


# AIG SNATCH THEFT INSURANCE

## POLICY INDEX

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Issued by  


"This policy, together with the certificate of insurance, the application, and any attached endorsement shall be read together to form an entire contract between the Company and the Insured/Insured Person".

ALL ENDORSEMENTS THAT ARE SEPARATELY ATTACHED TO THIS POLICY ALSO APPLY SO LONG AS THEY ARE AUTHENTIC, ISSUED AND SIGNED BY AUTHORISED REPRESENTATIVES OF AIG MALAYSIA INSURANCE BERHAD (795492-W).

## SECTION 1 – POLICY CONTRACT

In consideration of the Insured having paid the premium stated in the Certificate Of Insurance to AIG Malaysia Insurance Berhad (795492-W) (“Company”), the Company agrees to provide coverage to the Insured Person for Loss of Cash and/or Personal Valuables due to Snatch Theft or Robbery; ATM Withdrawal Protection; and Medical Reimbursement for Injury due to Snatch Theft, Robbery, or Assault which may take place anywhere in the world during the Period of Insurance subject to the terms and conditions of this policy.

This policy, together with the Certificate Of Insurance, the application, and any attached endorsement shall constitute the entire contract. All statements made and information provided by the Insured Person will be relied upon by the Company as true and accurate for purposes of this policy.

All Periods of Insurance shall begin at the time premium is received by the Company and cover is effective until 12.00 midnight standard Malaysian time on the stipulated dates.

## SECTION 2 – ELIGIBILITY

The Insured Person must be customers of the Insured who has been declared to the Company as having purchased cover from the Platform and is of Competent Age.

## SECTION 3 – DEFINITIONS

The following words shall carry the meanings defined below:

### **Act of terrorism**

Shall mean an act including, but not limited to the use of force or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ethnic, ideological or similar purposes including the intention to influence any government and or to put the public; or any section of the public in fear.

### **Assault**

Shall mean any willful and unlawful use of physical force upon the Insured Person that is a felony, crime or misdemeanor in the jurisdiction in which it occurs and which results in an Injury to the Insured Person.

### **ATM**

Shall mean an automated teller machine anywhere in the world.

### **Certificate Of Insurance**

Shall mean the document issued to the Insured Person and shows details such as the Insured Persons' name, address, effective date of cover and the premium payable. It forms part of this Policy, and the Insured Person must read it together with the terms and conditions of this Policy.

### **Company**

Shall refer to AIG Malaysia Insurance Berhad (795492-W).

### **Competent Age**

Shall refer to the age of eligibility of the Insured Person to qualify for coverage under this policy, and ranges from 18 years old to 65 years old.

### **Confinement**

Shall mean admission to a Hospital as a registered in-patient for medical treatments for a minimum period of 24 consecutive hours upon the recommendation of a Physician or Surgeon for a covered injury sustained by the Insured Person.

### **Covered injury**

Shall mean Injury due to Snatch Theft occurring during the Period of Insurance.

### **Date of Loss**

Shall refer to the date when the covered incident occurs.

“This policy, together with the certificate of insurance, the application, and any attached endorsement shall be read together to form an entire contract between the Company and the Insured/Insured Person”.

**Hospital**

shall mean only an establishment duly licensed to provide medical services as a hospital for the care and treatment of sick and injured person(s) as paying patient(s), which: -

- i) has facilities for medical diagnosis and major surgery;
- ii) provides 24 hours nursing services by registered and qualified nurse(s);
- iii) is under the supervision of Physician and/or Surgeon; and
- iv) is not primarily a clinic; a rehabilitation place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.

**Injury**

Shall mean bodily injury caused solely by Snatch Theft, Robbery or Assault.

**Insured**

Shall refer to Ecart Services Malaysia Sdn Bhd (983365-K).

**Insured Person**

Shall mean all customers of the Insured who are eligible for coverage under this policy, whose name has been declared to the Company by the Insured and for whom payment of premium has been received by the Company.

**Payment Card**

Shall mean a valid ATM card, credit card, charge card or debit card issued by a licensed financial institution in Malaysia for personal use only.

**Period of Insurance**

Shall refer to the period stated in the Certificate of Insurance for which the Insured Person is covered under the terms and conditions of this policy and during which the Company is liable to pay for the benefits therein.

**Personal Valuables**

Shall refer to all items of gold, silver, platinum, jewelry, laptop, handphone, personal digital assistant (PDA), wallets, purses and handbags in the possession of the Insured Person at the time of Snatch Theft or Robbery.

**Physician or Surgeon**

Shall mean a person duly qualified, licensed and registered as a western medicine practitioner to practice medicine in the geographical area in which medical service is provided to the Insured Person excluding the Insured Person or an Immediate Family Member of the Insured Person.

**Pick-Pocketing**

Shall mean the act of stealing from the Insured Person's pocket or hand carried bag (s) unnoticed and discreetly in public places.

**Platform**

Shall mean the lazada.com.my website or any other internet domain property or mobile app owned or operated by the Insured.

**Pre-existing Conditions**

Shall mean any medical condition and/or physical disabilities that existed before the commencement of the Period of Insurance and for which the Insured Person: is receiving treatment; has shown manifestations/symptoms irrespective of whether the Insured Person was aware; or should have reasonably been aware of. For purpose of clarification, consultation with a Physician or Surgeon for any sign of pain or discomfort shall constitute a manifestation or symptom of a condition.

**Private Residence**

Shall mean the private premises resided in by the Insured Person where he/she maintains a permanent address for official purposes be it a dwelling house, flat, apartment or condominium.

**Snatch Theft**

Shall mean the act of forcefully stealing from the Insured Person and taking away the Insured Person's hand carried bag(s) and fleeing the scene either by running; riding; or pillion-riding a motor vehicle.

**Rob or Robbery**

Shall mean the act of Theft or attempted Theft which in order to commit Theft or in committing the Theft, or in carrying away or attempting to carry away property obtained by the Theft, by a person(s) to achieve that purpose, voluntarily causes or attempts to cause any person death, or hurt, or wrongful restraint or fear of instant death, or of instant hurt, or of instant wrongful restraint.

"This policy, together with the certificate of insurance, the application, and any attached endorsement shall be read together to form an entire contract between the Company and the Insured/Insured Person".

