



FIREFLY TRAVEL PROTECTION PLAN

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet carefully before you decide to take out this Travel Insurance Plan. Be sure to also read the stipulated general terms and conditions of the policy. Firefly Travel Protection Plan is underwritten by AIG Malaysia Insurance Berhad (795492-W) ("AIG Malaysia").

1. What is Firefly Travel Protection?

This policy provides compensation in the event of injuries, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic or overseas trips.

Firefly Travel Protection is exclusively made available at: www.fireflyz.com.my when you make your flight bookings online for travels made with Firefly which departs from Malaysia.

2. What are the benefits provided?

The benefits provided in this cover are:

MALAYSIA Schedule of Benefit		Return Trip (RM)		One-Way Trip (RM)	
		Regional	Domestic	Regional	Domestic
A Medical Related Benefits					
1	Accident & Sickness Medical Reimbursement Up to the Age of 70 years; Above the Age of 70 years; <i>Deductible of RM 200 for mountain sickness claim</i>	75,000 20,000	15,000 5,000	NIL NIL	NIL NIL
2	Hospital Income (RM 250 for every complete day) <i>Subject to Medical Expenses Limit in A1</i>	5,000	NIL	NIL	NIL
3	Evacuation & Repatriation	150,000	150,000	NIL	NIL
4	Hospital Visitation & Compassionate Visit	2,500	2,000	NIL	NIL
5	Child Guard	2,500	2,000	NIL	NIL
B Personal Accident Benefit					
1	Accident Death and Permanent Disablement	150,000	150,000	150,000	150,000
C Travel Inconvenience & Other Travel Related Benefits					
1.1	Trip Cancellation	5,000	3,000	3,500	2,500
1.2	Trip Interruption	5,000	3,000	NIL	NIL
2	Flight Delay <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	1,050	1,750	1,750
3	Travel Misconnection <i>(RM 250 for every 6 consecutive hours of delay)</i>	1,000	1,000	1,000	1,000
4	Baggage Delay <i>(RM 100 for every 6 consecutive hours of delay)</i>	500	500	500	500
5	Baggage & Personal Effects 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	2,500	2,500
6	Loss of Travel Documents	1,500	1,500	1,500	1,500
7	Personal Liability	500,000	200,000	NIL	NIL
8	Hijack Inconvenience <i>(RM 250 for every 6 consecutive hours of delay)</i>	1,000	NIL	NIL	NIL



MALAYSIA Schedule of Benefit		Return Trip (RM)		One-Way Trip (RM)	
		Regional	Domestic	Regional	Domestic
D Trip Assistance Solutions					
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	

Note: Please refer to the policy contract for the full details of coverage.

3. How much premium do I have to pay?

a) Premium varies depending on your destination and type of the travel itinerary as below:

Type of itinerary	Domestic Plan (RM)	Regional Plan (RM)
One-way Trip	16.96	22.00
Return Trip	29.68	39.00

***Note:** Prices indicated are inclusive of 6% Goods & Services Tax (GST) (applicable to Domestic Plan only)

b) Payment can be made using Visa or Master credit cards through: www.fireflyz.com.my

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

- Commission: A commission of 25% of premium is payable.
- Goods & Services Tax (GST) of 6% (where applicable).

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

a) **Importance of disclosure:**

You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge (where applicable).

You also have a duty to inform AIG Malaysia of any change in the information given to AIG Malaysia earlier before AIG Malaysia 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:**

- All claims must be notified to AIG Malaysia using the Claims Notification Form within 30 days from the date of loss. No claims will be admissible, if notified after 1 year from the date of loss;
- All supporting documents must be submitted to AIG Malaysia within 90 days from the date of loss together with the Claims Notification Form;
- A copy of the Claims Notification Form and Claims Checklist are available at: www.fireflyz.com.my;
- Submission of documents can be made by emailing AIG Malaysia at FireFlyMy@aig.com or at to the contact details listed below.



- c) **Number of policies:**
You are eligible to be covered under 1 policy by AIG Malaysia for each trip in respect of this insurance policy.
- d) **Age to qualify for cover:**
(i) 30 days to 80 years old;
(ii) All ages refers to the age as of your last birthday.
- e) **Period of insurance:**
(i) Return Trip: Each Overseas or Domestic trip shall not exceed 31 consecutive traveling days made upon departure from Malaysia and terminates upon your first arrival to Malaysia.
(ii) One-way Trip: Commences when you check-in for your first Firefly flight from Malaysia and ends upon your arrival at the domestic or regional station/terminal.
- f) **Renewal & reinstatement of policy:**
No renewal and reinstatement requests are applicable for this insurance cover.
- g) **Payment terms:**
The insurance shall not be effective unless the premium payable has been paid.

6. **What are of the major exclusions under this policy?**

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

- a) Involved in the following activities relating to:
(i) armed forces, peacekeeping forces and similar groups;
(ii) all manual work/s involving the use and testing of heavy machinery, explosives and/or hazardous materials;
(iii) semi-professional and professional sports or where a periodic income is received;
(iv) racing involving motorized vehicles;
(v) any occupation unless it is solely administrative or management-related; or
(vi) diving beyond 10 meters in depth.
- b) Suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;
- c) During air travel unless as a fare-paying passenger in a licensed private or commercial aircraft;
- d) Violation of law;
- e) Mental or nervous disorder;
- f) Any pre-existing conditions where you have reasonable knowledge of in the 1 year period prior to policy effective date;
- g) Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- h) Nuclear, chemical or biological materials;
- i) war;
- j) 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;
- k) Trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- l) Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media; and
- m) Any circumstances which you have been made aware of prior to the purchase of the policy.

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



7. Can I cancel my policy?

- a) We will give you a full premium refund if policy cancellation is due to flight rescheduling or flight cancellation by Firefly provided you have not make a claim and you have not commenced your trip.
- b) Any cancellation initiated by you is not allowed and no refund of premium will be given once the policy has been purchased.

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 personal pursuits which would affect the risk profile.

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 you can visit the following website: www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad
Customer Care Department,
Level 17, Menara Worldwide,
198, Jalan Bukit Bintang,
55100 Kuala Lumpur,
Malaysia

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

9. What other types of Personal Accident cover that is available from AIG Malaysia?

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 PRODUCT DISCLOSURE SHEET IS UPDATED AS AT 1ST MAY 2015.