



FIREFLY TRAVEL PROTECTION

MALAYSIA		Return Trip (RM)		One-Way Trip (RM)	
		Regional	Domestic	Regional	Domestic
Schedule of Benefit					
A Medical Related Benefits					
1	Accident & Sickness Medical Reimbursement Up to the Age of 70 years; Above the Age of 70 years; <i>Deductible of RM 200 for mountain sickness claim</i>	75,000 20,000	30,000 8,000	Nil Nil	Nil Nil
2	Hospital Income (RM 250 for every complete day) <i>Subject to Medical Expenses Limit in A 1</i>	5,000	NIL	Nil	Nil
3	Evacuation & Repatriation	150,000	150,000	Nil	Nil
4	Hospital Visitation & Compassionate Visit	2,500	2,000	Nil	Nil
5	Child Guard	2,500	2,000	Nil	Nil
B Personal Accident Benefit					
1	Accident Death and Permanent Disablement	150,000	150,000	150,000	150,000
C Travel Inconvenience & Other Travel Related Benefits					
1.1	Trip Cancellation	5,000	3,000	3,500	2,500
1.2	Trip Interruption	5,000	3,000	Nil	Nil
1.3	Trip Curtailment	5,000	NIL	Nil	Nil
2	Flight Delay <i>(RM 200 for every 6 consecutive hours of delay)</i>	2,000	2,000	2,000	2,000
3	Travel Misconnection <i>(RM 250 for every 6 consecutive hours of delay)</i>	1,000	1,000	1,000	1,000
4	Baggage Delay <i>(RM 100 for every 6 consecutive hours of delay)</i>	500	500	500	500
5	Baggage & Personal Effects Baggage Damage <i>Maximum limit for baggage is RM 250</i> Loss of Baggage and/or Personal Effects: <i>Maximum limit for any one item is RM 500</i> <i>Maximum limit for laptop is RM 1,500</i>	2,500	2,500	2,500	2,500
6	Loss of Travel Documents	1,500	1,500	1,500	1,500
7	Personal Liability	500,000	200,000	Nil	Nil
8	Hijack Inconvenience <i>(RM 250 for every 6 consecutive hours of delay)</i>	1,000	Nil	Nil	Nil
9.	Fraudulent use of Credit Card	2,000	Nil	Nil	Nil
D Trip Assistance Solutions					
1	24/7 Worldwide Travel Assistance	Included			
2	Doctor or Physician on Call	Included			
3	World Event Alert Services	Included			
4	Global Weather	Included			
5	Emergency Travel Services	Included			
6	Emergency Language Interpreter	Included			
7	Ambassador Services	Included			
8	Global Cash	Included			

PART 1 – THE CONTRACT

This policy, together with the **policy schedule** and any endorsements are evidence of the contract between **you**, the **policyholder** and **us**. **We** agree to provide **you** the insurance cover described in this policy provided that **you** pay the premium when due and **we** agree to accept it subject to the terms and conditions of this policy.

PART 2 – DEFINITION

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

Accident/Accidental

shall mean a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of **injury**.

AIDS

shall mean Acquired Immune Deficiency Syndrome or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this policy, the definition of **AIDS** shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in our opinion that either the presence of any HIV or antibodies to such a virus).

AIG Travel Asia Pacific (ATAP) is **our** business partner that provides travel, medical and claim service assistance.

Child or Children

shall mean a financially-dependent child (including step-children and those legally adopted) aged 30 days and above and up to 18 or 25 years, if they are financially dependent and are in full-time education.

Common Carrier

shall mean any licensed registered operator by the government authority arranged by the **policyholder** which provides regular scheduled transportation services for **you** who travels as fare-paying passenger including **scheduled flights**. It does not include taxis, helicopters, limousine services and chartered flights.

Competent Age

shall mean the age eligibility for **you** to qualify for cover under this policy and ranges from 30 days to 80 years old.

Date of Loss

is the date when **you** are first diagnosed with a **disability** or an incident which leads to a claim event covered by this policy.

Deductible

shall mean the amount of expenses or loss to be paid by **you** before the policy benefits become payable.

Disability

shall mean an **injury** and/or **illness** including complications arising, sustained or related to the same **injury** or **illness**.

Doctor or Physician

shall mean a medical practitioner who is currently registered, licensed and qualified to practice contemporary western medicine within the scope of expertise in the geographical area and jurisdiction where medical services are provided and is certified by the appropriate health authorities in an area of medical speciality, provided that such medical practitioner:

- (a) is not **you**, **your** business partner or **our** agent; and
- (b) is not related to **you** and/or **your immediate family members**.

Domestic Trip

shall mean travel undertaken by **you** which:

- (a) is a **return trip** or **one-way trip**;
- (b) are travels made within Malaysia including travels from West to East Malaysia (and vice versa);
- (c) excludes any daily commute to and from **your** place of employment or work;

The coverage for **domestic trip** consists of:

- (i) Trip Cancellation:
Coverage shall commence after 24 hours from the purchase of the policy, unless due to **accidental** causes in which case cover commences from the policy purchase date and shall terminate upon departure from **your** normal place of residence or work, whichever occurring earlier.
- (ii) Flight Delay coverage shall commence within 12 hours prior to departure from **your** normal place of residence or work, whichever occurring later, and shall terminate upon **your** return to **your** normal place of residence or work, whichever occurring earlier.
- (iii) For benefits not stated under items (i) & (ii) above, **your** policy coverage shall commence upon departure from **your** normal place of residence or work, whichever occurring later and terminates upon return to **your** place of residence or work or after the expiry of the policy, whichever occurring earlier.

Please note that the terms and conditions stated in Part 3 - Benefits shall apply to all benefits and no coverage will be provided outside the **period of insurance**.

Effective Date

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

Hijack

shall mean unlawful seizure and control of a public conveyance from regular crew by use or threatened use of violent means.

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 has:

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

Illness

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

Immediate Family Members

shall refer to the **spouse, child, parent** and their siblings, parent-in-law, grandparent, grandparent-in-law, grandchild, sibling, sibling-in-law, niece or nephew.

