



## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to purchase the SmartCare. Be sure to also read the general terms and conditions.

Product: SmartCare

Master Policyholder: DM-Direct Account

Date Issued: 01<sup>st</sup> November 2024

### 1. What is this product about?

- (a) This product provides compensation in the event of injuries, disability or death caused by an accident.
- (b) Coverage provided is worldwide and is valid for 24 hours.
- (c) This cover can be purchased by the certificate holder/insured person for themselves and coverage can be extended to include their legal spouse and/or children.

### 2. What are the covers/benefits provided?

This policy covers:

- (a) Accidental Death & Permanent Disablement
- (b) Accidental Death & Permanent Disability in a Common Carrier Accident (Extra Cover)
- (c) Accidental Medical Reimbursement
- (d) Get Well Benefit (Minimum 7 days of Hospitalisation)
- (e) Renewal Bonus (Every 12 consecutive months period, up to 60 consecutive months period)

You may extend the policy to provide the following benefits by paying additional premium:

- (a) Fractures and Dislocations
- (b) Hospitalisation Income - Injury (Minimum of 1 day of Hospitalisation, up to a maximum of 120 days)

*Note: Please refer to the schedule of benefits which is attached in your policy contract for further details of the benefits.*

Duration of cover is for one month. Your coverage is renewed automatically upon payment of premium subject to the renewal condition as stated in your policy contract.

### 3. How much premium do I have to pay?

- (a) You may refer to the [premium table](#) for the relevant premium applicable to you.
- (b) Premium is payable on a monthly basis.
- (c) Please keep the proof of premium payment for any future reference.

### 4. Who is the insurance intermediary/agent?

Not applicable.

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

Type	Amount
Commission paid to the insurance intermediary/agent (Included in the premium)	No commission is applicable
Service Tax	8% of premium

*Note: A stamp duty of RM10.00 is paid by the Master Policyholder.*

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

#### (a) Duty of disclosure:

- (i) 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.
- (ii) You also have a duty to inform AIG Malaysia Insurance Berhad (hereinafter referred to as "AIG") of any change in the information given to AIG 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.



**(b) Claims:**

- (i) All claims must be notified as soon as it is reasonably practical and in any event within 30 days after the accident which leads to a claim.
- (ii) Failure to comply with (i) above may result in AIG's rejection of all or part of the claim. Reasons include, but are not limited to, if it is made so long after the event that AIG is unable to investigate it fully, or may result in you not receiving the full amount claimed if the amount payable changes as a result of the delay.

**(c) Number of policies:**

Only one individual policy providing the same or similar benefits underwritten by AIG is allowed. If more than one policy is held, AIG will consider you to be insured under the policy with the highest compensation or, where the compensation under each policy is identical, under the policy that was first issued.

**(d) Age:**

- (i) Entry age for an adult under this policy is 18 to 65 years of age. The policy can be renewed for each insured person up to the age of 75 years of age.
- (ii) Entry age for a child (where applicable) is 30 days, up to 19 years of age or up to 23 years of age if the child is a full-time student at an accredited institution of higher learning and primarily dependent on their parent(s) for financial maintenance and support.

**(e) Renewal:**

- (i) Your coverage is automatically renewed on a monthly basis subject to the terms and conditions of the policy and successful collection of premium unless you cancel this policy by giving AIG 30 days' notice in writing.
- (ii) From time to time, AIG may vary premium payments for this policy due to underwriting reasons.
- (iii) AIG will notify you of such premium variation in writing at least 30 days before the change is to take place and to also update you of the new premium amount payable to maintain the policy.

**7. What are the major exclusions under this policy?**

This policy does not cover death or injury caused by or to:

- (a) Any Insured Person employed in the following occupations:
  - (i) Military personnel including the armed forces, naval or air force service or operations, including peace keeping;
  - (ii) Police Personnel;
  - (iii) Professional sports person when an Insured Person could or would earn income or remuneration from engaging in such sport.
- (b) Any Injury suffered whilst performing any activities or duties related to an occupation listed below:
  - (i) Security, firefighting, piloting or crewing of any air or water vessel;
  - (ii) Off-shore work or activities including oil rig work;
  - (iii) Miners and quarry workers;
  - (iv) Loggers and sawmill workers; workers handling boilers or pressure vessels or crane operator;
  - (v) Workers engaged in construction of dams, bridges, tunnels or underground work;
  - (vi) Work that involves heavy machinery, explosives or hazardous materials or chemicals;
  - (vii) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers;
  - (viii) Window cleaners and construction workers at heights exceeding 30 feet (outside a building);
- (c) Racing other than on foot;
- (d) suicide or intentional self-inflicted injuries;
- (e) during air travel unless as a fare-paying passenger;
- (f) violation of law and any payment that would violate any government prohibition or regulation.
- (g) Alcohol or drug-related accidents;
- (h) mental or nervous disorders;
- (i) any pre-existing conditions
- (j) any sickness;
- (k) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);
- (l) nuclear, chemical or biological materials;
- (m) war.

*Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of exclusions under this policy.*

**8. Can I cancel my policy?**

- (a) You may cancel your policy by giving AIG 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period;
- (b) AIG can cancel this policy by giving you 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period.



**9. What do I need to do if there are changes to my contact/personal details?**

It is important that you inform the company of any change in your life profile which would affect the risk profile.

**10. Where can I get further information?**

Should you require additional information about this policy please contact us at:

AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768  
50756 Kuala Lumpur  
Telephone : 1800 88 8811 / 603 2118 0188  
Fax : 603 2118 0288  
E-mail : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

**11. Other types of Personal Accident cover available.**

Please refer to our website at: [www.aig.my](http://www.aig.my)

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED.**

**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. IF THERE ARE ANY QUESTIONS REGARDING THE TERMS AND CONDITIONS OF THIS PRODUCT DISCLOSURE SHEET, THE INSURED PERSON MAY CONTACT THE COMPANY.**

**BY ACCEPTING THE POLICY CONTRACT, YOU ACKNOWLEDGE THAT THE KEY CONTRACT TERMS HAVE BEEN ADEQUATELY EXPLAINED BY THE AGENT OR COMPANY TO YOU AND THAT THE POLICY CONTRACT OFFERED IS SUITABLE FOR YOUR INSURANCE NEEDS.**

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

The information provided in this disclosure sheet is valid as at 01<sup>st</sup> November 2024.