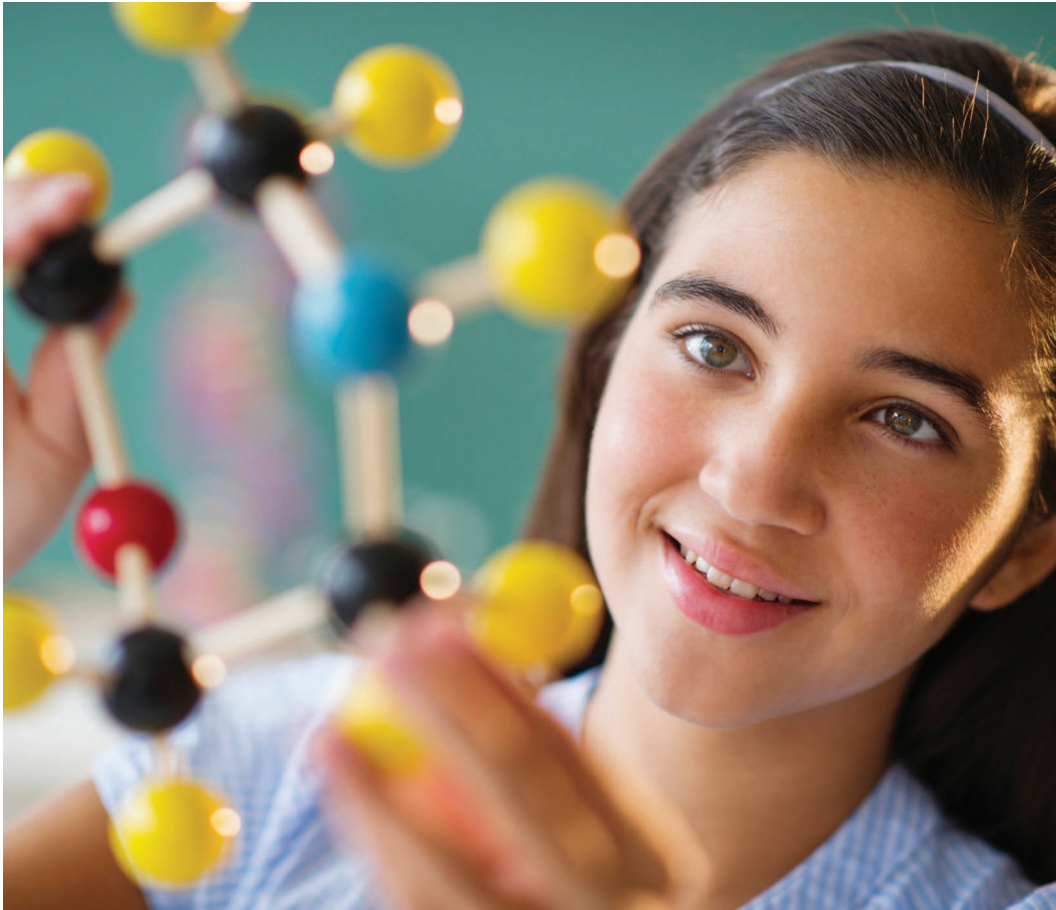




**Student  
Assist**

**AIG**



## **It's Reassuring To Know We Are There**

Congratulations on embarking on your studies overseas! As you explore the exciting world of education abroad, it's the beginning of many hopes, dreams and aspirations that will be fulfilled.

Just before you set off on your journey of experience and opportunities, have you ensured that you are well protected should the unexpected affect your long-term plans?

You may worry about your studies being interrupted due to unforeseen circumstances. Perhaps you fancy trying out some amateur sports and leisure activities while you're away. And since you're overseas, why not travel and see the world during your vacation? Even when you're back in your home country for the holidays, wouldn't you like to enjoy it peacefully?

Don't wait. Make the important decision to enjoy complete peace of mind during your studies abroad. Choose to be reassured. Choose Travel Guard Student Assist.