Injury

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

Jewelry

shall mean objects worn on the body as decoration which have inclusions of precious metals, precious stones or semi-precious stones.

Laptop

shall mean the complete **laptop** including accessories or attachments that come as standard equipment with the **laptop**. Any handheld computers, tablet computers or devices including but not limited to personal digital assistants (PDA) and the like are excluded from this category.

Limb

shall mean a hand at or above the wrist or of a foot at or above ankle.

Loss of Hearing

shall mean **permanent** irrecoverable loss of hearing where:

- If a dB = Hearing loss at 500 Hertz
 - If b dB = Hearing loss at 1000 Hertz
 - If c dB = Hearing loss at 2000 Hertz If d dB = Hearing loss at 4000 Hertz
- $1/6$ of $(a+2b+2c+d)$ is 80dB

Loss of Speech

shall mean the **permanent disability** in articulating any 3 of the 4 sounds which contribute to speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of the vocal cord or damage of the speech center in the brain resulting in aphasia.

Loss of Use

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 **doctor** or **physician** which is:

- (a) consistent with the diagnosis and is a customary medical treatment for the 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 **you** or the **doctor** or **physician** and unable to be rendered out of a **hospital** (if admitted as an in-patient);
- (d) not of experimental, investigational, research, preventive or screening in nature; and
- (e) for which charges are reasonable, customary 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 **your disability**.

Mountain Sickness

shall mean physiological changes and pathological effect caused by an acute exposure to low partial pressure of oxygen at high altitudes resulting in altitude illness.

One-way Trip

shall mean one-way travel made by **you** and commences when **you** check- in for **your** first **scheduled flight** from Malaysia and terminates upon **your** first arrival at the domestic or overseas station or terminal.

Parent

shall mean **your** legal **parent** (whether biological, step or adopted).

Period of Insurance

shall mean the chosen duration of **trip** as stated in the **policy schedule**.

Permanent

shall mean an event, which at the end of 6 months from the **date of loss** is concluded by **us** to be beyond any hope of recovery or improvement.

Policyholder

shall mean FlyFirefly Sdn Bhd.

Policy Schedule

shall mean a document which is issued to **you** and acts as written proof of insurance coverage for **you**.

Regional Trip

shall mean travel undertaken by **you** which:

- (a) is a **return trip** or **one-way trip**;
- (b) are travel/s made to Singapore, Indonesia, Thailand, Philippines, Vietnam, Myanmar, Laos, Brunei, Cambodia, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan and India;

The coverage for **regional trip** consists of:

- (i) Trip Cancellation:
Coverage shall commence after 24 hours from the purchase of the policy, unless due to **accidental** causes in which case cover commences from the policy purchase date and shall terminate upon departure from Malaysia.
- (ii) Coverage in-respect Flight Delay and Accidental Death & Disablement:
Coverage shall commence within 12 hours prior to **your** departure from Malaysia and except for Accidental Death & Disablement shall terminate at the earlier of **your** arrival to Malaysia or the policy expiry date. Accidental Death & Disablement shall terminate at the earlier of 12 hours upon **your** arrival to Malaysia or after the expiry of the policy.
- (iii) For benefits not stated under items (i) & (ii) above:
Coverage shall commence after **your** departure from Malaysia; and terminates at the earlier of **your** arrival to Malaysia or the policy expiry date.

Return Trip

shall mean round-trip travel of up to **45** days made by **you** upon departing from Malaysia and terminates upon **your** first arrival to Malaysia.

Schedule of Benefits

shall mean the benefits made available under this insurance coverage.

Scheduled Flight/s

shall refer to commercial flights scheduled and arranged by the **policyholder**. Departure times, transfers and destination points shall be established by references to **your** flight ticket or travel itinerary.

Spouse

shall mean **your** legal **spouse**.

Strike

shall mean work stoppage caused by collective action carried out by a group of workers or employees who willfully refuse to perform work, usually in response to employees' grievances for which there may be presence of relevant authorities for purposes of preventing violent acts.

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 manipulating 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.

Theft

shall mean a permanent loss of belongings:

- (a) where there is physical evidence of a break-in of a premises (where applicable);
- (b) where **your** belongings are taken or attempted to be taken by force by causing or attempt to cause death, hurt, wrongful restraint or the fear of the same;

- (c) where the belongings are taken by force at any place where the general public has free access to. Such forceful snatching shall comprise the elements of stealth and surprise;
- (d) where the belongings are taken from a pocket, bag or purse at any place where the general public has free access to, such act shall comprise the elements of stealth; or
- (e) shall mean a permanent loss of belongings where the belongings are taken without **your** consent with the intention of permanently depriving **you** of **your** belongings.

Travel companion

shall mean **your** sole travelling companion (whom **your trip** depends on) who has travel bookings to accompany **you** for the entire **trip** who is not **your immediate family members**.

Trip

shall mean leisure and/or business travel/s made by **you** within the **period of insurance** which is a:

- (a) **regional trip** or **domestic trip**; or
- (b) **return trip** or **one-way trip**

You/Your

shall mean the person of **competent age** as described in the **policy schedule** to whom this policy has been issued to of which **you** have paid the applicable premium.

We, us or our

shall mean AIG Malaysia Insurance Berhad (795492-W).

PART 3 – BENEFITS

We will pay for the benefits described below for a loss occurring during the **period of insurance**. **We** will pay the limits that correspond to the **plan** stated in the **schedule of benefits** as stated in the **policy schedule**.

A) Medical Related Benefits**1. Accident & sickness medical reimbursement (applicable to Return Trip only)**

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse the **medically necessary** expenses, incurred within 30 days from the **date of loss** up to the amount specified in item A1 of the **schedule of benefits**, subject to the **deductible** for **mountain sickness** claim as specified.

All arrangements for **hospital** admission must be done via **AIG Travel Asia Pacific (ATAP)** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

In respect of **regional trips**, no cover is provided for any expenses incurred in Malaysia.

