



PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to purchase the GRAB Group Personal Accident Policy. Be sure to also read the general terms and conditions.

Product: GRAB Group Personal Accident Policy

Policyholder: GrabCar Sdn Bhd

Date Issued: 01st January 2025

1. Who is covered under the policy?

The policy covers:

- (a) Driver;
- (b) Delivery Partner or
- (c) Passenger

who has been declared for cover under this Policy by the Policyholder to us.

Driver means a person who has registered as an independent contractor of the Policyholder that allows them to accept trip bookings for the purposes of providing ride-hailing transportation services through the Grab Platform.

Delivery Partner means a person who has registered as an independent contractor of the Policyholder that allows them to accept bookings for the purposes of providing delivery of food and/or goods services through the Grab Platform.

Passenger means either of the following:

- a) a registered user and an accompanying person who are passengers of a Driver on a trip booked by the registered user through the Grab Platform; or
- b) a person(s) who is a passenger of a Driver on a trip booked on their behalf by the registered user through the Grab Platform.

2. What is this product about?

- (a) This product provides protection for registered Driver, Delivery Partner, and Passenger in the event of injuries caused solely by an accident during the Period of Insurance.
- (b) Coverage provided in Malaysia and is valid during the Period of Insurance.
- (c) This cover is offered to the customers/members of the Policyholder.

3. What are the covers/benefits provided?

This policy covers:

- (a) Accidental Death And Permanent Disablement
- (b) Burns (Third Degree)
- (c) Medical Expenses Due to An Injury

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

4. When does the cover start?

The cover starts on 1st of January 2025 and expires on the 31st of December 2025.

During the Period of Insurance, all covers shall commence and cease as follows:

- a) For the Driver - Cover starts from the time at which the Driver logs on to the Grab Platform and is available to accept a transport request via the Grab Platform until the time the Driver logs off the Grab Platform. No cover is provided, if at any point in time, even if the Driver is logged on to the Grab Platform but accepts a passenger transportation request via another entity who is not the Policyholder until such time that request is completed or cancelled, whichever earlier
- b) For the Delivery Partner - Cover starts from the time at which the Delivery Partner logs on to the Grab Platform and is available to accept a delivery service request via the Grab Platform until the time the Delivery Partner logs off the Grab Platform. No cover is provided, if at any point in time, even if the Delivery Partner is logged on to the Grab



Platform but accepts a delivery service request via another entity who is not the Policyholder until such time that request is completed or cancelled, whichever earlier.

- c) For the Passenger - Cover starts from the time the Passenger(s) boards the ride-hailing vehicle at the beginning of the ride-hailing trip as indicated by the ride-hailing application and ends when the Passenger(s) alights from the ride-hailing vehicle upon completion of the same trip as indicated by the ride-hailing application on the Grab Platform

5. How much premium do I have to pay?

The premium is paid by the Policyholder.

6. Who is the insurance intermediary/agent?

Not applicable.

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

Since the premium is paid by the Policyholder, the applicable fees and charges are paid by the Policyholder.

Type	Amount
Service Tax	8% of premium
Stamp Duty	RM10.00

8. 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 30 days from the date of loss.
- (iii) 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) Renewal:

This Policy may be renewed with our consent from term to term provided payment of the agreed premium is made to us prior to the expiry of this Policy, as provided in the "Premium Payment Warranty" clause.

We reserve the right to decline the renewal, or amend premium rates, benefits and terms and conditions of this Policy at the end of any Period of Insurance.

The Policy is automatically cancelled if premium is not paid by the Policyholder within the period stated in the "Premium Payment Warranty" clause.

9. What are the major exclusions under this policy?

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

- (a) Any sickness;
- (b) Any injury or loss sustained outside of the period during which cover is provided under the Period of Insurance.
- (c) suicide or intentional self-inflicted injuries;
- (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 or any complication arising from it;
- (h) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);
- (i) nuclear, chemical or biological materials;
- (j) war.

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



10. Can I cancel my policy?

- (a) The Policyholder can cancel this Policy by giving us 14 days written notice or via email. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier.
- (b) We can cancel this policy by giving the Policyholder 14 days written notice or via email.

11. 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.

12. 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 (200701037463)
P O Box 11768
50756, Kuala Lumpur
Phone : 1800 88 8811 / 603 2118 0188
Fax : 603 2118 0288
Email : AIGMYCare@aig.com

13. 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 CONTRACT TERMS AND DISCUSS FURTHER WITH THE COMPANY IF THERE ARE ANY TERMS THAT YOU DO NOT UNDERSTAND BEFORE ACCEPTING THE POLICY CONTRACT. IF THERE ARE ANY QUESTIONS REGARDING THE TERMS AND CONDITIONS OF THIS PRODUCT DISCLOSURE SHEET, THE INSURED PERSON MAY CONTACT THE COMPANY.

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

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

The 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)

The information provided in this disclosure sheet is valid as at 01st January 2025.