

ESSENTIAL PA INSURANCE POLICY



Presented by:
AIG Malaysia Insurance Berhad (795492-W)
Menara Worldwide,
198, Jalan Bukit Bintang,
55100 Kuala Lumpur.

Customer Service:

1800 88 8811



Bring on tomorrow

ESSENTIAL PA

SCHEDULE OF BENEFITS

Basic Benefits		Sum Insured (RM)					
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1	Accidental Death	100,000	200,000	300,000	400,000	500,000	600,000
2	Permanent Total Disablement	200,000	400,000	600,000	800,000	1,000,000	1,200,000
3	Permanent Disability	150,000	300,000	450,000	600,000	750,000	900,000
4	Fractures (maximum of 2 disabilities per policy year)	2,000	2,000	3,000	3,000	3,000	3,000
5	Severe Burns	4,000	4,000	6,000	6,000	6,000	6,000
6	Mobility Aids	3,000	3,000	3,000	3,000	3,000	3,000
7	Ambulance Service	500	500	500	500	500	500

Optional Benefits		Sum Insured (RM)					
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
8	Medical Expense Reimbursement (deductible of RM 50 per disability)	3,000	3,000	5,000	5,000	5,000	5,000
9	Daily Hospital Income (maximum of 365 days per disability)	100	100	200	200	200	200

Issued by

AIG Malaysia

IMPORTANT NOTICE

Please read this policy carefully together with the **policy schedule** and any endorsements to ensure that you understand the terms and conditions and the coverage meets your requirement. If you need any further information after reading this policy, please contact your insurance advisor or **us**.

We will send you one policy booklet only as an effort to preserve the environment. Please keep this policy booklet in a safe place. In the event of renewal and/or change in terms & conditions of the policy, **we** will send the **policyholder** the renewal **policy schedule** and endorsement only. If at any time you would like a copy of this policy or require a copy in Bahasa Malaysia, please contact **us** and we will be glad to assist. You may also log on to **our** website for information.

PART 1 - CONTRACT

This policy, together with the **policy schedule**, the application and any endorsements, shall be read together to form an entire contract between the **policyholder** and **us**. **We** agree to provide the **insured person** the insurance cover described in this policy provided that the **policyholder** pays the premium when due and **we** agree to accept it subject to the terms and conditions of this policy.

PART 2 - DEFINITIONS

The following words and phrases shown in bold when used anywhere within this policy have specific meanings, are explained below.

Accident shall mean a sudden, unintentional, unexpected and specific event that occurs at an identifiable time and place.

Activities of daily living shall mean the following activities:

- (a) getting in and out of a chair without requiring any physical assistance;
- (b) moving from room to room without requiring any physical assistance;
- (c) ability to use the lavatory or voluntarily control of bowel and bladder functions to maintain hygiene;
- (d) putting on and taking off clothing without requiring any physical assistance;
- (e) take a bath or shower (including getting in or out of the bath or shower) or wash by any other means; or
- (f) the physical ability to put food into the mouth and eat.

Child or children shall mean a financially dependant child of the **policyholder** (including stepchildren and those legally adopted), aged 30 days and above up to 18 years, or up to 25 years if in full time education.

Deductible shall mean an amount which shall be deducted from medical expenses incurred as a result of a **disability** under the Medical Expense Reimbursement benefit as shown in the **schedule of benefits**.

Disability shall mean all **injuries** and complications sustained, related or due to the same **accident**.

Date of loss is the date when the **accident** occurs.

Effective date shall mean the date this insurance coverage starts as shown in the **policy schedule**.

Hospital shall mean an establishment duly constituted, registered and operating as a hospital for the care and treatment of sick and injured persons as paying bed patients and which:

- (a) has facilities for diagnosis and major **surgery**;
- (b) provides 24 hours a day nursing services by registered and graduate nurses;
- (c) is under the supervision of a **physician**; and
- (d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged or similar establishments.