**Theft**

Shall mean the dishonest act by a person(s) of taking movable property out of the possession of the Insured Person without the Insured Person's consent, with the intention of permanently depriving the Insured Person of it.

**SECTION 4 - GENERAL CONDITIONS****1. DUTY OF DISCLOSURE**

The Insured has a duty to take reasonable care not to make a misrepresentation in answering the questions when applying for this insurance, to answer all questions fully and accurately and to disclose any matter that the Insured knows to be relevant to the Company in accepting the risks and determining the rates and terms to be applied otherwise it may result in avoidance of this policy, refusal or reduction of claims, change of terms or termination of this policy. This duty of disclosure shall continue until the time this policy is entered into, varied or renewed. The Insured also has a duty to tell the Company immediately if at any time after this policy has been entered into, varied or renewed with the Company, any of the information given when the Insured applied for this policy is inaccurate or has changed.

The Insured Person has a duty to take reasonable care not to make a misrepresentation in answering the questions when applying for this insurance, to answer all questions fully and accurately and to disclose any matter that the Insured Person knows to be relevant to the Company in accepting the risks and determining the rates and terms to be applied otherwise it may result in avoidance of this policy, refusal or reduction of claims, change of terms or termination of this policy. This duty of disclosure shall continue until the time this policy is entered into, varied or renewed. The Insured Person also has a duty to tell the Company immediately if at any time after this policy has been entered into, varied or renewed with the Company, any of the information given when the policyholder applied for the Policy is inaccurate or has changed.

**2. CHANGES IN POLICY**

No agent has authority to change this policy or waive any of the provisions contained herein. No amendment to this policy shall be valid unless approved by the Company in writing and duly endorsed therein.

**3. PREMIUM PAYMENT**

Premium must be paid in full by the Insured Person to the Insured.

**4. CURRENCY OF PAYMENT**

All amounts payable either to or by the Company shall be made in Malaysian Ringgit.

**5. NOTICE OF CLAIM**

All claims must be made in writing and submitted by or on behalf of the Insured Person to the Company or the branch offices of the Company within 30 days from the Date of Loss. The Insured Person shall produce for the Company's examination all relevant documents at such reasonable times and shall co-operate with the Company in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.

**6. PROOF OF LOSS**

Written proof of loss must be furnished to the Company within 90 days from the Date of Loss. Failure to furnish such proof within the time required shall neither invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than 1 year from the Date of Loss.

**7. LIMITATION OF CLAIMS**

No claim benefits shall be payable for any claim submitted to the Company beyond a period of 1 year from the Date of Loss.

**8. PROOF OF CLAIM**

The Insured Person shall forward the following documents to the Company in the event of a claim:

- a) completed notification of claim form;
- b) police report(s);
- c) relevant ATM withdrawal slip/receipt at the time and date when Assault, Snatch Theft or Robbery occurred;
- d) medical report(s); and
- e) original receipts and/or bills.

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All documents and evidence must be provided at the Insured Person's expense in the form and nature required and the list set out above is not exhaustive. The Company reserves the right to request for any further document(s) as may be deemed relevant and reasonable to support a claim.

**9. MEDICAL EXAMINATION**

The Company shall have the right to require additional documentary proof of medical examination undertaken by the Insured Person to support the submitted claim, as often as it may reasonably require and/or deem necessary during the period when the claim is pending

**10. RECEIPTS**

The Company shall not be committed by any notice of any trust charge, a lien, assignment or other dealings with this policy and receipt by the Insured Person of any compensation payable pursuant to this policy shall in all cases be effectual discharge of liability of the Company.

**11. TO WHOM INDEMNITIES ARE PAYABLE**

All indemnities of this policy will be payable to the Insured Person. The process of claim including settlement will be handled directly between the Company and the Insured Person whose sole discharge will constitute full and final settlement of the claim lodged.

**12. RIGHT OF OWNERSHIP**

No change of the Insured Person under this policy shall bind the Company, unless written notice has been filed with the Company by the Insured Person and is duly approved and endorsed by the Company. Only the Insured Person can exercise all rights, privileges and options provided under this policy.

**13. LEGAL PROCEEDINGS**

No action at law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within 1 year from the expiration of the time within which the written proof of loss is required by the policy.

**14. TERMINATION OF COVERAGE**

This policy shall terminate automatically at the earliest of the following:

- a) the date the policy is cancelled by the Insured Person or the Company in accordance with the provisions of Clause 15 of Section 4;
- b) the date the Insured Person reaches 65 years old; or
- c) the date of death of the Insured Person;

**15. CANCELLATION**

The Insured Person can cancel this policy within fourteen (14) days from date of purchase at [www.lazada.com](http://www.lazada.com) provided that the Insured Person has not made a claim on this policy. The Company can cancel this policy by giving the Insured Person 30 days' notice to the Insured Person's last addresses as appears in the Certificate of Insurance or any alternative address that is notified to the Company in writing. The Company will continue to provide cover to Insured Persons under this policy for the remaining period for which the premium has been received for each Insured Person respectively and this policy shall terminate upon the expiry of such period.

**16. CHANGE IN COUNTRY OF RESIDENCE**

Coverage of the Insured Person is subject to his/her residence in Malaysia. Coverage does not extend to any Insured Person residing outside of Malaysia unless prior extension of coverage has been accorded and duly endorsed by the Company. It is a condition precedent to liability under this policy that in the event of change of country of residence, the Company must be informed in writing of any change in the Insured Person's country of residence. A change in the country of residence shall be deemed to mean the Insured Person is living or is intending to live in another country other than Malaysia in excess of 12 consecutive calendar months. Failure to notify the Company of this change will invalidate the Insured Person's coverage provided hereto with effect from the date the Insured Person leaves Malaysia for the purpose of residing out of Malaysia for a continuous period of more than 12 months. Despite this, the Company reserves the right to continue coverage based on the prevailing terms and conditions or to decline coverage under this policy upon receipt of such information.

**17. GOVERNING LAW & JURISDICTION**

This policy shall be subject to the jurisdiction of the Malaysian courts and construed according to Malaysian laws.

"This policy, together with the certificate of insurance, the application, and any attached endorsement shall be read together to form an entire contract between the Company and the Insured/Insured Person".

