

UPGRADED



TRAVEL INSURANCE

# Travel for Everyone

Whatever type of traveller you are,  
AIG's enhanced travel insurance  
has the plan to cover you.



Version 5.0

The benefit(s) payable under eligible product is(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](http://www.pidm.gov.my)).





## Wherever your next adventure takes you, Travel Insurance is always there for you.

With eight global service centres across the globe and a bevy of multilingual staff on hand, help is just a phone call away. Better yet, our centres work around the clock so there is always someone who can help you, no matter what time of the day it is where you are.

When you call our service centres, we can help you with:



Medical Services  
Provider Referral



Telephone  
Medical Advice



Lost Passport  
Assistance



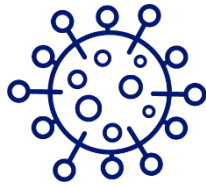
Embassy  
Referral



Interpreter  
Referral

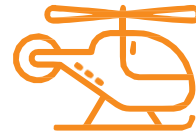
24/7 Worldwide Travel Assistance  
**AIG Travel**  
**+603 2772 5600**

# What We Cover



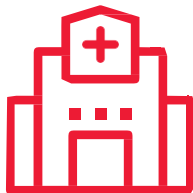
## COVID-19 Coverages

In the event you are diagnosed with COVID-19, we will cover you for COVID-19 coverages including Medical and Emergency Evacuation & Repatriation Expenses, Travel Cancellation (prior to departure), Travel Curtailment and Quarantine benefits. (applicable to Basic, Standard or Deluxe Plan only).



## Emergency Medical Evacuation & Repatriation of Mortal Remains

In the event of a medical emergency, we will either transport you to an appropriate medical facility for treatments or bring you back to Malaysia. In the event of death due to accident or illness, we will arrange to transport the remains back to Malaysia.



## Medical Expenses (including cashless hospital admission)

If you are hospitalised due to accident or illness (excluding pre-existing conditions), we will cover the hospitalisation expenses incurred.



## Cancellation OR Curtailment

If you have to cancel or cut short your trip, we will reimburse your forfeited travel and accommodation expenses.



## Travel Delay

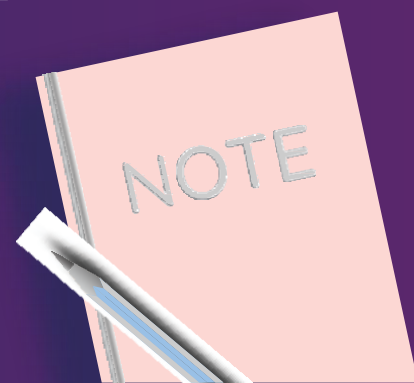
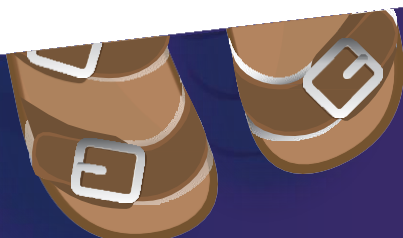
If your flight is delayed due to covered events, we will pay RM150 for every 6 consecutive hours delayed.



## Baggage Delay

If your baggage gets delayed, we will pay RM150 every 6 consecutive hours delayed.

**Note : Please refer to policy wording for the full details of coverage and exclusions**



# About COVID-19 Coverages

## 1. Medical Expenses (incurred Overseas), Emergency Medical Evacuation & Repatriation

### Covered Conditions and Exclusions

- If You are diagnosed with COVID-19 whilst travelling Overseas, We will pay for the necessary and reasonable medical costs incurred as a result of You contracting COVID-19 during Your Trip.
- If You contracted COVID-19 during Your Trip, We will cover the cost of emergency **evacuation** if deemed medically necessary, which is Included within the **Medical Expenses** Incurred Overseas benefit.
- This benefit includes the cost of returning Your body or Your ashes to Malaysia up to the limit stated in the Policy.
- We will **not cover** any loss if You are travelling against doctor's advice.

### We Cover

- Medical Expenses – medical, surgical, hospital, nursing treatment, ambulance fee.
- Emergency medical evacuation – to move You to another location for medical treatment.
- Cost of repatriation of Your body or ashes to Malaysia in case of death due to COVID-19.