Hospitalization/Hospitalized shall mean admission to a **hospital** as a registered in-patient for **medically necessary** treatments for a minimum period of 24 consecutive hours upon the recommendation of a **physician** for a covered **disability** sustained by the **insured person**. For the avoidance of doubt, **hospitalization** shall be evidenced by the daily boarding charges imposed by a **hospital**.

Illness shall mean a physical condition marked by a pathological deviation from the normal healthy state.

Injury shall mean bodily injury caused solely and directly by an **accident** and does not result from an **illness**.

Insured person shall mean the **policyholder** and may include the **spouse** as shown in the **policy schedule** and includes all **children**.

Loss shall mean **permanent** total loss of use or **permanent** total loss by physical severance (separation).

Medically necessary shall mean a medical service provided by a **physician** which is:

- (a) consistent with the diagnosis and customary medical treatment for a covered **disability**;
- (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care and of proven medical benefits;
- (c) not for the convenience of the **insured person** or **physician** and unable to be rendered out of a **hospital** (if admitted as an in-patient);
- (d) not of an experimental, investigational or research nature, preventive or screening nature; and
- (e) for which charges are fair and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar **disability** in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting the **insured person's disability**.

Permanent/Permanently shall mean the period of 6 consecutive months from the **date of loss** and at the expiry of that period, be beyond any hope of improvement.

Permanent loss of sight shall mean total and irreversible loss of sight in one or both eyes as a result of an **injury**. Loss of sight must be confirmed by an ophthalmologist.

Permanent Total Disablement shall mean the **permanent** inability to perform at least 3 **activities of daily living**.

Physician shall mean a qualified and registered western medical practitioner licensed under any applicable laws and acting within the scope of his or her licensing and training who is not:

- (a) an **insured person**;
- (b) **insured person's** business partner; or
- (c) **insured person's spouse**, child, parent and their siblings, parent-in-law, grandparent, grandparent-in-law, grandchild, sibling, sibling-in-law, niece or nephew.

Policyholder shall mean the person who is named in the **policy schedule** to whom this policy has been issued to.

Policy schedule shall mean a document which is issued to the **policyholder**. This schedule acts as a written proof of insurance coverage.

Schedule of benefits shall mean the benefits made available under this insurance coverage.

Spouse shall mean the **policyholder's** legal husband or wife who is named in the **policy schedule**.

Surgery shall mean any of the following medical procedures:

- (a) to incise, excise or electro cauterize any organ or body part, except for dental services;
- (b) to repair, revise, or reconstruct any organ or body part;
- (c) to reduce by manipulation a fracture or dislocation; or
- (d) use of endoscope to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.

We, us or our shall mean AIG Malaysia Insurance Berhad (795492-W).

PART 3 - BENEFITS

We will pay for the benefits described below in the event of death or a **disability** due to an **accident** occurring during the period of coverage. **We** will pay the limits shown in the **schedule of benefits** that corresponds to the plan stated in the **policy schedule**.

1. Accidental Death, Permanent Total Disablement and Permanent Disability

If the **insured person** sustains a **disability** within 1 year from the **date of loss** which results in any one of the losses specified in the Compensation Table below, **we** will pay the respective percentage of sum insured shown in the **schedule of benefits**.

COMPENSATION TABLE		
CONDITIONS		% Payable
A	Accidental Death (item 1 in schedule of benefits)	100%
B	Permanent Total Disablement (item 2 in schedule of benefits)	100%
C	Permanent Disability (item 3 in schedule of benefits)	
	(i) Permanent insanity	100%
	(ii) Permanent loss of two or more limbs	100%
	(iii) Permanent loss of one limb	100%
	(iv) Permanent loss of sight in both eyes	100%
	(v) Permanent loss of sight in one eye	100%
	(vi) Permanent loss of the lens of one eye	50%
	(vii) Permanent loss of hearing: both ears one ear of at least 80 decibels in all frequencies	75% 25%
	(viii) Permanent loss of the ability to speak	50%
	(ix) Permanent loss of a thumb: both joints one joint	30% 15%
	(x) Permanent loss of a finger: three joints two joints one joint	10% 7.5% 5%
	(xi) Permanent loss of toes: all of one foot big toe - one or both joints other than big toe, each toe	15% 5% 2%
	(xii) Permanent facial scarring: longer than 10cm longer than 5 cm	10% 5%
	(xiii) Shortening of leg by at least 5cm	7.5%

