



FIREFLY TRAVEL PROTECTION INSURANCE POLICY PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take out the Firefly Travel Protection insurance policy. Be sure to also read the stipulated general terms and conditions of the policy. Firefly Travel Protection insurance policy is underwritten by AIG Malaysia Insurance Berhad (795492-W) ("AIG Malaysia").

1. What is Firefly Travel Protection?

This policy provides compensation in the event of injuries, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic or overseas trips.

Firefly Travel Protection is exclusively made available at: www.fireflyz.com.my when you make your flight bookings online for travels made with Firefly which departs from Malaysia.

2. What are the benefits provided?

| MALAYSIA | | Basic Shield Plan | | | | Essential Shield Plan | | | | Comprehensive Shield Plan | | | |
|---|--|-------------------|----------|-------------------|----------|-----------------------|----------|-------------------|----------|---------------------------|----------|-------------------|----------|
| | | Return Trip (RM) | | One-Way Trip (RM) | | Return Trip (RM) | | One-Way Trip (RM) | | Return Trip (RM) | | One-Way Trip (RM) | |
| Schedule of Benefit | | Regional | Domestic | Regional | Domestic | Regional | Domestic | Regional | Domestic | Regional | Domestic | Regional | Domestic |
| A | Medical Related Benefits | | | | | | | | | | | | |
| 1 | Accident & Sickness Medical Reimbursement | | | | | | | | | | | | |
| | (A) Up to the 70 Years of Age or Under; | | | | | | | | | | | | |
| | due to Accident | 75,000 | 30,000 | 20,000 | 15,000 | 150,000 | 30,000 | 100,000 | 15,000 | 250,000 | 100,000 | 150,000 | 50,000 |
| | due to Sickness | | 1,500 | | 750 | | 10,000 | | 5,000 | | 10,000 | | 5,000 |
| | (B) Aged 71 years or Older; | | | | | | | | | | | | |
| due to Accident ONLY | 20,000 | 8,000 | 5,000 | 2,500 | 50,000 | 20,000 | 10,000 | 5,000 | 150,000 | 60,000 | 20,000 | 8,000 | |
| Deductible of RM200 for mountain sickness claim | | | | | | | | | | | | | |
| 2 | Hospital Income <i>RM250 for every complete day</i> | 5,000 | 1,000 | No Coverage | | 5,000 | 1,000 | 1,750 | 750 | 7,500 | 3,500 | 5,000 | 1,000 |
| | Subject to Accident & Sickness Medical Reimbursement Limit in A1 | | | | | | | | | | | | |
| 3 | Evacuation & Repatriation | 150,000 | 150,000 | 50,000 | 50,000 | 500,000 | 500,000 | 150,000 | 150,000 | 500,000 | 500,000 | 150,000 | 150,000 |
| 4 | Hospital Visitation & Compassionate Visit | 2,500 | 2,000 | 1,000 | 500 | 2,500 | 2,000 | 2,000 | 1,000 | 5,000 | 3,000 | 2,500 | 2,000 |
| 5 | Child Guard | 2,500 | 2,000 | 1,000 | 500 | 2,500 | 2,000 | 2,000 | 1,000 | 5,000 | 3,000 | 2,500 | 2,000 |
| B | Personal Accident Benefit | | | | | | | | | | | | |
| 1 | Accident Death and Permanent Disablement | 150,000 | 150,000 | 150,000 | 150,000 | 150,000 | 150,000 | 150,000 | 150,000 | 300,000 | 300,000 | 150,000 | 150,000 |
| C | Travel Inconvenience & Other Related Benefits | | | | | | | | | | | | |
| 1.1 | Trip Cancellation | 5,000 | 3,000 | 3,500 | 2,500 | 10,000 | 6,000 | 3,500 | 2,500 | 10,000 | 6,000 | 3,500 | 2,500 |
| 1.2 | Trip Interruption | 5,000 | 3,000 | 1,000 | 750 | 5,000 | 3,000 | 2,500 | 1,500 | 5,000 | 3,000 | 5,000 | 3,000 |
| 1.3 | Trip Curtailment | 5,000 | 1,000 | 1,500 | 750 | 5,000 | 2,000 | 3,000 | 1,500 | 10,000 | 6,000 | 5,000 | 2,000 |
| 2 | Flight Delay <i>RM250 for every 3 consecutive hours of delay</i> | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| 3 | Travel Misconnection <i>RM250 for every 3 consecutive hours of delay</i> | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 4 | Baggage Delay <i>RM200 for every 3 consecutive hours of delay</i> | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 |
| 5 | Baggage & Personal Effects | | | | | | | | | | | | |
| | Baggage Damage: <i>Maximum limit for baggage is RM250</i> Loss of Baggage and/or Personal Effects: <i>Maximum limit for any one item is RM500</i> <i>Maximum limit for laptop is RM1,500</i> | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 7,000 | 7,000 | 3,500 | 3,500 |
| 6 | Loss of Travel Documents | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 |
| 7 | Personal Liability | 500,000 | 200,000 | 300,000 | 100,000 | 500,000 | 200,000 | 500,000 | 200,000 | 500,000 | 200,000 | 500,000 | 200,000 |
| 8 | Hijack Inconvenience | 1,000 | - | 1,000 | - | 1,000 | - | 1,000 | - | 1,000 | - | 1,000 | - |
| 9 | Fraudulent use of Credit Card | 2,000 | - | 2,000 | - | 2,000 | - | 2,000 | - | 2,000 | - | 2,000 | - |