### We DO NOT Cover

- Mandatory pre-arrival/pre-departure and on-arrival COVID-19 screening tests (e.g., RTK, PCR) unless if the on-arrival COVID-19 test result is positive and You need to be quarantined, then this test will be covered under the Quarantine benefit.
- Self-arranged evacuation & repatriation.
- COVID-19 vaccinations and related complications.

*\* In all cases, please call AIG Worldwide Travel Assistance immediately at 603-2772 5600 for assistance.*

## 2. Out-of-country COVID-19 Diagnosis Quarantine (Reimbursement basis)

### Covered Conditions and Exclusions

- We will reimburse You up to RM500 per day as specified in the Schedule of Benefits according to Your selected plan, per person for up to 14 consecutive days, if during Your Trip, You are tested positive for COVID-19, and as a result, are unexpectedly placed into mandatory Quarantine outside of Malaysia.
- We will reimburse You the reasonable and necessary **accommodation** costs, **meals** or other expenses directly related to Quarantine placement/admission arrangement process.
- This benefit will **not apply** where Quarantine measures are mandatory for all arriving passengers or Quarantine mandates exist for all passengers from a particular country/region of origin. We will **not cover** any loss if You are travelling against doctor's advice.

### We Cover

- Additional expenses for accommodation & meals due to quarantine.
- Transportation costs for travel to the quarantine centre.
- Phone bill to call AIG Worldwide Travel Assistance for quarantine arrangement.
- All fees and expenses under Quarantine facilities/centre.
- First COVID-19 antigen test/PCR test kit that resulted in you tested positive for COVID-19.

### We DO NOT Cover

- Post quarantine additional expenses such as:
  - Purchase/change a flight ticket to continue travel or return home.
  - Additional accommodation expenses (from end of quarantine period to departure date from overseas back to Malaysia).
  - Any additional expenses incurred due to trip extension (from end of quarantine period to departure date from overseas back to Malaysia).
  - Mandatory RTK/PCR test required by the airline before boarding to continue travel or return home (after the quarantine period).
- Unused portion of travel/tour package activities, accommodation or transportation due to being placed in quarantine.

### 3. Travel Cancellation and Travel Postponement (Prior to trip departure)

#### Covered Conditions and Exclusions

We will pay up to the amount shown in the Schedule of Benefits in Your Policy if the cancellation or postponement of Your Trip, for which You have paid for under a contract and which is **not refundable**, is necessary and unavoidable as a result of You or Your \*Immediate Family Members being diagnosed with COVID-19 prior to the scheduled Trip departure date.

- We will **not cover** any Trip cancellation or Trip postponement solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country. We will not cover any Trip cancellation or Trip postponement resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.
- We will **not cover** Trip cancellation or Trip postponement if You cancel Your Trip because of disinclination to travel, change of mind or fear of travelling.
- We will **not cover** Trip cancellation or Trip postponement if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the Trip for cancellation refund or compensation.
- We will **not cover** any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

#### We Cover

- Cancellation: Prior to trip departure, if you contracted and are tested positive for COVID-19, resulting in hospitalisation and/or quarantine which prohibit, you to continue your trip.
- Cancelled transportation, accommodation, tours / activities, cost of visas which You have paid and are non-refundable; or
- Postponement: if You intend to postpone your trip, we will cover the fare difference or penalty charges to reschedule Your trip.

#### We DO NOT Cover

- If cancelled flight/trip/accommodation costs are refundable from other sources.
- If the airline/hotel/tour provider offered voucher/credit/re-booking as a cancellation refund.
- If trip cancellation is due to someone, other than you or your \*immediate family member, tested positive of COVID-19. For example, housemate, office colleague or girl/boyfriend.
- You being a close contact but tested negative for COVID-19.
- If you have done a COVID-19 test before buying the travel insurance, and the test result could lead to a claim under the policy.