**18. ARBITRATION CLAUSE**

- (a) Any dispute, difference or question which may arise at any time hereafter between the Company and the Insured and/or Insured Person and/or his/her legal representatives in relation to the interpretation of the policy or the rights or liabilities of parties hereto shall be referred to arbitration.
- (b) The arbitration shall be heard by a single arbitrator of whom the appointment shall be agreed by the parties hereto within 14 days from the commencement of the arbitration procedure. In default of an agreement, an arbitrator shall be appointed in accordance with and subject to the provisions of the Malaysian Arbitration Act 2005 or any statutory modification or reenactment thereof for the time being in force.

**19. CONSENT TO USE PERSONAL DATA**

The Insured and/or Insured Person is deemed to have read, understood, and consented to the collection and subsequent processing of the Insured and/or Insured Person's personal information by the Company (whether obtained during the application process or administration of this policy) in accordance with the Company's Privacy Notice as from time to time published on the Company's website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to the Insured and/or Insured Person.

If the Insured and/or Insured Person submits information relating to other individuals, the Insured and/or Insured Person further represents and warrants that the Insured and/or Insured Person has the authority to provide information relating to the other individuals to the Company, that the Insured and/or Insured Person has informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by the Company, and that the other individuals agree and consent that the Company may collect, use and process his/her personal information in accordance with the Company's Privacy Notice.

**20. SERVICE TAX ("ST")**

The amount of Premium payable by the Insured and/or Insured Person for this Policy includes an amount on account of the ST payable by Insured and/or Insured Person. ST refers to any service tax, value added tax, goods and services tax, consumption tax, or tax, duty, charge or imposition of a similar nature whatsoever by whatever name known, which may from time to time be imposed or charged (including any increases or decreases to the rate) by any competent tax authority.

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## SECTION 5 – GENERAL EXCLUSIONS

1. This policy will not cover the following:
  - a) Losses that do not occur within the Period of Insurance;
  - b) Losses that result from or relate to the Insured Person's business or career pursuits including the Insured Person's work or profession;
  - c) Losses caused by illegal acts of the Insured Person;
  - d) Losses that are intentionally caused by the Insured Person;
  - e) Losses that result from the direct actions of a relative of the Insured Person;
  - f) Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority;
  - g) Losses due to the order of any government, public authority, or customs' officials.
  
2. The Company shall not be liable for a loss that would otherwise be payable, if it occurs directly or indirectly, due to or in consequence of:-
  - (a) an act in contravention of a government prohibition or regulation or law;
  - (b) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - (c) an Act of Terrorism.

Any loss or damage which is occasioned by or through or in consequence of, directly or indirectly, of any of the above said occurrences shall be deemed to be Injury, loss or damage which is/are not covered by this insurance policy, except to the extent that the Insured Person shall prove that such injury, loss or damage happened independently from the existence of such conditions.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this condition, any Injury, loss or damage is not covered by this policy, the burden of proving that such Injury, loss or damage is covered shall be on the Insured Person.
  
3. The entire policy shall be voided whether before or after a loss, if any material fact or circumstance is willfully concealed, or misrepresented, or fraudulent information is provided to the Company whether concerning this insurance or any claim filed thereunder.
  
4. The benefits under this policy will not be payable in the event of any situation involving any criminal activity, violation of law or the usage of drugs by the Insured Person.
  
5. The Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

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## SECTION 6 – POLICY BENEFITS

The Company's liability under this Section 6 in respect of any one claim during the Period of Insurance shall not exceed the maximum amount as stated in the Schedule of Benefits, and is limited to a maximum of 2 claims in any 12-month period.

### A) LOSS OF CASH AND/OR PERSONAL VALUABLES DUE TO SNATCH THEFT AND/OR ROBBERY

Subject to a formal police report being lodged within 7 days of an occurrence, the Company will reimburse the Insured Person for loss of cash and/or Personal Valuables caused by Snatch Theft and/or Robbery committed against the Insured Person which occurs outside the Private Residence.

#### Exclusion to Benefit A:

The Company shall not be liable for:

- a) Loss, damage or deterioration of Personal Valuables arising from normal wear and tear or other gradually operating causes or occasioned by any process of cleaning, dyeing or renovating or climatic or atmospheric conditions;
- b) Loss due to any fraudulent, dishonest or criminal act committed by the Insured Person, persons known to the Insured Person, or the Insured Person's family members, whether acting alone or in collusion with others;
- c) Loss of or damage to Personal Valuables of the Insured Person arising directly or indirectly from:
  - i. Intentional or malicious acts or gross negligence or carelessness of the Insured Person;
  - ii. Mislaying, misplacing or mysterious disappearance;
  - iii. Marring, scratching, peeling of paint or any other damage to the appearance of the Personal Valuables not resulting in loss of its function.
- d) Loss caused due to Theft of any title or possession of any property of the Insured Person by a fraudulent scheme, trick, device or false pretense;
- e) Loss as a result of Pick-Pocketing;
- f) Loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this policy, be insured by any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.
- g) The loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within Insured Person's Personal Valuables as a result of unauthorized access or unauthorized use of such system or data, a denial of service attack or receipt or transmission of malicious code. Computer system means any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information. Electronic data means any data stored on a computer system.

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## **B) ATM WITHDRAWAL PROTECTION**

Subject to a formal police report being lodged within 7 days of an occurrence, and the production of the relevant ATM withdrawal slip/receipt or such other satisfactory evidence to the Company, the Company shall reimburse the Insured Person against the loss of:

- a) cash withdrawn by the Insured Person; or
- b) cash which the Insured Person is forced to withdraw;

from his/her account via the use of ATM provided the loss took place:

- i. within 15 minutes immediately after the withdrawal;
- ii. due to Assault, Snatch Theft or Robbery;

by an unknown person.

### **Exclusion to Benefit B:**

- a) Loss due to any fraudulent, dishonest or criminal act by the Insured Person, persons known to the Insured Person or the Insured Person's family members, whether acting alone or in collusion with others;
- b) Loss due to the use of fraudulent Payment Cards;
- c) Loss resulting from unauthorized use of the Insured Person's Payment Cards by a member of the Insured Person's family or persons known to the Insured Person;
- d) Liability for any debt arising due to the loss of the Insured Person's Payment Cards;
- e) Liability for any debt arising from the unauthorized use of any supplementary Payment Cards issued to the Insured Person's family members or persons known to the Insured Person.
- f) The loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within Insured Person's Payment Cards as a result of unauthorized access or unauthorized use of such system or data, a denial of service attack or receipt or transmission of malicious code. Computer system means any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information. Electronic data means any data stored on a computer system.

