



# LIFESTYLE GUARD

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Issued by

All endorsement or clauses that are separately attached to this policy also apply as long as they are authentic, issued and signed by authorized representatives of AIG Malaysia Insurance Berhad (200701037463).

## SECTION 1 – THE CONTRACT

In consideration of the Insured having paid the premium stated in the Policy Schedule to AIG Malaysia Insurance Berhad (200701037463) ("Company"), the Company agrees to provide coverage to the Insured Person for Accidental Damage including liquid damage to Personal Handheld Electronic Equipment, loss of cash and/or Personal Valuables due to Theft, charges for unauthorised purchases utilizing the details of the Payment Card including charges for replacement of Payment Cards, membership cards or loyalty cards and Personal Papers, Accidental death and disablement and medical reimbursement for Injury due to Theft/Robbery/Assault, ATM withdrawal protection and home protection - burglary cover which may take place anywhere in the world during the Period of Insurance, subject to the terms and conditions of this policy.

This policy, together with the Policy Schedule, the application, and any attached endorsement/document shall constitute the entire contract. All statements made and information provided by the Insured will be relied upon by the Company as true and accurate for purposes of this policy.

All periods of insurance shall begin at the time premium is received and cover is effective until 12.00 midnight standard Malaysian time on the stipulated dates.

## SECTION 2 – ELIGIBILITY

The Insured is a customer of the Company who has been declared for cover and is of Competent Age.

## SECTION 3 – DEFINITIONS

The following words shall carry the meanings defined 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.

### **Accidental Damage**

shall mean physical breakage, destruction or failure of the Insured Person's Personal Handheld Electronic Equipment (including, but not limited to damage caused by liquid) due to an involuntary, external forcible and violent event inflicted against the Insured Person, that is unforeseen, fortuitous, unintentional, not voluntary and not premeditated and which occurs independently of all other causes that prevents the Insured Person's Personal Handheld Electronic Equipment from functioning correctly.

### **Activities of Daily Living**

definitions attributed to the following words in the insurance cover are:

- (a) dressing means the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical or medical appliances;
- (b) feeding means the ability to feed oneself food after it has been prepared and 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.

### **Assault**

shall mean any willful and unlawful use of physical force upon the Insured Person that is a felony, crime or misdemeanor in the jurisdiction in which it occurs and which results in an Injury to the Insured Person.

### **ATM**

shall mean an automated teller machine anywhere in the world.

### **Benefits**

shall refer to the benefits under this Policy, more particularly described in the Schedule of Benefits as set out in Appendix 1.

### **Child**

shall mean a financially dependent child (including stepchildren 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.

### **Company**

shall refer to AIG Malaysia Insurance Berhad (200701037463).

**Competent Age**

shall refer to the age of eligibility of the Insured Person to qualify for coverage under this Policy, and ranges from 18 years old to 65 years old and cover is renewable up to 70 years old at the Company's discretion.

**Cyber attack**

Shall means unauthorized access to or unauthorized use of a computer system or network with the purpose of obtaining your personal information.

**Date of Loss**

shall refer to the date when the covered incident occurs.

**Hospital**

shall mean only an establishment duly licensed to provide medical services as a hospital for the care and treatment of sick and injured person(s) as paying patient(s), which: -

- i) has facilities for medical diagnosis and major surgery;
- ii) provides 24 hours nursing services by registered and qualified nurse(s);
- iii) is under the supervision of Physician and/or Surgeon; and
- iv) is not primarily a clinic; a rehabilitation place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.

**Household Contents**

shall refer to television, hi-fi system, home theatre system, desktop computer and other household furniture and electrical appliances contained in the Private Residence.

**Identity theft**

Shall means the unauthorized and/or illegal use of Insured Person's personal information, such as Insured Person's name, identity card number, passport number, address, contact number etc to open credit accounts and/or bank accounts that Insured Person did not authorize including where personal information was acquired through a cyber attack.

**Immediate Family Member**

shall refer to the Spouse, Child, Parent and their sibling, parent-in-law, grandparent, grandchild, sibling, sibling-in-law, nieces or nephews.

**Injury**

shall mean bodily Injury caused solely by Accident, Theft, Robbery or Assault.

**Insured**

shall mean the person for whom coverage is provided for in this insurance whose name is stated in the Policy Schedule.