For the purpose of item A1 above, medical expenses includes: **hospital** accommodation and meals (semi private room and intensive care unit), nursing care during admission, medicines, **hospital** supplies, laboratory examinations and tests, physiotherapy, **surgery**, anesthetic, operating theatre, consultation, diagnostic tests, ambulance fees, medical reports fees, **hospital** registration, administration charges and taxes charges for the stated items.

In the event of admission for item A1, where permissible, **AIG Travel Asia Pacific (ATAP)** will advance payment to the **hospital**.

2. Hospital income (applicable to Return Trip only)

If **you** suffer from a **disability** while on a **trip** which requires admission as an in-patient in a **hospital** overseas and such admission is **medically necessary**, **we** will pay for every day of admission at and up to the amount specified in item A2 of the **schedule of benefits** subject to the medical expenses limit specified in item A1.

3. Evacuation & repatriation (applicable to Return Trip only)

If **you** suffer from a **disability** while on a **trip** and deemed reasonable and necessary by **us**, **AIG Travel Asia Pacific (ATAP)** will:

- (a) transport **you** to a medical facility deemed appropriate for **medically necessary** treatment; or
- (b) transport **you** to Malaysia;

using transportation that is deemed to be the most suitable up to the amount specified in item A3 of the **schedule of benefits**.

If **you** suffer from a **disability** while on a **trip** and as a result die, **AIG Travel Asia Pacific (ATAP)** will arrange for **your** repatriation back to **your** place of residence in Malaysia. **We** will reimburse the reasonable and necessary expenses incurred overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the evacuation and repatriation must be done via **AIG Travel Asia Pacific (ATAP)** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

For arrangements done by **you**, **we** will reimburse the reasonable and necessary expenses to **you** for an amount that would have been incurred if **AIG Travel Asia Pacific (ATAP)** had made the arrangement.

4. Hospital Visitation & Compassionate Visit (applicable to Return Trip only)

If **you** suffer from death or a **disability** while on a **trip**, **we** will reimburse the reasonable and necessary additional expenses incurred by 1 person for accommodation, communication, travel and meals up to the amount specified in item A4 of the **schedule of benefits**;

- (a) to take care of **you** while **you** are admitted as an in-patient in an overseas **hospital** for more than 5 consecutive days and such admission is **medically necessary**; or
- (b) to assist with **your** repatriation and burial or cremation at the location of **your** death.

For the purpose of item A4, **you** are entitled to only 1 reimbursement for 1 return **trip** within the **period of insurance**.

5. Child guard (applicable to Return Trip only)

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse **AIG Travel Asia Pacific (ATAP)** for the reasonable and necessary expenses incurred to accompany **your child/children** back to Malaysia in an event where:

- (a) **you** are admitted as an in-patient in an overseas **hospital** and such admission is **medically necessary**; and
- (b) there is no one to look after **your child/children**.

B) Personal Accident Benefit

1. Accidental death and permanent disablement

If **you** are involved in an **accident** while on a **trip** and as a result suffers from death or a **disability** set out in the Compensation Table below that occurs within 1 year from the **date of loss**, **we** will pay based on the percentage that corresponds to the loss, stated in the Compensation Table below multiplied by the sum insured in item B1 of the **schedule of benefits**.

Compensation Table		
Conditions		% of Sum Insured
Death		
1.	Injury resulting in accidental death	100%
Permanent disablement		
2.	Permanent total disablement where you are permanently unable to perform 3 of the activities of daily living as below; (a) dressing means the ability to put on, take off, secure and unfasten all garments and appropriate, any braces, artificial limbs or other surgical or medical appliances; (b) feeding means the ability to feed oneself food after its preparation and being made available; (c) mobility means the ability to move indoors from room to room on level surfaces; (d) toileting means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate; (e) transferring means the ability to move from a bed to an upright chair or wheelchair and vice versa; or (f) washing means the ability to wash in the bath, or shower or wash by other means	100%
3.	Permanent loss of use of two or more limb	100%
4.	Permanent loss of use of one limb	100%
5.	Permanent loss of sight of both eyes	100%
6.	Permanent loss of sight of one eye	100%
7.	Permanent loss of the lens in one eye	50%
8.	Permanent loss of hearing and loss of speech	100%
9.	Permanent loss of hearing of both ears	75%
10.	Permanent loss of hearing of one ear	25%
11.	Permanent loss of speech	50%

Compensation limit:

- (a) when more than one form of **permanent disablement** results from 1 **accident** the percentages are added together, but **we** will not pay more than 100% of the sum insured stated in item B1 of the **schedule of benefits**.
- (b) the amount payable to **you** is limited to 100% of the sum insured stated in item B1 of the **schedule of benefits**. The coverage in respect of **you** will lapse upon payment of 100%.
- (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 cannot be made.
- (d) **you** will be deemed dead for purpose of this policy if **your** body is not found for more than 1 year as a result of sinking or wreckage of the **common carrier** in which **you** were a fare-paying passenger and onboard at the time of the **accident**.
- (e) any payment made for disappearance will be collected back by **us** from **you**, if **we** are made aware that **you** are alive for which the claim is made in respect of this benefit.
- (f) for policy purchased on the life of a person who is below 18 years, **our** liability will be limited to 25% of the sum insured stated in item B1 of the **schedule of benefits**.

C) Travel Inconvenience & Other Travel Related Benefits

1.1 Trip cancellation

If **you** are prevented from commencing the **trip** due to:

- (a) a **disability** resulting in:
 - (i) death;
 - (ii) **permanent total disablement**; or
 - (iii) an admission as an in-patient in a **hospital** where such admission is **medically necessary**; occurring to **you, your immediate family members** or **travel companion** within 60 days prior to original scheduled departure from Malaysia as stated in the **policy schedule**.
- (b) recommendation to rest at home by a **doctor** or **physician** and is deemed reasonable by **us** for **you, your immediate family members** or **travel companion**;
- (c) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;
- (d) any event excluding **strike** which:
 - (i) leads to widespread violence;
 - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - (iii) put **your** life in danger; and
 - (iv) following the advice and/or warning of the Malaysian/Singaporean government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- (e) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

For the purposes of item C1.1b to C1.1e, if any of the above occurs within 14 days prior to the original scheduled time of departure from Malaysia as stated in the **policy schedule**.

