



# **GOLDEN CARE**

## **Policy Wording**

## SCHEDULE OF BENEFITS

	BENEFITS	SUPERIOR	PREMIER	STANDARD
1)	Accidental Death And Permanent Total Disablement	RM 300,000	RM 200,000	RM 100,000
2)	Casualty Cash Benefit	up to RM75,000 (as per Compensation Table)	up to RM50,000 (as per Compensation Table)	up to RM25,000 (as per Compensation Table)
3)	Daily Care Cash Benefit (due to Accident)	RM 60,000	RM 40,000	RM 20,000
4)	Hospital Relief Cash Benefit (up to max – 200 days due to Accident)	RM 300 per day	RM 200 per day	RM 100 per day

ADD ON BENEFIT	SUM INSURED
Accidental Medical Reimbursement (due to accident)	up to RM 4,000

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**, the application 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 **disablement** occurring to the **insured person** resulting directly and independently of all other causes, from bodily **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** is **our** customer who 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 **disablement** (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 meanings defined below:

### Accident/Accidental

shall mean a sudden, unintentional, unexpected 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 it has been prepared and 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**.

### Competent Age

refers to the age of eligibility of the **insured** to qualify for coverage under this policy and ranges from 18 to 75 years and is renewable at **our** discretion up to 85 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(s)**

shall mean the **insured** and may include the **spouse** and **parent(s)** as shown in the **policy schedule**.

**Ombudsman for Financial Services (OFS)** refers to an independent body that provides a free and efficient avenue to help resolve financial disputes between the Policyholder/ Insured Person and the Company under this Policy as an alternative to the Malaysian courts.

**Parent(s)**

shall mean the **insured's** legal parent (whether biological, step or adopted).

**Permanent/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.

**Period of Insurance**

shall correspond to the term of payment initially chosen by the respective **insured** in their proposal form and is reflected in the direct debit authorization form completed and received by **us** or as altered at the end of a current **term of insurance** by the respective **insured**.

**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**.

**Term of Insurance**

shall be on a monthly term which is elected by the **insured** for the chosen **period of insurance**.

**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) upon the **insured** attaining 86 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 parent;
- (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**:
  - (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, prior to the **effective date** as stated in the **policy schedule**.
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 shall be payable on a monthly basis for the elected **term of insurance**. 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. **ENTIRE CONTRACT-CHANGES IN POLICY:** This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance.
2. **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**.
3. **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.
4. **VALIDATION:** **We** will only issue one policy to each **insured person** during the **period of insurance** under this policy.
5. **CURRENCY OF PAYMENT:** All amounts payable either to or by **us** shall be payable in the currency stated in the **schedule of benefits**.
6. **AGE LIMITS FOR PERSONS INSURED UNDER THIS POLICY:** The entry age of the **insured person** shall be between the ages of 18 to 75 years and is renewable at **our** discretion up to the age of 85 years.
7. **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.
8. **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.
9. **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.
10. **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.
11. **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**.

12. **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.
13. **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.
14. **RIGHTS OF NOMINEE:** Nominees do not have any rights to make any changes to the policy.
15. **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.
16. **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.
17. **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 1<sup>st</sup> 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.
18. **DISPUTE RESOLUTION:** Any dispute or difference which may arise between the Insured Person and Us on any matters relating to this Policy involving amounts exceeding RM250,000 shall be referred to the Malaysian courts. Any dispute or difference where the disputed amount is less than or equal to RM250,000, the Insured Person may refer the matter to the Ombudsman for Financial Services to resolve the dispute. All disputes or differences which may arise between the Insured Person and Us must be referred to the Malaysian courts and / or the Ombudsman for Financial Services within a reasonable time from the date the decision of the claim is communicated to the Insured Person.
19. **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.
20. **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.
21. **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.
22. **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.
23. **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, sub-section 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.
24. **ASSIGNMENT:** No assignment of interest under this policy shall be binding upon to **us**.
25. **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.

26. **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**.
27. **CONSENT TO USE PERSONAL DATA:** By submitting the application for coverage, you consent to the collection of your personal information by AIG Malaysia (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by AIG Malaysia to individuals, service providers and organizations associated with AIG Malaysia or any other selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this insurance and providing subsequent service(s) for this purpose, AIG Malaysia's financial products and services, data matching, surveys, and to communicate with you for such purposes. You reserve the right to obtain access, request correction or withdraw your consent to the use of any of your personal information held by AIG Malaysia. Such request can be made by writing to us at AIG Malaysia Customer Care Department, P O Box 11768, 50756 Kuala Lumpur or phone: 603 2118 0188, fax 603 2685 4896 or email: AIGMYCare@aig.com
28. **DUTY OF DISCLOSURE:** You must take reasonable care to ensure that all your answers to the questions are full, complete, correct, honest and to the best of your knowledge. You also have a duty to inform AIG Malaysia of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy.  
If you don't, AIG Malaysia may:
- a) declare your policy void from inception (which means treating it as invalid) and AIG Malaysia may not return the premium or recover any unpaid premium;
  - b) cancel this policy and return any premium less AIG Malaysia's 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 you the total amount of any claim already paid under the policy or any claim AIG Malaysia have to pay under any relevant legislation, plus any recovery costs.
29. **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.
30. **SANCTION:** AIG Malaysia shall not be deemed to provide cover and AIG Malaysia 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 AIG Malaysia, AIG Malaysia's parent company or AIG Malaysia's 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.



