



Accident Hospital Care Policy Wording

SCHEDULE OF BENEFITS

ACCIDENT HOSPITAL CARE

	CORE BENEFITS	Plan 400	Plan 350	Plan 300	Plan 250	Plan 200	Plan 100
1)	Accidental Death & Disablement	up to RM 400,000	up to RM 350,000	up to RM 300,000	up to RM 250,000	up to RM 200,000	up to RM 100,000
2)	Daily Accidental Hospital Income – up to a maximum of 200 days	RM 400 per day	RM 350 per day	RM 300 per day	RM 250 per day	RM 200 per day	RM 100 per day
3)	Intensive Care Unit - up to a maximum of 200 days (due to accident only)	RM 800 per day	RM 700 per day	RM 600 per day	RM 500 per day	RM 400 per day	RM 200 per day
4)	Bereavement Fund (due to accident only)	RM 2,000					

ADD-ON BENEFITS (if purchased by the insured)				
A)	Accidental Medical Reimbursement (AMR)	AMR 1	AMR 2	AMR 3
		up to RM 7,000	up to RM 5,000	up to RM 3,000
B)	Child Education Allowance (CEA) – due to Accidental Death or Permanent Total Disablement of insured	CEA 1	CEA 2	CEA 3
		RM 40,000	RM 30,000	RM 20,000

Issued by

AIG Malaysia

IMPORTANT NOTICE

The **insured** is advised to read this policy carefully together with the **policy schedule** and any endorsements to ensure that the **insured** understands the terms and conditions and that the coverage meets their requirements. Please contact **us** if the **insured** requires any further information after reading this policy.

SECTION 1 - THE CONTRACT

This policy, together with the **policy schedule** and any endorsements, shall be read together to form an entire contract between the **insured** and **us**. **We** agree to provide the **insured person** the insurance coverage as described in this policy provided that the **insured person** pays the premium when due and **we** agree to accept it subject to the terms and conditions of this policy.

SECTION 2 - COVERAGE

A) **AMBIT OF COVER:**

This policy covers the risk of **accidental injury**, death or **permanent** disablements occurring to the **insured person** resulting directly and independently of all other causes, from bodily **injury** or **injuries** caused by an **accident**, better described here below and subject to the terms and conditions of the policy.

B) **QUALIFICATION FOR COVER:**

The **insured** has been declared eligible for insurance coverage and is of **competent age**.

C) **INSURED EVENT:**

This insurance only covers **injuries** arising out of an **accident** that occurs during the **period of insurance** which, directly and independently of all other causes, result in either death or permanent disablements (as described in Section 8 hereunder) premium for which cover has been paid or agreed to be paid. In the case of overlapping **benefits**, indemnity calculated from the highest **benefit** will be that which is payable.

SECTION 3 - DEFINITIONS

The following words shall carry the meaning defined below:

Accident or Accidental

shall mean a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place.

Activities of Daily Living

Definitions attributed to the following words in the insurance cover are:

- (a) dressing means the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical or medical appliances;
- (b) feeding means the ability to feed oneself food after its preparation and being made available;
- (c) mobility means the ability to move indoors from room to room on level surfaces;
- (d) toileting means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate;
- (e) transferring means the ability to move from a bed to an upright chair or wheelchair and vice versa; or
- (f) washing means the ability to wash in the bath, or shower or wash by other means.

Benefit(s)

refers to the respective benefits offered under this policy, more particularly described in the **schedule of benefits**.

Child or Children

shall mean a financially dependant child (including step-children and those legally adopted) aged 1 to 18 years or 23 years, if they are financially dependent and are in full-time education.

Competent Age

refers to the age eligibility of the **insured** to qualify for coverage under this policy and range from 18 to 70 years and is renewable at **our** discretion up to the age of 75 years.

Confinement

shall mean admission to a **hospital** for a minimum period of 6 consecutive hours upon the recommendation of a **doctor**. Confinement shall be evidenced by a daily room/room & board charge by the **hospital** and under no circumstance shall **we** pay for more than one Hospital Income Benefit and board for each day of confinement.

Date of Loss

is the date when the **accident** or loss occurs.

Disability or Disabilities

shall mean all **injury** including complications arising, sustained or related to the same **accident**.

Doctor

shall mean a qualified and registered western medical practitioner licensed under any applicable laws and acting within the scope of his or her licensing and training who is not:

- a) an **insured person**;
- b) **insured person's** business partner; or
- c) **insured person's spouse**, children, parent and their siblings, parent-in-law, grandparent-in-law, grandchild, siblings, siblings-in-law, niece or nephew.

Effective Date

shall mean the date this insurance coverage starts as shown in the **policy schedule**.

Hospital

shall mean an establishment duly constituted, registered and operating as a **hospital** for the care and treatment of sick and injured persons as paying bed patients and which:

- a) has facilities for diagnosis and major **surgery**;
- b) provides 24-hours a day nursing services by registered and graduate nurses;
- c) is under the supervision of a **doctor**; and
- d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged or similar establishments.

Injury or Injuries

shall mean bodily injury caused solely and directly by an **accident** and does not result from an illness.

Insured

shall mean the person effecting this policy who is our customer and is of **competent age**.

Insured Person

shall mean the **insured** and may include the **spouse** and/or **children** as shown in the **policy schedule**.

Loss of Fingers or Toes

shall mean the complete severance of the finger or toe through or above the metacarpophalangeal joint or metatarsophalangeal joint.

Loss of Hearing

wherever used in this policy shall mean Permanent irrecoverable loss of hearing where:

- If a dB = Hearing loss at 500 Hertz
If b dB = Hearing loss at 1000 Hertz
If c dB = Hearing loss at 2000 Hertz
If d dB = Hearing loss at 4000 Hertz
 $1/6$ of $(a+2b+2c+d)$ is 80dB

Loss of Limb

shall mean loss by physical severance of a hand at or above the wrist or of a foot at or above ankle.

Loss of Sight

shall mean the total, absolute and irrecoverable loss of sight as specified in the compensation table in Section 8.

Loss of Speech

shall mean the Disability in articulating any 3 of the 4 sounds which contributes to speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of the vocal cord or damage to the speech center in the brain resulting in the inability to speak.

Loss of Use

shall mean Permanent limitation in function in relation to limb or organ following an **injury**.

Period of Insurance

shall mean the duration of insurance coverage for the **insured person** as stated in the **policy schedule**.

Permanent or Permanently

shall mean the period of 12 consecutive calendar months from the **date of loss** and at the expiry of that period being beyond any hope of recovery or improvement whatsoever.

Policy Schedule

shall mean a document which is issued to the **insured** and this schedule acts as written proof of insurance coverage.

Schedule of Benefits

shall mean the **benefits** made available under this insurance coverage.

Spouse

shall mean the legal spouse of the **insured**, whose name appears in the **policy schedule**.

Total Disablement

shall mean physical disablement as a result of an **injury** and commences within 365 days from the **date of loss** an **insured person** is totally, continuously and **permanently** disabled and is prevented from performing 3 or more **activities of daily living** as herein defined which would normally be carried out by him/her in his/her daily life had such disablement not occur.