## **C) MEDICAL REIMBURSEMENT FOR INJURY DUE TO SNATCH THEFT, ROBBERY OR ASSAULT**

Subject to a police report being lodged within 7 days of an occurrence, when by reason of Injury sustained due to Snatch Theft, Robbery or Assault during the Period of Insurance, the Insured Person: requires medical treatment by a Physician or Surgeon; has to employ a licensed or qualified nurse, or requires Confinement in a Hospital, the Company will reimburse the Insured Person the actual expense incurred by the Insured Person, within 52 weeks from the date of the covered Snatch Theft, Robbery or Assault for such medical treatment, nurses fees and hospital charges.

Only original receipts or bills on the medical expenses incurred shall be considered for reimbursement.

### **Exclusion to Benefit C:**

- a) Any dental treatment unless such treatment is directly caused by the covered Snatch Theft, Robbery or Assault;
- b) Expenses for which the Insured Person is receiving reimbursement from any other source(s).

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**APPENDIX I**  
**SCHEDULE OF BENEFITS**

<b>COVER</b>	<b>LIMIT OF LIABILITY (RM)</b>
Loss of Cash and/or Personal Valuables due to Snatch Theft and/or Robbery	Up to 1,500
ATM Withdrawal Protection	
Medical Reimbursement for Injury due to Snatch Theft, Robbery or Assault	

“This policy, together with the certificate of insurance, the application, and any attached endorsement shall be read together to form an entire contract between the Company and the Insured/Insured Person”.

**APPENDIX II  
FORM FOR NOTIFICATION OF CLAIM**

In the event of a claim, please complete this form and send to the Company by fax to **03-2685 4896** or by post to: The Claims Department, AIG Malaysia Insurance Berhad (795492 – W) Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur **within 30 days from the Date of Loss.** Please ensure that you retain a copy of such completed form together with proof of fax transmission or posting.

<b><u>NOTICE OF CLAIM</u></b>	
To : <b>THE CLAIMS MANAGER</b> <b>AIG Malaysia Insurance Berhad (795492-W)</b> <b>Fax No: 03-2685 4896</b>	
<b>SNATCH THEFT</b>	
Date : _____	Insured Person's Fax/Phone/E-mail: _____
Certificate Number : _____	
Name of Insured : _____	
Name of Insured Person (If different from above) : _____	
Date & Place of Incident : _____	
Describe Incident : _____	
I am filing a claim in respect of : -	
<b>BENEFITS</b>	<b>Please Tick Applicable Coverage</b>
(A) LOSS OF CASH AND/OR PERSONAL VALUABLE DUE TO SNATCH THEFT AND/OR ROBBERY	
(B) ATM WITHDRAWAL PROTECTION	
(C) MEDICAL REIMBURSEMENT FOR INJURY DUE TO SNATCH THEFT, ROBBERY OR ASSAULT.	
_____ <b>Sender's Name</b> <i>(if different from Insured )</i>	_____ <b>Sender's Signature</b>

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## **APPENDIX III** **PRIVACY NOTICE**

Last updated: October 2020

AIG Malaysia Insurance Berhad (“AIG Malaysia”) together with other affiliates and subsidiary companies of American International Group, Inc. (“AIG”) (collectively called “AIG Affiliates”) are committed to protecting the privacy of the individuals we encounter in conducting our business. “Personal Data” is information that identifies and relates to you or other individuals (such as your dependants). This Privacy Notice is designed to provide notice of and assist you in understanding why and how AIG Malaysia collects and uses your Personal Data, to whom such data is disclosed and to whom data access requests can be addressed.

### **WHO TO CONTACT ABOUT YOUR PERSONAL DATA**

If you have any questions about our use of your Personal Data you can contact us at:

AIG Malaysia Insurance Berhad  
Attn: Customer Care Executive  
Level 18, Menara Worldwide,  
198 Jalan Bukit Bintang,  
55100 Kuala Lumpur.  
Email: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)  
Phone: 1800-88-8811  
Fax: 603-21180288

### **HOW WE COLLECT PERSONAL DATA**

The principal ways we collect Personal Data are through application and claim forms in respect of our insurance products, by phone through telephone applications, AIG Electronic Services, e-mails and other means of communications, as well as from other insurers, claims investigators, medical professionals, witnesses and/or other third parties involved in our business dealings with you.

We also collect Personal Data through other means such as:

- this website (the “Site”);
- the software applications made available by us for use on or through computers and mobile devices (the “Apps”);
- our social media pages set forth in the links in the footer on AIG.MY (our “Social Media Content”) (collectively, including the Site, the Apps and our Social Media Content, referred to as the “AIG Electronic Services”).

### **PERSONAL DATA THAT WE COLLECT**

Depending on your relationship with us (for example, as a consumer policyholder; non-policyholder insured or claimant; witness; commercial broker or appointed representative; or other person relating to our business), Personal Data collected about you and other individuals connected to you, may include:

- **General identification and contact information**

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Your name; address; e-mail and telephone details; gender; marital status; family status; date of birth; passwords (including on our systems); educational background; physical attributes; activity records, such as driving records; photos; employment history, skills and experience; professional licenses and affiliations; relationship to the policyholder, insured or claimant; and date and cause of death, injury or disability.

- **Identification numbers issued by government bodies or agencies**

Identity card number; social security or national insurance number; passport number; employment pass or work permit number, employees' provident fund member number; tax identification number; military identification number; or driver's or other license number.

- **Financial information and account details**

Payment card number; bank account number and account details; credit history and credit score; assets; income; and other financial information.

- **Medical condition and health status**

Current or former physical or mental or medical condition; health status; injury or disability information; medical procedures performed; personal habits (for example, smoking or consumption of alcohol); prescription information; and medical history.

