PRODUCT DISCLOSURE SHEET

Master Policyholder: Courts (Malaysia) Sdn Bhd
Intermediary/agent: Courts (Malaysia) Sdn Bhd
Intermediary/agent address: 36, Jalan Genting Kelang, Setapak, 53300 Kuala Lumpur, Malaysia

Dear Customer **Date issued: 1/11/2025**

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

1. What is Courts Elite+?

This product provides protection in the event of Identity Theft and an Injury due to Snatch Theft or Attempted Snatch Theft that directly results in Accidental Death or Permanent Total Disablement or admission to Hospital. Coverage is provided worldwide and is valid for 24 hours throughout the Policy Period.

The period of coverage under this Policy is for 3 or 12 months as applicable. There is no premium payable by you for the initial 3 months as coverage during this period is complimentary to you. You may choose to continue your cover up to 12 months by paying the applicable premium for the balance 9 months of cover. Coverage under this policy is provided to individual customer of the Master Policyholder.

2. Know Your Coverage:

<table>
<tr><td colspan="2">As an Illustration, for a premium of RM 36.00 (annual), you will receive the following coverage:</td></tr>
<tr><td>This Policy covers</td><td>This Policy excludes</td></tr>
<tr><td>1) Identity Theft
(a) Legal Expenses
(b) Lost Wages
(c) Obligation to Pay
(d) Miscellaneous Expenses
RM5,000 per claim for (a) to (d)
Up to a maximum of 2 claims
(e) Monetary Compensation – RM500 per claim

2) Accidental Death – due to Snatch Theft or attempted snatch theft – RM10,000

3) Permanent Total Disablement - due to Snatch Theft or attempted snatch theft – RM10,000

4) Inconvenience Allowance - due to Snatch Theft or attempted snatch theft – RM250

5) Daily Hospital Income - due to Snatch Theft or attempted snatch theft (up to 14 Days) – RM50 per Day</td><td>(a) for Benefit No 1:
• Costs associated with any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;
• Costs associated with requesting relevant reports before the discovery of your identity theft;
• Compensation for workdays that will be paid by your employer, in order to correct your financial records that have been altered due to your identity theft;
• Any cryptocurrency losses; and
• Unauthorized charges that have been compensated by the involved financial institution.

(b) for Benefit No 2, 3,4 and 5:
• Any Pre-Existing Conditions;
• Any Sickness;
• Suicide or intentional self-inflicted injuries;
• During air travel unless as a fare-paying passenger;
• Violation of law and any payment that would violate any government prohibition or regulation;
• Alcohol or drug-related accidents;
• Mental or nervous disorders;
• Racing other than on foot;
• Acquired Immune Deficient Syndrome (“AIDS”), Human Immune Deficiency Virus (“HIV”);
• Nuclear, chemical or biological materials; and
• War.

Please refer to the policy wordings for the full list of exclusions under this policy.</td></tr>
<tr><td colspan="2">Duration of cover is for one year. Your coverage is not renewable. Please keep the proof of premium payment for any future reference.</td></tr>
</table>

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3. Know Your Obligations:

For this insurance, you must pay* a premium of:	
Standard Cover	RM 36.00 (annual)
Service Tax (8%)	RM 2.88
Total Premium you must pay	**RM 38.88**
You also have to pay the following fees and charges	
Commission (included in the premium stated)	RM 9.00 (25% of the premium)
Other Charges	RM 00.00

There is no premium payable by you for the initial 3 months as coverage during this period is complimentary to you.

4. Other Key Terms:

i. You must provide complete and accurate information at time of applying for this policy.
ii. It's important that you tell us if there is any change in the information for anyone named in the policy before the policy is issued, renewed or endorsed.
iii. You should let us know as soon as it is reasonably practical after the accident which leads to a claim.
iv. You must provide us with documents and any other evidence AIG may ask for to deal with your claim. You'll also have to follow the claims process set out in the policy document.
v. Entry age for an adult under this policy is 18 to 70 years of age. All ages refer to the age as of your last birthday.
vi. From time to time, AIG may vary premium payments for this policy due to underwriting reasons of which you will be notified in writing at least 30 days before the change is to take place.
vii. You are allowed to hold only one individual policy providing the same or similar benefits underwritten by AIG.

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

5. Can I cancel my policy?

i. You may request for cancellation, however, there will be no refund during the initial 3 months as coverage during this period is complimentary to you. For coverage on/after the 4th month following the Policy Start Date and before the Policy Expiry Date, the Master Policyholder/ you can cancel this Policy by giving 30 days' prior written notice to AIG or via email at the address provided below. Unless otherwise advised by AIG and the Master Policyholder agrees, upon cancellation, AIG will refund the pro-rated premium for the remaining Policy Period to the Master Policyholder who in turn will handle the refund with you as applicable. The process of refund will be handled directly between AIG and the Master Policyholder, and will fully discharge AIG of any liability of this Policy.
ii. AIG can cancel this policy by giving 14 days' prior written notice to the Master Policyholder's last known address or via email.

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

Call us at 1800 88 8811 or 603 2118 0188	Visit us at www.aig.my	Email us at AIGMYCare@aig.com	Please click here or scan the QR code for your policy wording

IMPORTANT NOTE:

You are advised to note the scale of benefits for death and disablement in your insurance policy.

You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the contract terms and discuss further with AIG if there are any terms that you do not understand before accepting the policy contract. By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or AIG to you and that the policy contract offered is suitable for your insurance needs.

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

The benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Bhd or PIDM (visit www.pidm.gov.my).

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