



SINGAPORE Schedule of Benefit		Regional (RM)	
		Return Trip	One-Way Trip
<b>A Medical Related Benefits</b>			
1	<b>Accident &amp; Sickness Medical Reimbursement</b> Up to the Age of 70 years; Above the Age of 70 years; <i>Deductible of RM 200 for <b>mountain sickness</b> claim</i>	75,000 20,000	NIL NIL
2	<b>Hospital Income</b> (RM 250 for every complete day) <i>Subject to Medical Expenses Limit in A1</i>	5,000	NIL
3	<b>Evacuation &amp; Repatriation</b>	150,000	NIL
4	<b>Hospital Visitation &amp; Compassionate Visit</b>	2,500	NIL
5	<b>Child Guard</b>	2,500	NIL
<b>B Personal Accident Benefit</b>			
1	<b>Accident Death and Permanent Disablement</b>	150,000	150,000
<b>C Travel Inconvenience &amp; Other Travel Related Benefits</b>			
1.1	<b>Trip Cancellation</b>	5,000	3,500
1.2	<b>Trip Interruption</b>	5,000	NIL
2	<b>Flight Delay</b> <i>(Return trip - RM 150 for every 6 consecutive hours of delay)</i> <i>(One Way - RM 175 for every 6 consecutive hours of delay)</i>	1,050	1,750
3	<b>Travel Misconnection</b> <i>(RM 250 for every 6 consecutive hours of delay)</i>	1,000	1,000
4	<b>Baggage Delay</b> <i>(RM 100 for every 6 consecutive hours of delay)</i>	500	500
5	<b>Baggage &amp; Personal Effects</b> Baggage Damage <i>Maximum limit for Baggage is RM 250</i>  Loss of Baggage and/or Personal Effects: <i>Maximum limit for any one item is RM 500</i> <i>Maximum limit for laptop is RM 1,000</i>	2,500	2,500
6	<b>Loss of Travel Documents</b>	1,500	1,500
7	<b>Personal Liability</b>	500,000	NIL
8	<b>Hijack Inconvenience</b> <i>(RM 250 for every 6 consecutive hours of delay)</i>	1,000	NIL
<b>D Trip Assistance Solutions</b>			
1	24/7 Worldwide Travel Assistance	Included	
2	Doctor or Physician on Call	Included	
3	World Event Alert Services	Included	
4	Global Weather	Included	
5	Emergency Travel Services	Included	
6	Emergency Language Interpreter	Included	
7	Ambassador Services	Included	
8	Global Cash	Included	

## PART 1 – THE CONTRACT

This policy, together with the **policy schedule** and any endorsements are evidence of the contract between **you**, the **policyholder** and **us**. We agree to provide **you** the insurance cover described in this policy provided that **you** pay the premium when due and **we** agree to accept it subject to the terms and conditions of this policy.

## PART 2 – DEFINITION

The following words and phrases shown in bold when used anywhere within this policy have specific meanings, are explained below.

### Accident/Accidental

shall mean a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of **injury**.

### AIDS

shall mean Acquired Immune Deficiency Syndrome 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 that either the presence of any HIV or antibodies to such a virus).

### AIG Travel

is **our** business partner that provides travel, medical and claim service assistance.

### Child or Children

shall mean a financially-dependent child (including step-children and those legally adopted) aged 30 days and above and up to 18 or 25 years, if they are financially dependent and are in full-time education.

### Common Carrier

shall mean any licensed registered operator by the government authority arranged by the **policyholder** which provides regular scheduled transportation services for **you** who travels as fare-paying passenger including **scheduled flights**. It does not include taxis, helicopters, limousine services and chartered flights.

### Competent Age

shall mean the age eligibility for **you** to qualify for cover under this policy and ranges from 30 days to 80 years old.

### Date of Loss

is the date when **you** are first diagnosed with a **disability** or an incident which leads to a claim event covered by this policy.

### Deductible

shall mean the amount of expenses or loss to be paid by **you** before the policy benefits become payable.

### Disability

shall mean an **injury** and/or **illness** including complications arising, sustained or related to the same **injury** or **illness**.

### Doctor or Physician

shall mean a medical practitioner who is currently registered, licensed and qualified to practice contemporary western medicine within the scope of expertise in the geographical area and jurisdiction where medical services are provided and is certified by the appropriate health authorities in an area of medical specialty, provided that such medical practitioner:

- is not **you**, **your** business partner or **our** agent; and
- is not related to **you** and/or **your immediate family members**.

### Domestic Trip

shall mean travel undertaken by **you** which:

- is a **return trip** or **one-way trip**;
- are travels made within Malaysia including travels from West to East Malaysia (and vice versa);
- excludes any daily commute to and from **your** place of employment or work;

The coverage for **domestic trip** consists of:

- Trip Cancellation:
  - Coverage shall commence after 24 hours from the purchase of the policy, unless due to **accidental** causes in which case cover commences from the policy purchase date;and shall terminate upon departure from **your** normal place of residence or work, whichever occurring earlier.
- Flight Delay coverage shall commence within 12 hours prior to departure from **your** normal place of residence or work, whichever occurring later, and shall terminate upon **your** return to **your** normal place of residence or work, whichever occurring earlier.

- For benefits not stated under items (i) & (ii) above, **your** policy coverage shall commence upon departure from **your** normal place of residence or work, whichever occurring later and terminates upon return to **your** place of residence or work or after the expiry of the policy, whichever occurring earlier.

Please note that the terms and conditions stated in Part 3 - Benefits shall apply to all benefits and no coverage will be provided outside the **period of insurance**.

### Effective Date

shall mean the date this insurance coverage starts as shown in the **policy schedule**.

### Hijack

shall mean unlawful seizure and control of a public conveyance from regular crew by use or threatened use of violent means.