- **Other sensitive information**

In certain cases, we may receive sensitive information about your trade union membership, religious beliefs, political opinions, family medical history or genetic information (for example, if you apply for insurance through a third-party marketing partner that is a trade, religious or political organization). In addition, we may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud, money laundering, drug trafficking or other serious crimes. We may also obtain sensitive information if you voluntarily provide it to us (for example, if you express preferences regarding medical treatment based on your religious beliefs).

- **Telephone recordings**

Recordings of telephone calls between you and our representatives and call centers.

- **Information enabling us to provide products and services**

Location and identification of property insured (for example, property address, vehicle license plate or identification number); travel plans; age categories of individuals you wish to insure; policy and claim numbers; coverage/peril details; cause of loss; prior accident or loss history; your status as director or partner, or other ownership or management interest in an organisation; and other insurance you hold.

- **Marketing preferences and customer feedback**

You may let us know your marketing preferences, enter a contest or prize draw or other sales promotion, or respond to a voluntary customer satisfaction survey.

- **Social media information**

Your social media account ID and profile picture, and other Personal Data that you provide to us through AIG Electronic Services. If you elect to connect your social media account provided by another social media service provider to your account(s) on any of the AIG Electronic Services, Personal Data from your social media account will be shared with us, which may include Personal Data that is part of your social media account profile or your friends' profiles.

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## HOW WE USE PERSONAL DATA

Our overriding principle is only to collect Personal Data which we believe to be relevant and required to understand your insurance needs, to conduct our business and to provide better customer service and products.

The particular purposes for which we may collect and use Personal Data includes:

- To communicate with you and others as part of our business. To provide insurance, financial services or related products and services to you and administer, maintain, manage and operate such products and/or services including any renewals.
- To send you important information regarding changes to our policies, other terms and conditions, renewal of policies, AIG Electronic Services and other administrative information.
- To process, assess and determine any applications or requests made by you for insurance products or services.
- For any purposes in connection with any claims made under any insurance products or in respect of any services provided by AIG Malaysia or AIG Affiliates, including without limitation making, defending, analysing, assessing, processing, determining, settling, responding to and managing such claims.
- To assess your eligibility for payment plans, and process your premium and other payments.
- To provide improved quality, training and security (for example, with respect to recorded or monitored phone calls to our contact numbers).
- To prevent, detect and investigate crime, including fraud and money laundering, and analyse and manage other commercial risks.
- To carry out market research and analysis, including satisfaction surveys.
- To provide marketing information to you (including information about other products and services offered by selected third-party partners) in accordance with preferences you have expressed, if any.
- To personalise your experience on AIG Electronic Services by presenting information and advertisements tailored to you.
- To identify you to anyone to whom you send messages through AIG Electronic Services.
- To allow you to participate in contests, prize draws and similar promotions, and to administer these activities. Some of these activities have additional terms and conditions, which could contain additional information about how we use and disclose your Personal Data, so we suggest that you read these carefully.
- To manage our infrastructure and business operations, and comply with internal policies and procedures, including those relating to auditing; finance and accounting; billing and collections; IT systems; data and website hosting; business continuity; and records, document and print management.
- To resolve complaints, and handle requests for data access or correction.
- To comply with applicable laws and regulatory obligations (including laws outside of Malaysia), such as those relating to anti-money laundering and anti-terrorism; comply with legal process; and respond to requests from public and governmental authorities (including those outside of Malaysia).
- For audit, compliance, investigation and inspection purposes.
- For matching any Personal Data held by AIG Malaysia or AIG Affiliates relating to you from time to time for any of the purposes listed in this Privacy Notice.

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- To meet the requirements to make disclosure pursuant to any law binding on AIG Malaysia or any of the AIG Affiliates or for the purposes of complying with any regulations or guidelines issued by any regulatory or other authorities which have jurisdiction over AIG Malaysia or any AIG Affiliates.
- To conduct background and identity checks, such as for the purposes of verifying your identity in order to respond to your request to be provided with a duplicate policy or other documentation, any request made by you to change your address in our records, or any request by you to change your bank account or payment or other details in our records.
- To conduct credit checks on you, such as analysing, verifying, and/or checking your credit, payment and/or status in relation to your ability to use the services.
- To carry out due diligence or other screening activities in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by AIG Malaysia.
- To determine any amount of indebtedness owing to or from you and collecting or recovering any amount owing from you or any person who has provided security or an undertaking for such liabilities of yours.
- To enable an actual or proposed purchaser, assignee, transferee, participant or sub-participant of AIG Malaysia or any of AIG Affiliates' rights or business to evaluate the transaction intended to be the subject of reorganisation, merger, sale, joint venture, assignment transfer, participation or sub-participation.
- To establish and defend legal rights; to protect AIG Malaysia's operations or those of any AIG Affiliates or insurance business partners, our rights, privacy, safety or property, and/or that of AIG Affiliates, you or others; and to pursue available remedies or limit our damages.
- To exercise any rights AIG Malaysia or AIG Affiliates may have in connection with the provision of insurance products and services to you.

## **INTERNATIONAL TRANSFER OF PERSONAL DATA**

Due to the global nature of our business, for the purposes set out above we may transfer Personal Data internationally to parties located in other countries that have a different data protection regime than is found in Malaysia. Personal Data collected by AIG Malaysia is likely to be transferred to places outside of Malaysia (such as to AIG or AIG secure data centers, AIG Affiliates, service providers, business partners and governmental or regulatory authorities) in order to carry out the purposes, or directly related purposes, for which the Personal Data was collected.

## **SHARING OF PERSONAL DATA**

AIG Malaysia may make Personal Data available to:

- **Our group companies**  
For a list of AIG Affiliates that may have access to and use of Personal Data, please refer to: [http://www.aigcorporate.com/AIG\\_All\\_Entities.pdf](http://www.aigcorporate.com/AIG_All_Entities.pdf). AIG Malaysia is responsible for the management and security of jointly used Personal Data. Access to Personal Data within AIG Malaysia is restricted to those individuals who have a need to access the information for our business purposes.
- **Other insurance and distribution parties**

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In the course of marketing and providing insurance, and processing claims, we may make Personal Data available to third parties such as other insurers; reinsurers; insurance and reinsurance brokers and other intermediaries and agents; appointed representatives; distributors; affinity marketing partners; and financial institutions, securities firms and other business partners.

