



## **PRODUCT DISCLOSURE SHEET**

**Be sure to read this Product Disclosure Sheet and the General Terms and Conditions.**

### **1. What is this product about?**

- (a) This product provides compensation in the event of injuries or death caused by a sudden and unforeseen accident.
- (b) Coverage provided is worldwide, 24 hours a day.

This product is exclusively available for sale at [www.lazada.com.my](http://www.lazada.com.my).

### **2. What are the covers/benefits provided?**

The benefits provided in this cover are:

<b>BENEFIT</b>	<b>SUM INSURED (in RM)</b>
1. Accidental Death	RM5,000
2. In-patient Medical Expenses Reimbursement	RM2,000
3. Rehabilitation	RM1,000
4. ATAP Hospital Recommendation Assistance	Included

Note:

- (a) We will reimburse up to the sum insured shown for In-patient Medical Expenses Reimbursement benefit per accident.
- (b) Rehabilitation benefit is only payable once per accident.

Please refer to the policy contract for the complete details of the benefits.

### **3. How much premium do I have to pay?**

The premium payable is RM 64.80 and is inclusive of 8% Service Tax.

Payment must be made via payment methods accepted on [www.lazada.com.my](http://www.lazada.com.my) only.

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

No additional charges or fees will be applicable.



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

(a) **IMPORTANT: ACTIVATE YOUR POLICY**

**YOUR COVERAGE WILL NOT COMMENCE UNTIL THE DAY AFTER YOU HAVE ACTIVATED THE INSURANCE POLICY WITH US.**

**PLEASE FOLLOW ACTIVATION STEPS AT [WWW.LAZADA.COM.MY](http://WWW.LAZADA.COM.MY).**

**YOU MUST ACTIVATE YOUR INSURANCE POLICY WITHIN FOURTEEN (14) DAYS OF PURCHASE FROM [WWW.LAZADA.COM.MY](http://WWW.LAZADA.COM.MY) FAILING WHICH YOU WILL NOT BE ENTITLED TO ANY COVER UNDER THE POLICY.**

(b) **Importance of Disclosure:**

You have a duty to take reasonable care not to make a misrepresentation in answering our questions or when applying for this insurance, to answer all questions fully and accurately and to disclose any matter that you know to be relevant to us in accepting the risks and determining the rates and terms to be applied otherwise it may result in avoidance of the policy, refusal or reduction of claims, change of terms or termination of the policy.

This duty of disclosure shall continue until the time the policy is entered into, varied or renewed. You also have a duty to tell us immediately if at any time after the policy has been entered into, varied or renewed with us, any of the information given when you applied for this policy is inaccurate or has changed.

(c) **Claims:**

(i) All claims must be notified to us within 30 days from the date of loss. No claim will be admissible if notified after 1 year from the date of loss;

(ii) All supporting documents proving the loss must be submitted to us within 90 days from the date of loss together with the Claims Notification Form;

(iii) A copy of the Claims Notification Form and Claims Checklist are available at [www.aig.my/lazada](http://www.aig.my/lazada)

(iv) The Claims Notification Form and supporting documents can be submitted by emailing AIG Malaysia at [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com) or by sending to AIG Malaysia's address as described in item 9 below.

(d) **Number of policies:** You can only be covered under 1 policy by us in respect of this insurance.

(e) **Age to qualify for cover:** 18 to 60 years. All ages refers to the age as of **your** last birthday

(f) **Period of insurance:**

Please refer to the duration of insurance coverage as stated in the certificate of insurance issued to you.

(g) **Renewal of policy:**

This policy is renewable at our option. Premium rates are not guaranteed. **We** reserve the rights to revise the premium according to **our** applicable premium rate at the time of such renewal, irrespective of **your** claims experience.



(h) **Payment Terms:** The insurance shall not be effective unless the premium payable has been paid.

(i) **Eligibility for cover:**

- You must be either a Malaysian citizen or Malaysian permanent resident.
- You must not be engaged in the following occupations
  - a. Armed forces, police and peacekeeping forces; firefighting;
  - b. off shore workers; workers handling explosives and toxic materials; ship crew, builder & repairer; miners & quarry workers;
  - c. loggers & sawmill workers; workers handling boilers or pressure vessels; dispatch rider; crane operator;
  - d. workers engaged in construction of dams, bridges, tunnels or underground work;
  - e. fisherman; divers; stevedores ;stuntman; circus performers ; jockey and racing drivers; taxi/ bus/ lorry/ tractor/ excavator drivers;
  - f. window cleaners and construction workers at heights exceeding 30 feet (outside building)
  - g. professional sportsmen/women

#### 6. What are the major exclusions under this policy?

This policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:

- a) serving as a member of the Armed Forces, police and peacekeeping forces or while engaging in or taking part in naval, military, or air force service;
- b) **you** engaging in any of the following occupations:
  - a. firefighting;
  - b. off shore workers; workers handling explosives and toxic materials; ship crew, builder & repairer; miners & quarry workers;
  - c. loggers & sawmill workers; workers handling boilers or pressure vessels; dispatch rider; crane operator;
  - d. workers engaged in construction of dams, bridges, tunnels or underground work;
  - e. fisherman; divers; stevedores ;stuntman; circus performers ; jockey and racing drivers; taxi/ bus/ lorry/ tractor/ excavator drivers;
  - f. window cleaners and construction workers at heights exceeding 30 feet (outside building)
- c) pre-existing conditions;
- d) intentional self-inflicted injuries or suicide or any attempt to commit suicide;
- e) flying unless as a fare paying passenger in a licensed private or commercial aircraft certificated for the transportation of passengers;
- f) participation in any illegal activities or violation of a law which carries any penalty or imprisonment;
- g) being under the influence of drugs, alcohol, or other intoxicants



- h) mental or nervous disorders;
- i) any congenital conditions;
- j) Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV)
- k) driving or riding in any kind of race involving motorized Vehicles;
- l) engaging, practicing or participating in a sport in a professional capacity;
- m) any injury resulting directly or indirectly from, attributed to, or accelerated by the use, release or escape of nuclear, chemical or biological materials ;
- n) death or injury directly or indirectly occasioned by war.

It is **your** responsibility to prove that the loss did not in any way arise under or through any of the exclusions set in this policy.

**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?

You may only cancel this policy at [www.lazada.com.my](http://www.lazada.com.my) within 14 days from date of purchase, provided that you have not made a claim on this policy.

#### 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 contact details to ensure that all correspondence reaches you in a timely manner. It is also important that you inform us of any changes to your life profile including your personal pursuits which would affect the risk profile of this policy.

#### 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 you can visit the following website: [www.insuranceinfo.com.my](http://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

Telephone: 1-800-88-55-99 / 603 2118 0188  
E-mail: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

Find out more at [www.lazada.com.my/](http://www.lazada.com.my/)



AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768, 50756 Kuala Lumpur  
Telephone : 1800 88 8811 / 603 2118 0188 Facsimile : 603 2118 0288

## 10. Other types of Personal Accident cover available

Please refer to our website at: [www.aig.my](http://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.**

AIG Malaysia Insurance Berhad (200701037463) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is updated as at 01<sup>st</sup> March 2024.