We will reimburse the reasonable and necessary travel and accommodation expenses which has been paid in advance and are not recoverable from any relevant parties up to the amount specified in item C1.1 of the **schedule of benefits**.

Please note that in relation to item C1.1d and C1.1e, such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, **we** will reimburse **you** more than the amount specified in item C1.1 of the **schedule of benefits**.

1.2 Trip interruption (applicable to Return Trip only)

If **your trip** is unexpectedly interrupted for more than 24 consecutive hours due to:

- (a) a **disability** resulting in:
 - (i) death;
 - (ii) **permanent total disablement**;
 - (iii) an admission as an in-patient in a **hospital** for at least 48 hours where such admission is **medically necessary**;
 - (iv) quarantined for at least 48 hours as advised by the **doctor** or **physician**; or
 - (v) recommendation by the attending **doctor** or **physician** to return home and is deemed reasonable by **us**;occurring to **you** or **your travel companion**;
- (b) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;
- (c) any event excluding **strike** which:
 - (i) leads to widespread violence;
 - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - (iii) put **your** life in danger;
 - (iv) occurs after departure from Malaysia; and
 - (v) following the advice and/or warning of the Malaysian or Singaporean government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- (d) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

We will reimburse the reasonable and necessary:

- (a) **common carrier** cost equivalent to an economy class fare to get **you** to the place where you would have been in accordance to **your** pre trip itinerary had it not been for the interruption event up to the amount specified in item C1.2 of the **schedule of benefits**
- (b) accommodation cost (room only) because you are stranded on an international journey up to an amount of RM 1,000
- (c) accommodation cost (room only) because you are stranded on your return journey to your primary residence in Malaysia up to an amount of RM 1,000

Please note that in relation to item C1.2c and C1.2d, such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, **we** will reimburse **you** more than the amount specified in item C1.2 of the **schedule of benefits**.

1.3 Trip curtailment (applicable to Return Trip only)

If **you** are prevented from continuing a **regional trip** and return directly to Malaysia due to:

- (a) a **disability** resulting in:
 - (i) death;
 - (ii) **permanent total disablement**;
 - (iii) an admission as an in-patient in a **hospital** for at least 48 hours where such admission is **medically necessary**;
 - (iv) quarantined for at least 48 hours as advised by the **doctor** or **physician**; or
 - (v) recommendation by the attending **doctor** or **physician** to return home and is deemed reasonable by **us**;occurring to **you**, **your immediate family members** or **travel companion**;
- (b) a fire or natural disaster resulting in serious damage to your place of residence in Malaysia;
- (c) any event excluding **strike** which:
 - (i) leads to widespread violence;
 - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - (iii) put **your** life in danger;
 - (iv) occurs after departure from Malaysia; and
 - (v) following the advice and/or warning of the Malaysian or Singaporean government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- (d) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

We will reimburse the reasonable and necessary:

- (a) additional cost of travel and accommodation up to an amount of RM 1,000; and
- (b) unused and non-refundable expenses which is paid in advance and not recoverable from any relevant parties up to the amount specified in item C1.2 of the **schedule of benefits**.

Please note that in relation to item C1.3c and C1.3d, such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, **we** will reimburse **you** more than the amount specified in item C1.3 of the **schedule of benefits**.

Note: This policy will only pay for one claim made either under item C1.2 or C1.3 or above.

Exclusions:

For purposes of item A1 to C1.3, **we** will not pay for any losses arising under, through or attributed to the exclusions below:

1. if **you** are involved in the following activities related to:
 - (a) armed forces, peacekeeping forces and similar groups;
 - (b) all manual work/s involving the use/testing of heavy machinery, explosives and/or hazardous materials;
 - (c) semi-professional and professional sports or where a periodic income is received in relation to such sports;
 - (d) racing involving motorized vehicles;
 - (e) any occupation unless it is solely administrative or management related;
 - (f) diving beyond 10 meters in depth; or
 - (g) engagement of any avocational (including but not limited to extreme sports) activities without the proper conduct, guidance and supervision of a licensed operator.
2. injuries that are intentionally self-inflicted, suicide or attempt to commit suicide, deliberate or reckless exposure to danger;
3. taking drugs:
 - (a) other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner; or
 - (b) for the treatment of drug addiction;
4. any pre-existing condition where **you**:
 - (a) received or is receiving treatment;
 - (b) medical advice, diagnosis, care or treatment has been recommended;
 - (c) clear and distinct symptoms are or were evident; or
 - (d) its existence would have been apparent to a reasonable person in the circumstances, within 1 year prior to the **effective date** as stated in **policy schedule**.
5. any venereal disease and its sequelae;
6. any communicable diseases which requires quarantine by law;
7. any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neonatal physical abnormalities developing within 6 months from the time of birth;
8. **AIDS**; including HIV, HIV Wasting Syndrome and **AIDS**-related conditions (ARC). **We** reserve the right to require **you** to undergo a blood test for HIV as a condition precedent to any processing of any claim;
9. anxiety, stress, psychotic, mental and nervous disorders (including any neuroses, and their physiological or psychosomatic manifestations);
10. cosmetic or plastic **surgery** unless caused by an **accident** and recommended by the **doctor** or **physician** or any elective **surgery**;
11. pregnancy, fertility or birth control;
12. treatments for weight reduction or gain;
13. investigation and treatment of sleep and snoring disorders and hormone replacement therapy;
14. any eye examination, refractive **surgery**, dental treatment or oral **surgery** unless they are direct consequences of an **accident**;
15. circumcision or expenses incurred for sex change;
16. vaccinations and their complications;
17. donation of any body organ including costs of acquisition and donation;
18. external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses and prescription thereof;
19. admission as an in-patient to a **hospital** to receive treatment not incidental to the treatment or diagnosis of a **disability**;
20. any treatment or admission which is deemed not **medically necessary** by **us**;
21. costs and expenses which are of non-medical nature;
22. private nursing, rest cures, sanatoria care or detoxification;

23. routine health checks;
24. any overseas trip undertaken against the advice of a **doctor** or **physician** or when the purpose of such travel was to obtain any form of medical treatment, consultation or advice;
25. any medical expenses incurred overseas after **we** are of the opinion that **you** are fit for return to Malaysia but **you** have refused;
26. any medical expenses incurred overseas which **we** are of the opinion can be delayed for treatment upon return to Malaysia; and

2. Flight delay

If the original scheduled departure time of **your scheduled flight** as stated in **your** ticket or travel itinerary is delayed while on a **trip**, **we** shall pay the amount specified in C2 of the **schedule of benefits**.