- **Our service providers**

External third-party service providers, such as medical professionals, accountants, actuaries, auditors, experts, lawyers and other outside professional advisors; travel and medical assistance providers; call center service providers; IT systems, support and hosting service providers; printing, advertising, marketing and market research and analysis service providers; banks and financial institutions that service our accounts; third-party claim administrators; document and records management providers; claim investigators and adjusters; construction consultants; engineers; examiners; jury consultants; translators; and similar third-party vendors and outsourced service providers that assist us in carrying out business activities.

- **Recipients of your social sharing activity**

Your friends associated with your social media account, other website users and your social media account provider, in connection with your social sharing activity, such as if you connect your social media account provided by another social media service provider to your AIG Electronic Services account or log into your AIG Electronic Services account from another social media account. By connecting your AIG Electronic Services account and your other social media account you authorise us to share data with the provider of your other social media account and you understand that the use of the data we share will be governed by the other service provider's social media website's privacy policy. If you do not want your Personal Data shared with other users or with your other social media account provider, please do not connect your other social media account with your AIG Electronic Services account and do not participate in social sharing on AIG Electronic Services.

- **Governmental authorities and third parties involved in court action**

We may also share Personal Data with governmental or other public authorities (including, but not limited to, workers' compensation boards, courts, law enforcement, tax authorities and criminal investigations agencies); and third-party civil legal process participants and their accountants, auditors, lawyers and other advisors and representatives as we believe to be necessary or appropriate: (a) to comply with applicable law, including laws outside Malaysia; (b) to comply with legal process; (c) to respond to requests from public and government authorities including public and government authorities outside Malaysia; (d) to enforce our terms and conditions; (e) to protect our operations or those of any of our group companies; (f) to protect our rights, privacy, safety or property, and/or that of our group companies, you or others; (g) to allow us to pursue available remedies or limit our damages; and (h) for audit, compliance, investigation and inspection purposes

- **Other Third Parties**

We may share Personal Data with payees; emergency providers (fire, police and medical emergency services); retailers; medical networks, organisations and providers; travel carriers; credit bureaus; credit reporting agencies; and other people involved in an incident that is the subject of a claim; as well as purchasers and prospective purchasers or other parties in any actual or proposed reorganisation, merger, sale, joint venture, assignment, transfer or other transaction relating to all or any portion of our business, assets or stock. To check information provided, and to detect and prevent fraudulent claims, Personal Data (including details of injuries) may be shared with other insurers when dealing with claims to detect, prevent and investigate fraud.

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Personal Data may also be shared by you, on message boards, chat, profile pages and blogs, and other AIG Electronic Services to which you are able to post data and materials. Please note that any data you post or disclose through these services will become public information, and may be available to visitors and users of the AIG Electronic Services and to the general public. We urge you to be very careful when deciding to disclose your Personal Data, or any other information, when using AIG Electronic Services.

## **SECURITY**

AIG Malaysia will take appropriate technical, physical, legal and organisational measures, which are consistent with applicable privacy and data security laws. Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any Personal Data you might have with us has been compromised), please immediately notify us. (See the “Who to Contact About Your Personal Data” section above.)

When AIG Malaysia provides Personal Data to a service provider, the service provider will be selected carefully and required to use appropriate measures to protect the confidentiality and security of the Personal Data.

## **RETENTION OF PERSONAL DATA**

AIG Malaysia takes reasonable steps to ensure that the Personal Data we process is reliable for its intended use, and as accurate and complete as is necessary to carry out the purposes described in this Privacy Notice. AIG Malaysia will retain Personal Data for the period necessary to fulfill the purposes outlined in this Privacy Notice unless a longer retention period is required or permitted by law.

## **PERSONAL DATA OF OTHER INDIVIDUALS**

If you provide Personal Data to AIG Malaysia regarding other individuals, you agree: (a) to inform the individual about the content of this Privacy Notice; and (b) to obtain any legally-required consent for the collection, use, disclosure, and transfer (including cross-border transfer) of Personal Data about the individual in accordance with this Privacy Notice.

## **MARKETING PREFERENCES**

We will provide you with regular opportunities to tell us your marketing preferences, including in our communications to you. You can also contact us by e-mail at [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com) or by writing to AIG Malaysia Insurance Berhad at Level 18, Menara Worldwide, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur to tell us your marketing preferences and to opt-out.

If you no longer want to receive marketing-related e-mails from AIG Malaysia on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to “unsubscribe” provided in each e-mail or by contacting us at the above addresses.

We aim to comply with your opt-out request(s) within a reasonable time period. Please note that if you opt-out as described above, we will not be able to remove your Personal Data from the databases of third parties with whom we have already shared your Personal Data (i.e., to those to whom we have already provided your Personal Data as of the date on which we respond to your opt-out request). Please also note

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that if you do opt-out of receiving marketing communications from us, we may still send you other important administrative communications from which you cannot opt-out.

## **ACCESS AND CORRECTION REQUESTS, QUESTIONS AND CONCERNS**

In certain countries, an individual may have the right to access, correct, object to the use of, or request deletion or suppression of Personal Data on certain grounds. Please contact us as set out in the “Who to Contact About Your Personal Data” section above with any such requests or if you have any questions or concerns about how we process Personal Data. Please note that some Personal Data may be exempt from access, correction, objection, deletion or suppression rights in accordance with local privacy and data protection laws.

## **OTHER INFORMATION WE COLLECT THROUGH AIG ELECTRONIC SERVICES**

“Other Information” is any information that does not reveal your specific identity, such as:

- Browser and electronic device information;
- App usage data;
- Information collected through cookies, pixel tags and other technologies;
- Demographic information and other information provided by you; and
- Aggregated information

We and our third-party service providers may collect Other Information in a variety of ways, including:

- Through your internet browser or electronic device: Certain information is collected by most websites, such as your IP address (i.e., your computer’s address on the internet), screen resolution, operating system type (Windows or Mac) and version, internet browser type and version, electronic device manufacturer and model, language, time of the visit and the page(s) visited, name and version of the AIG Electronic Services (such as the App) you are using. We use this information to ensure that the AIG Electronic Services function properly.
- Through your use of the Apps: when you download and use the Apps, we and our service providers may track and collect App usage data, such as the date and time the Apps on your electronic device accesses our servers and what information and files have been downloaded to the Apps based on your device number.
- Using cookies: Cookies are pieces of information stored directly on the computer you are using. Cookies allow us to recognise your computer and to collect information such as internet browser type, time spent using the AIG Electronic Services, pages visited, language preferences and relevant country website. We may use the information for security purposes, to facilitate navigation, to display information more effectively, to personalise your experience while using the AIG Electronic Services, or to gather statistical information about the usage of the AIG Electronic Services. Cookies further allow us to present to you the advertisements or offers that are most

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likely to appeal to you. We may also use cookies to track your responses to our advertisements and we may use cookies or other files to track your use of other websites.