We, us or our

refers to AIG Malaysia Insurance Berhad (200701037463).

SECTION 4 - TERMINATION OF COVERAGE

The insurance coverage afforded under this policy shall terminate automatically on the earliest of the following dates:

- a) immediately after admission of 100% liability for an admitted claim from the insured by us;
- b) any premium due on the respective policy remaining unpaid after the due date;
- c) when the insured attains 76 years of age;
- d) on the date when the insured ceases receiving cover whether by cancellation request, death or whatever reason;
- e) the insured person ceases to qualify as a spouse and/or child;
- f) termination of coverage for all policies in a certain market and we withdraw this policy completely from the market in accordance with the Portfolio Withdrawal Condition.

SECTION 5 – POLICY EXCLUSIONS

This insurance excludes any one of the following events or situations. This exclusion shall not be cancelled by any endorsement which does not refer to a specific exclusion, in whole or in part. The **insured person** shall, if so required, and as a condition precedent to any liability to **us**, prove that the loss did not in any way arise under or through any of the excepted circumstance or cause as set out herein:

1. members of the armed forces, police, security guards; bodyguard, firemen; racing drivers or riders; stuntman; air crew; ship crew, fisherman, off-shore workers; divers; miners, quarry workers; loggers and tunnellers;
2. engaging, practicing or participating in sports in a professional capacity or when an **insured person** would or could earn income or remuneration from engaging in such sport;
3. any pre-existing conditions where the **insured person** first manifested or contracted and have reasonable knowledge of prior to the policy **effective date**. The **insured person** may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - (a) has received or is receiving treatment;
 - (b) has been given medical advice, diagnosis or where care or treatment has been recommended;
 - (c) has clear and distinct symptoms that are or were evident; or
 - (d) when its existence would have been apparent to a reasonable person in the circumstances,The **effective date** for the purpose of the pre-existing condition would be the date when the **insured person** was covered for the first time or upon the policy reinstatement date under this policy.
4. suicide or intentional self-inflicted injuries or any attempt thereof while sane or insane;
5. involvement in any criminal act or offence;
6. treatment of alcoholism, or drug abuse or any other complications arising therefrom or any drug-related accidents;
7. pregnancy, miscarriage or childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;
8. psychosis, mental or nervous disorders or sleep disturbance disorders;
9. cosmetic or plastic surgery or any elective surgery;
10. any form of dental care or surgery unless necessitated by **injury** caused by an **accident** to sound and natural teeth;
11. routine health checks, any investigation(s) not directly related to admission, diagnosis, **injury** or any treatment;
12. investigation which is not medically necessary, or convalescence, custodial or rest care;
13. Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this policy, the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in **our** opinion, either the presence of any HIV or antibodies to such a virus);
14. any **injury** sustained during air travel except as a fare-paying passenger in any properly licensed private and commercial aircraft having a current and valid air worthiness certificate issued by the appropriate authority of the country of its registry;

15. driving or riding in any kind of race involving motorized vehicles;
16. any serious physical **injury** or disability resulting directly or indirectly from, attributed to, or accelerated by the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials;
For the purposes of this exclusion, serious physical injury means physical injury that involves a substantial risk of death; and/or protracted and obvious physical disfigurement; and/or protracted loss of or impairment of the function of a bodily member or of an organ;
17. death or **injury** directly or indirectly occasioned by war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not) mutiny, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law, or state of siege, of any of the events or causes which determine the proclamation or maintenance of martial law, or state of siege, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority;
18. violation of law;
19. **we** will not pay under any section of this policy where such payment would violate a government prohibition or regulation.

SECTION 6 - SPECIAL CONDITIONS

1. The premium due under this policy during **period of insurance** is payable on a monthly basis. No claim whether under the policy shall be admissible while the related premiums are in arrears.
2. The due observance of this policy thereof shall be binding upon the **insured** and shall serve as condition precedent to the admission of any claim lodged under this policy.
3. The process of claim including settlement will be handled directly between **us** and the **insured** whose sole discharge will constitute full and final discharge of the claim lodged.
4. **We** agree to extend coverage to **insured persons** who in the course of being legally employed carry or are equipped with Firearms for which he/she has the necessary license to, and which coverage shall be limited to event/s arising while the **insured person** is not in the course of employment or occurring while the **insured person** is not carrying or being equipped with Firearm/s.
Firearm/s shall have the meaning assigned thereto in the Firearms (Increased Penalties) Act 1971.

SECTION 7 - GENERAL POLICY PROVISIONS

1. **DUTY OF DISCLOSURE:** The **insured** must read the terms and conditions of the policy and to take reasonable care to answer all the questions honestly (if applicable) to the best of the **insured's** knowledge. The **insured** must inform **us** immediately if at any time any of the information on which this insurance is based is incorrect or changes.
If the **insured** does not, **we** may:
 - a) declare the **insured's** policy void from inception (which means treating it as invalid) and **we** may not return the premium or recover any unpaid premium;
 - b) cancel this policy and return any premium less **our** cancellation charge or recover any unpaid premium;
 - c) recover any shortfall in premium;
 - d) not pay any claim that has been or will be made under the policy; or
 - e) be entitled to recover from the **insured** the total amount of any claim already paid under the policy or any claim **we** have to pay under any relevant legislation, plus any recovery costs.
2. **ENTIRE CONTRACT-CHANGES IN POLICY:** This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance.
3. **TIME OF NOTICE OF CLAIM:** Written notice of injury of which claim may be based must be given to us within 30 days after the date of the **accident** causing such **injury**. In the event of **accidental** death, immediate notice thereof must be given to **us**.
4. **ALTERATIONS:** **We** reserve the right to amend the terms and provisions of this policy and may at any time be amended and changed by written agreement between **us** and the **insured**. Any amendment to this policy shall be binding on all persons whether insured under this policy prior to, during, or after the **effective date** of the amendment. No alteration in this policy shall be valid unless approved by an authorized representative of **us** and such approval be endorsed herein.
5. **VALIDATION:** **We** will only issue 1 policy to each **insured person** during the **period of insurance** under this policy.
6. **CURRENCY OF PAYMENT:** All amounts payable either to or by **us** shall be payable in the currency stated in the **schedule of benefits**.
7. **AGE LIMITS FOR PERSONS INSURED UNDER THIS POLICY:** The entry age of the **insured person** shall be between the ages of 18 to 70 years and is renewable at **our** discretion up to the age of 75 years.
8. **MIS-STATEMENT OF AGE AND SEX:** All ages referred to in this policy shall be the age of the **insured person** at his/her last birthday. Where the age or sex of the **insured person** has been mis-stated, the following rules shall apply:
 - a) if the premium paid as a result thereof is insufficient, any amount payable subject to the maximum limits