If the **insured person** sustains a **disability** not stated in the above Compensation Table, but nevertheless suffers a **permanent disability**, the extent of the **permanent disability** will be assessed by **us** by considering the severity of the **disability** in conjunction with the stated percentages for the specific types of **disability** mentioned in the above Compensation Table. The benefit payable (if any) is at **our** sole discretion.

If the **insured person** has an existing physical or medical condition, **we** may ask for an independent medical examination by a **physician** to assess the difference between the **insured person's** condition before and after the **accident** and relate it, in terms of severity, to those **permanent disability** specifically mentioned in the Compensation Table above. Payment (if any) however will be made solely at **our** discretion.

Disappearance Benefit

If the **insured person** disappears and the body is not found within 1 year after the date of disappearance, sinking or wrecking of any conveyance in which the **insured person** was riding in at the time of such disappearance, sinking or wrecking, it will be presumed that death has taken place and the benefit under item 1 on the **schedule of benefits** will be paid.

Compensation limits:

- (a) when more than one form of **permanent disability** results from one **accident**, the percentages are added together, but **we** will not pay more than 100% of the sum insured shown in item 3 of the **schedule of benefits**.
- (b) if **we** have paid 100% of sum insured for item 1, 2 or 3 shown in the **schedule of benefits**, the policy will automatically terminate after such payment.
- (c) if a claim is payable for loss of or **loss of use**, of a whole part of the body, a claim for any component of that part cannot be made.
- (d) the admission of a claim under any of the benefits in the Compensation Table will exhaust that particular benefit in respect of the **insured person**.
- (e) any payment made for Disappearance Benefit will be collected back by **us** from the **policyholder**, nominee or **policyholder's** estate, if **we** are made aware that the person for which the claim is made in respect for this benefit is alive.
- (f) coverage for **children** will be limited to 10% of the sum insured shown in the **schedule of benefits**.

2. Fractures

If the **insured person** sustains a **disability** within 1 year from the **date of loss** which causes any of the fractures specified in the Compensation Table below, **we** will pay the respective percentage of sum insured shown in item 4 of the **schedule of benefits**.

COMPENSATION TABLE		
CONDITIONS		% Payable
A complete fracture where there is a break in the full thickness of the bone of:		
(i)	vertebral column (other than coccyx)	100%
(ii)	pelvis or hip	80%
(iii)	skull (other than nose and teeth)	30%
(iv)	breast bone, ankle, or one or more bones of the leg (femur, patella, tibia and fibula)	30%
(v)	collar bone, elbow, wrist or one or more bones of the arm (humerus, radius, ulna)	15%
(vi)	rib or coccyx	10%
(vii)	one or more bones of the hand, fingers, foot, thumbs, toes, the nose or any bone not specifically covered in (i) to (vi) above	3%

Compensation limits:

- (a) If more than one form of fracture results from an **accident**, the benefit payable shall be derived by adding the percentages together subject to a maximum limit of 100% of the sum insured shown in item 4 of the **schedule of benefits**.
- (b) this benefit will not be paid in the event Accidental Death benefit becomes payable.
- (c) this benefit is subject to a maximum of 2 **disabilities** per policy year.

3. Severe Burns

If the **insured person** sustains a **disability** which results in any one of the burns specified in the Compensation Table below, **we** will pay the respective percentage of sum insured shown in item 5 of the **schedule of benefits**.