### 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 has:

- facilities for diagnosis and major **surgery**;
- provides 24 hours nursing services by graduate nurses;
- under the supervision of a **doctor** or **physician**; and
- is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishments.

### Illness

shall mean a physical condition marked by a pathological deviation from the normal healthy state.

### Immediate Family Members

shall refer to the **spouse**, **child**, **parent** and their siblings, parent-in-law, grandparent, grandparent-in-law, grandchild, sibling, sibling-in-law, niece or nephew.

### Injury

shall mean bodily injury caused solely and directly by an **accident** and does not result from **illness** and shall include food poisoning.

### Jewelry

shall mean objects worn on the body as decoration which have inclusions of precious metals, precious stones or semi-precious stones.

### Laptop

shall mean the complete **laptop** including accessories or attachments that come as standard equipment with the **laptop**. Any handheld computers, tablet computers or devices including but not limited to personal digital assistants (PDA) and the like are excluded from this category.

### Limb

shall mean a hand at or above the wrist or of a foot at or above ankle.

### Loss of Hearing

shall mean **permanent** irrecoverable loss of hearing where:

- a dB = Hearing loss at 500 Hertz
  - b dB = Hearing loss at 1000 Hertz
  - c dB = Hearing loss at 2000 Hertz
  - d dB = Hearing loss at 4000 Hertz
- $1/6$  of  $(a+2b+2c+d)$  is 80dB

### Loss of Speech

shall mean the **permanent disability** in articulating any 3 of the 4 sounds which contribute to speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of the vocal cord or damage of the speech center in the brain resulting in aphasia.

### Loss of Use

shall mean **permanent** total loss of use or **permanent** total loss by physical severance (separation).

### Medically Necessary

shall mean a medical service provided by a **doctor** or **physician** which is:

- consistent with the diagnosis and is a customary medical treatment for the covered **disability**;
- in accordance with standards of good medical practice, consistent with current standard of professional medical care and of proven medical benefits;
- not for the convenience of **you** or the **doctor** or **physician** and unable to be rendered out of a **hospital** (if admitted as an in-patient);
- not of experimental, investigational, research, preventive or screening in nature; and
- for which charges are reasonable, customary and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to

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The **policy schedule** and policy wordings shall be read together to form an entire contract between **AIG Malaysia Insurance Berhad** and **policyholder/you**.

individuals of the same sex and of comparable age for a similar **disability** in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting **your disability**.

**Mountain Sickness**

shall mean physiological changes and pathological effect caused by an acute exposure to low partial pressure of oxygen at high altitudes resulting in altitude illness.

**One-way Trip**

shall mean one-way travel made by **you** and commences when **you** check-in for **your first scheduled flight** from Malaysia or Singapore (where applicable) and terminates upon **your first arrival** at the domestic or overseas station or terminal.

**Parent**

shall mean **your legal parent** (whether biological, step or adopted).

**Period of Insurance**

shall mean the chosen duration of **trip** as stated in the **policy schedule**.

**Permanent**

shall mean an event, which at the end of 6 months from the **date of loss** is concluded by **us** to be beyond any hope of recovery or improvement.

**Policyholder**

shall mean FlyFirefly Sdn Bhd.

**Policy Schedule**

shall mean a document which is issued to **you** and acts as written proof of insurance coverage for **you**.

**Regional Trip**

shall mean travel undertaken by **you** which:

- (a) is a **return trip** or **one-way trip**;
- (b) are travel/s made to the following countries:
  - (i) if travelling from Malaysia, any travels made to: Singapore, Indonesia, Thailand, Philippines, Vietnam, Myanmar, Laos, Brunei, Cambodia, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan and India; **OR**
  - (ii) if travelling from Singapore, any travels made to: Malaysia, Indonesia, Thailand, Philippines, Vietnam, Myanmar, Laos, Brunei, Cambodia, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan and India;

The coverage for **regional trip** consists of:

- (i) **Trip Cancellation:**
  - Coverage shall commence after 24 hours from the purchase of the policy, unless due to **accidental** causes in which case cover commences from the policy purchase date;and shall terminate upon departure from Malaysia or Singapore.
- (ii) **Coverage in-respect of the following benefits;**
  - Flight Delay; and
  - Accidental Death & Disablement section of the policy;- shall commence within 12 hours prior to **your** departure from Malaysia or Singapore; and
- except for Accidental Death & Disablement shall terminate at the earlier of **your** arrival to Malaysia or Singapore ( where applicable) or the policy expiry date. Accidental Death & Disablement shall terminate at the earlier of 12 hours upon **your** arrival to Malaysia or Singapore or after the expiry of the policy.
- (iii) For benefits not stated under items (i) & (ii) above, **your** policy coverage shall commence:
  - after **your** departure from Malaysia or Singapore ( where applicable) ; and
  - terminates at the earlier of **your** arrival to Malaysia or Singapore or the policy expiry date.

No cover is available outside of the **period of insurance**, except as outlined above for the Accidental Death & Disablement benefit.

**Return Trip**

shall mean round-trip travel of up to 31 days made by **you** upon departing from Malaysia or Singapore and terminates upon **your first arrival** to Malaysia or Singapore.

**Schedule of Benefits**

shall mean the benefits made available under this insurance coverage.

**Scheduled Flight/s**

shall refer to commercial flights scheduled and arranged by the **policyholder**. Departure times, transfers and destination points shall be established by references to **your flight ticket** or travel itinerary.

**Spouse**

shall mean **your legal spouse**.

**Strike**

shall mean work stoppage caused by collective action carried out by a group of workers or employees who willfully refuse to perform work, usually in response to employees' grievances for which there may be presence of relevant authorities for purposes of preventing violent acts.

**Surgery**

shall mean any of the following medical procedures:

- (a) to incise, excise or electro cauterize any organ or body part, except for dental services;
- (b) to repair, revise, or reconstruct any organ or body part;
- (c) to reduce by manipulating a fracture or dislocation; or
- (d) use of endoscope to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.

