



Read this Product Disclosure Sheet. Be sure to also read the general terms and conditions.

PRODUCT DISCLOSURE SHEET

Product: Injury Guard Personal Accident Plan

Date Issued: 01/09/2018

1. What is this product about?

This product provides compensation in the event of injuries, disability or death caused by a sudden and unforeseen accident.

Coverage provided is worldwide and 24 hours a day.

This cover can be purchased by any eligible customers for themselves and coverage can be extended to include their legal spouse and/or parents.

2. What are the covers/benefits provided?

Please refer to the Schedule of Benefits which is attached in your policy contract.

Your coverage is renewed automatically upon payment of premium unless you cancel this policy by giving us 30 day's notice in writing. We will continue to provide cover under this policy for the remaining period for which premium has been received and will terminate upon expiry of such period.

3. How much premium do I have to pay?

- (a) Please refer to the premium printed in the policy schedule attached to the policy.
- (b) Premium is payable monthly.

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

No commission is charged but a stamp duty of RM 10.00 is applicable.

Services Tax (ST) of 6% is applicable

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

- (a) **Disclosure:**
 - (i) You must disclose all material facts (such as your age and occupation) which will affect the risk profile.
 - (ii) Any misrepresentation of material facts (such as your age and occupation) or fraud which will affect the risk profile.
- (b) **Claims:**
 - (i) All claims must be notified to us within 30 days from the date of loss.
 - (ii) All supporting documents proving the loss must be submitted 90 days from the date of loss.
 - (iii) No claim will be admissible if notified after 1 year from the date of loss.
 - (iv) All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.
- (c) **Number of policies:** You can only be covered under 1 policy in respect of this insurance.
- (d) **Age:**
 - (i) The insured person must be 18 years and above and below the age of 76 years to qualify for cover which is renewable at our discretion up to 85 years.
 - (ii) The age of the insured person is based on the age as of their last birthday.
- (e) **Renewal:**
 - (i) The premium rates are not guaranteed.
 - (ii) Revision of premium at the time of renewal is based in the portfolio claim experience.
 - (iii) A 30 days written notice will be provided to you prior to the change.

6. What are the major exclusions under this policy?

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

- (a) Members of the armed forces, police, security guards and professional sportsmen;
- (b) Suicide or intentional self-inflicted injuries;
- (c) During air travel unless as a fare-paying passenger;
- (d) Violation of law and any payment that would violate any government prohibition or regulation.
- (e) Drug-related accidents;
- (f) Mental or nervous disorders;
- (g) Any pre-existing conditions occurring prior to the policy effective date where the insured person;
 - has received or is receiving treatment;
 - has been given medical advice, diagnosis or where care or treatment has been recommended;
 - has clear and distinct symptoms that are or were evident; or
 - when its existence would have been apparent to a reasonable person in the circumstances,
- (h) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);
- (i) Driving or riding in any type of race using a motorized vehicle;
- (j) Nuclear, chemical or biological materials;
- (k) War.

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?

- (a) You may cancel your policy by giving us 30 days written notice. Your cover will continue for the duration which premium has been received and will terminate upon expiry of such period;
- (b) We can cancel this policy by giving you 30 days written notice. Your cover will continue for the duration which premium has been received and will terminate upon expiry of such period.

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 life profile which would affect the risk profile.

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 visit the following website: www.insuranceInfo.com.my

If you have any enquiries, please contact us at:

The Customer Servicing Group,
AIG Malaysia Insurance Berhad (795492-W),
Menara Worldwide, 198 Jalan Bukit Bintang,
55100, Kuala Lumpur,
Malaysia.

Telephone : 1800 88 88 11

E-mail : AIGMYCare@aig.com

10. 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.

The information provided in this disclosure sheet is valid as at 1st September 2018.