- provided under this policy shall be prorated based on the correct premium to be charged for the year;
- b) any excess premium paid as a result thereof, shall be refunded without interest;
 - c) if it is found that at the correct age the **insured person** is not insurable under this policy pursuant to **our** underwriting rules, the policy shall be void.
9. **EXPOSURE AND DISAPPEARANCE:** If following an **accident**, the **insured person** is unavoidably exposed to the elements for a duration of time until saved, and as a result of such exposure suffers bodily **injury** as described above, such **injury** shall be perceived as if under the influence of the **accident**.
On the other hand, if the body of the **insured person** is not found within 1 year of the covered event of disappearance, sinking or wrecking of the common carrier in which the **insured person** was riding in at the time of such disappearance, sinking or wrecking, it will be presumed that death has taken place.
 10. **NOTICE OF CLAIM:** Written notice of claim must be given to **us** within 30 days after the **date of loss**. This can be done by writing to The Claims Department at the email or address indicated in the Disclosure & Policy Statement. The **insured** hereunder shall produce for **our** examination pertinent documents at such reasonable times and shall co-operate with **us** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim. Written notice of claim given by or on behalf of the named **insured** to **our** local office, or to any of **our** authorized official providing information sufficient to identify the **insured person** shall be deemed notice to **us**. For convenience a notification format is attached at end of the policy in the absence of legal capacity, later than 1 year from the time proof is otherwise required.
 11. **PROOF OF LOSS:** Written proof of loss, including medical reports, original receipts, police report, and such other proof as required to support the nature of the claim, must be furnished to **us** at **our** said office within 90 days after the **date of loss**. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than 1 year from the time proof is otherwise required.
 12. **LIMITATION OF CLAIMS:** No claim benefits shall be payable under this policy if presented to **us** beyond a period of 1 year from the **date of loss**.
 13. **MEDICAL EXAMINATION:** **We** at **our** own expense shall have the right to require additional proof and request medical examination of the **insured person** when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.
 14. **RECEIPTS:** **We** shall not be committed by any notice or any trust charge, a lien, assignment or other dealings with the policy and the receipt of the **insured** for any compensation payable herein shall in all cases be effectual discharge of **our** liability.
 15. **RIGHTS OF NOMINEE:** Nominees do not have any rights to make any changes to the policy.
 16. **RIGHTS OF OWNERSHIP:** The **insured person** shall have the rights to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between **us** and the **insured**. **We** will not recognize any claim made by another party who is not insured by this policy. The **insured** cannot assign the **benefits** covered in this policy for the **insured person** to another person or entity.
 17. **LEGAL PROCEEDINGS:** No action at law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within 1 year from the expiration of the time within which the written proof of loss is required by the policy.
 18. **REINSTATEMENT:** If any premium is in default beyond the premium due date, the policy may be reinstated with the consent from **us** within 90 days after the due date of the premium in default, subject to a written application for reinstatement; or production of evidence of insurability satisfactory to **us**. If **we** agree to reinstate the policy, the respective policy shall be reinstated on the 1st day of the month following the receipt of the premium by **us**. **Benefits** will not, however, be payable for any **injury** which occurs during the interval the policy has lapsed.
 19. **ARBITRATION CLAUSE:** All differences arising out of this policy shall be referred to the arbitration rules of the Kuala Lumpur Regional Centre for Arbitration of which an arbitrator shall be appointed in writing by the parties in difference. In the event they are unable to agree on who is to be the arbitrator within 1 month of being required in writing to do so, then both parties shall be entitled to appoint an arbitrator each who shall proceed to hear the differences together with an umpire to be appointed by both arbitrators. However, this is provided that any disclaimer of liability by **us** or any claim hereunder must be referred to an arbitrator within 12 calendar months from the date of such disclaimer.
 20. **LIMITATION OF TIME OF BRINGING ARBITRATION:** If a claim is made under the policy and is rejected by **us**, the **insured** or his/her legal personal representatives shall commence arbitration proceedings in accordance with Clause 19 - Section 7 hereof within 6 months of such rejection, failing which **we** shall be discharged from all liability whatsoever for that claim.
 21. **CONFORMITY WITH LAW:** Any provision of this policy which, on its **effective date** is in conflict with the law of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such laws.
 22. **CHANGE IN COUNTRY OF RESIDENCE:** Coverage of the **insured person** is subject to their residence in Malaysia. Coverage does not extend to any **insured person** residing outside of Malaysia unless prior extension of coverage has been accorded by **us**. It is a condition precedent to liability under this policy that in the event of change of country of residence, **we** must be informed in writing of any change in the **insured person's** country of residence. A change in the country of residence shall be deemed to mean the **insured person** is living or is intending to live in another country other than Malaysia in excess of 12 consecutive

- calendar months. Failure to notify **us** of this change will invalidate the insurance in respect of that **insured person** with effect from the date he/she leaves Malaysia permanently. **We** reserve the right to continue cover on the prevailing terms and conditions or to decline cover under this policy upon receipt of such information.
23. **PORTFOLIO WITHDRAWAL CONDITION:** **We** reserve the right to cancel the portfolio as a whole if **we** decide to discontinue underwriting this insurance product. Cancellation of the portfolio as a whole shall be given by 30 days written notice to the **insured** and **we** will run off all policies to expiry of the period of cover within the portfolio.
 24. **TO WHOM INDEMNITY IS PAYABLE:** All benefits payable due to **accidental** death of the **insured** is payable to the nominee(s) elected by the **insured** and in the event of failure of the **insured** to nominate a nominee, to the **insured's** estate. Indemnity for all other **benefits** will be paid to the **insured**. The process of claim including settlement will be handled directly between **us** and the **insured** whose sole discharge will constitute full and final discharge of the claim lodged.
 25. **CANCELLATION:** The **insured** can cancel this policy by giving **us** 30 days notice in writing to The Customer Servicing Group at the email or address indicated in the Disclosure & Policy Statement. **We** will continue to provide cover under this policy for the remaining period for which premium has been received and this policy shall terminate upon the expiry of such period.
For avoidance of doubt, **we** reserve the right to rescind coverage where it is discovered that the **insured** was in the category of excluded persons as expressed in Section 5 - Policy Exclusions, item 1 of the policy at the point of entry into the contract. In such cases, **we** will refund the premium in full.
We can cancel this policy by giving the **insured** 30 days notice to the **insured's** last addresses as it appears in the policy or any alternative address that is notified to **us** in writing. **We** will continue to provide cover under this policy for the remaining period for which the premium has been received and this policy shall terminate upon the expiry of such period.
 26. **ASSIGNMENT:** No assignment of interest under this policy shall be binding upon to **us**.
 27. **RENEWAL:** This policy shall start on the **effective date**. The premium for this policy is payable monthly. Each premium paid purchases cover for the following calendar month.
 28. **SANCTION:** **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.
 29. **CHANGE IN RISK:** The **insured** shall give immediate notice in writing to **us** of any material change in his or her occupation, business, duties or pursuits and pay any additional premium that may be required by **us**.
 30. **CONSENT TO USE OF PERSONAL DATA:** Consent to use personal data: You are deemed to have read, understood, You are deemed to have read understood, and consented to the collection and subsequent processing of your personal information by us (whether obtained during the application process or administration of this Policy) in accordance with, our Privacy Notice as from time to time published on our website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to you. If you submit information relating to other individuals, you further represent and warrant that you have the authority to provide information relating to the other individuals to us, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by us, and that the other individuals agree and consent that we may collect, use and process his/her personal information in accordance with our Privacy Notice. Such request can be made by writing to us at AIG Malaysia Customer Care, PO Box 11768, 50756 Kuala Lumpur or phone: 1800 88 8811 / 603 2118 0188, fax 603 2118 0288 or email: AIGMYCare@aig.com
 31. **SERVICE TAX (ST):** The amount of Premium payable by you for this Policy includes an amount on account of the ST payable by **you**. ST refers to any service tax, value added tax, goods and services tax, consumption tax, or tax, duty, charge or imposition of a similar nature whatsoever by whatever name known, which may from time to time be imposed or charged (including any increases or decreases to the rate) by any competent tax authority.