## SCHEDULE OF BENEFITS

PRIMARY BENEFITS	Up to Sum Insured (RM)		
	CLASSIC	SUPERIOR	PREMIER
<b>A. Medical Benefits</b>			
Medical and Accidental Dental Expenses			
a) Treatment in Country of Study*	10,000	10,000	10,000
b) Treatment out of Country of Study*	Up to 60 days	Up to 60 days	Up to 60 days
*Excess of RM50 due to illness			
<b>B. Evacuation &amp; Repatriation Benefits</b>			
Emergency Medical Evacuation & Repatriation of Mortal Remains	250,000	300,000	Unlimited
Compassionate Visit	N/A	10,000	12,000
<b>C. Personal Accident Benefits</b>			
Accidental Death and Permanent Disablement	100,000	200,000	250,000
Felonious Assault	N/A	100,000	100,000
Sponsor Protection	50,000	100,000	150,000
Study Interruption (14 days)	10,000	20,000	25,000
<b>D. Travel Inconvenience Benefits</b>			
Travel Delay (RM150 for every 6 consecutive hours)	N/A	150	450
Baggage Damage During Air Common Carrier Travel	N/A	100	200
Damage or Loss of Personal Effects (including Laptop) (Maximum Limit Any One Item RM500 Except for Laptop) (Maximum Limit for Laptop RM1,000)	2,000	2,000	4,000
Loss of Travel Documents			
a) Loss of Passport/Visa	N/A	1,350	2,700
b) Loss of Air Ticket	200	200	200
Loss of Money	N/A	150	300
<b>E. Other Related Travel Benefits</b>			
Personal Liability	100,000	200,000	300,000
24 Hours Worldwide Travel Assistance Included	Included	Included	Included
<b>OPTIONAL BENEFITS</b>			
Medical & Accidental Dental Expenses			
a) Treatment In Country of Study*	150,000	250,000	400,000
b) Treatment Out of Country of Study*	Up to 60 days	Up to 60 days	Up to 60 days
*Excess of RM50 due to illness			
<b>PREMIUM(RM) – PRIMARY BENEFITS</b>			
6 months	238	378	550
1 year	475	760	1,100
2 years	928	1,475	2,145
3 years	1,355	2,150	3,135
<b>PREMIUM(RM) – OPTIONAL BENEFITS</b>			
	<b>OPTION 1</b>	<b>OPTION 2</b>	<b>OPTION 3</b>
6 months	570	845	1,238
1 year	1,140	1,690	2,475
2 years	2,280	3,380	4,950
3 years	3,335	4,945	7,239

### IMPORTANT NOTES

- Eligible persons-any individual, between 15 and 45 years of age, who is enrolled and attending a registered and accredited educational institution on a full time basis for higher learning, outside of his Home Country, and who has paid the appropriate premium for this insurance.
- An individual can only be covered under one policy for the same period.

## **DESCRIPTION OF COVERAGE**

### **1. Medical & Accidental Dental Expenses**

You will be reimbursed for medical and dental expenses incurred which are medically necessary due to accidental injury or illness sustained during your duration of cover. For the avoidance of doubt, dental expenses shall only be reimbursed for conditions caused by accident only.

### **2. Emergency Medical Evacuation/Repatriation of Mortal Remains**

In the event that you suffer from an illness/accident which in the opinion of Travel Guard, necessitates your emergency medical evacuation to Malaysia, Travel Guard will arrange for your evacuation and pay for reasonable expenses incurred. In the unfortunate event of your death during your studies overseas, this plan will arrange and pay for all reasonable covered expenses incurred to return your remains to Malaysia.

### **3. Compassionate Visit**

a) If you are hospitalized for 5 or more consecutive days and your medical condition does not allow your medical evacuation and no other adult member of your immediate family is present, this plan provides a round trip economy class air ticket, meals, communication and accommodation expenses to allow one of your immediate family members to travel to the country where you are to be with you.

b) It covers your trip back to Malaysia in the event that your parent, spouse or child in Malaysia suffers death or is hospitalized for more than 5 consecutive days.