COMPENSATION TABLE		
CONDITIONS		% Payable
Severe Burns where skin damage extends through the epidermis layer of the skin to the dermis layer for 2 nd degree burns or skin damage which extends through the epidermis and dermis layers of the skin to the subcutaneous layer for 3 rd degree burn.		
(i)	8% or more of the head	50%
(ii)	5% or more but less than 8% of the head	40%
(iii)	2% or more but less than 5% of the head	25%
(iv)	20% or more of the body other than the head	50%
(v)	15% or more but less than 20% of the body other than the head	40%
(vi)	10% or more but less than 15% of the body other than the head	25%

Compensation limits:

- (a) when more than one form of Severe Burns results from one **accident**, the percentages are added together, but **we** will not pay more than 100% of the sum insured shown in item 5 of the **schedule of benefits**.
- (b) Severe Burns benefit will not be paid in the event Accidental Death benefit becomes payable.

4. Mobility Aids

If the **insured person** sustains a **disability** and **we** pay the **Permanent Total Disablement** benefit or at least 50% of the sum insured under any of the Permanent Disability benefit, where the **insured person**:

- (a) requires a wheelchair; and/or
- (b) is required to renovate or adapt to the existing residence or vehicle (including but not limited to the installation of ramps for external or internal wheel chair access, internal guide rails, emergency alert system and similar disability aids),

in order to perform any of the **activities of daily living**, to remain in and move around existing residence or to maintain an independent existence, **we** will reimburse the actual expense of such equipment and the installation thereof incurred up to the amount shown in item 6 of the **schedule of benefits**.

This benefit is only payable if:

- (a) the requirement for a wheelchair, for renovations or adaptations occurs within 1 year from the **date of loss**;
- (b) the **insured person** had no need for a wheelchair, renovations or adaptations prior to the **date of loss**; and
- (c) the costs incurred are in respect of one residence and/or one vehicle only.

5. Ambulance Service

If the **insured person** sustains a **disability**, which requires emergency use of a local ambulance service for transportation by road vehicle to a local **hospital**, **we** will reimburse the necessary and reasonable expenses incurred for the actual expense of ambulance service up to the amount shown in item 7 of the **schedule of benefits**.

PART 3 - BENEFITS (OPTIONAL)

The benefits described below are optional benefits and are only applicable if the **policyholder** has purchased these benefits as shown in the **policy schedule**.

1. Medical Expense Reimbursement

If the **insured person** sustains a **disability**, **we** will reimburse the medical expenses incurred within 1 year from the **date of loss** as a result of the **disability**, subject to a **deductible** up to the amount shown in item 8 of the **schedule of benefits**.

Medical expenses which are **medically necessary** shall include the cost incurred for **hospital** accommodation and meals, nursing care during **hospitalization**, medicine, **hospital** supplies, laboratory examinations and tests, physiotherapy, **surgery**, anaesthetic, operating theatre, consultation, diagnostic tests, medical reports fees, **hospital** registration and administration charges, and associated taxes.

2. Daily Hospital Income

If the **insured person** sustains a **disability** which requires **hospitalization** as an in-patient in a **hospital** and such **hospitalization** is **medically necessary**, **we** will pay the amount shown in item 9 of the **schedule of benefits** for every day of **hospitalization** within 1 year from the **date of loss** up to a maximum of 365 days per **disability**.

PART 4 - EXCLUSIONS

The following exclusions apply to all sections of this policy. **We** will not pay for any claim resulting from or expenses incurred for:

1. Activities related to:
 - (a) flying unless as a fare paying passenger in a licensed private or commercial aircraft certificated for the transportation of passengers;
 - (b) racing involving motorized vehicles;
2. The following occupations:
 - (a) armed forces, police and peacekeeping forces; armed occupations; firemen;
 - (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;

