



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet carefully and understand the terms and conditions of the insurance policy.

Product: Accident Hospital Guard Plan

Date Issued:

1. What is this product about?

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

2. What are the covers/benefits provided?

- (a) Please refer to the Schedule of Benefits which is attached in your policy contract.
- (b) Your coverage is renewed automatically upon payment of premium unless you cancel this policy by giving AIG Malaysia Insurance Berhad (hereinafter referred to as "we, us or our") 30 days' notice in writing.
- (c) We will continue to provide cover under this policy for the remaining period for which premium has been received and will terminate upon expiry of such period.

3. How much premium do I have to pay?

- (a) Please refer to the premium printed in the Policy Schedule attached to the policy.
- (b) Premium is payable on a monthly basis.

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

- (a) Commission of 25% is applicable;
- (b) Stamp Duty of RM10.00;
- (c) Services Tax (ST) of 6% is charged.

5. 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 and honest and to the best of your knowledge.
 - (ii) 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.
- (b) **Claims:**
 - (i) All claims must be notified to us within 30 days from the date of loss.
 - (ii) All supporting documents proving the loss must be submitted 90 days from the date of loss.
 - (iii) No claim will be admissible if notified after 1 year from the date of loss.
 - (iv) All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.
- (c) **Number of policies:**

You can only be covered under 1 policy in respect of this insurance.
- (d) **Age:**
 - (i) The insured must be 18 to 70 years to qualify for cover which is renewable at our discretion up to 75 years.
 - (ii) Your child/s must be 1 to 18 or 23 years, if financially dependent and are in full-time education.
 - (iii) The age of an insured person is based on the age as of their last birthday.
- (e) **Renewal:**
 - (i) Premium rates are not guaranteed.
 - (ii) Revision of premium at the time of renewal is based in the portfolio claim experience.
 - (iii) A 30 days written notice will be provided to you prior to the change.



6. What are the major exclusions under this policy?

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

- (a) 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;
- (b) suicide or intentional self-inflicted injuries;
- (c) during air travel unless as a fare-paying passenger;
- (d) violation of law and any payment that would violate any government prohibition or regulation.
- (e) drug-related accidents;
- (f) mental or nervous disorders;
- (g) any pre-existing conditions manifested, contracted and have reasonable knowledge of prior to the policy effective date;
- (h) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);
- (i) driving or riding in any type of race using a motorized vehicle;
- (j) nuclear, chemical or biological materials;
- (k) war.

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

7. Can I cancel my policy?

- (a) 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;
- (b) 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.

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

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

9. Where can I get further information?

Should you require additional information about this policy, please refer to the Insurance Info booklet on "Personal Accident Insurance", available at all our branches or visit the following website: www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad,
Menara Worldwide,
198 Jalan Bukit Bintang,
55100, Kuala Lumpur,
Malaysia.

Telephone : 1800 88 8811
E-mail : AIGMYCare@aig.com

10. Other types of Personal Accident cover available

Please refer to our website at: 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 INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 1st Sept 2018.



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet carefully and understand the terms and conditions of the insurance policy.

Product: Broken Bones Protection Plan

Date Issued:

1. What is this product about?

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 a FlyFirefly member or customer for themselves and coverage can be extended to include their legal spouse and/or parent/s.

2. What are the covers/benefits provided?

Please refer to the Schedule of Benefits which is attached in your policy contract.

Your coverage is renewed automatically upon payment of premium unless you cancel this policy by giving AIG Malaysia Insurance Berhad (hereinafter referred to as "we, us or our") 30 days notice in writing.

We will continue to provide cover under this policy for the remaining period for which premium has been received and will terminate upon expiry of such period.

3. How much premium do I have to pay?

- (a) Please refer to the premium printed in the Policy Schedule attached to the policy.
- (b) Premium is payable monthly

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

- (a) Commission of 25% is applicable;
- (b) Stamp Duty of RM10.00;
- (c) Services Tax (ST) of 6% is charged.

5. 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 and honest and to the best of your knowledge.
- (ii) 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.

(b) Claims:

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

(c) Number of policies:

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

(d) Age:

- (i) The insured person/s must be 18 to 75 years to qualify for cover and is renewable at our discretion up to 85 years.
- (ii) The age of an insured person/s is based on the age as of their last birthday.

6. What are the major exclusions under this policy?

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

- (a) members of the armed forces and professional sportsmen;
- (b) suicide or intentional self-inflicted injuries;
- (c) during air travel unless as a fare-paying passenger;
- (d) violation of law and any payment that would violate any government prohibition or regulation.
- (e) drug-related accidents;
- (f) mental or nervous disorders;
- (g) any pre-existing conditions occurring prior to the policy effective or reinstatement date;
- (h) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);
- (i) driving or riding in any type of race using a motorized vehicle;
- (j) nuclear, chemical or biological materials;
- (k) war.