**Insured Person**

shall mean the Insured and the Spouse as stated in the Policy Schedule; if selected and the Company has received the applicable premium.

**Loss of Finger(s) or Toe(s)**

shall mean the complete severance of the finger (s) or toe(s) through or above the metacarpophalangeal joint or metatarsophalangeal joint.

**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 more than 80dB

**Loss of Limb**

shall mean loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

**Loss of Sight**

shall mean the total, absolute and irrecoverable loss of sight.

**Loss of Speech**

shall mean the disability in articulating any three of the four sounds which contribute to the speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or the total loss of vocal cord or damage of the speech center in the brain resulting in the inability to speak.

**Loss of Use**

shall mean permanent limitation in function in relation to limb or organ following an Injury.

**Malicious Damage**

Shall means any Accidental Damage of the Personal Handheld Electronic Equipment deliberately caused by any third party which the Insured Person was unable to prevent.

**Parent**

shall mean the Insured Person's legal Parent (whether biological, step or adopted).

**Payment Card**

shall mean a valid ATM card, credit card, charge card or debit card issued by a licensed financial institution in Malaysia for personal use only.

**Payment Card issuer(s)**

shall means any qualified financial institutions and/or retailers who have the ability to issue a payment card.

**Period of Insurance**

shall refer to the period stated in the Policy Schedule for the period which the Insured Person is covered under the terms and conditions of this policy and during which the Company is liable to pay for the Benefits therein.

**Permanent**

shall mean a physical condition lasting for a full period of 12 months commencing from the Date of Loss wherein at the end of such period the condition is certified to be beyond any hope of recovery or improvement.

**Permanent Total Disablement**

shall mean physical disablement as a result of Injury and commencing within 365 days from the Date of Loss, an Insured Person is totally, continuously and permanently disabled and prevented from performing 3 or more Activities of Daily Living as herein defined which would normally be carried by him/her in his/her daily life had such disablement not occurred.

**Personal Handheld Electronic Equipment**

shall refer to mobile phone including the smartphone, personal digital assistant (PDA), camera including DSLR camera, video camera, media player (MP), i-Pod, i-Pad and tablet.

**Personal Papers**

shall mean identification documents issued by the Insured Person's country, state or province including but not limited to the Insured Person's driving license and passport.

**Personal Valuables**

shall refer to all items of gold, silver, platinum, jewellery, laptops, Personal Handheld Electronic Equipment including purses, wallets and handbags in the possession of the Insured Person at the time of Theft or Robbery.

**Physician or Surgeon**

shall mean a person duly qualified, licensed and registered as a western medicine practitioner to practice medicine in the geographical area in which medical service is provided to the Insured Person excluding a physician who is the Insured Person or business partner, agent or who is not related to the Insured Person or Insured Person's Immediate Family Member.

**Pick-Pocketing**

shall mean the act of stealing from the Insured Person's pocket or hand carried bag unnoticed and discreetly in public places.

**Policy Effective Date**

shall mean the date from which the insurance coverage under this Policy becomes effective as stated in the Policy Schedule. The effective date of the Insured Person's coverage will be that as stated in the Policy Schedule.

**Policy Schedule**

shall mean a document issued to the Insured and shows details such as the Insured's and/or Insured Person's name (as applicable), address, the effective date of cover, Benefits and the premium payable. It forms part of this Policy, and the Insured must read it together with the terms and conditions of this Policy.

**Private Residence**

the term "Private Residence" shall mean a single unit of constructed building whether with land title or strata title solely used as human dwelling for an individual such as house, flat, apartment and condominium which is the Insured's last known permanent address as shall be declared to the Company at the inception of the policy.

**Spouse**

shall mean the legal spouse of the Insured, whose name appears in the Policy Schedule.

**Replacement Price**

shall mean the price of 1 unit of a similar device that of the Personal Handheld Electronic Equipment damaged or any other make and model should there be no available stock of a device identical to the damaged Personal Handheld Equipment as at the date of replacement excluding the price of any additional accessories.

**Robbery**

shall bear the meaning as defined under Section 390 of the Malaysian Penal Code i.e. the act of Theft or attempted Theft where in order to commit theft or in committing the theft, or in carrying away or attempting to carry away property obtained by the theft, the offender, to achieve that purpose, voluntarily causes or attempts to cause any person death, or hurt, or wrongful restraint or fear of instant death, or of instant hurt, or of instant wrongful restraint.