### 4. Travel Curtailment

#### Covered Conditions and Exclusions

We will pay up to the amount shown in the Schedule of Benefits if the disruption of Your Trip is necessary and unavoidable because You or Your Immediate Family Members are diagnosed with COVID-19 while travelling and need to return to Malaysia earlier than planned. In that event, We will cover:

1. reasonable and necessary **travel** and **accommodation** expenses for which You have paid for, and which are not refundable.
  2. reasonable and necessary additional travel costs to return to Malaysia.
- We will **not cover** Trip curtailment resulting solely from border closures, quarantine or other government orders, advisories, regulations, or directives.
  - We will **not cover** any loss if You are travelling against doctor's advice.

#### We Cover

- If You or Your \*Immediate Family Members (travelling together) are placed into quarantine due to being COVID-19 positive during your trip and upon completing the quarantine period, you are further advised by the doctor and AIG assessment on your medical condition, it is necessary to **cut short your trip** and return home; or
- If your family member(s) is (are) COVID-19 positive (in Malaysia) resulting in hospitalisation, and you decide to **cut short your trip** and return home.

#### We DO NOT Cover

- If you decide to curtail your trip without doctor's advice or AIG Worldwide Travel Assistance approval.
- Additional costs incurred or forfeited costs not due to trip curtailment such as:
  - Additional accommodation, transportation or other expenses, if you need to extend your Trip due to quarantine for COVID-19 (from end of quarantine period to departure date from overseas back to Malaysia).
  - Unused portion of travel/tour package activities, accommodation or transportation due to being placed in quarantine.



# What We Cover

## Schedule of benefits

Section	Benefits	Sum Insured Up To (RM)			
		Basic	Standard	Deluxe	Domestic
COVID-19 Coverages					
1	Medical Expenses (incurred Overseas) & Emergency Medical Evacuation & Repatriation of Mortal Remains	250,000	500,000	700,000	-
2	Out-of-country COVID-19 Diagnosis Quarantine Allowance (Up to 14 days)	3,500 RM250 / day	4,200 RM300 / day	7,000 RM500 / day	-
3	Travel Cancellation and Travel Postponement	7,000	10,000	15,000	-
4	Travel Curtailment	7,000	10,000	15,000	-
A	Medical Related Benefits	Accident & Illness			Accident Only
1	Medical Expenses <i>Deductible of RM200 for mountain sickness claim</i>	250,000	500,000	1,000,000	15,000
2	Medical Expenses in Malaysia Maximum days of treatments in Malaysia <i>Subject to Medical Expenses Limit in A1</i>	- -	50,000 30 days	50,000 30 days	- -
3	Daily Hospital Income (RM250 for every complete day) <i>Subject to Medical Expenses Limit in A1</i>	7,500	7,500	7,500	-
4	Emergency Medical Evacuation and Repatriation of Mortal Remains	10,000,000	10,000,000	20,000,000	20,000
5	Compassionate visit	-	5,000	7,000	-
6	Child Guard	-	5,000	7,000	-
7	Overseas dental expenses	Included in A1 up to RM 1,500	Included in A1 up to RM 2,000	Included in A1 up to RM 2,000	-
B	Personal Accident Benefits				
1	Accidental Death & Permanent Disablement	250,000	350,000	400,000	30,000
C	Travel Inconvenience & Other Travel Related Benefits				
1	Travel Cancellation Per Individual Per Family	7,000 21,000	10,000 30,000	15,000 45,000	1,000 3,000
2	Travel Curtailment Per Individual Per Family	7,000 21,000	10,000 30,000	15,000 45,000	- -
3.1	Travel Delay <u>Common Carrier</u> i. Overseas ii. Malaysia (RM150 for every 6 consecutive hours of delay)	1,050 300	1,950 300	3,300 600	- 150
3.2	Travel Missed Connection (RM200 for every 6 consecutive hours of delay)	-	400	600	-