**Theft**

shall mean a permanent loss of belongings:

- (a) where there is physical evidence of a break-in of a premises (where applicable);
- (b) where **your** belongings are taken or attempted to be taken by force by causing or attempt to cause death, hurt , wrongful restraint or the fear of the same;
- (c) where the belongings are taken by force at any place where the general public has free access to. Such forceful snatching shall comprise the elements of stealth and surprise;
- (d) where the belongings are taken from a pocket, bag or purse at any place where the general public has free access to, such act shall comprise the elements of stealth; or
- (e) shall mean a permanent loss of belongings where the belongings are taken without **your** consent with the intention of permanently depriving **you** of **your** belongings.

**Travel companion**

shall mean **your** sole travelling companion (whom **your trip** depends on) who has travel bookings to accompany **you** for the entire **trip** who is not **your immediate family members**.

**Trip**

shall mean leisure and/or business travel/s made by **you** within the **period of insurance** which is a:

- (a) **regional trip** or **domestic trip**; or
- (b) **return trip** or **one-way trip**.

**You/Your**

shall mean the person of **competent age** as described in the **policy schedule** to whom this policy has been issued to of which **you** have paid the applicable premium.

**We, us or our**

shall mean AIG Malaysia Insurance Berhad (795492-W).

**PART 3 – BENEFITS**

**We** will pay for the benefits described below for a loss occurring during the **period of insurance**. **We** will pay the limits that correspond to the **plan** stated in the **schedule of benefits** as stated in the **policy schedule**.

**A) Medical Related Benefits**

**1. Accident & sickness medical reimbursement (applicable to Return Trip only)**

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse the **medically necessary** expenses, incurred within 30 days from the **date of loss** up to the amount specified in item A1 of the **schedule of benefits**, subject to the **deductible** for **mountain sickness** claim as specified.

All arrangements for **hospital** admission must be done via **AIG Travel** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

In respect of **regional trips**, no cover is provided for any expenses incurred in Malaysia or Singapore.

For the purpose of item A1 above, medical expenses includes: **hospital** accommodation and meals (semi private room and intensive care unit), nursing care during admission, medicines, **hospital** supplies, laboratory examinations and tests, physiotherapy, **surgery**, anesthetic, operating theatre, consultation, diagnostic tests, ambulance fees, medical reports fees, **hospital** registration, administration charges and taxes charges for the stated items.

In the event of admission for item A1, where permissible, **AIG Travel** will advance payment to the **hospital**.

**2. Hospital income (applicable to Return Trip only)**

If **you** suffer from a **disability** while on a **regional trip** which requires admission as an in-patient in a **hospital** overseas and such admission is **medically necessary**, we will pay for every day of admission at and up to the amount specified in item A2 of the **schedule of benefits** subject to the medical expenses limit specified in item A1.

**3. Evacuation & repatriation (applicable to Return Trip only)**

If **you** suffer from a **disability** while on a **trip** and deemed reasonable and necessary by **us**, **AIG Travel** will:

- (a) transport **you** to a medical facility deemed appropriate for **medically necessary** treatment; or
- (b) transport **you** to Malaysia or Singapore, using transportation that is deemed to be the most suitable up to the amount specified in item A3 of the **schedule of benefits**.

If **you** suffer from a **disability** while on a **trip** and as a result dies, **AIG Travel** will arrange for **your** repatriation back to **your** place of residence in Malaysia or Singapore. **We** will reimburse the reasonable and necessary expenses incurred overseas or within Malaysia (applicable for **domestic trip**) for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the evacuation and repatriation must be done via **AIG Travel** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

For arrangements done by **you**, **we** will reimburse the reasonable and necessary expenses to **you** for an amount that would have been incurred if **AIG Travel** had made the arrangement.

**4. Hospital visitation & compassionate visit (applicable to Return Trip only)**

If **you** suffer from death or a **disability** while on a **trip**, **we** will reimburse the reasonable and necessary additional expenses incurred by 1 person for accommodation, communication, travel and meals up to the amount specified in item A4 of the **schedule of benefits**;

- (a) to take care of **you** while **you** are admitted as an in-patient in an overseas **hospital** for more than 5 consecutive days and such admission is **medically necessary**; or
- (b) to assist with **your** repatriation and burial or cremation at the location of **your** death.

For the purpose of item A4, **you** are entitled to only 1 reimbursement for 1 return **trip** within the **period of insurance**.

**5. Child guard (applicable to Return Trip only)**

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse **AIG Travel** for the reasonable and necessary expenses incurred to accompany **your child/children** back to Malaysia or Singapore in an event where:

- (a) **you** are admitted as an in-patient in an overseas **hospital** and such admission is **medically necessary**; and
- (b) there is no one to look after **your child/children**.

**B) Personal Accident Benefit**

**1. Accidental death and permanent disablement**

If **you** are involved in an **accident** while on a **trip** and as a result suffers from death or a **disability** set out in the Compensation Table below that occurs within 1 year from the **date of loss**, **we** will pay based on the percentage that corresponds to the loss, stated in the Compensation Table below multiplied by the sum insured in item B1 of the **schedule of benefits**.