3. **Injuries** that are intentionally self-inflicted, suicide or attempt to commit suicide, deliberate or reckless exposure to danger;
4. Taking drugs
 - (a) other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner;
 - (b) for the treatment of drug addiction;
5. Psychotic, mental and nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
6. Pregnancy, child birth, infertility or birth control treatments or complication arising there from;
7. External prosthetics appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses and glasses;
8. Violation of law;
9. Any payment that would violate any government prohibitions or regulations;
10. Any act of war, act of foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any war like activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;

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

PART 5 - GENERAL CONDITIONS

1. **Age to qualify for cover:** Entry age of **policyholder** and **spouse** (where applicable) must be 18 years and above up to 70 years, and renewable up to 75 years. **Children** (where applicable) must be 30 days and above up to 18 years, or up to 25 years if in full time education. All ages refers to the age as of the **insured person's** last birthday.
2. **Coverage for family:** If the **policyholder** has purchased a family plan, coverage for the **spouse** and for each **child** is equal to **policyholder**, except for Accidental Death, **Permanent Total Disablement** and Permanent Disability benefits where **our** liability towards each **child** will be limited to 10% of the sum insured shown in the **schedule of benefits**.
3. **Number of policies that an insured person can be covered for:** Only 1 policy of the same product underwritten by **us** is allowed. If more than 1 such policy is issued, **we** shall have the sole and absolute discretion to treat as being covered only under the policy which provides the greatest amount of benefit or, where the benefit under each policy is identical, under the policy that was first issued. The other policy or policies shall be deemed to be null and void from the relevant **effective date(s)**. Payment by the **policyholder** or acceptance by **us** of any premiums in respect of the other policy or policies shall not impose any liability on **us** and **we** shall refund any such premiums to the **policyholder** without interest.
4. **Period of cover:** The policy starts on the **effective date**. The premium in respect of the **insured person** is payable annually. Each premium paid purchases cover for a period of 1 year. However, cover will terminate on the earlier of the following:
 - (a) Non-payment of premium or premium not made on time;
 - (b) upon the next premium due date when the **insured person** attains the age of 76 years or **child** attains the age of 19 years or 26 years if in full time education;
 - (c) if **we** find that the **insured person** is no longer qualified for cover;
 - (d) upon the **policyholder's** and / or **insured person's** death;
 - (e) upon acceptance of a claim by the **insured person** for 100% of the sum assured under Accidental Death, **Permanent Total Disablement** or the Permanent Disability benefit that **we** paid;
 - (f) on the date this policy is cancelled in accordance with the cancellation condition as shown in Part 5 – General Conditions, item 8.

Renewal: 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 the individual **insured person's** claims experience. A 30 days written notice will be provided to the **policyholders** prior to the change.

6. **Reinstatement:** This policy can be reinstated with **our** consent provided that the **policyholder** respectively makes an application to reinstate the policy and provide **us** with all the information **we** require within 90 days from the defaulted premium due date, subject to **our** approval upon receipt of the information and premium by **us**.

For the avoidance of doubt, **we** will not however accept any premium payment for the period the policy that has lapsed due to non payment of premium. **We** will not pay for any claims which occur during the interval of time between lapsation date of the policy and reinstatement of the policy.

7. **Upgraded policies:** Upgrades on cover is only be allowed 12 months from the **effective date** or every 12 months thereafter. Any upgrade is subject to **our** prior approval. If the **insured person** suffers from a **disability** prior to this change, **we** will pay the **policyholder** based on the limits prior to the upgrade.

8. **Cancellation:** The **policyholder** can cancel this policy by giving **us** 30 days' notice in writing to The Customer Servicing Group at the email, or address indicated in the disclosure & policy statement. **We** will terminate this policy with effect from the 1st of the following calendar month and refund the premium that has been paid for the unexpired term.

For avoidance of doubt, **we** reserve **our** right to rescind coverage where it is discovered that the **insured person** was in the category of excluded persons as shown in Part 4 - Exclusion, item 2 of the policy at the point of entry into the contract. In such cases, **we** will refund the premium in full.