One of the advertisement companies that we use is Google, Inc, trading as DoubleClick. For more information on the DoubleClick cookie, or to opt out from the DoubleClick advertisement cookie please visit: <http://www.google.com/privacy/ads/>. You can refuse to accept other cookies we use by adjusting your browser settings. However, if you do not accept these cookies, you may experience some inconvenience in your use the AIG Electronic Services and some online products.

- Using pixel tags, web beacons, clear GIFs or other similar technologies: These may be used in connection with some AIG Electronic Services and HTML-formatted e-mail messages to, among other things, track the actions of users of the AIG Electronic Services and e-mail recipients, measure the success of our marketing campaigns and compile statistics about usage of the AIG Electronic Services and response rates.

We use Adobe's Omniture analytics service, which uses cookies and web beacons to help us understand more about how our website is used by consumers so we can continue to improve it. Adobe does not have the right to use the information we provide to them beyond what is necessary to assist us. For more information on Adobe's Omniture service, including how to Opt-Out, go to

<http://www.omniture.com/privacy/policy#optout>.

- Physical Location: Subject to applicable law, we may collect information regarding the physical location of your electronic device by, for example, using satellite, mobile/cell phone tower or WiFi signals. We may use your device's physical location to provide you with personalised location-based services and content. Subject to your marketing preferences as indicated to us or applicable law, we may also share your device's physical location, combined with information about what advertisements you viewed and other information we collect, with our marketing partners to enable them to provide you with more personalised content and to study the effectiveness of advertising campaigns. In some instances, you may be permitted to allow or deny such uses and/or sharing of your device's location, but if you choose to deny such uses and/or sharing, we and/or our marketing partners may not be able to provide you with the applicable personalised services and content.
- From you: Some information (for example, your location or preferred means of communication) is collected when you voluntarily provide it. Unless combined with Personal Data, this information does not personally identify you.
- By aggregating information: We may aggregate and use certain information (for example, we may aggregate information to calculate the percentage of our users who have a particular telephone area code).

Please note that we may use and disclose Other Information for any purpose, except where we are required to do otherwise under applicable law. If we are required to treat Other Information as Personal Data under applicable law, then, in addition to the uses listed in the "Other Information We Collect" section above, we may use and disclose Other Information for all the purposes for which we use and disclose Personal Data.

### **THIRD PARTY WEBSITES**

This Privacy Notice does not address, and we are not responsible for, the privacy, information or other practices of any third parties, including any third party operating any site to which this AIG Electronic

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Services link. The inclusion of a link on AIG Electronic Services does not imply endorsement of the linked site by us or by our group companies.

Please note that we are not responsible for the collection, usage and disclosure policies and practices (including the information security practices) of other organisations, such as Facebook®, Twitter®, Apple®, Google®, Microsoft®, RIM/Blackberry® or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider or electronic device manufacturer, including any Personal Data you disclose to other organisations through or in connection with the AIG Electronic Services.

#### **USE OF AIG ELECTRONIC SERVICES BY MINORS**

AIG Electronic Services are not directed to individuals under the age of 18, and we request that these individuals do not provide Personal Data through AIG Electronic Services.

#### **CHANGES TO THIS PRIVACY NOTICE**

We review this Privacy Notice regularly and reserve the right to make changes at any time to take account of changes in our business and legal requirements. We will place updates on our website: <https://www.aig.my/privacy-notice>.

Please take a look at the “LAST UPDATED” date at the top of this Privacy Notice to see when it was last revised; any change will be effective immediately upon being posted on our website: <https://www.aig.my/privacy-notice>.

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## DISCLOSURE & POLICY STATEMENT KETERANGAN & KENYATAAN POLISI

1. Under the prudential framework of Corporate Governance the following avenues have been set up to handle customer grievances:-  
*Di bawah rangka kewaspadaan Kawalan Korporat, cara-cara berikut telah disediakan kepada sesiapa yang ingin membuat aduan:-*
- a) The Customer Care Officer of AIG Malaysia Insurance Berhad (795492-W) ("Company") at tel: 1800 88 8811 or fax: 603 2685 4896 or via e-mail to [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com). At branch level, complaints can be received by the respective Branch Managers who will direct it to the Customer Care Officer.  
*Pegawai Khidmat Pelanggan AIG Malaysia Insurance Berhad (795492-W) ("Syarikat") di tel: 1800 88 8811 atau faks: 603 2685 4896 atau e-mel pada AIGMYCare@aig.com. Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjatkan kepada Pegawai Khidmat Pelanggan.*
- b) Ombudsman for Financial Services (OFS) at tel: 03-2272 2811 or fax: 03-2272 1577  
Any policyholder who is not satisfied with the decision of an insurance company may write to the OFS, giving details of the dispute, the name of the insurance company and the policy number. Copies of the correspondence between the policyholder and the insurance company must be submitted to facilitate OFS's reference.  
*Ombudsman Perkhidmatan Kewangan (OPK) di tel: 03-2272 2811 atau faks: 03-2272 1577  
Pemegang polisi yang tidak berpuas hati dengan keputusan sesebuah syarikat insurans boleh menulis surat aduan kepada OPK dengan butir-butir pertikaian, nama syarikat insurans dan nombor polisi. Salinan surat antara pemegang polisi dan pihak syarikat insurans perlu diserahkan kepada OPK untuk rujukan.*

An award of the OFS is binding on the Company. The policyholder can choose to accept or not. Acceptance is acknowledged only if it is in writing within 14 days of the decision. The Company shall settle the award within 30 days of policyholder's acceptance. But if the policyholder is not satisfied, he can reject the OFS's decision and pursue an alternative legal recourse instead. There is no fee charged for services of the OFS.

