



PRODUCT DISCLOSURE SHEET

Master Policyholder: DM Direct Account

Intermediary/agent: N/A

Dear Customer

Date issued: 1/7/2026

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 Smart Shield?

This product provides compensation in the event of accidental Injury or you are diagnosed with a Critical Illness or Critical Accident. Coverage is provided worldwide and for 24 hours. You can select a Coverage to cover "Self" (Policyholder) or your Child. This product has a range of 3 different core modules (i.e., Plan 1, Plan 2 or Plan 3) that are meant to correspond to an individual's needs. You may also choose to include the optional module at additional Premium.

2. Know Your Coverage:

As an Illustration , for a premium of RM46.00 (Plan 2, Monthly) for a 31-year-old individual, you will receive the following coverage:	
This Policy covers :	
1. Critical Illness* - RM15,000	
2. Critical Accident - RM15,000	
3. Non- Invasive Cancer (Carcinoma-In-Situ or Early-Stage Cancer)*- RM1,500	
4. Daily Hospitalisation Income due to Injury (Aggregate Period: up to maximum 180 Days) – RM200 per day	
5. Medical Expenses due to an Injury – Up to RM6,000	
<i>*90 days waiting period from the Policy Effective Date is applicable.</i>	
By paying an additional premium/contribution, you can expand the coverage to include:	
1. Fracture & Dislocation – Up to RM5,000	
2. Recovery Assistance Service (Aggregate Period: up to maximum 12 visits) – RM100 per visit	
3. Commitment Relief Benefit (due to Injury) (minimum 7 consecutive Days of Hospitalisation due to Injury) – RM5,000	
This Policy excludes :	
<ul style="list-style-type: none"> • Any Critical Illness or Non-Invasive Cancer which first manifested and was diagnosed within the Waiting Period as specified in the Schedule of Benefits; • When the Insured Person dies within 30 days of being Diagnosed with a Critical Illness, Non-Invasive Cancer or Critical Accident. • Pre- existing condition or any complication arising from it; • Any Pre-Existing Condition or any complications arising from it; • Any cancer diagnosed prior to the Policy Effective Date in the same body or organ site as the cancer or any cancer which subsequently metastasized into the cancer; • Any sickness, illness or disease which is not specified as a Critical Illness or Non-Invasive Cancer in this Policy; • When the Insured Person is diagnosed with a critical illness that is not covered under this Policy or they are Diagnosed with a Critical Illness or Non-Invasive Cancer, but the Diagnosis does not meet our definition of Critical Illness or Non-Invasive Cancer; • Any injury, Critical Illness or Non-Invasive Cancer resulting directly from alcohol or drug abuse; self-inflicted injury, suicide or attempted suicide whether sane or insane, deliberate or reckless exposure to danger; • Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers; • Any sexually transmitted diseases, 'Acquired Immunodeficiency Syndrome' ("AIDS"), AIDS-related complex or, any infection by 'Human Immunodeficiency Virus' ("HIV") or any type of venereal disease. This exclusion does not apply to Appendix A – Critical Illness Definitions, 'HIV Infection Due to Blood Transfusion' and 'Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection'; and • War, invasion, and rebellion 	
<i>Please refer to the policy wordings for the full list of exclusions under this policy.</i>	
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)
Optional Cover	RM 30.00 (Monthly)
Service Tax (8%)	RM 6.08
Total Premium you must pay	RM 82.08
Duration: until the age of 35 years	
You also have the following fees and charges	
Commission (included in the premium stated)	RM 00.00 (0% of the premium)
Other Charges	RM 00.00

*The above premium, fees and charges are for illustrative purpose only based in the standard plan mentioned in point 2. above. The premium to be paid will vary depending on age band (you must pay a higher premium as you reach a higher age band) and the core cover and optional cover (if selected).



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4. Other Key Terms:

- i. You must provide complete and accurate information at time of applying for this policy. It's important that you tell us if there is any change in the information for anyone named in the policy before the policy is issued, renewed or endorsed.
- ii. If the Insured Person has been diagnosed with 'Critical Illness' or 'Critical Accident', AIG will pay the compensation less any amount which has already been paid or is payable on account of any claims made for the 'Non-Invasive Cancer (Carcinoma-In-Situ or Early-Stage Cancer)' Benefit, whether during the current or preceding Policy Period as stated in the Schedule of Benefits.
- iii. AIG will only pay you for one 'Critical Illness' or 'Critical Accident' diagnosed on you during a policy period and this policy will terminate immediately upon such compensation payment.
- iv. Person engaged in the following occupations are not covered under this Policy –
 - (a) Military personnel including the armed forces, naval or air force service or operations;
 - (b) Police, security personnel including any peace keeping forces, Fire service;
 - (c) Professional sports person when an Insured Person could or would earn income or remuneration from engaging in such sport.
 - (d) Pilots or crew of any air or water vessel, Off-shore work or activities including oil rig work;
 - (e) Loggers and sawmill workers or workers using woodworking machinery, workers handling boilers, pressure vessels or crane operators, workers engaged in construction of dams, bridges, tunnels or underground work, miners and quarry workers;
 - (f) Work that involves heavy machinery, explosives or hazardous materials or chemicals;
 - (g) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers;
 - (h) Window cleaners and steeplejacks, construction workers involved in heavy machinery;
 - (i) Any manual works at heights exceeding 24 feet; or other occupations like those characterized above and which place the Insured Person at risk of injury necessitating specialist equipment (e.g. harness) or protective gear to keep them safe.
- v. 90 days waiting period from the policy effective date is applicable for 'Critical Illness' or 'Non-Invasive Cancer' benefit. The waiting period does not apply to 'Critical Accident' caused by an Accident.
- vi. Entry age for a Policyholder under this policy is 18 to 60 years of age (inclusive). Renewable age for a Policyholder is up to 65 years of age (inclusive). Entry age for a child is 15 days after birth up to 17 years of age (inclusive) and renewable up to 17 years (inclusive).
- vii. You can change the plan or optional benefits at the time of renewal only provided the policy has been continuously renewed for 12 consecutive months with no claim has been paid under this policy and you are below the age of 60 years.
- viii. You should let us know as soon as it is reasonably practical after the accident which leads to a claim. You must provide us with documents and any other evidence we may ask for to deal with your claim. You'll also have to follow the claims process set out in the policy document.
- ix. AIG must receive the Premium due on or before the Premium Due Date. No Benefits will be payable for any claims that occurs during a period for which Premium was not received.
- x. From time to time, AIG may vary premium payments for this policy due to underwriting reasons of which you will be notified in writing at least 30 days before the change is to take place.
- xi. You are allowed to hold only one individual policy providing the same or similar benefits underwritten by AIG.
- xii. It is important to note that in the event you wish to switch from one insurance plan to another, your application will be subject to evaluation based on the underwriting requirements of the new policy.

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?

- i. You may cancel this Policy within 15 days from the date you receive this Policy. You will be refunded the premium paid (less any medical fee incurred), if no claim has been made for that period. You may also cancel your policy by giving AIG 30 days written notice. Subject to your agreement, your cover will continue for the duration premium has been received and will terminate upon expiry of such period.
- ii. 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.

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 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).