### **4. Accidental Death & Permanent Disablement**

We provide worldwide coverage against accidental death or permanent disablement during your duration of coverage, or on vacation anywhere in the world including Malaysia up to 60 days as long as the policy is still in force.

### **5. Felonious Assault**

You will be covered in the event you suffer injury resulting in permanent total disablement or death due to robbery, attempted robbery or criminal act of violence.

This is paid in addition to the accidental death and disablement coverage benefits.

#### 6.Sponsor Protection

Provides financial security to you in the event of accidental death of the individual who sponsors your study overseas (such sponsor must be your parents and/or guardians and must be named in the proposal form and certificate of insurance).

#### 7.Study Interruption

The plan will reimburse you for the non refundable tuition fee which you paid in advance, should any of the following events take place:-

- Accident or sickness leading to your hospitalization for 14 days or more
- Terminal illness
- Emergency medical evacuation
- Death of one of your immediate family members

#### 8.Travel Delay

A cash allowance will be paid if your scheduled common carrier is delayed for more than 6 consecutive hours.

#### 9.Baggage Damage During Air Common Carrier Travel

A cash allowance will be paid if your accompanying check-in baggage in an air common carrier is damaged to the extent that is no longer useable up to the amount specified in the Schedule of Benefits.

#### 10.Damage or Loss of Personal Effects

In the event of accidental loss or damage to your personal effects due to robbery, burglary, snatch theft or negligence of the common carrier, you will be indemnified for loss or damaged sustained up to the amount stated in the Schedule of Benefits.

#### 11.Loss of Travel Documents

A cash allowance will be paid in the event you lose your passport/visa due to burglary, robbery or snatch theft, for the replacement of your passport/visa, additional transport, meals, communication and accommodation expenses as a result of the loss.

## 12. Loss of Money

Pays for loss of money due to burglary, robbery or snatch theft during your duration of coverage up to the amount specified in the Schedule of Benefits.

## 13. Personal Liability

Covers you against your legal liability for bodily injury or property damages caused to a third party.

## 14. 24 Hours Worldwide Travel Assistance

Travel Guard shall provide the following services for the benefit of the Insured Person. These services are provided by multilingual travel assistance coordinators via telephone and such assistance provided shall not include the costs incurred to solicit these services.

### A. Emergency Assistance Services

- a) Medical reference
- b) Advance payment of Medical Expenses
- c) Emergency Medical Evacuation
- d) Repatriation of Mortal Remains

### B. Technical Services

- a) Lost/stolen baggage and personal effects
- b) Recover, locate and replacement of travel documents
- c) Legal Referral

### C. Pre-Trip General Services

- a) Advice on procuring Travel documentation
- b) Advice on immunizations, epidemics and available preventive measures
- c) Information on Political/Environment warning
- d) Information on currency exchange rate, location of major banks and public holidays
- e) Information on weather condition

The above stated travel assistance services shall be provided by Travel Guard and the Company shall use its best endeavours to ensure that Travel Guard shall use every effort to provide the services save and except for circumstances beyond its control.



# PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Student Assist/Group Outbound Student-Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.

**What is this product about?**

This policy provides compensation for students studying overseas in the event of injuries, disability or death caused solely by violent, accidental, external and visible events, emergency evacuation and repatriation, travel inconvenience benefits, study interruption due to unforeseen circumstances arising such as death of parent or guardian who is financing your study. You will have immediate access to 24-hour worldwide assistance in case of an emergency situation when you are abroad.

This cover can be purchased by a student who will be studying overseas at a registered and accredited educational institution for higher learning.

**What are the covers/benefits provided?**

Please refer to the schedule of benefits in the brochure.

Duration of cover ranges from 6 months, 1 year to 3 years selection. You need to renew your annual insurance cover annually.

**How much premium do I have to pay?**

- Please refer to the premium table in the brochure.
- Premium is payable based on period of study.
- Payment can be made by cash, cheque or credit card.