We can cancel this policy by giving the **policyholder** a 30 days' notice to the last known address as indicated in **our** records. **We** will refund the premium that has been paid for the unexpired term.

9. **Exposure:** When by reason of any **accident** covered by this policy the **insured person** is exposed to the elements and as the result of such exposure suffers a loss for which indemnity is otherwise payable hereunder, such loss will be covered under the terms of this policy.
10. **Conformity with law:** All the terms and conditions of this policy are in accordance to the Malaysian laws and/or directives issued by the Malaysian insurance regulatory bodies.
11. **Sanction:** AIG Malaysia shall not be deemed to provide cover and AIG Malaysia 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 AIG Malaysia, AIG Malaysia's parent company or AIG Malaysia's 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.
12. **Claims procedure:** The **policyholder**, **insured person** or someone duly authorized on their behalf must contact **us** within 30 days after any loss incurred by the **insured person** which is likely to lead to a claim. This can be done by contacting **us** by writing to The Claims Department at the email or address indicated in the disclosure & policy statement. Any delay must be supported by justifiable reasons for the delay and acceptance is at **our** sole discretion. **We** will not pay any claims that are notified to **us** after 1 year from the **date of loss**.

A completed claim form along with supporting evidence (original copies, where applicable) must be supplied to **us** at the **insured person's** expense within 90 days from the **date of loss**. **We** have the right to ask for a post-mortem examination and/or to undergo a blood test for HIV as a condition precedent to any processing of any claim.

It is the **insured person's** responsibility to prove that the loss did not in any way arise under or through any of the exclusions set in this policy. If **we** ask the **insured person** to have a medical examination, **we** will pay the cost of any medical examination.

13. **Payment of claims:** All claims payment will be made to the **policyholder**. In the event of the **policyholder's** death, **we** shall pay the claims proceeds to the nominee(s) named by the **policyholder** (if applicable) or to the **policyholder's** estate. Upon payment, **we** will be fully discharged of **our** obligations under this policy.

If the **policyholder** is incompetent or otherwise unable to give a valid release for the claim, **we** may make arrangements to pay claims to a trustee pursuant to Section 166 of the Insurance Act, 1996. Their receipt will discharge **our** liability under the policy. Upon payment, **we** will be fully discharged of **our** obligations under this policy.

14. **Currency of payment:** All payments will be made in Ringgit Malaysia. Settlement in foreign currencies will only be made if the **policyholder** is not in Malaysia at the time of payment. The rate of exchange will be based on the prevailing exchange rate on the date of claim settlement as determined by Bank Negara Malaysia. The **policyholder** will bear all the administration and costs of conversion.
15. **Contribution:** If the **insured person** is covered by another policy which covers the benefit in respect of Part 3 - Benefits, item 8 of the policy, **we** will only reimburse the excess amount that is not payable by the other policies provided that the benefit is payable by this policy.
16. **Our rights to recovery:** If **we** make a payment and subsequently are made aware that the claim is not payable, **we** have the right to recover the amount paid from the **insured person**.
17. **Subrogation:** Upon making a claim payment, **we** will acquire all of the **insured person's** rights to recover against any third party that may have contributed in the loss, at **our** own cost. The **insured person** must however give **us** their full cooperation to secure these rights and provide all assistance **we** require to institute legal proceedings against the third party.
18. **Legal proceedings:** No legal proceeding against **us** is valid within 90 days from the **date of loss**.