**Note:** Please refer to the policy wording for the full details of the coverages and exclusions.

Section	Benefits				
		Basic	Standard	Deluxe	Domestic
Base Coverages					
4	Baggage Delay				
	Overseas				
	Per Individual	750	900	1,350	-
	Per Family	2,250	2,700	4,050	-
	Malaysia				
	Per Individual	150	150	450	150
	Per Family	450	450	1,350	450
	(RM150 for every 6 consecutive hours of delay)				
5	Damage or loss of baggage and/or personal effects				
	Baggage Damage				
	Per baggage	250	250	250	250
	Loss of Baggage and/or Personal Effects				
	Per Individual	3,000	5,000	8,000	1,000
	Per Family	9,000	15,000	24,000	3,000
	(Maximum limit for any one item is RM500)				
	(Maximum limit for laptop is RM1,000)				
6	Loss of Money	1,000	1,000	3,000	-
7	Loss of Travel Documents	1,000	3,000	3,000	-
8	Personal Liability	500,000	1,000,000	1,000,000	-
9	Fraudulent Use of Credit Card	1,000	1,000	3,000	-
10	Car Rental Excess Charges	2,000	2,000	3,000	-
D	Trip Assistance Solutions				
1	24/7 Worldwide Travel Assistance	Included	Included	Included	Included
E	Optional Rider Benefits				
1	Golf Insurance				
	(a) Loss or Damage to Golf Equipment				
	Per Individual	2,000	2,000	2,000	2,000
	Per Family	6,000	6,000	6,000	6,000
	(Maximum limit for golf bag is RM500)				
	(Maximum limit for golf club is RM800)				
	Deductible of RM100 for loss or damage to golf equipment claim				
	(b) Hole-in-one Expenses				
Per Individual	750	750	750	750	
	Per Family	2,250	2,250	2,250	2,250
2	Special Sport				
	(a) Winter sport	Included	Included	Included	Included
	(b) Scuba diving	Included	Included	Included	Included

**Note:** For Family Plan – The sum insured in total for all Insured Persons under Family Plan is 300% of the limit shown in the Schedule of Benefits except for Item B –Personal Accident which remains a per person limit. Please refer to the policy wording for the full details of the coverages and exclusions.

# What You Pay

Premium table (RM)

## Per Trip Plan : 30 Days - 60 Years

Plan		Basic				Standard				Deluxe			
Cluster		C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1 - 5 days	31	47	67	128	48	68	83	183	84	98	102	200
	6 - 10 days	42	58	82	185	59	94	92	264	100	137	147	289
	11 - 20 days	66	90	146	305	103	135	165	436	132	176	210	476
	21 - 31 days	121	162	277	554	188	247	366	795	241	313	410	867
	Per week	37	49	88	168	56	75	134	239	73	91	133	261
Family	1 - 5 days	83	125	137	319	117	182	256	457	205	245	254	500
	6 - 10 days	104	134	182	461	149	207	322	661	252	343	367	722
	11 - 20 days	164	222	273	760	257	332	459	1,088	329	441	490	1,190
	21 - 31 days	300	404	599	1,385	467	609	960	1,985	599	782	988	2,169
	Per week	90	122	218	417	141	185	334	598	181	228	332	653

## Per Trip Plan : 61 - 85 Years

Plan		Basic				Standard				Deluxe			
Cluster		C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1 - 5 days	106	143	257	491	166	218	395	705	213	268	391	770
	6 - 10 days	155	207	370	710	239	315	569	1,017	308	387	565	1,112
	11 - 20 days	253	341	610	1,170	395	518	937	1,676	506	638	931	1,832
	21 - 31 days	462	622	1,113	2,132	718	945	1,708	3,055	923	1,162	1,698	3,339
	Per week	139	187	335	641	216	285	514	920	278	350	511	1,005
Family	1 - 5 days	266	358	641	1,226	415	543	983	1,758	531	667	977	1,922
	6 - 10 days	384	517	925	1,774	598	785	1,421	2,542	767	965	1,412	2,778
	11 - 20 days	632	852	1,525	2,923	984	1,293	2,341	4,189	1,265	1,590	2,327	4,578
	21 - 31 days	1,155	1,552	2,781	5,329	1,796	2,357	4,268	7,638	2,306	2,900	4,242	8,347
	Per week	347	467	837	1,604	541	710	1,285	2,299	695	873	1,277	2,513

## Annual Trip Plan

Plan		Basic				Standard				Deluxe			
Cluster		C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	18 - 60 years	217	292	599	1,071	279	376	770	1,377	567	763	1,562	2,795
	61 - 70 years	835	1,125	2,303	4,122	1,073	1,446	2,962	5,299	2,180	2,938	6,013	10,760