SECTION 8 – POLICY BENEFITS

1. Accidental Death & Permanent Disablements

We will pay the Accidental Death or Permanent Disablement **benefit** as stated in the **schedule of benefits** within 12 calendar months from **date of loss**. Payment of this benefit in respect of the **insured person** shall forthwith terminate the coverage in respect of the said **insured person** under this policy.

COMPENSATION TABLE		Compensation (Based on the percentage of Basic Cover)
This policy covers the Insured Person in respect of the following events as per the percentage of the Basic Cover or an amount as stated in the Schedule of Benefits, in accordance with the defined Injury, resulting in:		
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent and Incurable Paralysis of all limbs	100%
4.	Permanent Total Loss of Sight of Both Eyes	100%
5.	Permanent Total Loss of Sight of One Eye	100%
6.	Permanent Total Loss of Use of Two Limbs	100%
7.	Permanent Total Loss of Use of One Limb	100%
8.	Permanent Total Loss of Speech and Hearing	100%
9.	Permanent Total Loss of Hearing in	
	a) both Ears	75%
	b) one Ear	25%
10.	Permanent Total Loss of Speech	50%
11.	Permanent Total Loss of the Lens of One Eye	50%
12.	Permanent Total Loss of Four Fingers and Thumb of	
	a) Right Hand	70%
	b) Left Hand	50%
13.	Permanent Total Loss of Use of One Thumb	
	a) Both Right Phalanges	30%
	b) One Right Phalanx	15%
	c) Both Left Phalanges	20%
	d) One Left Phalanx	10%
14.	Permanent Total Loss of Use of Four Fingers of	
	a) Right Hand	40%
	b) Left Hand	30%
15.	Permanent Total Loss of Use of Fingers	
	a) Three Right Phalanges	10%
	b) Two Right Phalanges	7.5%
	c) One Right Phalanx	5%
	d) Three Left Phalanges	7.5%
	e) Two Left Phalanges	5%
	f) One Left Phalanx	2%
16.	Permanent Total Loss of Use of Toes	
	a) All of One Foot	15%
	b) Great, Both Phalanges	5%
	c) Great, One Phalanx	3%
	d) other than great toe, each toe (one phalanx or more)	1%
17.	Fractured Leg and/or Patella with Established Non-Union	10%
18.	Shortening of Leg by at least 5 cm	7.5%
19.	Permanent and Incurable Insanity	100%

Compensation limits:

- a) in the event of any Permanent Disablements not otherwise provided for under the Compensation Table, **we** reserve the right to adopt such percentage as in **our** opinion the percentage of disablement without taking into account the occupation of the **insured person** and which is not inconsistent with the indemnities provided under the Compensation Table.
- b) if the **insured person** is left-handed the percentage relating to the right arm or right hand shall apply to the left arm or left hand respectively and the percentages relating to the left arm or left hand apply to the right arm or right hand respectively.
- c) when more than 1 infirmity arises from 1 **accident** the percentage are added together but cannot exceed 100% of the Permanent Disablement indemnity stated in the **schedule of benefits**.
- d) compensation shall not be payable for more than 1 of the Events 1 to 19 in the Compensation Table in respect of the same **injury**. The admission of any 1 **benefit** (i.e. Event 1 to 19 in the Compensation Table) will exhaust that particular **benefit** coverage for a particular **insured person**. The policy will continue as if that coverage **benefit** had been cancelled for that **insured person**.
- e) total compensation payable for each **insured person** in 1 policy year is limited to 100% of the basic sum insured. Should this 100% limit be reached before the expiry of the **period of insurance**, the cover under that policy lapses at the moment the last event giving rise to the 100% **benefit** or that difference making up the balance of the 100% **benefit** occurs.

2. **Daily Accidental Hospital Income**

In the event of an **accidental injury** resulting in a **hospital confinement** that is medically necessary and recommended by a **doctor**, **we** shall pay an amount equal to the Daily Accidental Hospital Income Benefit as stated in the **schedule of benefits** for each day during which the **insured person** is confined in a **hospital** due to an **accident** up to a maximum of 200 days.

Every successive **confinement** as an in-patient caused by or attributable to the same **accident** or **injury** is considered to be part of the same period of **confinement**, unless the discharge date for the prior **confinement** is separated from the admission date for the next **confinement** by at least 45 days.

3. **Intensive Care Unit (due to Accident only)**

In the event the **insured person** is confined as an in-patient in a intensive care unit of a **hospital**, **we** shall pay an amount equal to the Intensive Care Unit Fund as stated in the **schedule of benefits** for each day during which the **insured person** is confined in the intensive care unit due to an **accident** up to a maximum of 200 days.

4. **Bereavement Fund (due to Accident only)**

When the **insured person** dies from an **accident** sustained during the **period of insurance**, the Bereavement Fund as stated in the **schedule of benefits** shall become immediately payable to provide the financial relief required in such unexpected events so long as the Accidental Death is a covered event.

ADD-ON BENEFITS (if purchased by the insured)

A) **Accidental Medical Reimbursement**

When by reason of an **injury** sustained during the **period of insurance**, an **insured person** shall require medical treatment by a **doctor** or the employment of a licensed or graduate nurse, or **confinement** in a **hospital**, but excluding any dental treatment unless such treatment is directly caused by a covered **accident**, **we** will reimburse the actual expense incurred by the **insured person** within 52 weeks from the **date of loss** for such medical treatment, **hospital** charges and nursing fees up to the maximum amount as stated in the **schedule of benefits**.

All claims must be evidenced and supported with original bill(s) & receipt(s).

B) **Child Education Allowance**

In the event the **insured** elects to purchase the Family Plan (where applicable), in the event of Accidental Death or Permanent Total Disablement of the **insured** or his/her **spouse**, **we** shall pay the Child Education Allowance as stated in the **schedule of benefits**.

In the event the **insured** elects to purchase the Self & Child Plan (where applicable), in the event of Accidental Death or Permanent Total Disablement of the **insured**, **we** shall pay the Child Education Allowance as stated in the **schedule of benefits**.