| D | Trip Assistance Solutions | |
|---|----------------------------------|-----------------------|
| 1 | 24/7 Worldwide Travel Assistance | Included in all Plans |
| 2 | Doctor or Physician on Call | |
| 3 | World Event Alert Services | |
| 4 | Global Weather | |
| 5 | Emergency Travel Services | |
| 6 | Emergency Language Interpreter | |
| 7 | Ambassador Services | |
| 8 | Global Cash | |

Note: Please refer to the policy contract for the full details of coverage.

3. Does the policy cover COVID-19 benefits?

Yes, the policy covers the following COVID-19 benefits for Essential Shield and Comprehensive Shield plan. The COVID-19 coverage is not available for Basic Shield plan.

| | | Essential Shield & Comprehensive Shield Plan | | | |
|---|--|--|----------|---------------------|----------|
| | | Return Trip (RM) | | One-Way Trip (RM) | |
| | | Regional | Domestic | Regional | Domestic |
| 1 | Medical Expenses | | | | |
| | For persons 70 years of age or under | 150,000 | 10,000 | 100,000 | 5,000 |
| 2 | Emergency Medical Evacuation & Repatriation | 500,000 | 500,000 | 150,000 | 150,000 |
| 3 | COVID-19 Diagnosis Quarantine | 3,500 | 3,500 | 2,100 | 2,100 |
| | Up to maximum 14 days | Up to RM250 per day | | Up to RM150 per day | |
| 4 | Travel Cancellation | 10,000 | 6,000 | 3,500 | 2,500 |

Note: Please refer to the policy contract (COVID-19 Endorsement) for the full details of the covered conditions and exclusions.

4. How much premium do I have to pay?

a) Premium varies depending on your destination and type of the travel itinerary as below:

| Premium (RM) | Basic Shield Plan | | | | Essential Shield Plan | | | | Comprehensive Shield Plan | | | |
|--------------|-------------------|----------|--------------|----------|-----------------------|----------|--------------|----------|---------------------------|----------|--------------|----------|
| | Return Trip | | One-Way Trip | | Return Trip | | One-Way Trip | | Return Trip | | One-Way Trip | |
| | Regional | Domestic | Regional | Domestic | Regional | Domestic | Regional | Domestic | Regional | Domestic | Regional | Domestic |
| Malaysia | 40.00 | 30.74 | 23.00 | 18.02 | 45.00 | 36.04 | 28.00 | 23.32 | 50.00 | 37.10 | 35.00 | 26.50 |

*Note: Prices indicated are inclusive of 6% Services Tax (applicable to Domestic Plan only)

b) Payment can be made using Visa or Master credit cards through: www.fireflyz.com.my

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

- a) Commission : A commission of 25% of the premium is payable.
- b) Services Tax of 6% - applicable to Domestic Plan only.