Domestic Plan

Plan	Individual		Family	
Age	30 days - 60 years	61 - 85 years	30 days - 60 years	61 - 85 years
1 - 5 days	18.36	70.20	44.28	174.96
6 - 10 days	25.92	99.36	62.64	245.16
11 - 20 days	39.96	158.76	99.36	396.36
21 - 30 days	63.72	253.80	158.76	631.80

\*Domestic plans are inclusive of 8% service tax

Optional Add-On: Golf Insurance Rider

Plan		Basic	Standard	Deluxe	Domestic
Day band					
Individual	1 - 5 days	10	10	10	6.23
	6 - 10 days	15	15	15	7.79
	11 - 20 days	24	24	24	12.47
	21 - 31 days	44	44	44	-
	21 - 30 days	-	-	-	26.49
	Per week	13	13	13	-
	Annual	94	94	94	-
Family	1 - 5 days	24	24	24	15.58
	6 - 10 days	35	35	35	20.26
	11 - 20 days	57	57	57	32.72
	21 - 31 days	106	106	106	-
	21 - 30 days	-	-	-	62.33
	Per week	31	31	31	-
	Annual	-	-	-	-

\*Domestic plans are inclusive of 8% service tax

Optional Add-On: Special Sports Rider

Plan		Basic	Standard	Deluxe	Domestic
Day band					
Individual	1 - 5 days	12	17	27	4.67
	6 - 10 days	14	21	35	6.23
	11 - 20 days	21	30	50	9.35
	21 - 31 days	27	40	67	-
	21 - 30 days	-	-	-	10.91
	Per week	6	9	14	-
	Annual	67	99	167	-
Family	1 - 5 days	34	48	77	15.58
	6 - 10 days	40	59	95	20.26
	11 - 20 days	60	86	143	23.37
	21 - 31 days	77	112	190	-
	21 - 30 days	-	-	-	29.61
	Per week	19	26	40	-
	Annual	-	-	-	-

\*Domestic plans are inclusive of 8% service tax

The Countries We Cover

Cluster	Destination
C1	<ul style="list-style-type: none"><li>China, Hong Kong, Indonesia, Japan, Macau, Singapore, South Korea, Taiwan, Thailand and Vietnam;</li><li>Excluding Mongolia (inner and outer)</li></ul>
C2	<ul style="list-style-type: none"><li>Brunei, Cambodia, India, Lao People's Democratic Republic, Maldives, Myanmar, New Zealand, Pakistan, Philippines and Sri Lanka;</li><li>Including all countries in C1</li></ul>
C3	<ul style="list-style-type: none"><li>Australia, Mauritius, Mongolia (inner and outer), Nauru and Uzbekistan;</li><li>Europe (excluding Montenegro and Serbia);</li><li>Middle East (excluding Iraq, Palestine and Yemen)</li><li>Including all countries in Cluster 1 and Cluster 2</li></ul>
C4	<ul style="list-style-type: none"><li>Worldwide (including Canada, Iraq, Montenegro, Palestine, Serbia, Tibet, United States of America and Yemen)</li><li>Including all countries listed in all other clusters</li></ul>
Sanctioned Countries	<ul style="list-style-type: none"><li>Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People’s Republic (DNR), or Luhansk People’s Republic (LNR) regions of Ukraine</li></ul>
Excluded Destination	<ul style="list-style-type: none"><li>Antarctica, Nepal</li></ul>
Domestic	<ul style="list-style-type: none"><li>Malaysia, beyond 50km from your place of residence or business</li></ul>

# How to Make Claims

1



## Submission

Submit your claim via online

<https://aigmy.merimen.com.my/travel-claims>

You need to include:

- Relevant claim form and supporting documents
- Bank account details

2



## Decision

If your supporting documents are sufficient, we will send you an email to notify you of the claim decision.

3



## Payout

If your claim is payable, we will pay via bank transfer and notify you through email or SMS.



# Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to take out the Travel Insurance policy. Be sure to also read the stipulated general terms and conditions of the policy.