Note: Coverage for children

Under the Family Plan or Self & Child Plan (where applicable), each insured **child** is covered for 20% of all the **benefits** enjoyed by the **insured** except for Child Education Allowance benefit (if the Add-On Benefits are purchased).

For avoidance of doubt, all insured **child/children** is/are not entitled for Child Education Allowance Benefit under this policy.



AIG Malaysia Insurance Berhad ("AIG Malaysia") together with other affiliates and subsidiary companies of American International Group, Inc. ("AIG") (collectively called "AIG Affiliates") are committed to protecting the privacy of the individuals we encounter in conducting our business. "Personal Data" is information that identifies and relates to you or other individuals (such as your dependants). This Privacy Notice is designed to provide notice of and assist you in understanding why and how AIG Malaysia collects and uses your Personal Data, to whom such data is disclosed and to whom data access requests can be addressed.

WHO TO CONTACT ABOUT YOUR PERSONAL DATA

If you have any questions about our use of your Personal Data you can contact us at:

AIG Malaysia Insurance Berhad
Attn: Customer Care Department
P O Box 11768,
50756 Kuala Lumpur.
Email: AIGMYCare@aig.com
Phone: 1800-88-8811 / 603 2118 0188
Fax: 603-21180288

HOW WE COLLECT PERSONAL DATA

The principal ways we collect Personal Data are through application and claim forms in respect of our insurance products, by phone through telephone applications, e-mails and other communications with us, as well as from other insurers, claim investigators, medical professionals, witnesses and/or other third parties involved in our business dealings with you.

We also collect Personal Data through other means such as:

- this website (the "Site");
- the software applications made available by us for use on or through computers and mobile devices (the "Apps");
- our social media pages, including those linked at Social@AIG (http://www.aig.com/social-media_3171_442101.html), and other social media content, tools and applications (our "Social Media Content").

The Site, the Apps and our Social Media Content are collectively referred to below as "AIG Electronic Services".

PERSONAL DATA THAT WE COLLECT

Depending on your relationship with us (for example, as a consumer policyholder; non-policyholder insured or claimant; witness; commercial broker or appointed representative; or other person relating to our business), Personal Data collected about you and other individuals connected to you, may include:

- **General identification and contact information**
Your name; address; e-mail and telephone details; gender; marital status; family status; date of birth; passwords (including on our systems); educational background; physical attributes; activity records, such as driving records; photos; employment history, skills and experience; professional licenses and affiliations; relationship to the policyholder, insured or claimant; and date and cause of death, injury or disability.
- **Identification numbers issued by government bodies or agencies**
Identity card number; social security or national insurance number; passport number; employment pass or work permit number, employees' provident fund member

number; tax identification number; military identification number; or driver's or other license number.

- **Financial information and account details**
Payment card number; bank account number and account details; credit history and credit score; assets; income; and other financial information.
- **Medical condition and health status**
Current or former physical or mental or medical condition; health status; injury or disability information; medical procedures performed; personal habits (for example, smoking or consumption of alcohol); prescription information; and medical history.
- **Other sensitive information**
In certain cases, we may receive sensitive information about your trade union membership, religious beliefs, political opinions, family medical history or genetic information (for example, if you apply for insurance through a third-party marketing partner that is a trade, religious or political organization). In addition, we may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud, money laundering, drug trafficking or other serious crimes. We may also obtain sensitive information if you voluntarily provide it to us (for example, if you express preferences regarding medical treatment based on your religious beliefs).
- **Telephone recordings**
Recordings of telephone calls between you and our representatives and call centers.
- **Information enabling us to provide products and services**
Location and identification of property insured (for example, property address, vehicle license plate or identification number); travel plans; age categories of individuals you wish to insure; policy and claim numbers; coverage/peril details; cause of loss; prior accident or loss history; your status as director or partner, or other ownership or management interest in an organization; and other insurance you hold.
- **Marketing preferences and customer feedback**
You may let us know your marketing preferences, enter a contest or prize draw or other sales promotion, or respond to a voluntary customer satisfaction survey.
- **Social media information**
Your social media account ID and profile picture, and other Personal Data that you provide to us through AIG Electronic Services. If you elect to connect your social media account provided by another social media service provider to your account(s) on any of the AIG Electronic Services, Personal Data from your social media account will be shared with us, which may include Personal Data that is part of your social media account profile or your friends' profiles.

HOW WE USE PERSONAL DATA

Our overriding principle is only to collect Personal Data which we believe to be relevant and required to understand your insurance needs, to conduct our business and to provide better customer service and products.

The particular purposes for which we may collect and use Personal Data includes:

- To communicate with you and others as part of our business. To provide insurance, financial services or related products and services to you and administer, maintain, manage and operate such products and/or services including any renewals.

- To send you important information regarding changes to our policies, other terms and conditions, renewal of policies, AIG Electronic Services and other administrative information.
- To process, assess and determine any applications or requests made by you for insurance products or services.
- For any purposes in connection with any claims made under any insurance products or in respect of any services provided by AIG Malaysia or AIG Affiliates, including without limitation making, defending, analyzing, assessing, processing, determining, settling, responding to and managing such claims.
- To assess your eligibility for payment plans, and process your premium and other payments.
- To provide improved quality, training and security (for example, with respect to recorded or monitored phone calls to our contact numbers).
- To prevent, detect and investigate crime, including fraud and money laundering, and analyze and manage other commercial risks.
- To carry out market research and analysis, including satisfaction surveys.
- To provide marketing information to you (including information about other products and services offered by selected third-party partners) in accordance with preferences you have expressed, if any.
- To personalize your experience on AIG Electronic Services by presenting information and advertisements tailored to you.
- To identify you to anyone to whom you send messages through AIG Electronic Services.
- To allow you to participate in contests, prize draws and similar promotions, and to administer these activities. Some of these activities have additional terms and conditions, which could contain additional information about how we use and disclose your Personal Data, so we suggest that you read these carefully.
- To manage our infrastructure and business operations, and comply with internal policies and procedures, including those relating to auditing; finance and accounting; billing and collections; IT systems; data and website hosting; business continuity; and records, document and print management.
- To resolve complaints, and handle requests for data access or correction.
- To comply with applicable laws and regulatory obligations (including laws outside of Malaysia), such as those relating to anti-money laundering and anti-terrorism; comply with legal process; and respond to requests from public and governmental authorities (including those outside of Malaysia).
- For audit, compliance, investigation and inspection purposes.
- For matching any Personal Data held by AIG Malaysia or AIG Affiliates relating to you from time to time for any of the purposes listed in this Privacy Notice.
- To meet the requirements to make disclosure pursuant to any law binding on AIG Malaysia or any of the AIG Affiliates or for the purposes of complying with any regulations or guidelines issued by any regulatory or other authorities which have jurisdiction over AIG Malaysia or any AIG Affiliates.
- To conduct background and identity checks, such as for the purposes of verifying your identity in order to respond to your request to be provided with a duplicate policy or other documentation, any request made by you to change your address in our records, or any request by you to change your bank account or payment or other details in our records.
- To conduct credit checks on you, such as analyzing, verifying, and/or checking your credit, payment and/or status in relation to your ability to use the services.
- To carry out due diligence or other screening activities in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by AIG Malaysia.
- To determine any amount of indebtedness owing to or from you and collecting or recovering any amount owing from you or any person who has provided security or an undertaking for such liabilities of yours.
- To enable an actual or proposed purchaser, assignee, transferee, participant or sub-participant of AIG Malaysia or any of AIG Affiliates' rights or business to evaluate the transaction intended to be the subject of reorganization, merger, sale, joint venture, assignment transfer, participation or sub-participation.
- To establish and defend legal rights; to protect AIG Malaysia's operations or those of any AIG Affiliates or insurance business partners, our rights, privacy, safety or property, and/or that of AIG Affiliates, you or others; and to pursue available remedies or limit our damages.
- To exercise any rights AIG Malaysia or AIG Affiliates may have in connection with the provision of insurance products and services to you.