Firefly is responsible for most of the distribution costs incurred in connection with the product and as a result, in addition to the stated commission, receives a remuneration based on the percentage of the premium paid.

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

a) **Importance of disclosure:**

You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge (where applicable).

You also have a duty to inform AIG Malaysia of any change in the information given to AIG Malaysia earlier before AIG Malaysia issue the policy schedule to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

b) **Claims:**

- (i) All claims must be notified to AIG Malaysia using the Claims Notification Form within 30 days from the date of loss. No claims will be admissible, if notified after 1 year from the date of loss;
- (ii) All supporting documents must be submitted to AIG Malaysia 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.fireflyz.com.my;
- (iv) Submission of documents can be made by emailing AIG Malaysia at FireFlyMy@aig.com or at to the contact details listed below.

c) **Number of policies:**

You are eligible to be covered under 1 policy by AIG Malaysia for each trip in respect of this insurance policy.

d) **Age to qualify for cover:**

- (i) 30 days to 80 years old;
- (ii) All ages refers to the age as of your last birthday.

- e) **Period of insurance:**
 - (i) Return Trip: Each Regional or Domestic trip shall not exceed 45 consecutive traveling days made upon departure from Malaysia.
 - (ii) One-way Trip: Commences when you check-in for your first Firefly flight from Malaysia and ends upon the earlier of :
 - (a) 7 days after the commencement date shown in the policy schedule; or
 - (b) when you depart the sovereign territory of your original Firefly ticketed destination.
- f) **Renewal & reinstatement of policy:**
No renewal and reinstatement requests are applicable for this insurance cover.
- g) **Payment terms:**
The insurance shall not be effective unless the premium payable has been paid.

7. What are of the major exclusions under this policy?

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

- a) Involved in the following activities relating to:
 - (i) armed forces, peacekeeping forces and similar groups;
 - (ii) all manual work/s involving the use and testing of heavy machinery, explosives and/or hazardous materials;
 - (iii) semi-professional and professional sports or where a periodic income is received;
 - (iv) racing involving motorized vehicles;
 - (v) any occupation unless it is solely administrative or management-related; or
 - (vi) diving beyond 10 meters in depth.
- b) Suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;
- c) Violation of law;
- d) Mental or nervous disorder;
- e) Any pre-existing conditions where you have reasonable knowledge of in the 1 year period prior to policy effective date;
- f) Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- g) Nuclear, chemical or biological materials;
- h) War;
- i) Loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region;
- j) Trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- k) Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media; and
- l) Any circumstances which you have been made aware of prior to the purchase of the policy.

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

8. Can I cancel my policy?

- a) We will give you a full premium refund if policy cancellation is due to flight rescheduling or flight cancellation by Firefly provided you have not make a claim and you have not commenced your trip.
- b) Any cancellation initiated by you is not allowed and no refund of premium will be given once the policy has been purchased.

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 life profile including your personal pursuits which would affect the risk profile.

Should you require additional information about this policy, please refer to the insurance info booklet on "Travel Insurance", available at all our branches.

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad
Menara Worldwide,
No 198, Jalan Bukit Bintang,
55100 Kuala Lumpur, Malaysia.

Telephone : 1800 88 8811

E-mail : FireFlyMy@aig.com

10. What other types of Personal Accident cover that is available from AIG Malaysia?

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. All nominations require the completion of the nomination form. The original physical form is a mandatory document required in the event of a claim. In the absence of the form we will be guided by Paragraph 8 of Schedule 10 of the Financial Services Act 2013 when paying policy monies upon death of a policyholder. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

You should read and understand the contract terms and discuss further with the Insurance Company if there are any terms that you do not understand before accepting the policy contract. If there are any questions regarding the terms and conditions of this Policy wordings, the Policyholder may contact the Insurance Company.

By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or Company to you and that the policy contract offered is suitable for your insurance needs.

AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea, or the Crimea region. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses

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

The information provided in this Product Disclosure Sheet is updated as of April 2022.