We would however not pay in the event:

- (a) **you** missed a **scheduled flight** as a result of **your** failure to check-in within the stipulated time as specified in **your** ticket or travel itinerary;
- (b) any **strike** by the **scheduled flight** existing on the date of **your trip** is arranged or there had been warning in the mass media of the pending **strike** when **your trip** is arranged;
- (c) **you** arrive late to a **scheduled flight's** terminal where **your** covered **scheduled flight** is to depart from save and except when such late arrival is caused by a **strike**;
- (d) rescheduling of the **scheduled flight** unless due to natural disaster or equipment failure;
- (e) any delay which **you** have been made aware of 24 hours prior to the original scheduled departure as stated in **your** ticket or travel itinerary; or
- (f) any travel insurance purchased within 6 hours from the original scheduled departure time as stated in **your** ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time as stated in **your** ticket or travel itinerary to the next available **scheduled flight** or any alternative means of transportation, whichever is earlier.

3. Travel misconnection

If during a **trip**, **you** miss a scheduled connecting **scheduled flight/common carrier** at the transit point due to the delay of an incoming **scheduled flight/ common carrier** and no alternative transport is made available by the **scheduled flight/common carrier**, **we** shall pay the amount specified in item C3 of the **schedule of benefits**.

We would however not pay:

- (a) if **your** in-coming **scheduled flight/common carrier** was schedule to arrive after the stated check-in time required by the connecting **scheduled flight/common carrier**; and
- (b) any travel insurance purchased within 6 hours from the original scheduled departure time as stated in the ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time as stated in the ticket or travel itinerary to the next available **scheduled flight/common carrier** or any alternative means of transportation, whichever is earlier.

For the purpose of item C3, cover for **one-way trip** is only applicable to **scheduled flight/s**.

Note:

This policy will only pay for one claim made either under item C2 or C3.

4. Baggage delay

If **your** accompanying checked-in baggage is delayed from the time of arrival while on a **trip**, **we** shall pay the amount specified in item C4 of the **schedule of benefits**.

We would however not pay for confiscation or detention by customs, immigration and/or public authorities.

The period of delay shall be calculated from the time of arrival at the baggage pick-up point until the receipt or delivery of baggage to **you** or a person authorized by **you** to receive the baggage.

5. Baggage & personal effects

If **your** baggage and/or personal effects taken or purchased while on a **trip** are lost or damaged, due to **theft** or the negligence of the **scheduled flight/common carrier**, at **our** sole discretion **we** will either reimburse **you** for the purchase cost of the lost item or reimburse the repair cost of the damaged item, up to the amount specified in item C5 of the **schedule of benefits**, but always subject to the following:

- (a) for loss or damage due to the **scheduled flight's/common carrier's** negligence, the baggage must be checked-in with the **scheduled flight/common carrier**;
- (b) for loss of **jewelry**, the **jewelry** must be worn by **you** at the time of loss and taken by force;
- (c) for loss of watches, furs, electronic items including but not limited to hand-held mobile telephone, cameras (including digital), video cameras, binoculars, computers and computer related products, it must be carried by **you** at the time of loss;
- (d) for loss including item (c) as above stated, occurring in a hotel room where you have stayed in , there must be physical evidence of break-in.

We will pay the original purchase price of the lost item given the provision of an original receipt otherwise reimbursement is based on the depreciation value made solely at **our** discretion.

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The **policy schedule** and policy wordings shall be read together to form an entire contract between **AIG Malaysia Insurance Berhad** and **policyholder/you**.

For loss or damage caused by the **scheduled flight/common carrier** or hotel, the claim should be made against the **scheduled flight/common carrier** or hotel first prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from the **scheduled flight/common carrier** or hotel or if such compensation is denied, proof of such denial. At no time **we** will reimburse **you** more than the amount specified in item C5 of the **schedule of benefits**.

Exclusions:

For purposes of item C5, **we** will not pay benefits for a loss due to or expenses incurred for:

- 1) any motorized conveyances;
- 2) sports equipment excluding golfing equipment;
- 3) perishable and consumable items;
- 4) antiques, artifacts, paintings, objects of art or any object with intrinsic value;
- 5) manuscripts, financial securities or instruments of any kind, currency notes or travelers cheques;
- 6) stamps, travel documents, credit cards, title deeds, driving license and identity cards;
- 7) external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses, artificial teeth and dental bridges;
- 8) musical instruments;
- 9) fragile items;
- 10) wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather condition or damage sustained due to any process or while actually being worked upon or resulting there from, mechanical or electrical failure or breakdown;
- 11) hired or leased equipment;
- 12) loss to baggage sent in advance, mailed or shipped separately;
- 13) loss to baggage left unattended in any place of which the general public have free access to;
- 14) loss of business goods or samples or equipment of any kind;
- 15) loss of data recorded on tapes, cards, discs or otherwise;
- 16) loss in respect of shortage due to error, omission, exchange transactions or depreciation in value;
- 17) loss or damage by **theft** from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which is fully locked and windows are closed and there is visible evidence of forced entry;
- 18) confiscation, detention, destruction by customs, immigration and/or public authorities;
- 19) any electronic items, **laptop** or **jewelry** that is checked-in with the **common carrier**;
- 20) mysterious disappearance.

6. Loss of travel documents

If **you** lose **your** passport and/or visa while on a **trip** due to **theft**, **we** shall reimburse the reasonable and necessary expenses incurred for replacement of such documents and any additional reasonable and necessary expenses incurred overseas for:

- (a) accommodation;
- (b) communication;
- (c) travel at the place of loss; and
- (d) meals;

up to the amount specified in item C6 of the **schedule of benefits**.