INTERNATIONAL TRANSFER OF PERSONAL DATA

Due to the global nature of our business, for the purposes set out above we may transfer Personal Data internationally to parties located in other countries that have a different data protection regime than is found in Malaysia. Personal Data collected by AIG Malaysia is likely to be transferred to places outside of Malaysia (such as to AIG or AIG secure data centers, AIG Affiliates, service providers, business partners and governmental or regulatory authorities) in order to carry out the purposes, or directly related purposes, for which the Personal Data was collected.

SHARING OF PERSONAL DATA

AIG Malaysia may make Personal Data available to:

- **Our group companies**
For a list of AIG Affiliates that may have access to and use of Personal Data, please refer to: http://www.aigcorporate.com/AIG_All_Entities.pdf. AIG Malaysia is responsible for the management and security of jointly used Personal Data. Access to Personal Data within AIG Malaysia is restricted to those individuals who have a need to access the information for our business purposes.
- **Other insurance and distribution parties**
In the course of marketing and providing insurance, and processing claims, we may make Personal Data available to third parties such as other insurers; reinsurers; insurance and reinsurance brokers and other intermediaries and agents; appointed representatives; distributors; affinity marketing partners; and financial institutions, securities firms and other business partners.
- **Our service providers**
External third-party service providers, such as medical professionals, accountants, actuaries, auditors, experts, lawyers and other outside professional advisors; travel and medical assistance providers; call center service providers; IT systems, support and hosting service providers; printing, advertising, marketing and market research and analysis service providers; banks and financial institutions that service our accounts; third-party claim administrators; document and records management providers; claim investigators and adjusters; construction

consultants; engineers; examiners; jury consultants; translators; and similar third-party vendors and outsourced service providers that assist us in carrying out business activities.

- **Recipients of your social sharing activity**

Your friends associated with your social media account, other website users and your social media account provider, in connection with your social sharing activity, such as if you connect your social media account provided by another social media service provider to your AIG Electronic Services account or log into your AIG Electronic Services account from another social media account. By connecting your AIG Electronic Services account and your other social media account you authorize us to share data with the provider of your other social media account and you understand that the use of the data we share will be governed by the other service provider's social media website's privacy policy. If you do not want your Personal Data shared with other users or with your other social media account provider, please do not connect your other social media account with your AIG Electronic Services account and do not participate in social sharing on AIG Electronic Services.

- **Governmental authorities and third parties involved in court action**

We may also share Personal Data with governmental or other public authorities (including, but not limited to, workers' compensation boards, courts, law enforcement, tax authorities and criminal investigations agencies); and third-party civil legal process participants and their accountants, auditors, lawyers and other advisors and representatives as we believe to be necessary or appropriate: (a) to comply with applicable law, including laws outside Malaysia; (b) to comply with legal process; (c) to respond to requests from public and government authorities including public and government authorities outside Malaysia; (d) to enforce our terms and conditions; (e) to protect our operations or those of any of our group companies; (f) to protect our rights, privacy, safety or property, and/or that of our group companies, you or others; (g) to allow us to pursue available remedies or limit our damages; and (h) for audit, compliance, investigation and inspection purposes

- **Other Third Parties**

We may share Personal Data with payees; emergency providers (fire, police and medical emergency services); retailers; medical networks, organizations and providers; travel carriers; credit bureaus; credit reporting agencies; and other people involved in an incident that is the subject of a claim; as well as purchasers and prospective purchasers or other parties in any actual or proposed reorganization, merger, sale, joint venture, assignment, transfer or other transaction relating to all or any portion of our business, assets or stock. To check information provided, and to detect and prevent fraudulent claims, Personal Data (including details of injuries) may be shared with other insurers when dealing with claims to detect, prevent and investigate fraud.

Personal Data may also be shared by you, on message boards, chat, profile pages and blogs, and other AIG Electronic Services to which you are able to post data and materials. Please note that any data you post or disclose through these services will become public information, and may be available to visitors and users of the AIG Electronic Services and to the general public. We urge you to be very careful when deciding to disclose your Personal Data, or any other information, when using AIG Electronic Services.

SECURITY

AIG Malaysia will take appropriate technical, physical, legal and organizational measures, which are consistent with applicable privacy and data security laws. Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any Personal Data you might have with us has been compromised), please immediately notify us. (See the "Who to Contact About Your Personal Data" section above.)

When AIG Malaysia provides Personal Data to a service provider, the service provider will be selected carefully and required to use appropriate measures to protect the confidentiality and security of the Personal Data.

RETENTION OF PERSONAL DATA

AIG Malaysia takes reasonable steps to ensure that the Personal Data we process is reliable for its intended use, and as accurate and complete as is necessary to carry out the purposes described in this Privacy Notice. AIG Malaysia will retain Personal Data for the period necessary to fulfill the purposes outlined in this Privacy Notice unless a longer retention period is required or permitted by law.

PERSONAL DATA OF OTHER INDIVIDUALS

If you provide Personal Data to AIG Malaysia regarding other individuals, you agree: (a) to inform the individual about the content of this Privacy Notice; and (b) to obtain any legally-required consent for the collection, use, disclosure, and transfer (including cross-border transfer) of Personal Data about the individual in accordance with this Privacy Notice.

MARKETING PREFERENCES

We will provide you with regular opportunities to tell us your marketing preferences, including in our communications to you. You can also contact us by e-mail at AIGMYCare@aig.com or by writing to AIG Malaysia Insurance Berhad at P O Box 11768, 50756 Kuala Lumpur to tell us your marketing preferences and to opt-out.

If you no longer want to receive marketing-related e-mails from AIG Malaysia on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to "unsubscribe" provided in each e-mail or by contacting us at the above addresses.

We aim to comply with your opt-out request(s) within a reasonable time period. Please note that if you opt-out as described above, we will not be able to remove your Personal Data from the databases of third parties with whom we have already shared your Personal Data (i.e., to those to whom we have already provided your Personal Data as of the date on which we respond to your opt-out request). Please also note that if you do opt-out of receiving marketing communications from us, we may still send you other important administrative communications from which you cannot opt-out.