## SECTION 8 – POLICY BENEFITS

### 1. Accidental Death and Permanent Total Disablement

We will pay the **accidental** death indemnity or **accidental permanent total disablement** benefits 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		
Conditions		Compensation (based on the percentage of basic cover)
1.	<b>Accidental Death</b>	100%
2.	<b>Permanent total disablement</b> is where the <b>insured person</b> is <b>permanently</b> unable to perform 3 of the <b>activities of daily living</b> as below: (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 it has been prepared and 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.	100%

### 2. Casualty Cash Benefit

Casualty Compensation Table		Benefits Percentage
1.	<b>Fractures</b>	
A.	<b>Hip or Pelvis (excluding thigh or coccyx)</b>	
	Multiple fractures, one compound and one complete	60%
	All other compound fractures	30%
	Multiple fractures, at least one complete	15%
	All other fractures	12%
B.	<b>Thigh or Heel</b>	
	Multiple fractures, one compound and one complete	30%
	All other compound fractures	24%
	Multiple fractures, at least one complete	15%
	All other fractures	12%
C.	<b>Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures)</b>	
	Multiple fractures, one compound and one complete	24%
	All other compound fractures	15%
	Multiple fractures, at least one complete	12%
	Depressed fracture of the skull needing surgical intervention	7.2%
	All other fractures	6.0%
D.	<b>Colles-type fracture of the lower arm</b>	
	Compound	12%
	All other fractures	6.0%
E.	<b>Shoulder blade, knee cap, sternum, hand (excluding fingers &amp; wrist), foot (excluding toes or heel)</b>	
	Compound	12%
	All other fractures	6.0%

<b>F.</b>	<b>Spinal Column (Vertebrae but excluding coccyx)</b>	
	All compression fractures	12%
	All spinous, transverse process or pedicle fractures	12%
	Fracture leading to Permanent neurological damage	12%
	All other vertebral fractures	6.0%
<b>G.</b>	<b>Lower Jaw</b>	
	Multiple fractures, one compound and one complete	18%
	All other compound fractures	12%
	Multiple fractures, at least one complete	9.6%
	All other fractures	4.8%
<b>H.</b>	<b>Rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, fingers or fingers</b>	
	Multiple fractures, one compound and one complete	9.5%
	All other compound fractures	7.2%
	Multiple fractures, at least one complete	4.8%
	All other fractures	2.4%
<b>2.</b>	<b>Burns</b>	
	2nd degree burns shall mean partial thickness of skin destruction due to burns on at least 27% of the body surface	24%
	3rd degree burns shall mean full thickness of skin destruction due to burns on at least 20% of the body surface	
<b>3.</b>	<b>Dislocation requiring surgery under anaesthesia</b>	
	Dislocations requiring surgery under anaesthesia and the benefit is limited to 1 payment for each bone as stipulated below during the life time of this policy.	
	Spine or back, diagnosed by X-ray (exclude slipped disc)	48%
	Hip	30%
	Knee	15%
	Wrist or elbow	12%
	Ankle, shoulder blade or collarbone	6.0%
	Finger or fingers, toe or toes, or jaw	2.4%
<b>4.</b>	<b>Internal Injuries</b>	
	Resulting in open abdominal or thoracic surgery (excluding hernias). The benefit is limited to one payment during the life time of this policy.	15%
<b>5.</b>	<b>Concussion</b>	
	Head trauma resulting in loss of consciousness, amnesia and contusion to the brain. The benefit is limited to 1 payment during the lifetime of this policy.	15%

#### Compensation Limits:

- benefits** under Accidental Death Benefit and Casualty Cash Benefit are paid in the alternative, i.e. Casualty Cash Benefit will not be paid in the event Accidental Death Benefit becomes payable in a covered **accident**.
- in the case of a covered **accident** involving multiple **injuries**, the claim settlement will be calculated accumulatively on the basis of the suffered **injury** up to a maximum payable percentage of 100%.
- coverage for an **insured person** under this **benefit** terminates absolutely when a one time 100% **benefit** becomes payable for that **insured person**.
- Casualty Cash Benefit is not payable due to osteoporosis (porosity and brittleness of the bones due to loss of protein from bone matrix) or a pathological fracture (any fracture in an area where pre-existing disease has caused weakening of the bone) if the osteoporosis or bone disease was diagnosed prior to the policy **effective date**.

### **3. Daily Care Cash Benefit (due to Accident)**

**We** shall pay an amount equal to the Daily Care Cash Benefit stated in the **schedule of benefits** when as the result of an **accident**, the **insured person** cannot perform any work for a continuous period of at least 6 consecutive months solely due to the same **accident**:

- has been attended to by a **doctor** and has undergone all reasonable and usual treatment prescribed including rehabilitation for the **accident**;
- is **permanently** unable to perform at least 3 of the **activities of daily living**, either with or without the use of mechanical equipment, special devices or other aids for disabled persons.

### **4. Hospital Relief Cash Benefit (due To Accident)**

**We** shall pay an amount equal to the Hospital Relief Cash Benefit 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.

**5. ADD ON BENEFIT – Accidental Medical Reimbursement (due to accident and is only applicable if purchased by insured)**

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 with and supported with original bill(s) and receipt(s).

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](mailto: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](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](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.

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](mailto: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.

## **SECURITY**

## 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

- 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:-*
  - 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](mailto: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](mailto:AIGMYCare@aig.com). Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjatkan kepada Pegawai Khidmat Pelanggan.*
  - 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

- 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.*

- 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.*
- 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 kekaburan 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.*
- 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](mailto: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](mailto: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 sesalanan 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)