Exclusions:

For purposes of items C6, **we** will not pay benefits for a loss due to or expenses incurred for:

- (a) detention or confiscation by any lawfully constituted authorities;
- (b) mysterious disappearance; and
- (c) items left unattended in any place of which the general public have free access to.

7. Personal liability (applicable to Return Trip only)

If **you** are held to be legally liable to a third party for:

- (a) death or **accidental** bodily **injury**; or
- (b) **accidental** loss of or damage to property.

which occurs on a **regional trip**, **we** will reimburse up to the amount specified in item C7 of the **schedule of benefits** for:

- (a) the amount that **you** are held liable for to the third party;
- (b) the cost and expenses incurred on the defense of the claim subject to **our** written approval and consent;

provided always that **you** must not:

- (a) make or attempt to make any offer of settlement;
- (b) promise of payment;
- (c) admit liability to any party; or
- (d) become involved in any litigation without **our** prior written approval.

Exclusions:

For purposes of item C7, **we** will not pay benefits due to or expenses incurred for:

- 1) the death or **accidental** bodily **injury** of any person who is under a contract of employment, service or apprenticeship with **you**;
- 2) liability attaching under an express term of a contract, unless liability would attach whether the express term existed or not;
- 3) liability arising directly or indirectly by or through or in connection with any loss or damage to property due to act of animals belonging to, held in trust or in the custody or control of **you** or any of their employees or any of **your immediate family member** or household;
- 4) liability arising directly or indirectly by or through or in connection with any mechanically propelled vehicle, aircraft, watercraft; animals;
- 5) liability arising directly or indirectly by or through or in connection with:

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- (a) the ownership, possession or occupation of land or buildings, immobile property or caravans other than occupying on a temporary basis;
 - (b) any willful, malicious, or unlawful act;
 - (c) the carrying on of any trade, business or profession;
 - (d) any racing or rallying activities.
- 6) **accidental** loss or damage to property belonging to, held in trust or in the custody or control of **you** or any of **your** employees or any of **your immediate family member** or household;
 - 7) any claims arising out of criminal, malicious or deliberate acts;
 - 8) any legal costs resulting from any criminal proceedings;
 - 9) any claim involving a member of **your immediate family member**;
 - 10) any claim where **you** are insane or which results from **you** being under the influence of or affected by drugs (other than taken under the direction of a **doctor** or **physician**), alcohol or solvents;
 - 11) judgment(s) that is or are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia;
 - 12) sexual molestation, physical or mental abuse;
 - 13) golfing either in the course of play or practice;
 - 14) any punitive, aggravated or exemplary damages awarded by any courts;
 - 15) any non-pecuniary losses; and
 - 16) liability for which payment should be more specifically claimed under any other contract of insurance in **your** name.

8. Hijack inconvenience (applicable to Return Trip only)

If **you** while on board a **scheduled flight/common carrier** is hijacked during a **regional trip**, **we** shall pay up to the amount specified in item C8 of the **schedule of benefits**.

For the purpose of item C8, any claims made must be accompanied by a police report or a report issued by the **scheduled flight/common carrier** confirming that **you** were a victim of a **hijack** event and the duration of the **hijack**.

9. Fraudulent use of Credit Card (applicable to Return Trip only)

If **you** lose **your** credit cards while on a **regional trip** due to **theft**, and **you** are legally liable for payment arising out of the unauthorized use of **your** credit cards, **we** will pay up to the up to the amount specified in item C9 of the **schedule of benefits** for the non-recoverable legal liability and/or the cost of replacing credit cards.

Specific conditions applicable for item C9;

Any fraudulent use of credit card:

- (a) must be reported to the police or relevant authority such as the airport authority having jurisdiction at the place of loss within twenty-four (24) hours of the incidence of loss; and
- (b) must be accompanied by written documentation from such authorities pertaining to the circumstances of the loss.

D) Trip Assistance Solutions

You may contact **AIG Travel Asia Pacific (ATAP)** for the following listed services:

1.24/7 Worldwide Travel Assistance

AIG Travel Asia Pacific (ATAP) can provide **you** with assistance on visa requirements, medical advisories, inoculation recommendations and preventive measures that may be needed prior to traveling to **your** destination. **AIG Travel Asia Pacific (ATAP)** can also provide the information concerning the exchange rates of major currencies.

2.Doctor or physician on Call

AIG Travel Asia Pacific's doctor or **physician** and medical professionals are available by telephone to provide **you** with advice and assistance in the event **you** experience a medical emergency and/or any medical-related issues while on a **trip**. If **you** are admitted to a **hospital**, **AIG Travel Asia Pacific's doctor** or **physician** can monitor **your** treatments and keep in regular contact with **your** treating **doctor** or **physician** to ensure that **you** get the appropriate care.

3.World Event Alert Services

You may contact **AIG Travel Asia Pacific (ATAP)** at any time to get information on political and mass medical events around the world which may pose a threat to **your** travel safety.

4.Global Weather

You may contact **AIG Travel Asia Pacific (ATAP)** at any time to receive worldwide weather forecasts and information which may affect their travel plans.

5.Emergency Travel Services

AIG Travel Asia Pacific (ATAP) can assist **you** to re-book flight, hotel and car rental in the event of emergency and unforeseen circumstances.

6.Emergency Language Interpreter

If **you** are in an emergency situation, **AIG Travel Asia Pacific (ATAP)** can provide personal telephone translation services through its assistance centre and referrals to interpreter services if required.

7.Ambassador Services

AIG Travel Asia Pacific (ATAP) can act as **your** personal ambassador while **you** are on a **trip** and provide assistance such as directions to embassies, replacement of travel documents, legal referral and delivery of urgent messages to **your immediate family members**.

8. Global Cash

If **you** lose **your** wallet or purse while on a **trip**, **AIG Travel Asia Pacific (ATAP)** can assist **you** to obtain cash overseas for emergencies from **your** home bank accounts. Upon **your** request, **AIG Travel Asia Pacific (ATAP)** can also assist **you** to replace **your** credit card replacement.