Compensation Table		% of sum insured
Conditions		
Death		
1.	Injury resulting in accidental death	100%
Permanent disablement		
2.	Permanent total disablement where <b>you</b> are permanently unable to perform 3 of the activities of daily living 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 its preparation and being 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	100%

	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.	
3.	Permanent loss of use of two or more limbs.	100%
4.	Permanent loss of use of one limb.	100%
5.	Permanent loss of sight of both eyes.	100%
6.	Permanent loss of sight of one eye.	100%
7.	Permanent loss of the lens in one eye.	50%
8.	Permanent loss of hearing and loss of speech.	100%
9.	Permanent loss of hearing of both ears.	75%
10.	Permanent loss of hearing of one ear.	25%
11.	Permanent loss of speech.	50%

Compensation limit:

- (a) when more than one form of **permanent disablement** results from 1 **accident** the percentages are added together, but **we** will not pay more than 100% of the sum insured stated in item B1 of the **schedule of benefits**.
- (b) the amount payable to **you** is limited to 100% of the sum insured stated in item B1 of the **schedule of benefits**. The coverage in respect of **you** will lapse upon payment of 100%.
- (c) if a claim is payable for loss of or loss of use, of a whole part of the body, a claim for any component cannot be made.
- (d) **you** will be deemed dead for purpose of this policy if **your** body is not found for more than 1 year as a result of sinking or wreckage of the **common carrier** in which **you** were a fare-paying passenger and onboard at the time of the **accident**.
- (e) any payment made for disappearance will be collected back by **us** from **you**, if **we** are made aware that **you** are alive for which the claim is made in respect of this benefit.
- (f) for policy purchased on the life of a person who is below 18 years, **our** liability will be limited to 25% of the sum insured stated in item B1 of the **schedule of benefits**.

**C) Travel Inconvenience & Other Travel Related Benefits**

**1.1 Trip cancellation**

If **you** are prevented from commencing the **trip** due to:

- (a) a **disability** resulting in:
  - (i) death;
  - (ii) **permanent total disablement**; or
  - (iii) an admission as an in-patient in a **hospital** where such admission is **medically necessary**; occurring to **you**, **your immediate family members** or **travel companion** within 60 days prior to original scheduled departure from Malaysia or Singapore as stated in the **policy schedule**.
- (b) recommendation to rest at home by a **doctor** or **physician** and is deemed reasonable by **us** for **you**, **your immediate family members** or **travel companion**;
- (c) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia or Singapore;
- (d) any event excluding **strike** which:
  - (i) leads to widespread violence;
  - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
  - (iii) put **your** life in danger; and
  - (iv) following the advice and/or warning of the Malaysian/Singaporean government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- (e) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

For the purposes of item C1.1b to C1.1e, if any of the above occurs within 14 days prior to the original scheduled time of departure from Malaysia as stated in the **policy schedule**.

Please note that in relation to item C1.1d and C1.1e, such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, **we** will reimburse **you** more than the amount specified in item C1.1 of the **schedule of benefits**.

**We** will reimburse the reasonable and necessary travel and accommodation expenses which:

- has been paid in advance; and
- are not recoverable from any relevant parties;

up to the amount specified in item C1.1 of the **schedule of benefits**.

**1.2 Trip interruption (applicable to Return Trip only)**

If **you** are prevented from continuing a **trip** and return directly to Malaysia or Singapore due to:

- (a) a **disability** resulting in:
  - (i) death;

- (ii) **permanent total disablement;**
- (iii) an admission as an in-patient in a **hospital** for at least 48 hours where such admission is **medically necessary;**
- (iv) quarantined for at least 48 hours as advised by the **doctor** or **physician;** or
- (v) recommendation by the attending **doctor** or **physician** to return home and is deemed reasonable by **us;**  
occurring to **you, your immediate family members** or **travel companion;**
- (b) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia or Singapore;
- (c) any event excluding **strike** which:
  - (i) leads to widespread violence;
  - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
  - (iii) put **your** life in danger;
  - (iv) occurs after departure from Malaysia or Singapore; and
  - (v) following the advice and/or warning of the Malaysian or Singaporean government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- (d) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

Please note that in relation to item C1.2c and C1.2d, such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, **we** will reimburse **you** more than the amount specified in item C1.2 of the **schedule of benefits**.

**We** will reimburse the reasonable and necessary:

- additional cost of travel and accommodation up to an amount of RM 1,000; and
- unused and non-refundable expenses which is paid in advance and not recoverable from any relevant parties;

up to the amount specified in item C1.2 of the **schedule of benefits**.

Note:

This policy will only pay for one claim made either under item C1.1 or C1.2 above.

**Exclusions:**

For purposes of item A1 to C1.2, **we** will not pay for any losses arising under, through or attributed to the exclusions below:

1. if **you** are involved in the following activities related to:
  - (a) armed forces, peacekeeping forces and similar groups;
  - (b) all manual work/s involving the use/testing of heavy machinery, explosives and/or hazardous materials;
  - (c) semi-professional and professional sports or where a periodic income is received in relation to such sports;
  - (d) racing involving motorized vehicles;
  - (e) any occupation unless it is solely administrative or management related;
  - (f) diving beyond 10 meters in depth; or
  - (g) engagement of any avocational (including but not limited to extreme sports) activities without the proper conduct, guidance and supervision of a licensed operator.
2. injuries that are intentionally self-inflicted, suicide or attempt to commit suicide, deliberate or reckless exposure to danger;
3. taking drugs:
  - (a) other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner; or
  - (b) for the treatment of drug addiction;
4. any pre-existing condition where **you**:
  - (a) received or is receiving treatment;
  - (b) medical advice, diagnosis, care or treatment has been recommended;
  - (c) clear and distinct symptoms are or were evident; or
  - (d) its existence would have been apparent to a reasonable person in the circumstances,  
within 1 year prior to the **effective date** as stated in **policy schedule**.
5. any venereal disease and its sequelae;
6. any communicable diseases which requires quarantine by law;
7. any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth;
8. **AIDS**; including HIV, HIV Wasting Syndrome and **AIDS**-related conditions (ARC). **We** reserve the right to require **you** to undergo a blood test for HIV as a condition precedent to any processing of any claim;
9. anxiety, stress, psychotic, mental and nervous disorders (including any neuroses, and their physiological or psychosomatic manifestations);
10. cosmetic or plastic **surgery** unless caused by an **accident** and recommended by the **doctor** or **physician** or any elective **surgery**;
11. pregnancy, fertility or birth control;
12. treatments for weight reduction or gain;
13. investigation and treatment of sleep and snoring disorders and hormone replacement therapy;

