



PRODUCT DISCLOSURE SHEET

Policyholder: CIMB Bank Berhad

Intermediary/agent: CIMB Bank Berhad

Address: 17th Floor, Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur

Dear Customer

Date issued: 1st July 2025

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance. Other customers have read this PDS and found it helpful; You should read it too.

1. What is Golden Care?

This product provides compensation in the event of injuries, disability or death caused by a sudden and unforeseen accident. Coverage provided is worldwide and 24 hours a day. This cover can be purchased by any individual customers of the Policyholder for themselves and coverage can be extended to include their legal spouse and/or parent(s).

2. Know Your Coverage:

As an illustration, for a premium of RM 46.00 (monthly), you will receive the following coverage :	
This Policy covers :	This Policy excludes :
<ul style="list-style-type: none">• Accidental Death And Permanent Total Disablement – RM 200,000• Casualty Cash Benefit – up to RM 50,000 (as per Compensation Table)• Intensive Daily Care Cash Benefit – RM 40,000 (due to Accident)• Bereavement Hospital Relief Cash Benefit – RM 200 per day (up to max – 200 days due to Accident)/	<ul style="list-style-type: none">• Any members of the armed forces, police, security guards, bodyguard, firemen, racing drivers/riders, stuntman, air crew, ship crew, fisherman, off-shore workers, divers, miners, quarry workers, loggers, tunnellers and professional sportsmen;• suicide or intentional self-inflicted injuries;• during air travel unless as a fare-paying passenger;• violation of law and any payment that would violate any government prohibition or regulation.• drug-related accidents;• mental or nervous disorders;• any pre-existing conditions manifested, contracted and have reasonable knowledge of prior to the policy effective date;• Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);• driving or riding in any type of race using a motorized vehicle;• nuclear, chemical or biological materials;• war. <p>Note: Please refer to the policy wordings for the full list of exclusions under this policy.</p>
By paying an additional premium/contribution, you can expand the coverage to include: (a) Accidental Medical Reimbursement - up to RM 4,000	
Duration of cover is for one month. Your coverage is automatically renewed on a monthly basis upon payment of premium subject to the terms and conditions as stated in your policy contract unless you cancel this policy. Please keep the proof of premium payment for any future reference.	

3. Know Your Obligations:

For this personal accident insurance, you must pay* a premium of:	
Standard Cover	RM 46.00 (monthly)
Additional Cover	RM 5.00 (monthly)
Service Tax (8%)	RM 4.08
Total Premium you must pay	RM 55.08
You also have the following fees and charges	
Commission (included in the premium stated)	RM 12.75 (25% of the premium)
Other Charges	RM 0.00

Note: *The above premium, fees and charges are for illustrative purpose only based on the standard plan mentioned in point 2. above.



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4. Other Key Terms:

i. Duty of disclosure:

- You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.
- You also have a duty to inform us of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

ii. Claims

- All claims must be notified to us within 30 days from the date of loss.
- All supporting documents proving the loss must be submitted 90 days from the date of loss.
- No claim will be admissible if notified after 1 year from the date of loss.
- All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.

iii. Number of policies:

You can only be covered under 1 policy in respect of this insurance.

iv. Age:

- The insured must be 18 to 75 years to qualify for cover which is renewable at our discretion up to 85 years.
- The age of an insured person is based on the age as of their last birthday.

v. Renewal:

- Premium rates are not guaranteed.
- Revision of premium at the time of renewal is based in the portfolio claim experience.
- A 30 days written notice will be provided to you prior to the change.

Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of policy terms and conditions.

5. Can I cancel my policy?

- You may cancel your policy by giving us 30 days written notice. Your cover will continue for the duration which premium has been received and will terminate upon expiry of such period;
- We can cancel this policy by giving you 30 days written notice. Your cover will continue for the duration which premium has been received and will terminate upon expiry of such period.

If you have any questions or require assistance on your policy, you can



Call us at 1800 88 8811 or
603 2118 0188



Visit us at
www.aig.my



Email us at
AIGMYCare@aig.com

Please click [here](#) or scan the QR
code for your policy documents

IMPORTANT NOTE:

You are advised to note the scale of benefits for death and disablement in your insurance policy.

You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the contract terms and discuss further with the company if there are any terms that you do not understand before accepting the policy contract. By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or company to you and that the policy contract offered is suitable for your insurance needs.

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

The benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Bhd or PIDM (visit www.pidm.gov.my)