For the purpose of items D1 to D8, the following applies:

Indemnity clause:

AIG Travel Asia Pacific (ATAP) undertakes to exercise due care and diligence in the appointment and/or referral of any service provider to assist **you**. **AIG Travel Asia Pacific (ATAP)** assumes no responsibility for any advice or service provided by any third-party service provider.

Third Party Costs:

All third-party costs associated with the services provided are **your** responsibility.

PART 4 – TERMINATION CLAUSE

The insurance coverage provided to **you** shall terminate automatically upon the earliest of any of the following listed events:

- (a) immediately after an admission of 100% liability for a claim of **accidental** death and **permanent disablement** by **you**;
- (b) any premium due which remains unpaid by **you** after the due date;
- (c) upon expiry of the **period of insurance**;
- (d) **you** are not within the **competent age** to qualify for cover;
- (e) **you** are involved in the excluded activities as stated in the Part 3 – Benefits.

PART 4 – GENERAL EXCLUSIONS

We will not pay benefits due to or expenses incurred for or losses arising under, through or attributed to the exclusions below:

- 1) violation of law;
- 2) where payment would violate a government prohibition, regulation or law;
- 3) failure to take reasonable precautions to avoid a claim under the policy following the advice and/or warning of the Malaysian or Singaporean government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- 4) activities related to any air or sea conveyance unless as a fare-paying passenger in commercial airlines or cruise lines;
- 5) any act of war, act of a 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;
- 6) resulting directly or indirectly from, attributed to, or accelerated by
 - (a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction, or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; and/or
 - (b) the release of pathogenic or poisonous biological or chemical materials.
- 7) loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- 8) cover or service for:
 - (a) any 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.
 - (b) any loss, **injury**, damage, or legal liability suffered or sustained directly or indirectly by **you**, if **you** are a:
 - (i) terrorist;
 - (ii) member of a terrorist organization;
 - (iii) narcotics trafficker; or
 - (iv) purveyor of nuclear, chemical or biological weapons.
- 9) This policy will not cover any claim, loss, injury, damage or liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea region
- 10) failure to take all reasonable efforts to safeguard property or to avoid injury or minimize any claim under the policy;
- 11) willful, malicious or unlawful act or negligence;
- 12) any consequential loss;
- 13) any losses due to **theft** which is not reported to the police or other relevant authorities having jurisdiction at the place of loss within 24 hours from the discovery of such loss; and
- 14) any circumstances which **you** have been made aware of prior to the purchase of the policy;
- 15) travel insurance purchased after the **trip** has commenced;
- 16) any change of plans or disinclination on **your** part or any other person for the commencement or continuing of **your** planned travel;
- 17) any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy, whether financial or non-financial, including but not limited to any legal or other professional costs and/or travel expenses arising directly or indirectly out of any claim made by **you** under this policy.