14. any eye examination, refractive **surgery**, dental treatment or oral **surgery** unless they are direct consequences of an **accident**;
15. circumcision or expenses incurred for sex change;
16. vaccinations and their complications;
17. donation of any body organ including costs of acquisition and donation;
18. external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses and prescription thereof;
19. admission as an in-patient to a **hospital** to receive treatment not incidental to the treatment or diagnosis of a **disability**;
20. any treatment or admission which is deemed not **medically necessary** by **us**;
21. costs and expenses which are of non-medical nature;
22. private nursing, rest cures, sanatoria care or detoxification;
23. routine health checks;
24. any overseas trip undertaken against the advice of a **doctor** or **physician** or when the purpose of such travel was to obtain any form of medical treatment, consultation or advice;
25. any medical expenses incurred overseas after **we** are of the opinion that **you** are fit for return to Malaysia or Singapore but **you** have refused;
26. any medical expenses incurred overseas which we are of the opinion can be delayed for treatment upon return to Malaysia or Singapore; and
27. any expenses incurred in Malaysia or Singapore.

**2. Flight delay**

If the original scheduled departure time of **your** **scheduled flight** as stated in **your** ticket or travel itinerary is delayed while on a **trip**, **we** shall pay the amount specified in C2 of the **schedule of benefits**.

**We** would however not pay in the event:

- (a) **you** missed a **scheduled flight** as a result of **your** failure to check-in within the stipulated time as specified in **your** ticket or travel itinerary;
- (b) any **strike** by the **scheduled flight** existing on the date of **your** **trip** is arranged or there had been warning in the mass media of the pending **strike** when **your** **trip** is arranged;
- (c) **you** arrive late to a **scheduled flight's** terminal where **your** covered **scheduled flight** is to depart from save and except when such late arrival is caused by a **strike**;
- (d) rescheduling of the **scheduled flight** unless due to natural disaster or equipment failure;
- (e) any delay which **you** have been made aware of 24 hours prior to the original scheduled departure as stated in **your** ticket or travel itinerary; or
- (f) any travel insurance purchased within 6 hours from the original scheduled departure time as stated in **your** ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time as stated in **your** ticket or travel itinerary to the next available **scheduled flight** or any alternative means of transportation, whichever is earlier.

**3. Travel misconnection**

If **you** miss a scheduled connecting **scheduled flight/common carrier** at the transit point due to the delay of an incoming **scheduled flight/common carrier** and no alternative transport is made available by the **scheduled flight/common carrier**, we shall pay the amount specified in item C3 of the **schedule of benefits**.

**We** would however not pay for:

- if **your** in-coming **scheduled flight/common carrier** was schedule to arrive after the stated check-in time required by the connecting **scheduled flight/common carrier**; and
- any travel insurance purchased within 6 hours from the original scheduled departure time as stated in the ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time as stated in the ticket or travel itinerary to the next available **scheduled flight/common carrier** or any alternative means of transportation, whichever is earlier.

For the purpose of item C3, cover for **one-way trip** is only applicable to **scheduled flight/s**.

Note:

This policy will only pay for one claim made either under item C2 or C3.

**4. Baggage delay**

If **your** accompanying checked-in baggage is delayed from the time of arrival while on a **trip**, **we** shall pay the amount specified in item C4 of the **schedule of benefits**.

**We** would however not pay for confiscation or detention by customs, immigration and/or public authorities.

The period of delay shall be calculated from the time of arrival at the baggage pick-up point until the receipt or delivery of baggage to **you** or a person authorized by **you** to receive the baggage.

## 5. Baggage & personal effects

If **you** baggage and/or personal effects taken or purchased while on a **trip** are lost or damaged, due to **theft** or the negligence of the **scheduled flight/common carrier**, at **our** sole discretion **we** will either reimburse **you** for the purchase cost of the lost item or reimburse the repair cost of the damaged item, up to the amount specified in item C5 of the **schedule of benefits**, but always subject to the following:

- (a) for loss or damage due to the **scheduled flight's/common carrier's** negligence, the baggage must be checked-in with the **scheduled flight/common carrier**;
- (b) for loss of **jewelry**, the **jewelry** must be worn by **you** at the time of loss and taken by force;
- (c) for loss of watches, furs, electronic items including but not limited to hand-held mobile telephone, cameras (including digital), video cameras, binoculars, computers and computer related products, it must be carried by **you** at the time of loss;
- (d) for loss including item (c) as above stated, occurring in a hotel room where you have stayed in, there must be physical evidence of break-in.

**We** will pay the original purchase price of the lost item given the provision of an original receipt otherwise reimbursement is based on the depreciation value made solely at **our** discretion.

For loss or damage caused by the **scheduled flight/common carrier** or hotel, the claim should be made against the **scheduled flight/common carrier** or hotel first prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from the **scheduled flight/common carrier** or hotel or if such compensation is denied, proof of such denial. At no time **we** will reimburse **you** more than the amount specified in item C5 of the **schedule of benefits**.