**What are the fees and charges that I have to pay?**

Commission is payable up to a maximum of 25% and stamp duty of RM10 per policy.

**What are some of the key terms and conditions that I should be aware of?**

**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.

**Claims :**

- All claims must be notified to us within 30 days from the date of loss.
- All supporting documents proving the loss must be submitted 60 days from the date of loss.
- No claim will be admissible if notified after one year from the date of loss.
- All claims save for medical benefits, evacuation & repatriation benefits, personal liability benefits (hereinafter referred to as 'Other Benefits') will be paid to you. Claims in relation to Other Benefits will be paid directly to third parties, for example Travel Guard, hospitals or other service providers. In the event of death, claims will be paid to your nominee or estate.

## What are the major exclusions under this policy?

### Number of policies:

- You can only be covered under one policy in respect of this insurance.

### Age:

- You must be between the ages of 15 and 45.
- In the event you are below the age of 18, your parent or guardian shall be the policy holder of this policy.
- Your age will be based on the age as at your last birthday.

### Renewal:

- You may renew your policy with our consent from term to term by payment of the premium in advance.

### Coverage

Coverage shall commence 12 hours prior to departure from Malaysia and expires on the earliest:

- Upon the expiry of the period of insurance; or
- 12 hours from the time of arrival in Malaysia unless Malaysia is a point of transit subject to a maximum period of 6 months from the date studies are completed; or
- The date when an emergency medical evacuation or repatriation of mortal remains is made back to Malaysia.

This policy does not cover death or injury caused by or to:

- Members of the armed forces, professional sportsmen.
- Engaging in manual works, offshore activities like diving and oil-rigging or mining or handling explosives.
- Suicide or intentional self inflicted injuries or an attempt to do so while being sane or insane.
- During air travel unless as a fare paying passenger in a licensed private or commercial aircraft.
- Violation of law and any payment that would violate any government prohibition or regulation.
- Intoxication or drug related accident.
- Mental or nervous disorders.
- Medical or physical abnormalities existing at birth including neonatal physical abnormalities developing 6 months from birth, hernias and epilepsy unless caused by trauma.
- Condition where you have reasonable knowledge of in the 90 days prior to your policy effective date:
  - Had received or is receiving treatment; or
  - Medical advice, treatment care or diagnosis has been recommended; or
  - Symptoms are or were evident; or
  - The condition is apparent.
- Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus(HIV).
- Driving or riding in a motorized vehicle in any type of race.
- Nuclear, chemical or biological materials.
- War.
- Cover or service for:-
  - Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
  - Any loss, injury, damage or legal liability suffered or sustained directly or indirectly by yourself if you are a terrorist, a member of a terrorist organisation, a narcotic or a purveyor of nuclear, chemical or biological weapons.
- The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or



provide any benefit hereunder to the extent that provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its 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.

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

**Consumer Notice:**

- AIG is subject to compliance with US sanctions laws. Thus, this policy does not cover any claim, loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, Sudan or North Korea. In addition, this policy does not cover residents of these countries or any individual identified on applicable government watch list.
- You may cancel your policy by giving us 30 days written notice by the way of A.R. registered mail.
- We can cancel this policy with effect from the 1st day of the calendar month. Your cover will continue for the duration that the premium has been paid for.
- You will be entitled to a refund of the premium on a prorated basis for the unexpired period of coverage.

**Can I cancel my policy?**

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

It is important that you inform us of any change in your life profile including your occupation which would affect the risk profile.

**Where can I get further information?**

Should you require additional information about this policy, please refer to the insurance info booklet on 'Personal Accident Insurance' available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:  
AIG Malaysia Insurance Berhad  
Menara Worldwide,  
198 Jalan Bukit Bintang,  
55100, Kuala Lumpur,  
Malaysia.

Tel: 1800 88 8811  
Email : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

**Other types of Personal Accident cover available**

Please refer to our 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 discuss with the agent or contact the insurance company directly for more information.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



**Bring on tomorrow**

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