PART 4 – GENERAL CONDITIONS

- 1) **Age to qualify for cover:** You must be 30 days or above and below the age of 81 years to qualify for cover. All ages refers to the age as of **your** last birthday.
- 2) **Number of policies:** You are only allowed to be covered under 1 policy by **us** for each **trip**. Cover will only be provided by the policy that provides the highest coverage.
- 3) **Claims procedure:** Before claiming under this policy, please contact **your** travel agent, airline or transport provider beforehand to seek alternative relief such as re-arranging **your trip** or obtaining a refund. **We** will only pay the covered amount that cannot be claimed or recovered from another source. **You** or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur and loss which is likely to lead to a claim. This can be done by contacting **us** at 1800 88 8811, by e-mailing to FireFlyMY@aig.com or by writing directly to The Claims Department AIG Malaysia Insurance Berhad Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia. 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 Claims Notification Form along with supporting evidence (original copies, where applicable) must be supplied to **us** at **your** expense within 90 days from the **date of loss**. The Claims Notification Form and Claims Checklist are available at www.FireFlyz.com.my. **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 **your** responsibility to prove that the loss did not in any way arise under or through any of the exclusion set in this policy. If **we** request **you** to take a medical examination, **we** will pay the cost of such medical examination.
- 4) **Payment of claims:** All claims payment will be made to **you**. In the event of **your** death, **we** shall pay the claims proceeds to **your** named nominee(s) (if applicable) or to **your** estate. Upon payment **we** will be fully discharged of **our** obligations under this policy.
In the event costs and expenses for emergency medical treatment are guaranteed to be paid to the **hospital** by **AIG Travel Asia Pacific (ATAP)**, indemnities shall be payable directly to such **hospital**. For "Evacuation", the benefit will be paid directly to the service provider(s). For Repatriation benefit the arrangement and repatriation of the mortal will be paid directly to the service provider(s). For "Child Guard" indemnities shall be paid directly to the service provider(s)." For "Personal Liability", claim monies shall be payable directly to whom **you** are legally liable to.
If **you** are incompetent or otherwise unable to give a valid release for the claim, **we** may make arrangements to pay claims to a trustee pursuant to Schedule 10 sub-paragraph 5(1) of the Financial Services Act, 2013. Their receipt will discharge **our** liability under the policy.
- 5) **Contribution:** If **you** are covered by another policy which covers the benefit in respect of Part 3 – Benefits, item A1, A3, A4, A5, C1.1, C1.2, C1.3, C5, C6, C7 and C9, **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies provided that the benefit is payable by this policy.
- 6) **Upgraded policies:** Any upgrade is subject to **our** prior approval. If **you** suffer from a **disability** prior to this change, **we** will pay based on the limits prior to the upgrade.
- 7) **Extension of coverage:** Coverage shall be extended at **our** discretion for up to 30 days from the expiry of the **period of insurance** for a **trip** without payment of any additional premium if **you** are hospitalized and/or quarantined overseas as recommended by a **doctor** or **physician** or any other circumstances beyond **your** control which is deemed reasonable by **us** prohibiting **your** return to Malaysia prior to the expiry of the **period of insurance**.
- 8) **Our rights to recover:** 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.
- 9) **Currency of payment:** All payments will be made in Ringgit Malaysia (RM).
- 10) **Rights of ownership:** You have the right to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between **you** and **us** and shall be valid without notice to **you**. **We** will not recognize any claim made by another party who is not insured by this policy. The **policyholder/you** cannot assign the benefits covered in this policy to another person or entity.
- 11) **Rights of nominees:** Nominees do not have any rights to make any changes to the policy.
- 12) **Legal proceedings:** No legal proceeding against **us** is valid within 90 days from the **date of loss**.
- 13) **Arbitration:** Any dispute or difference which may arise between **you** and the **policyholder/us** can be referred to the Kuala Lumpur Regional Centre for Arbitration. All arbitration proceedings must take place, within 6 months from the date of disclaimer, failing which; **we** would have no obligation over the claim.
- 14) **Subrogation:** Upon making a claim payment, **we** will acquire all the **policyholder's/your** right/s to recover against any third party that may have contributed in the loss, at **our** own cost. The **policyholder/you** must however give **us your** full cooperation to secure these rights and provide all assistance **we** require to institute legal proceedings against the third party.
- 15) **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.
- 16) **Renewal/reinstatement of policy:** No renewal and reinstatement of policies are applicable to this policy.
- 17) **Changes:** **We** can change the terms and provisions of this policy by giving **you** a 30 days prior notice. No changes to this policy shall be valid unless authorized by **us** and is endorsed thereon.
- 18) **Cancellation:** **We** will give **you** a full refund of premium if policy cancellation is due to flight rescheduling or flight cancellation by the **policyholder** provided **you** have not made any claim and **you** have not commenced **your trip**. Any cancellation initiated by **you** is not allowed and no refund of premium will be given once the policy has been purchased.
- 19) **Communication to us:** All communication to **us** shall be in writing or other means acceptable by **us**.
- 20) **Time:** Refers to Malaysian time.
- 21) **Premium warranty endorsement** (only applicable to policies issued to corporate entity): It is a fundamental and absolute condition of this contract of insurance that the premium due must be paid and received by **us** within 60 days from the inception date of this policy, endorsement and/or renewal. If this condition is not complied with then this contract is automatically cancelled and **we** shall be entitled to the pro-rata premium for the period they have been on risk. Where the premium payable pursuant to this warranty is received by **our** authorized agent, the payment shall be deemed to be received by **us** for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorized to receive such premium, shall lie on **us**.
- 22) **Consent to use personal data:** By submitting the application for coverage, **you** consent to the collection of **your** personal information by **us** (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by **us** to individuals, service providers and organizations associated with **us** 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, **our** financial products and services, data matching, surveys, and to communicate with **you** for such purposes. **You** reserve the right to obtain access, request correction or withdraw your consent to the use of any of **your** personal information held by **us**.
- 23) **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 **us** 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, **we** may:
- a) declare your policy void from inception (which means treating it as invalid) and **we** may not return the premium or recover any unpaid premium;
 - b) cancel this policy and return any premium less **our** 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 **we** have to pay under any relevant legislation, plus any recovery costs.
24. **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.
25. **Sanction:** **We** shall not be deemed to provide cover and the Insurer 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 the Insurer, its parent company or its 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

Important Contact Information

AIG Travel Asia Pacific (ATAP) (available 24 hours worldwide for emergency travel related calls):

Overseas + 603 2772 5600

Malaysia: 03 2772 5600

AIG Travel Asia Pacific (ATAP) Customer Service Centre 1800 88 55 99 (9.00am to 5pm week days, excluding public holidays) or email us at AIGMYCare@aig.com.

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If **you** require assistance or need to call about this policy that **we** have issued to **you** please quote the policy number as shown on **your** policy schedule or certificate of insurance. Please also have close to hand any information that will assist the call operator in answering **your** question or request for assistance. This includes **your** circumstances, current location and contact number.

ATAP Emergency Assistance

24 Hour worldwide emergency assistance pre-trip and emergency assistance is provided by **ATAP**.

If **you** require medical treatment that necessitates admittance to **hospital** as an in-patient, **you** must contact **ATAP** and follow their advice or instruction. Failure to do so may prejudice **your claim** under this Policy.

ATAP operates a network of service centres that will provide **you** with 24/7 access to appropriate medical facilities and emergency transportation services. By choosing **AIG**, **you** have direct access to these vital services before and during **your trip**.

Depending on **your** specific needs, **we** can:

1. Provide pre-trip advice and the local medical conditions at **your** destination.
2. When medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as well as keeping **your** family and friends at **home** informed.
3. Decide if and when evacuation or repatriation is necessary and coordinate all services.

We will try to get **you** medical attention when **you** travel but **ATAP** cannot guarantee that appropriate medical facilities will always be available. **ATAP** is only provided to assess and monitor **your** condition and cannot take over the running of **your** medical treatment. Please note that where **your claim** is not covered under the Policy, the provision of emergency assistance will not in itself be an admission of liability of **your claim**.

To contact **ATAP** assistance services, phone from anywhere in the world on +603 2772 5600.

How To Make A Claim

Depending on the nature of the claim, the following evidence may be required. Note, **we** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

- proof of value and ownership
- proof of travel (confirmation invoice, travel tickets)

Conditions Applicable To Claims

Examination and medical records

We shall have the right and opportunity to conduct the following on **you** at **our** own expense:

- (a) any medical examination(s);
- (b) an autopsy, in the case of death, where permissible at law.

You agree to provide **us** with **your** permission for **us** to obtain any medical reports or records that **we** require from any medical practitioner.

Notice of Claim

You or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur a loss which is likely to lead to a claim. Claims documents must be submitted to **our** office as soon as practicable but no later than ninety (90) days from the date of the incident happening. If policyholder cannot complete claim documents within this ninety (90) days' time due to reasonable cause, the documents must be submitted no later than one (1) year from the date of incident happening.

Failure to comply will automatically cancel the claim.

All notifications relating to claims or circumstances must be in writing or sent by email to AIGMYCare@aig.com

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