### Exclusions:

For purposes of item C5, **we** will not pay benefits for a loss due to or expenses incurred for:

- 1) any motorized conveyances;
- 2) sports equipment excluding golfing equipment;
- 3) perishable and consumable items;
- 4) antiques, artifacts, paintings, objects of art or any object with intrinsic value;
- 5) manuscripts, financial securities or instruments of any kind, currency notes or travelers cheques;
- 6) stamps, travel documents, credit cards, title deeds, driving license and identity cards;
- 7) external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses, artificial teeth and dental bridges;
- 8) musical instruments;
- 9) fragile items;
- 10) wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather condition or damage sustained due to any process or while actually being worked upon or resulting there from, mechanical or electrical failure or breakdown;
- 11) hired or leased equipment;
- 12) loss to baggage sent in advance, mailed or shipped separately;
- 13) loss to baggage left unattended in any place of which the general public have free access to;
- 14) loss of business goods or samples or equipment of any kind;
- 15) loss of data recorded on tapes, cards, discs or otherwise;
- 16) loss in respect of shortage due to error, omission, exchange transactions or depreciation in value;
- 17) loss or damage by **theft** from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which is fully locked and windows are closed and there is visible evidence of forced entry;
- 18) confiscation, detention, destruction by customs, immigration and/or public authorities;
- 19) any electronic items, **laptop** or **jewelry** that is checked-in with the **common carrier**;
- 20) mysterious disappearance.

## 6. Loss of travel documents

If **you** lose **your** passport and/or visa while on a **trip** due to **theft**, **we** shall reimburse the reasonable and necessary expenses incurred for replacement of such documents and any additional reasonable and necessary expenses incurred overseas for:

- (a) accommodation;
- (b) communication;
- (c) travel at the place of loss; and
- (d) meals;

up to the amount specified in item C6 of the **schedule of benefits**.

### Exclusions:

For purposes of items C6, **we** will not pay benefits for a loss due to or expenses incurred for:

- (a) detention or confiscation by any lawfully constituted authorities;
- (b) mysterious disappearance; and
- (c) items left unattended in any place of which the general public have free access to.

## 7. Personal liability

If **you** are held to be legally liable to a third party for:

- (a) death or **accidental** bodily injury; or
  - (b) **accidental** loss of or damage to property.
- which occurs on a **trip**, **we** will reimburse up to the amount specified in item C7 of the **schedule of benefits** for:
- (a) the amount that **you** are held liable for to the third party;
  - (b) the cost and expenses incurred on the defense of the claim subject to **our** written approval and consent;
- provided always that **you** must not:
- (a) make or attempt to make any offer of settlement;
  - (b) promise of payment;
  - (c) admit liability to any party; or
  - (d) become involved in any litigation without **our** prior written approval.

### Exclusions:

For purposes of item C7, **we** will not pay benefits due to or expenses incurred for:

- 1) the death or **accidental** bodily injury of any person who is under a contract of employment, service or apprenticeship with **you**;
- 2) liability attaching under an express term of a contract, unless liability would attach whether the express term existed or not;
- 3) liability arising directly or indirectly by of through or in connection with any loss or damage to property due to act of animals belonging to, held in trust or in the custody or control of **you** or any of their employees or any of **your immediate family member** or household;
- 4) liability arising directly or indirectly by of through or in connection with any mechanically propelled vehicle, aircraft, watercraft; animals;
- 5) liability arising directly or indirectly by or through or in connection with:
  - (a) the ownership, possession or occupation of land or buildings, immobile property or caravans other than occupying on a temporary basis;
  - (b) any willful, malicious, or unlawful act;
  - (c) the carrying on of any trade, business or profession;
  - (d) any racing or rallying activities.
- 6) **accidental** loss or damage to property belonging to, held in trust or in the custody or control of **you** or any of **your** employees or any of **your immediate family member** or household;
- 7) any claims arising out of criminal, malicious or deliberate acts;
- 8) any legal costs resulting from any criminal proceedings;
- 9) any claim involving a member of **your immediate family member**;
- 10) any claim where **you** are insane or which results from **you** being under the influence of or affected by drugs (other than taken under the direction of a **doctor** or **physician**), alcohol or solvents;
- 11) judgment(s) that is or are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia or Singapore;
- 12) sexual molestation, physical or mental abuse;
- 13) golfing either in the course of play or practice;
- 14) any punitive, aggravated or exemplary damages awarded by any courts;
- 15) any non-pecuniary losses; and
- 16) liability for which payment should be more specifically claimed under any other contract of insurance in **your** name.

## 8. Hijack inconvenience

If **you** while on board a **scheduled flight/common carrier** is hijacked during a **regional trip**, **we** shall pay up to the amount specified in item C8 of the **schedule of benefits**.

For the purpose of item C8, any claims made must be accompanied by a police report or a report issued by the **scheduled flight/common carrier** confirming that **you** were a victim of a **hijack** event and the duration of the **hijack**.

## D) Trip Assistance Solutions

**You** may contact **AIG Travel** for the following listed services:

### 1. 24/7 Worldwide Travel Assistance

**AIG Travel** can provide **you** with assistance on visa requirements, medical advisories, inoculation recommendations and preventive measures that may be needed prior to traveling to **your** destination. **AIG Travel** can also provide the information concerning the exchange rates of major currencies against the Malaysian Ringgit (RM) or Singaporean Dollar (SGD).

### 2. Doctor or physician on Call

**AIG Travel's** **doctor** or **physician** and medical professionals are available by telephone to provide **you** with advice and assistance in the event **you** experience a medical emergency and/or any medical-related issues while on a **trip**. If **you** are admitted to a **hospital**, **AIG Travel's** **doctor** or **physician** can monitor **your** treatments and keep in regular contact with **your** treating **doctor** or **physician** to ensure that **you** get the appropriate care.

### 3. World Event Alert Services

**You** may contact **AIG Travel** at any time to get information on political and mass medical events around the world which may pose a threat to **your** travel safety.

### 4. Global Weather

**You** may contact **AIG Travel** at any time to receive worldwide weather forecasts and information which may affect their travel plans.

### 5. Emergency Travel Services

**AIG Travel** can assist **you** to re-book flight, hotel and car rental in the event of emergency and unforeseen circumstances.

### 6. Emergency Language Interpreter

If **you** are in an emergency situation, **AIG Travel** can provide personal telephone translation services through its assistance centre and referrals to interpreter services if required.

