



**PRODUCT DISCLOSURE SHEET**

**Product : Travel Insurance**

**Read this Product Disclosure Sheet before you decide to take out the Travel Guard insurance policy. Be sure to also read the general terms and conditions**

1.	What is this product about?	<p>This policy provides compensation in the event of injuries, 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. This cover can be purchased by any individual person for themselves, their accompanying spouse and dependent children.</p> <p>You will have immediate access to 24-hour worldwide assistance in case of an emergency situation when you are abroad.</p> <p>You have an option of Single Trip or Annual Multi-Trip coverage depending on the plan selected.</p>
2.	What are the covers / benefits provided?	<p>Please refer to the schedule of benefits in the brochure.</p> <p>The major benefits covered by this policy include:</p> <p>(a) Medical Related Benefits;                  (b) Personal Accidents Benefits;                  (c) Travel Inconvenience &amp; other Travel-Related Benefits;                  (d) Trip Assistance Solution.</p> <p><u>Single Trip Plan</u>                  Duration of cover ranges from 1 to 5 days to maximum of 180 consecutive days for overseas trips and maximum of 60 consecutive days for domestic trip.</p> <p><u>Annual-Multi Trip Plan</u>                  Duration of cover is for one year with unlimited number of overseas trips made during the policy period. The maximum length for each overseas trip is 100 consecutive days and each domestic trip is 60 consecutive days. You need to renew your insurance cover annually.</p>
3.	How much premium do I have to pay?	<p>(a) Please refer to the premium table in the brochure.                  (b) Premium is payable based on number of days traveling for Single Trip plans.                  (c) The policy is not effective unless the premium payable has been paid.                  (d) Payment can be made by credit card only</p>
4.	What are the fees and charges that I have to pay?	<p>(a) Commission: Direct Rebate 25% of premiums.                  (b) Stamp duty: MYR10.00                  (c) Goods and Service Tax (GST) 0% is applicable only to domestic plan.</p>
5.	What are some of the key terms and conditions that I should be aware of?	<p>(a) <b>Disclosure:</b></p> <p>i. You must disclose all material facts which will affect the risk profile such as your age and occupation.</p> <p>ii. Any fraud, deliberate misrepresentation of material facts or non-disclosure of information in connection with the application for this policy or when making a claim will invalidate the policy and any benefit due will be forfeited and any benefit that has previously been paid must be repaid to us in full.</p> <p>(b) <b>Claims:</b>                  Claims documents must be submitted to our office as soon as practicable but no later than ninety (90) days from the date of the incident happening. If you cannot complete claim documents within this ninety (90) days' time due to reasonable cause, the documents must be submitted no later than one (1) year from the date of incident happening</p> <p>(c) <b>Number of policies:</b>                  You can only be covered under one policy in respect of this insurance.</p> <p>(d) <b>Age*:</b>                  The minimum and maximum age* for cover is                  31 days up to 65 years for Single-Trip plans and                  18 years up to 60 years for Annual Multi-Trip plans. Annual Multi-Trip plans may be renewed up to age of 65 years with our consent.</p> <p>Age is determined based on the age you will be on the policy expiry date.</p> <p>(e) <b>Maximum Trip Period:</b></p> <p>(i) Overseas Trip:</p> <ul style="list-style-type: none"> <li>• Annual Multi-Trip Plan: each trip shall not exceed 100 consecutive days;</li> <li>• Single Trip Plan: each trip shall not exceed 180 consecutive days;</li> </ul> <p>(ii) Domestic Trip:</p> <ul style="list-style-type: none"> <li>• Each trip shall not exceed 60 consecutive days (Annual Multi-Trip &amp; Single Trip plan).</li> </ul> <p>(f) <b>Renewal, reinstatement &amp; upgrade:</b>                  Available for Annual plan only and is subject to our consent.</p>



		<p>(g) <b>Economic Sanctions:</b> 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.</p>
6.	What are the major exclusions under this policy?	<p>This policy does not cover death or injury caused by or to:</p> <p>(a) activities relating to:</p> <ul style="list-style-type: none"> <li>(i) armed forces, peacekeeping forces and similar groups;</li> <li>(ii) semi-professional and professional sports or where a periodic income is received;</li> <li>(iii) racing involving motorized vehicles;</li> <li>(iv) any occupation unless it is solely administrative or management related; or</li> <li>(v) diving beyond 30 meters in depth.</li> </ul> <p>(b) engaging in manual works, offshore activities like diving, oil-rigging, mining, handling explosives or aerial photography;</p> <p>(c) suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;</p> <p>(d) during air travel unless as a fare paying passenger in a licensed private or commercial aircraft;</p> <p>(e) violation of law;</p> <p>(f) mental or nervous disorders;</p> <p>(g) any pre-existing condition where you have reasonable knowledge of in the 1 year prior to your policy effective date;</p> <p>(h) acquired Immune Deficient Syndrome (AIDS) or Human Deficiency Virus (HIV);</p> <p>(i) driving or riding in any type of race;</p> <p>(j) nuclear, chemical or biological materials;</p> <p>(k) war;</p> <p>(l) any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region;</p> <p>(m) trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice.</p> <p>(n) Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;</p> <p>(o) any circumstances you have been made aware of prior to the purchase of the policy.</p> <p><b>Note:</b> This list is non-exhaustive. Please refer to the sample of the policy contract for the full list of exclusions under this policy.</p>
7.	Can I cancel my policy?	<p>a) Single Trip                  Cancellation for Single Trip <b>plan</b> is at <b>our</b> discretion and shall be deemed cancelled on the cancellation request date provided that the request date is prior to the commencement of the <b>trip</b> or <b>period of insurance</b> whichever is earlier.  <b>We</b> will refund the premium to <b>you</b> that has been paid for the unexpired term provided no claim has been or will be submitted by you before or after the <b>policy expiry date</b>. No refund of premium is allowed after the commencement of <b>your trip</b>.</p> <p>b) Annual Multi-Trip  <b>You</b> may cancel this policy by giving us notice in writing. Cancellation for an annual <b>trip plan</b> will take effect from the 1st day of the calendar month following the receipt of cancellation notice.  <b>We</b> will refund the premium to <b>you</b> that has been paid for the unexpired term provided no claim has been or will be submitted by you before or after the <b>policy expiry date</b>.</p>
8.	What do I need to do if there are changes to my contact / personal details?	<p>It is important that you inform us of any change in your life profile including your occupation which would affect the risk profile.</p>
9.	Where can I get further information?	<p>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 an insurance agent.</p> <p>If you have any enquiries, please contact us at:                  AIG Malaysia Insurance Berhad,                  Menara Worldwide,                  No. 198 Jalan Bukit Bintang,                  55100 Kuala Lumpur,                  Malaysia.                  Tel : 1-800-888-811                  E-mail : <a href="mailto:AIGMYCare@aig.com">AIGMYCare@aig.com</a></p>
10.	Other types of Personal Accident cover available	<p>Please refer to our website at : <a href="http://www.aig.my">www.aig.my</a></p>

**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.**

The information provided in this disclosure sheet is valid as at 01/06/2018.