19. **Arbitration:** Any dispute or difference which may arise between the **insured person** and **us** can be referred to the Kuala Lumpur Regional Centre for Arbitration. All arbitration proceedings must take place, within 12 months from the date of disclaimer failing which; **we** would have no obligation over the claim.
20. **Rights of ownership:** The **insured person** shall have the rights to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between the **policyholder** and **us**. **We** will not recognize any claim made by another party who is not insured by this policy. The **policyholder** cannot assign the benefits covered in this policy for the **insured person** to another person or entity.
21. **Rights of nominees:** Nominees do not have any rights to make any changes to the policy.
22. **Changes:** **We** can change the terms and provisions of this policy by giving the **policyholder** 30 days prior notice and such amendment will be applicable from the next renewal of this policy. No changes to this policy shall be valid unless authorized by **us** and is endorsed thereon.
23. **Change in occupation class:** If **we** find that the **insured person's** occupation class declared in the application form is different from that at the **date of loss**, **we** will pay based on the percentage of the premium paid to the premium that would have been payable at the correct occupation class at the **effective date**. Any payment made is subject to a maximum of 100% of the benefit at the correct occupation class shown in the **schedule of benefit**.
24. **Communication to us:** All communication to **us** shall be in writing or other means accepted by **us**.
25. **Consent to use personal data:** By submitting the application for coverage, the Insured consent to the collection of the Insured's personal information by The Company (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by The Company to individuals, service providers and organizations associated with The Company or any other selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this insurance and providing subsequent service(s) for this purpose, The Company's financial products and services, data matching, surveys, and to communicate with you for such purposes. The Insured reserve the right to obtain access, request correction or withdraw the Insured's consent to the use of any of your personal information held by the Company. *Such request can be made by writing to the Company at AIG Malaysia Customer Care, Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur or phone: 603 2118 0188, fax 603 2685 4896 or email: AIGMYCare@aig.com*
26. **General Interpretation:** Words importing singular meaning, where the context so admits, include the plural meaning and vice versa. If there is a conflict between translated text, for all applicable purposes, the English text shall prevail.
27. **Duty of disclosure:** You must take reasonable care to ensure that all your answers to the questions are full, complete, correct, honest and to the best of your knowledge. You also have a duty to inform AIG Malaysia of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy.

If you don't, AIG Malaysia may:
 - a) declare your policy void from inception (which means treating it as invalid) and AIG Malaysia may not return the premium or recover any unpaid premium;
 - b) cancel this policy and return any premium less AIG Malaysia's cancellation charge or recover any unpaid premium;
 - c) recover any shortfall in premium;
 - d) not pay any claim that has been or will be made under the policy; or
 - e) be entitled to recover from you the total amount of any claim already paid under the policy or any claim AIG Malaysia have to pay under any relevant legislation, plus any recovery costs.

28. **Service Tax ("ST")**

The amount of Premium payable by you for this Policy includes an amount on account of the ST payable by you. 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.

PRIVACY NOTICE

Last updated: September 2015

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
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, e-mails and other communications with us, as well as from other insurers, claim 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, including those linked at Social@AIG (http://www.aig.com/social-media_3171_442101.html), and other social media content, tools and applications (our “Social Media Content”).

The Site, the Apps and our Social Media Content are collectively referred to below as “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**
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 organization; 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.

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, analyzing, 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 analyze 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 personalize 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.
- 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 analyzing, 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 reorganization, 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. 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**

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 authorize 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, organizations 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 reorganization, 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.

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 organizational 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 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 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 recognize 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 personalize 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 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 personalized 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 personalized 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 personalized 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 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 organizations, 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 organizations 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>.

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>.

DISCLOSURE & POLICY STATEMENT

KETERANGAN & KENYATAAN POLISI

- 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:-
 - 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. 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 memanjangkan kepada Pegawai Khidmat Pelanggan.*
 - 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
- 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

- 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 termaklup di bawah undang-undang hendaklah dilaporkan kepada pihak berkuasa yang berkenaan di Bank Negara Malaysia.
- 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.
- 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.
KESETUJUAN DATA PERIBADI: *Anda adalah dianggap telah membaca, memahami dan bersetuju dengan pengumpulan dan pemrosesan 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, pembedahan 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*

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:

Helaian 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)





AIG Malaysia Insurance Berhad (795492-W)
Menara Worldwide,
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55100 Kuala Lumpur.

Telephone: 1800 88 8811
Facsimile: 603 2685 4896
www.aig.my