### 7. Ambassador Services

**AIG Travel** can act as **your** personal ambassador while **you** are on a **trip** and provide assistance such as directions to embassies, replacement of travel documents, legal referral and delivery of urgent messages to **your immediate family members**.

### 8. Global Cash

If **you** lose **your** wallet or purse while on a **trip**, **AIG Travel** can assist **you** to obtain cash overseas for emergencies from **your** home bank accounts. Upon **your** request, **AIG Travel** can also assist **you** to replace **your** credit card replacement.

For the purpose of items D1 to D8, the following applies:

#### Indemnity clause:

**AIG Travel** undertakes to exercise due care and diligence in the appointment and/or referral of any service provider to assist **you**. **AIG Travel** assumes no responsibility for any advice or service provided by any third-party service provider.

#### **Third Party Costs:**

All third-party costs associated with the services provided are **your** responsibility.

#### **PART 4 – TERMINATION CLAUSE**

The insurance coverage provided to **you** shall terminate automatically upon the earliest of any of the following listed events:

- (a) immediately after an admission of 100% liability for a claim of **accidental death and permanent disablement by you**;
- (b) any premium due which remains unpaid by **you** after the due date;
- (c) upon expiry of the **period of insurance**;
- (d) **you** are not within the **competent age** to qualify for cover;
- (e) **you** are involved in the excluded activities as stated in the Part 3 – Benefits.

#### **PART 5 – GENERAL EXCLUSIONS**

**We** will not pay benefits due to or expenses incurred for or losses arising under, through or attributed to the exclusions below:

- 1) violation of law;
- 2) where payment would violate a government prohibition, regulation or law;
- 3) failure to take reasonable precautions to avoid a claim under the policy following the advice and/or warning of the Malaysian or Singaporean government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- 4) activities related to any air or sea conveyance unless as a fare-paying passenger in commercial airlines or cruise lines;
- 5) any act of war, act of a foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any war-like activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;
  - (a) any **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; and/or
  - (b) the release of pathogenic or poisonous biological or chemical materials.  
For the purpose of this exclusion, serious physical **injury** means:
    - (c) physical injury that involves a substantial risk of death;
    - (d) protracted and obvious physical disfigurement; and/or
    - (e) protracted loss of or impairment of the function of a bodily member or organ;
- 6) loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed to

by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

- 7) cover or service for:
  - (a) any loss, **injury**, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
  - (b) any loss, **injury**, damage, or legal liability suffered or sustained directly or indirectly by **you**, if **you** are a:
    - (i) terrorist;
    - (ii) member of a terrorist organization;
    - (iii) narcotics trafficker; or
    - (iv) purveyor of nuclear, chemical or biological weapons.
- 8) failure to take all reasonable efforts to safeguard property or to avoid **injury** or minimize any claim under the policy;
- 9) willful, malicious or unlawful act or negligence;
- 10) any consequential loss;
- 11) any losses due to **theft** which is not reported to the police or other relevant authorities having jurisdiction at the place of loss within 24 hours from the discovery of such loss; and
- 12) any circumstances which **you** have been made aware of prior to the purchase of the policy;
- 13) travel insurance purchased after the **trip** has commenced;
- 14) any change of plans or disinclination on **your** part or any other person for the commencement or continuing of **your** planned travel;
- 15) any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy, whether financial or non-financial, including but not limited to any legal or other professional costs and/or travel expenses arising directly or indirectly out of any claim made by **you** under this policy.

#### **PART 6 - GENERAL CONDITIONS**

- 1) **Age to qualify for cover:** **You** must be 30 days or above and below the age of 81 years to qualify for cover. All ages refers to the age as of **your** last birthday.
- 2) **Number of policies:** **You** are only allowed to be covered under 1 policy by **us** for each **trip**. Cover will only be provided by the policy that provides the highest coverage.
- 3) **Claims procedure:** Before claiming under this policy, please contact **your** travel agent, airline or transport provider beforehand to seek alternative relief such as re-arranging **your trip** or obtaining a refund. **We** will only pay the covered amount that cannot be claimed or recovered from another source. **You** or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur and loss which is likely to lead to a claim. This can be done by contacting **us** at 1800 88 8811, by e-mailing to FireFlyMY@aig.com or by writing directly to The Claims Department AIG Malaysia Insurance Berhad Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia. Any delay must be supported by justifiable reasons for the delay and acceptance is at **our** sole discretion. **We** will not pay any claims that are notified to **us** after 1 year from the **date of loss**.  
A completed Claims Notification Form along with supporting evidence (original copies, where applicable) must be supplied to **us** at **your** expense within 90 days from the **date of loss**. The Claims Notification Form and Claims Checklist are available at www.FireFlyz.com.my. **We** have the right to ask for a post-mortem examination and/or to undergo a blood test for HIV as a condition precedent to any processing of any claim.  
It is **your** responsibility to prove that the loss did not in any way arise under or through any of the exclusion set in this policy.  
If **we** request **you** to take a medical examination, **we** will pay the cost of such medical examination.
- 4) **Payment of claims:** All claims payment will be made to **you**. In the event of **your** death, **we** shall pay the claims proceeds to **your** named nominee(s) (if applicable) or to **your** estate. Upon payment **we** will be fully discharged of **our** obligations under this policy.  
In the event costs and expenses for emergency medical treatment are guaranteed to be paid to the **hospital** by **AIG Travel**, indemnities shall be payable directly to such **hospital**. For "Evacuation", the benefit will be paid directly to the service provider(s). For Repatriation benefit the arrangement and repatriation of the mortal will be paid directly to the service provider(s). For "Child Guard" indemnities shall be paid directly to the service provider(s). For "Personal Liability", claim monies shall be payable directly to whom **you** are legally liable to.  
If **you** are incompetent or otherwise unable to give a valid release for the claim, **we** may make arrangements to pay claims to a trustee pursuant to Schedule 10 sub-paragraph 5(1) of the Financial Services Act, 2013. Their receipt will discharge **our** liability under the policy.
- 5) **Contribution:** If **you** are covered by another policy which covers the benefit in respect of Part 3 – Benefits, item A1, A3, A4, A5, C1.1, C1.2, C5, C6 and C7, **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies provided that the benefit is payable by this policy.
- 6) **Upgraded policies:** Any upgrade is subject to **our** prior approval. If **you** suffer from a **disability** prior to this change, **we** will pay based on the limits prior to the upgrade.
- 7) **Extension of coverage:** Coverage shall be extended at **our**

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The **policy schedule** and policy wordings shall be read together to form an entire contract between **AIG Malaysia Insurance Berhad** and **policyholder/you**.

