



PRODUCT DISCLOSURE SHEET

Product: Lazada Travel Insurance

Read this Product Disclosure Sheet before you decide to take out the Travel Insurance policy. Be sure to also read the general terms and conditions.

1. What is this product about?

This policy provides compensation in the event of injury, disability or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. For domestic trips, coverage for Personal Accident and Medical and Associated Expenses benefit is confined to accidental causes only. This cover can be purchased by an individual person for themselves, their accompanying spouse and dependent children.

You will have immediate access to 24/7 worldwide travel assistance in case of an emergency situation when you are abroad. You have an option of Single Trip or Annual Multi-Trip coverage depending on the plan type selected.

This product is exclusively available for sale at www.lazada.com.my/

2. Who is eligible to purchase this product?

- a) A Malaysian citizen or Malaysian permanent resident or a resident with full right to enter into and return to Malaysia regardless of medical status;
- b) You must be returning to your home (primary residence within Malaysia) at the end of your travel, or be intending to return home on completion of your travel; and
- c) Your travel pre-arrangements must be made and paid for in Malaysia prior to your trip must commence in Malaysia.

3. What are the covers/benefits provided?

Please refer to the schedule of benefits in the brochure.

The major benefits covered by this policy include:

- (a) Medical Related Benefits;
- (b) Personal Accidents Benefits;
- (c) Travel Inconvenience & other Travel-Related Benefits;
- (d) Trip Assistance Solution.

Single Trip Plan

Duration of cover ranges from 1 to 5 days to a maximum of 180 consecutive days for overseas trips and not exceeding ninety (90) consecutive days for Starter Plan and a maximum of 30 consecutive days for domestic trip.

Annual-Multi Trip Plan

Duration of cover is for one year with unlimited number of overseas trips made during the policy period. The maximum length for each overseas trip is 90 consecutive days. You need to renew your insurance cover annually.



4. How much premium do I have to pay?

- (a) Please refer to the premium table in the brochure.
- (b) Premium is payable based on the number of days the insured is travelling, age, destination and plan type selected for Single Trip plans.
- (c) As for Annual Multi-Trip Plans, premium is payable based on destination, age and plan type selected.
- (d) Please note that premium for Domestic Plans will be subjected to Service Tax (ST)
- (e) The Policy is not effective unless premium payable has been paid.
- (f) Payment must be made via payment methods accepted on www.lazada.com.my/ only.

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

- (a) Stamp duty: MYR10.00 which is paid by Lazada;
- (b) Service Tax (ST) 6% is applicable only to domestic plan.

6. 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/

YOU MUST ACTIVATE YOUR INSURANCE POLICY:

- **WITHIN FOURTEEN (14) DAYS OF PURCHASE FROM WWW.LAZADA.COM.MY/; OR**
- **NO LATER THAN THREE (3) BUSINESS DAYS BEFORE YOUR TRAVEL START DATE WHICHEVER IS EARLIER, 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) **Purchase of Policy:**

Purchase of policy needs to be made prior to the commencement of your trip.



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

(e) Number of policies:

You can only be covered under 1 policy by us in respect of this insurance with AIG Malaysia Insurance Berhad.

(f) *Age to qualify for cover:

The eligible age is from 30 days up to 65 years for Single Trip Plan and 18 years up to 70 years for Annual Multi-Trip Plan.

*Age is determined based on the age you will be on the policy expiry date.

(g) Maximum Trip Period:

(i) Overseas Trip:

- Annual Multi-Trip Plan: each trip shall not exceed 90 consecutive days;
- Single Trip Plan: each trip shall not exceed 180 consecutive days;

(ii) Domestic Trip:

Each trip shall not exceed 30 consecutive days (Annual Multi-Trip & Single Trip plan).

(h) Renewal and Upgrade:

Available for Annual Multi-Trip Plan only and subject to our consent.

(i) Economic Sanctions:

We shall not be deemed to provide cover and we 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 us, our parent company or our 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.



7. What are the major exclusions under this policy?

We shall not be liable under any section for any claim arising out of, based upon or attributable to:

- a) Your involvement or you taking part in any:
 - i. manual work which includes but is not limited to;
 - Underground work, mining work, military duties, offshore work, construction work, outside building or installation work exceeding 3 meters in height;
 - Work that involves heavy machinery, explosives or hazardous materials;
 - Work as a diver, life guard, taxi driver, bus driver or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
 - Work of a manual nature that involves special equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
 - ii. missionary work and related travel;
 - iii. Humanitarian work and related travel;
 - iv. naval, military or air-force service or operation;
 - v. professional sports or where a periodic income or financial reward of any kind is received; and
 - vi. aerial activities.
- b) Activities relating to:
 - i. Extreme sports and sporting activities;
 - ii. Competition sports;
 - iii. Racing other than on foot;
 - iv. Diving beyond 30 meters in depth;
 - v. Mountaineering; and
 - vi. Trekking above 3,000 meters.
- c) Suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;
- d) During air travel unless as a fare paying passenger in a licensed private or commercial aircraft;
- e) Violation of law;
- f) Mental or nervous disorders;
- g) Any illness, disease, injury, including symptoms, suffered by you, your relative, business associate or travelling companion which in the 1 year period before the travel start date and time;
 - First manifested itself, worsened, became acute exhibited symptoms which would have cause an ordinarily prudent person to seek diagnosis, care or treatment;
 - Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a medical practitioner; or
 - Was treated by medical practitioner or treatment had been recommended by a medical practitioner.

It shall also mean any congenital, hereditary, chronic or ongoing condition of yours, your relative, business associates or travelling companion which you or they are aware of, or could reasonably be expected to be aware of, before the travel date and time.

Chronic means any condition that persists, or is expected to persist for longer than a year and after that time is likely to recur. These include but are not limited to: arthritis, cardiovascular disorders, cancer (carcinoma / carcinoma in situ / malignant tumors), epilepsy, hemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease, respiratory disorder.



- h) Acquired Immune Deficient Syndrome (AIDS) or Human Deficiency Virus (HIV);
- i) Nuclear, chemical, or biological materials;
- j) War;
- k) Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in to or through the Crimea Region, Cuba, Iran, North Korea or Syria;
- l) Trips undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- m) Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;
- n) Any circumstances you have been made aware of prior to the purchase of the policy.

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

8. Can I cancel my policy?

You may only cancel this policy at www.lazada.com.my/ within 14 days from date of purchase, provided that your period of insurance has not commenced and you have not made a claim on this policy.

9. 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.

10. Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Travel 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 (795492-W)
Menara Worldwide,
No. 198 Jalan Bukit Bintang,
55100 Kuala Lumpur,
Malaysia.
Telephone: 1-800-88-55-99
E-mail: AIGMYCare@aig.com
Find out more at www.aig.my/lazada



11. 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 INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

AIG Malaysia Insurance Berhad (795492-W) 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 April 2020.