ACCESS AND CORRECTION REQUESTS, QUESTIONS AND CONCERNS

In certain countries, an individual may have the right to access, correct, object to the use of, or request deletion or suppression of Personal Data on certain grounds. Please contact us as set out in the "Who to Contact About Your Personal Data" section above with any such requests or if you have any questions or concerns about how we process Personal Data. Please note that some Personal Data may be exempt from access, correction, objection, deletion or suppression rights in accordance with local privacy and data protection laws.

OTHER INFORMATION WE COLLECT THROUGH AIG ELECTRONIC SERVICES

“Other Information” is any information that does not reveal your specific identity, such as:

- Browser and electronic device information;
- App usage data;
- Information collected through cookies, pixel tags and other technologies;
- Demographic information and other information provided by you; and
- Aggregated information

We and our third-party service providers may collect Other Information in a variety of ways, including:

- Through your internet browser or electronic device: Certain information is collected by most websites, such as your IP address (i.e., your computer’s address on the internet), screen resolution, operating system type (Windows or Mac) and version, internet browser type and version, electronic device manufacturer and model, language, time of the visit and the page(s) visited, name and version of the AIG Electronic Services (such as the App) you are using. We use this information to ensure that the AIG Electronic Services function properly.
- Through your use of the Apps: when you download and use the Apps, we and our service providers may track and collect App usage data, such as the date and time the Apps on your electronic device accesses our servers and what information and files have been downloaded to the Apps based on your device number.
- Using cookies: Cookies are pieces of information stored directly on the computer you are using. Cookies allow us to recognize your computer and to collect information such as internet browser type, time spent using the AIG Electronic Services, pages visited, language preferences and relevant country website. We may use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize your experience while using the AIG Electronic Services, or to gather statistical information about the usage of the AIG Electronic Services. Cookies further allow us to present to you the advertisements or offers that are most likely to appeal to you. We may also use cookies to track your responses to our advertisements and we may use cookies or other files to track your use of other websites.

One of the advertisement companies that we use is Google, Inc, trading as DoubleClick. For more information on the DoubleClick cookie, or to opt out from the DoubleClick advertisement cookie please visit: <http://www.google.com/privacy/ads/>. You can refuse to accept other cookies we use by adjusting your browser settings. However, if you do not accept these cookies, you may experience some inconvenience in your use the AIG Electronic Services and some online products.

- Using pixel tags, web beacons, clear GIFs or other similar technologies: These may be used in connection with some AIG Electronic Services and HTML-formatted e-mail messages to, among other things, track the actions of users of the AIG Electronic Services and e-mail recipients, measure the success of our marketing campaigns and compile statistics about usage of the AIG Electronic Services and response rates.

We use Adobe’s Omniture analytics service, which uses cookies and web beacons to help us understand more about how our website is used by consumers so we can continue to improve it. Adobe does not have the right to use the information we provide to them beyond what is necessary to assist us. For more information on Adobe’s Omniture service, including how to Opt-Out, go to <http://www.omniture.com/privacy/policy#optout>.

- Physical Location: Subject to applicable law, we may collect information regarding the physical location of your electronic device by, for example, using satellite, mobile/cell phone tower or WiFi signals. We may use your device’s physical location to provide you with personalized location-based services and content. Subject to your marketing preferences as indicated to us or applicable law, we may also share your device’s physical location, combined with information about what advertisements you viewed and other information we collect, with our marketing partners to enable them to provide you with more personalized content and to study the effectiveness of advertising campaigns. In some instances, you may be permitted to allow or deny such uses and/or sharing of your device’s location, but if you choose to deny such uses and/or sharing, we and/or our marketing partners may not be able to provide you with the applicable personalized services and content.
- From you: Some information (for example, your location or preferred means of communication) is collected when you voluntarily provide it. Unless combined with Personal Data, this information does not personally identify you.
- By aggregating information: We may aggregate and use certain information (for example, we may aggregate information to calculate the percentage of our users who have a particular telephone area code).

Please note that we may use and disclose Other Information for any purpose, except where we are required to do otherwise under applicable law. If we are required to treat Other Information as Personal Data under applicable law, then, in addition to the uses listed in the “Other Information We Collect” section above, we may use and disclose Other Information for all the purposes for which we use and disclose Personal Data.

THIRD PARTY WEBSITES

This Privacy Notice does not address, and we are not responsible for, the privacy, information or other practices of any third parties, including any third party operating any site to which this AIG Electronic Services link. The inclusion of a link on AIG Electronic Services does not imply endorsement of the linked site by us or by our group companies.

Please note that we are not responsible for the collection, usage and disclosure policies and practices (including the information security practices) of other organizations, such as Facebook®, Twitter®, Apple®, Google®, Microsoft®, RIM/Blackberry® or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider or electronic device manufacturer, including any Personal Data you disclose to other organizations through or in connection with the AIG Electronic Services.

USE OF AIG ELECTRONIC SERVICES BY MINORS

AIG Electronic Services are not directed to individuals under the age of 18, and we request that these individuals do not provide Personal Data through AIG Electronic Services.

CHANGES TO THIS PRIVACY NOTICE

We review this Privacy Notice regularly and reserve the right to make changes at any time to take account of changes in our business and legal requirements. We will place updates on our website : <https://www.aig.my/privacy-notice>

Please take a look at the “LAST UPDATED” date at the top of this Privacy Notice to see when it was last revised; any change will be effective immediately upon being posted on our website : <https://www.aig.my/privacy-notice>.

DISCLOSURE & POLICY STATEMENT

KETERANGAN & KENYATAAN POLISI

1. Under the prudential framework of Corporate Governance the following avenues have been set up to handle customer grievances:-

Di bawah rangka kewaspadaan Kawalan Korporat, cara-cara berikut telah disediakan kepada sesiapa yang ingin membuat aduan:-

- a) The Customer Care Officer of AIG Malaysia Insurance Berhad (200701037463) ("Company") at tel: 1800 88 8811 or fax: 603 2118 0288 or via e-mail to AIGMYCare@aig.com. At branch level, complaints can be received by the respective Branch Managers who will direct it to the Customer Care Officer. *Pegawai Khidmat Pelanggan AIG Malaysia Insurance Berhad (200701037463) ("Syarikat") di tel: 1800 88 8811 atau faks: 603 2118 0288 atau e-mel pada AIGMYCare@aig.com. Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjangkan kepada Pegawai Khidmat Pelanggan.*

- b) Ombudsman for Financial Services (OFS) at tel: 03-2272 2811 or fax: 03-2272 1577
Any policyholder who is not satisfied with the decision of an insurance company may write to the OFS, giving details of the dispute, the name of the insurance company and the policy number. Copies of the correspondence between the policyholder and the insurance company must be submitted to facilitate OFS's reference.