*Pihak Syarikat adalah terikat kepada keputusan OPK. Pemegang polisi boleh memilih sama ada bersetuju atau tidak. Persetujuan hanya diterima secara bertulis dalam tempoh 14 hari. Pihak Syarikat akan menyelesaikan tuntutan dalam tempoh 30 hari dari persetujuan pemegang polisi. Sekiranya pemegang polisi tidak berpuas hati dengan keputusan OPK, beliau boleh memilih untuk mengambil tindakan alternatif undang-undang. Tidak ada yuran bayaran yang dicaj untuk perkhidmatan OPK.*

The address is / Alamat ialah:-

### Ombudsman Perkhidmatan Kewangan

Tingkat 14, Blok Utama  
Dataran Kewangan Darul Takaful  
No 4 Jalan Sultan Sulaiman  
50000 Kuala Lumpur

- c) Laman Informasi Nasihat dan Khidmat of Bank Negara Malaysia (BNM) at tel: 1-300-88-5465 (1300-88-LINK) or fax: 03-2174 1515.  
Any policyholder who is not satisfied with the conduct of an insurance company may write to the Corporate Communication Department of BNM, giving details of the complaint, the name of the insurance company and the policy number or the claim number. Documentary support should be provided to facilitate reference.  
*Laman Informasi Nasihat dan Khidmat di Bank Negara Malaysia (BNM) di tel: 1-300-88-5465 (1300-88-LINK) atau faks: 03-2174 1515.  
Pemunya polisi yang tidak puas hati dengan bimbingan pihak syarikat insurans boleh membuat aduan kepada Jabatan Komunikasi Korporat di BNM dengan butir-butir pertikaian, nama pihak syarikat insurans dan nombor polisi atau nombor tuntutan. Sokongan dokumen perlu diserahkan untuk rujukan.*

The address is / Alamat ialah:-

### Pengarah

Laman Informasi Nasihat dan Khidmat (LINK)  
Tingkat Bawah, Blok C  
Bank Negara Malaysia  
Peti surat 10922  
50929 Kuala Lumpur

2. By virtue of the Financing Anti-Money Laundering, Anti-Terrorism Act and Proceeds of Unlawful Activities Act 2001, any 'Suspicious Transaction' as classified by the law is required to be reported to the Competent Authority at Bank Negara Malaysia.  
*Bersandarkan Akta Pencegahan Pengubahan Wang Haram, Pecegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001, sebarang 'Transaksi yang Mencurigakan' seperti yang termaktub di bawah undang-undang hendaklah dilaporkan kepada pihak berkuasa yang berkenaan di Bank Negara Malaysia.*
3. For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Bahasa Malaysia provisions of any part of the contract, it is hereby agreed that the English version of the contract prevails.  
*Boleh dikatakan di mana terdapat konflik atau kekaburan berkenaan makna dalam peruntukan Bahasa Inggeris atau peruntukan Bahasa Malaysia tentang mana-mana bahagian kontrak, adalah dipersetujui bahawa versi kontrak Bahasa Inggeris akan mengatasi dan diikuti.*
4. **PERSONAL DATA CONSENT:** You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia (whether obtained during the application process or administration of this policy) in accordance with AIG Malaysia's Privacy Notice as from time to time published on AIG Malaysia's website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to you. If you submit information relating to other individuals, you are further deemed to represent and warrant that you have the authority to provide information relating to the other individuals to AIG Malaysia, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by AIG Malaysia, and that the other individuals agree and consent that AIG Malaysia may collect, use and process his/her personal information in accordance with AIG Malaysia's Privacy Notice. Requests to obtain access, correct, or withdraw your consent to the use of your personal information can be made by mail: Customer Care, AIG Malaysia Insurance Berhad, Menara Worldwide 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, phone: 1800 88 8811, fax: 603 2685 4896 or email: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com).

**KESETUJUAN DATA PERIBADI:** Anda adalah dianggap telah membaca, memahami dan bersetuju dengan pengumpulan dan pemprosesan seterusnya maklumat peribadi anda oleh AIG Malaysia (sama ada yang diperolehi semasa proses permohonan atau pentadbiran polisi ini) mengikut Notis Privasi AIG Malaysia seperti yang diterbitkan dari semasa ke semasa pada laman web AIG Malaysia di <http://www.aig.my/privacy-notice>, di mana satu salinan juga telah diberikan kepada anda. Jika anda mengemukakan maklumat berkaitan individu lain, anda juga dianggap untuk mewakili dan menjamin bahawa anda mempunyai kuasa untuk mengemukakan maklumat yang berhubungan dengan individu lain kepada AIG Malaysia, bahawa anda telah memaklumkan kepada individu lain mengenai tujuan maklumat peribadinya boleh dikumpul, digunakan dan didedahkan serta pihak maklumat peribadinya boleh didedahkan oleh AIG Malaysia, dan bahawa individu lain bersetuju dan membenarkan AIG Malaysia mengumpul, menggunakan dan memproses maklumat peribadinya mengikut Notis Privasi AIG Malaysia. Permohonan untuk akses, pembetulan atau menarik balik persetujuan untuk kegunaan maklumat peribadi anda boleh dibuat secara surat: Customer Care, AIG Malaysia Insurance Berhad, Menara Worldwide 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, telefon: 1800 88 8811, faks: 603 2685 4896 atau e-mel: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

### IMPORTANT NOTICE

Please take note that a Product Disclosure Sheet is attached to your policy contract:

The Product Disclosure Sheet contains a summary of the product features. If you have any queries or are unsure of any of the policy terms or conditions, kindly call our Customer Service at **1800 88 8811** (Monday – Friday, 9am – 5pm).

### NOTIS PENTING

Sila ambil perhatian bahawa sesalinan Helaian Pendedahan Produk adalah dilampirkan dengan kontrak polisi anda:

Helaihan Pendedahan Produk mengandungi ringkasan ciri-ciri produk. Jika anda ada sebarang pertanyaan atau tidak pasti mengenai apa jua terma-terma atau syarat-syarat polisi, sila hubungi Talian Perkhidmatan Pelanggan kami di **1800 88 8811** (Isnin – Jumaat, 9pagi – 5petang)

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) and [www.aig.com/strategyupdate](http://www.aig.com/strategyupdate) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this product.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

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