



PRODUCT DISCLOSURE SHEET

Policyholder: GrabCar Sdn Bhd

Agent/Intermediary: N/A

Dear Customer

Date issued: 01 January 2026

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance. Other customers have read this PDS and found it helpful; You should read it too.

1. What is Grab Group Personal Accident policy?

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. Coverage provided in Malaysia and is valid during the Period of Insurance.

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. Know Your Coverage:

For a premium of RM0.00078 (transport 4W) and RM0.0080 (delivery), you will receive the following coverage:	
This Policy covers	This Policy excludes
<ul style="list-style-type: none">Accidental Death & Permanent Disablement – RM 40,000Burns (Third Degree) – RM 40,000Medical Expenses due to an Injury – RM 4,000	<ul style="list-style-type: none">any injury or loss sustained outside of the period during which cover is provided under the Period of Insurance.suicide or intentional self-inflicted injuries;violation of law and any payment that would violate any government prohibition or regulation.Alcohol or drug-related accidents;mental or nervous disorders;any pre-existing conditions or any sickness;Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);nuclear, chemical or biological materials; or war <p><i>Please refer to the policy wordings for the full list of exclusions under this policy.</i></p>
Duration of cover is for one year. Your coverage is renewed on a yearly basis upon payment of premium subject to the terms and conditions as stated in your policy contract unless the Policyholder cancel this policy. Please keep the proof of premium payment for any future reference.	

3. Know Your Obligations:

For this personal accident insurance, you must pay* a premium of:	
Standard Cover	RM 2,096,794.00
Service Tax (8%)	RM 167,743.52
Total Premium you must pay	RM 2,264,537.52
You also have the following fees and charges	
Stamp Duty	RM 10.00
Other Charges	RM 00.00

*The premium is paid by the Policyholder.



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4. Other Key Terms:

- i. 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) commences boarding into the ride-hailing vehicle including physical contact with the 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 and has no further physical contact with the vehicle as indicated by the ride-hailing application on the Grab Platform.
- ii. You must provide complete and accurate information at time of applying for this policy.
- iii. It's important that you tell us if there is any change in the information for anyone named in the policy before the policy is issued, renewed or endorsed.
- iv. You should let us know as soon as it is reasonably practical after the accident which leads to a claim.
- v. You must provide us with documents and any other evidence we may ask for to deal with your claim. You'll also have to follow the claims process set out in the policy document.
- vi. From time to time, AIG may vary premium payments for this policy due to underwriting reasons of which you will be notified in writing at least 30 days before the change is to take place.
- vii. You are allowed to hold only one individual policy providing the same or similar benefits underwritten by AIG.

Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of policy terms and conditions.

5. Can I cancel my policy?

- i. The Policyholder can cancel this Policy by giving 14 days' prior written notice to AIG. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier.
- ii. AIG can cancel this policy by giving the Policyholder 14 days' prior written notice to the Policyholder's last known address or via email.

If you have any questions or require assistance on your policy, you can



Call us at 1800 88 8811 or
603 2118 0188



Visit us at
www.aig.my



Email us at
AIGMYCare@aig.com



Please click [here](#) for your policy
wording

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. 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)