Ombudsman Perkhidmatan Kewangan (OPK) di tel: 03-2272 2811 atau faks: 03-2272 1577

Pemegang polisi yang tidak berpuas hati dengan keputusan sesebuah syarikat insurans boleh menulis surat aduan kepada OPK dengan butir-butir pertikaian, nama syarikat insurans dan nombor polisi. Salinan surat antara pemegang polisi dan pihak syarikat insurans perlu diserahkan kepada OPK untuk rujukan.

An award of the OFS is binding on the Company. The policyholder can choose to accept or not. Acceptance is acknowledged only if it is in writing within 14 days of the decision. The Company shall settle the award within 30 days of policyholder's acceptance. But if the policyholder is not satisfied, he can reject the OFS's decision and pursue an alternative legal recourse instead. There is no fee charged for services of the OFS.

Pihak Syarikat adalah terikat kepada keputusan OPK. Pemegang polisi boleh memilih sama ada bersetuju atau tidak. Persetujuan hanya diterima secara bertulis dalam tempoh 14 hari. Pihak Syarikat akan menyelesaikan tuntutan dalam tempoh 30 hari dari persetujuan pemegang polisi. Sekiranya pemegang polisi tidak berpuas hati dengan keputusan OPK, beliau boleh memilih untuk mengambil tindakan alternatif undang-undang. Tidak ada yuran bayaran yang dicaj untuk perkhidmatan OPK.

The address is / *Alamat ialah:-*

Ombudsman for Financial Services

(Formerly known as Financial Mediation Bureau)

Level 14, Main Block
Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

- c) Laman Informasi Nasihat Khidmat of Bank Negara Malaysia (BNM) at tel: 1-300-88-5465 (1300-88-LINK) or fax: 03-2174 1515.

Any policyholder who is not satisfied with the conduct of an insurance company may write to the Corporate Communication Department of BNM, giving details of the complaint, the name of the insurance company and the policy number or the claim number. Documentary support should be provided to facilitate reference.

Laman Informasi Nasihat Khidmat di Bank Negara Malaysia (BNM) di tel: 1-300-88-5465 (1300-88-LINK) atau faks: 03-2174 1515.

Pemunya polisi yang tidak puas hati dengan bimbingan pihak syarikat insurans boleh membuat aduan kepada Jabatan Komunikasi Korporat di BNM dengan butir-butir pertikaian, nama pihak syarikat insurans dan nombor polisi atau nombor tuntutan. Sokongan dokumen perlu diserahkan untuk rujukan.

The address is / *Alamat ialah:-*

Bank Negara Malaysia

Laman Informasi Nasihat Khidmat (BNMLINK)
BNMTELELINK, Bank Negara Malaysia
P.O Box 10922
50929 Kuala Lumpur

Physical Visits: BNMLINK will receive visitors by appointment only. You may request for an appointment through their website or telephone.

Lawatan Physical: BNMLINK akan menerima pelawat melalui temu janji sahaja. Anda boleh meminta temu janji melalui laman web atau telefon.

2. By virtue of the Financing Anti-Money Laundering, Anti-Terrorism Act and Proceeds of Unlawful Activities Act 2001, any 'Suspicious Transaction' as classified by the law is required to be reported to the Competent Authority at Bank Negara Malaysia.

Bersandarkan Akta Pencegahan Pengubahan Wang Haram, Pecegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001, sebarang 'Transaksi yang Mencurigakan' seperti yang termaktub di bawah undang-undang hendaklah dilaporkan kepada pihak berkuasa yang berkenaan di Bank Negara Malaysia.

3. For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Bahasa Malaysia provisions of any part of the contract, it is hereby agreed that the English version of the contract prevails.

Boleh dikatakan di mana terdapat konflik atau keaburan berkenaan makna dalam peruntukan Bahasa Inggeris atau peruntukan Bahasa Malaysia tentang mana-mana bahagian kontrak, adalah dipersetujui bahawa versi kontrak Bahasa Inggeris akan mengatasi dan diikuti.

4. **PERSONAL DATA CONSENT** : You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia (whether obtained during the application process or administration of this policy) in accordance with AIG Malaysia's Privacy Notice as from time to time published on AIG Malaysia's website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to you. If you submit information relating to other individuals, you are further deemed to represent and warrant that you have the authority to provide information relating to the other individuals to AIG Malaysia, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by AIG Malaysia, and that the other individuals agree and consent that AIG Malaysia may collect, use and process his/her personal information in accordance with AIG Malaysia's Privacy Notice. Requests to obtain access, correct, or withdraw your consent to the use of your personal information can be made by mail: Customer Care, AIG Malaysia Insurance Berhad, PO Box 11768, 50756 Kuala Lumpur, phone: 1800 88 8811, fax: 603 2118 0288 or email: AIGMYCare@aig.com.

KESETUJUAN DATA PERIBADI: *Anda adalah dianggap telah membaca, memahami dan bersetuju dengan pengumpulan dan pemprosesan seterusnya maklumat peribadi anda oleh AIG Malaysia (sama ada yang diperolehi semasa proses permohonan atau pentadbiran polisi ini) mengikut Notis Privasi AIG Malaysia seperti yang diterbitkan dari semasa ke semasa pada laman web AIG Malaysia di <http://www.aig.my/privacy-notice>, di mana satu salinan juga telah diberikan kepada anda. Jika anda mengemukakan maklumat berkaitan individu lain, anda juga dianggap untuk mewakili dan menjamin bahawa anda mempunyai kuasa untuk mengemukakan maklumat yang berhubungan dengan individu lain kepada AIG Malaysia, bahawa anda telah memaklumkan kepada individu lain mengenai tujuan maklumat peribadinya boleh dikumpul, digunakan dan didedahkan serta pihak maklumat peribadinya boleh didedahkan oleh AIG Malaysia, dan bahawa individu lain bersetuju dan membenarkan AIG Malaysia mengumpul, menggunakan dan memproses maklumat peribadinya mengikut Notis Privasi AIG Malaysia. Permohonan untuk akses, pembetulan atau menarik balik persetujuan untuk kegunaan maklumat peribadi anda boleh dibuat secara surat: Customer Care, AIG Malaysia Insurance Berhad, PO Box 11768, 50756 Kuala Lumpur, telefon: 1800 88 8811, faks: 603 2118 0288 atau e-mel: AIGMYCare@aig.com*

IMPORTANT NOTICE

Please take note that a Product Disclosure Sheet is attached to your policy contract:

The Product Disclosure Sheet contains a summary of the product features. If you have any queries or are unsure of any of the policy terms or conditions, kindly call our Customer Service at **1800 88 8811** (Monday – Friday, 9am – 5pm).

NOTIS PENTING

Sila ambil perhatian bahawa sesalinan Helaian Pendedahan Produk adalah dilampirkan dengan kontrak polisi anda:

Helaian Pendedahan Produk mengandungi ringkasan ciri-ciri produk. Jika anda ada sebarang pertanyaan atau tidak pasti mengenai apa jua terma-terma atau syarat-syarat polisi, sila hubungi Talian Perkhidmatan Pelanggan kami di **1800 88 8811** (Isnin – Jumaat, 9pagi – 5petang)