## What is this product about?

This product provides compensation in the event of injury, disability or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. For domestic trips, coverages for Personal Accident and Medical Related benefit is confined to accidental causes only. This cover can be purchased by an individual person for themselves, their accompanying spouse and dependent children. You will have immediate access to 24/7 worldwide travel assistance in case of an emergency situation when you are abroad. You have an option of Per Trip or Annual Trip coverages depending on the plan type selected.

## Who is eligible to purchase this product?

- (a) You must be either a Malaysian citizen, Malaysian permanent resident or a holder of a valid work permit or employment pass (of which Your place of employment must be in Malaysia during the Policy Period), dependent pass, student pass, or long-term social visit pass not including travelling visa (that is issued by the relevant governmental authority in Malaysia) with full rights to enter into and return to Malaysia regardless of medical status;
- (b) You must be returning to Your Home (primary residence within Malaysia) at the end of your travel, or be intending to return home on completion of your travel;
- (c) Your travel pre-arrangements must be made and paid for in Malaysia prior to your trip must commence in Malaysia; and
- (d) You need to be a resident in Malaysia.

## What are the covers / benefits provided?

Please refer to the schedule of benefits in the brochure. The key benefits covered by this policy include:

- (a) Medical Related Benefits; (b) Personal Accidents Benefit; (c) 24/7 Worldwide Travel Assistance; and
- (d) In the event you are diagnosed with COVID-19, we will cover you for COVID-19 coverages including Medical and Emergency Evacuation & Repatriation Expenses, Travel Cancellation, Travel Curtailment and Quarantine Allowance benefits (applicable to Basic, Standard or Deluxe Plan only).

**Note:** Please refer to the policy wording for the full details of the coverages and exclusions.

The benefit(s) payable under eligible product is(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](http://www.pidm.gov.my)).

### Per Trip Plan

Duration of cover ranges from 1 to 5 days to a maximum of 180 consecutive days for overseas trip and a maximum of 30 consecutive days for a domestic plan.

### Annual Trip Plan

Duration of cover is for one year with unlimited number of overseas trips made during the policy period. The maximum duration for each overseas trip is 90 consecutive days.

## How much premium do I have to pay?

- (a) Please refer to the Premium Table in the brochure.
- (b) Premium is payable based on the number of days the insured is travelling, age, destination and plan type selected for Per Trip plans.
- (c) As for Annual Trip plans, premium is payable based on destination, age and plan type selected.
- (d) Please note that premium for Domestic Plans will be subjected to Service Tax (ST).
- (e) The policy is not effective unless the premium payable has been paid.
- (f) Payment can be made by cash, cheque, credit card or debit card.

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

- (a) Commission: Direct rebate 25% of premiums.
- (b) Stamp duty: RM10.00.
- (c) Service Tax (ST) 8% is applicable only to Domestic plan.

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

### (a) Purchase of Policy:

Purchase of policy needs to be made prior to the commencement of your trip.

### (b) Important Disclosure:

You must take reasonable care to ensure that all Your answers to the questions are full, complete, correct and honest and the best of Your knowledge. You also have a duty to inform Us 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.

### (c) Claims:

Claim documents can be submitted via online at <https://aigmy.merimen.com.my/travel-claims> as soon as practicable but no later than ninety (90) days from the date of the incident. If you are unable to complete the claim documents within ninety (90) days due to reasonable cause, the documents must be submitted no later than one (1) year from the date of incident.

### (d) Number of policies:

You can only be covered under one policy in respect of this insurance with AIG Malaysia Insurance Berhad.

### (e) Age:

The eligible age is from 30 days up to 85 years for Per Trip plan and 18 years up to 70 years for Annual Trip plan. Age is determined as at policy expiry date.

### (f) Maximum Trip Period:

- i. Overseas Trip:
  - Per Trip Plan : each trip shall not exceed 180 consecutive days;
  - Annual Trip Plan : each trip shall not exceed 90 consecutive days;
- ii. Domestic Trip:
  - Each trip shall not exceed 30 consecutive days (Per Trip plan).

### (g) Renewal & Upgrade:

Available for Annual Trip Plan only and subject to our consent.

### (h) Economic Sanctions:

We shall not be deemed to provide cover and we 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, our parent company or our 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.