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



7. Can I cancel my policy?

- (a) 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;
- (b) 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.

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

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

9. Where can I get further information?

Should you require additional information about this policy, please refer to the insuranceinfo booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad,
Menara Worldwide,
198 Jalan Bukit Bintang,
55100, Kuala Lumpur,
Malaysia.

Telephone : 1 800 88 88 11
E-mail : AIGMYCare@aig.com

10. Other types of Personal Accident cover available

Please refer to our website at: 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 INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 1st Sept 2018.



PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the Lifestyle Guard policy. Be sure to also read the general terms and conditions.

Product: Lifestyle Guard

Date:

1. What is this product about?

This policy provides compensation in the event of accidental damage including liquid damage to personal handheld electronic equipment, loss of cash and personal valuables, fraudulent charges, medical reimbursement for injury due to snatch theft and robbery and personal accident. If Insured member paid an additional premium, this policy will also cover ATM withdrawal protection and home burglary cover. This policy provides 24 hours worldwide coverage regardless whether you and your spouse are on holiday or working.

2. What are the covers/benefits provided?

This policy covers the following:

a) Accidental Damage including liquid damage to Personal Handheld Electronic Equipment

We will reimburse you for damage to your personal handheld electronic equipment due to accidental damage including damage caused by liquid.

b) Loss of Cash & Valuables due to Theft/Robbery

We will reimburse you for a maximum of 2 incidents in every 12 months for loss due to theft that has happened outside your private residence. E.g.: Snatch Theft

c) Identity Theft – Fraudulent Charges and Cards Replacement

Cover for any monetary loss suffered by you as a result of identity fraud whereby your card is stolen or details of your cards are used for unauthorized transaction and cost of replacing your cards that are lost or stolen.

d) Medical Reimbursement

Medical treatment reimbursement for bodily injury due to snatch theft, robbery or assault for a maximum of 2 incidents in every 12 months. This includes in-patient and out-patient treatment.

e) Accidental Death & Disablement

Compensation for death or disablement within 12 months from the date of accident.

Add-On benefits (If purchased)

f) ATM Withdrawal Protection

Subject to a formal police report lodged within 7 days from the date of the incident, we will reimburse you for:

- i) cash withdrawn; or
- ii) cash you are forced to withdraw as a result of a robbery at the ATM; provided such loss took place within 15 minutes immediately after the withdrawal.

g) Home Protection

We will cover you for loss or damage of your household contents as a result of a forcible break-in to your private residence as declared to us.

3. How much premium do I have to pay?

The total premium that you have to pay varies depending on:

- which plan you select; and
- whether you take cover for yourself or together with your spouse.

Please refer to the premium printed on the schedule attached to the policy. Premium is payable monthly.

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

- (a) Commission of 20% is applicable;
- (b) Stamp Duty of RM10.00;
- (c) Services Tax (ST) of 6% is charged.

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

- Who can purchase this cover –any individual who for themselves and their spouse between the age of 18 to 65 years old.
- Importance of disclosure - you must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile.



6. What are the major exclusions under this policy?

This policy does not cover loss or death or injury caused by the following events:

- Damage to, or costs or charges, when repairing or replacing battery chargers or batteries where these items are the only part of the personal handheld electronic equipment that have been damaged;
- Charges made on your lost or stolen payment card issued by a licensed financial institution more than 12 hours prior to your first report on the payment card being lost or stolen to the licensed financial institution in respect of the fraudulent charges benefit;
- Loss as a result of being pick-pocketed in respect of the loss of cash and personal valuables benefit;
- We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its 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.
- War risks;
- Suicide and insanity;
- Self inflicted injury;
- AIDS;
- Provoked murder or assault.

Note:

This list is non-exhaustive. Please refer to policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy by giving us 30 days written notice. Since the payment is on a monthly basis, your coverage will continue for the remaining period for which premium has been paid. Coverage will terminate upon expiry of such period.

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

It is important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

9. Where can I get further information?

Should you require additional information about Lifestyle Guard insurance, please contact our Customer Service Representative at our telephone number as indicated below.

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad (795492-W)
Menara Worldwide
198, Jalan Bukit Bintang
55100 Kuala Lumpur
Telephone: 1 800 8888 11
Facsimile: 603 2685 4896
Email: AIGMYCare@aig.com
Website: www.aig.my

10. Other types of insurance cover available.

Please refer to our website at www.aig.my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR ACCIDENTAL DAMAGE, LOSS OF CASH AND PERSONAL VALUABLES, IDENTITY THEFT, MEDICAL REIMBURSEMENT AS WELL AS ACCIDENTAL 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 INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is reviewed and updated as at **11/02/2014**.