- discretion for up to 30 days from the expiry of the **period of insurance** for a **trip** without payment of any additional premium if **you** are hospitalized and/or quarantined overseas as recommended by a **doctor** or **physician** or any other circumstances beyond **your** control which is deemed reasonable by **us** prohibiting **your** return to Malaysia or Singapore prior to the expiry of the **period of insurance**.
- 8) **Our rights to recover:** If **we** make a payment and subsequently are made aware that the claim is not payable, **we** have the right to recover the amount paid.
  - 9) **Currency of payment:** All payments will be made in Ringgit Malaysia (RM).
  - 10) **Rights of ownership:** **You** have the right to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between **you** and **us** and shall be valid without notice to **you**. **We** will not recognize any claim made by another party who is not insured by this policy. The **policyholder/you** cannot assign the benefits covered in this policy to another person or entity.
  - 11) **Rights of nominees:** Nominees do not have any rights to make any changes to the policy.
  - 12) **Legal proceedings:** No legal proceeding against **us** is valid within 90 days from the **date of loss**.
  - 13) **Arbitration:** Any dispute or difference which may arise between **you** and the **policyholder/us** can be referred to the Kuala Lumpur Regional Centre for Arbitration. All arbitration proceedings must take place, within 6 months from the date of disclaimer, failing which, **we** would have no obligation over the claim.
  - 14) **Subrogation:** Upon making a claim payment, **we** will acquire all the **policyholder's/your** right/s to recover against any third party that may have contributed in the loss, at **our** own cost. The **policyholder/you** must however give **us your** full cooperation to secure these rights and provide all assistance **we** require to institute legal proceedings against the third party.
  - 15) **Conformity with law.** All the terms and conditions of this policy are in accordance to the Malaysian or Singaporean laws and/or directives issued by the Malaysian or Singaporean insurance regulatory bodies.
  - 16) **Renewal/reinstatement of policy:** No renewal and reinstatement of policies are applicable to this policy.
  - 17) **Changes:** **We** can change the terms and provisions of this policy by giving **you** a 30 days prior notice. No changes to this policy shall be valid unless authorized by **us** and is endorsed thereon.
  - 18) **Cancellation:** **We** will give **you** a full refund of premium if policy cancellation is due to flight rescheduling or flight cancellation by the **policyholder** provided **you** have not made any claim and **you** have not commenced **your trip**. Any cancellation initiated by **you** is not allowed and no refund of premium will be given once the policy has been purchased.
  - 19) **Communication to us:** All communication to **us** shall be in writing or other means acceptable by **us**.
  - 20) **Time:** Refers to Malaysian or Singaporean time.
  - 21) **Premium warranty endorsement** (only applicable to policies issued to corporate entity): It is a fundamental and absolute condition of this contract of insurance that the premium due must be paid and received by **us** within 60 days from the inception date of this policy, endorsement and/or renewal. If this condition is not complied with then this contract is automatically cancelled and **we** shall be entitled to the pro-rata premium for the period they have been on risk. Where the premium payable pursuant to this warranty is received by **our** authorized agent, the payment shall be deemed to be received by **us** for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorized to receive such premium, shall lie on **us**.
  - 22) **Consent to use personal data:** By submitting the application for coverage, **you** consent to the collection of **your** personal information by **us** (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by **us** to individuals, service providers and organizations associated with **us** or any other selected third parties (within or outside of Malaysia or Singapore, 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, **our** 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 **us**.
  - 23) **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 **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, **we** may:
    - a) declare your policy void from inception (which means treating it as invalid) and **we** may not return the premium or recover any unpaid premium;
    - b) cancel this policy and return any premium less **our** 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 **we** have to pay under any relevant legislation, plus any recovery costs.
- 25) **Goods and Services Tax (GST):** Please be informed that GST will be implemented by the Government of Malaysia with effect from 1<sup>st</sup> April 2015 at a rate of 6%.

**We** reserve the right to collect from **you** an amount equivalent to the GST payable on the applicable premium for the policy period, or in the event that the policy period commences before but expires after 1<sup>st</sup> April 2015, to collect from **you** an amount equivalent to the GST payable on the applicable premium calculated from 1<sup>st</sup> April 2015 on a pro-rated basis. **Your** obligation to pay GST shall form part of the terms and conditions in **your** insurance policy.

The premium amount quoted will be subjected to GST.

When **we** makes a payment under this policy for the acquisition of goods, services or other supplies **we** will reduce the payment by the amount of any input tax credit that **you** are or would be entitled to if **you** made a relevant acquisition. **We** will pay the GST amount in addition to the limits of liability shown in the policy or in the schedule.

Where the limits of liability shown in the policy or in the schedule are not sufficient to cover **your** loss, **we** will only pay an amount for GST that relates to **our** proportion of the loss. Where **you** are registered for GST **you** must inform **us** your correct input tax credit entitlement each time a claim is made under this policy. Any fines or penalties arising from **your** incorrect advice are payable by **you**.

For the purposes of this condition:

"GST", credit for input tax", "acquisition(s)", and "supply" have the same meaning as given to those expressions in the "Goods and Services Tax Act 2014" as amended from time to time and such related legislation".