## Can I cancel my policy?

### (a) Per Trip

Cancellation for Per Trip plan is at our discretion. Any cancellation will be made on the date of Your request provided that it is prior to the commencement of the trip or period of insurance whichever is earlier. We will refund the premium to you provided no claim has been or will be submitted by You. No cancellation request will be entertained after the commencement of your trip.

### (b) Annual Trip

You may cancel this policy by giving us notice in writing. Cancellation for an Annual Trip plan will take effect from the first day of the next calendar month following the receipt of cancellation notice. We will refund the premium to You for the unexpired term provided no claim has been or will be submitted by you.

## What are the major exclusions under this policy?

We shall not be liable under any section for any claim arising out of, based upon or attributable to:

- (a) Your involvement or you taking part in any:
  - (i) Manual work which includes but is not limited to;
    - Underground work, mining work, military duties, offshore work, construction work, outside building or installation work exceeding 3 meters in height;
    - Work that involves heavy machinery, explosives or hazardous materials;
    - Work as a diver, life guard, taxi driver, bus driver or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
    - Work of a manual nature that involves special equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders.
  - (ii) Missionary work and related travel.
  - (iii) Humanitarian work and related travel.
  - (iv) Naval, military or air-force service or operation.
  - (v) Professional sports or where a periodic income or financial reward of any kind is received.
  - (vi) Aerial activities.
- (b) Activities relating to:
  - (i) Extreme sports and sporting activities.
  - (ii) Competition sports.
  - (iii) Racing other than on foot.
  - (iv) Any kind of winter sports and diving, except if the optional rider benefit is purchased.
  - (v) Mountaineering.
  - (vi) Trekking above 3000 meters
- (c) Suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;
- (d) During air travel unless as a fare paying passenger in a licensed private or commercial aircraft;
- (e) Violation of law;
- (f) Mental or nervous disorders;
- (g) Any illness, disease, injury, including symptoms, suffered by you, your relative, business associate or travelling companion which in the 1-year period before the travel start date and time;
  - First manifested itself, worsened, became acute exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatments;
  - Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a medical practitioner; or
  - Was treated by medical practitioner or treatments had been recommended by a medical practitioner.

It shall also mean any congenital, hereditary, **chronic** or ongoing condition of yours, your relative, business associates or travelling companion which you or they are aware of, or could reasonably be expected to be aware of, before the travel date and time.

**Chronic** means any condition that persists, or is expected to persist for longer than a year and after that time is likely to recur. These include but are not limited to: arthritis, cardiovascular disorders, cancer (carcinoma / carcinoma in situ / malignant tumours), epilepsy, haemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease, respiratory disorder.

- (h) Acquired Immune Deficient Syndrome (AIDS) or Human Deficiency Virus (HIV);
- (i) Nuclear, chemical, or biological materials;
- (j) War;
- (k) Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in to or through the Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine;
- (l) Trips undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatments, consultation or advice;
- (m) Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;
- (n) Any circumstances you have been made aware of prior to the purchase of the policy.
- (o) A Cyber Event, Electromagnetic Event, and Impact Event.

Note: This list is non-exhaustive. Please refer to the sample of the policy contract for the full list of exclusions under this 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 which would affect your risk profile.

## Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Travel Insurance", available at all our branches or you can obtain a copy from an insurance agent.

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad  
Menara Worldwide,  
No 198 Jalan Bukit Bintang,  
55100 Kuala Lumpur, Malaysia.

Telephone : 1800 888811  
E-mail : 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. All nominations require the completion of the nomination form. The original physical form is a mandatory document required in the event of a claim. In the absence of the form we will be guided by Paragraph 8 of Schedule 10 of the Financial Services Act 2013 when paying policy monies upon death of a policyholder. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

You should read and understand the contract terms and discuss further with the Insurance Company if you require more information or 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 Insurance Company.

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 is subject to compliance with US sanctions laws. For this reason, this policy does not cover any 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, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

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

The information provided in this Product Disclosure Sheet is valid as of March 2025

24/7 Worldwide Travel Assistance  
**AIG Travel**  
**+603 2772 5600**

This product brochure is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) and [www.aig.my](http://www.aig.my). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this product brochure.

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) and [www.aig.my](http://www.aig.my). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverages is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverage 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.



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\*Up-to-date as of Mar 2025.