**Term of Insurance**

shall be a monthly term which is elected by the Insured for the chosen Period of Insurance and for which premium is paid and received by the Company.

**Theft**

shall bear the meaning defined under Section 378 of the Malaysian Penal Code i.e. the dishonest act by an offender of taking movable property out of the possession of another without that other person's consent, with the intention of permanently depriving that other of it.

## **SECTION 4 - GENERAL CONDITIONS**

**1. 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.

**2. ENTIRE CONTRACT CHANGES IN POLICY**

This policy includes the schedule, application, endorsements and attached papers, if any, and shall constitute the entire contract of insurance. Any statement made by the Insured not specifically included herein shall not under any circumstance be considered as part of the policy or be used in any legal proceedings pursuant thereto. No agent has authority to change this policy or waive any of the provisions contained herein. No amendment to this policy shall be valid unless approved by the Company in writing and duly endorsed therein.

**3. PREMIUM PAYMENT**

The premium due under each Policy Schedule shall be payable on a monthly basis for the elected Term of Insurance. Each premium paid purchases cover for the following calendar month.

No claim under the Policy Schedule shall be admissible while the related premiums are in arrears.

**4. CURRENCY OF PAYMENT**

All amounts payable either to or by the Company shall be made in Malaysian Ringgit.

**5. MIS-STATEMENT OF AGE AND SEX**

All ages referred in this policy shall be the age of the Insured Person at his/her last birthday. Where the age or sex of the Insured Person has been misstated, the following rules shall apply:

- i) if the premium paid as a result thereof is insufficient, any additional amount payable, subject to the maximum limits provided under this policy, shall be prorated based on the applicable premium for the Insured Person's actual age;
- ii) any excess premium paid as a result thereof, shall be refunded without interest; and

iii) if it is found that the Insured Person's actual age is not insurable under this policy pursuant to the Company's underwriting rules, this policy shall be void and all premiums paid shall be refunded without interest.

**6. NOTICE OF CLAIM**

All claims must be made in writing and submitted to the Company within 30 days from the Date of Loss. The Insured shall produce for the Company's examination all relevant documents at such reasonable times and shall co-operate with the Company in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the Insured's claim. Written notice of claim given by or on behalf of the Insured and received by the branch offices of the Company in Malaysia, or by any authorized agent of the Company, shall be deemed notice to the Company.

**7. PROOF OF LOSS**

Written proof of loss must be furnished to the Company within 30 days from the Date of Loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than 1 year from the Date of Loss.

**8. LIMITATION OF CLAIMS**

No claim Benefits shall be payable for any claim filed to the Company beyond a period of 1 year from the Date of Loss.

**9. PROOF OF CLAIM**

The Insured Person shall forward the following documents to the Company in the event of a claim made by him/her:

- a) police reports whenever applicable;
- b) medical report(s) and original receipts and/or bills.

All documents and evidence must be provided at the Insured Person's expense in the form and nature required and the list set out above is not exhaustive. The Company reserves the right to request for any further document(s) as may be deemed relevant and reasonable to support a claim.

**10. MEDICAL EXAMINATION**

The Company, at its own expense, shall have the right to require additional documentary as well as proof of medical examination undertaken by the Insured Person to support the submitted claim when and as often as it may reasonably be required and necessary in the Company's opinion during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.

**11. RECEIPTS**

The Company shall not be committed by any notice of any trust charge, a lien, assignment or other dealings with the policy and the receipt of the Insured for any compensation payable herein shall in all cases be effectual discharge of liability of the Company.

**12. TO WHOM INDEMNITIES ARE PAYABLE**

All indemnities of this policy will be payable to the Insured. Any indemnity accruing at the Insured's death shall be paid to the Insured's nominee(s) elected by the Insured and in the event of failure to appoint a nominee, to the estate of the Insured. The process of claim including settlement will be handled directly between the Company and the Insured whose sole discharge will constitute full and final settlement of the claim lodged. Consent of nominee shall not be a pre-requisite to terminate or to cancel this policy or to a change of nominee or for that matter for any changes in this policy.

**13. RIGHT OF OWNERSHIP**

The Insured shall be the person whose name is stated in the Policy Schedule. No change of Insured under this policy shall bind the Company, unless written notice has been filed with the Company by the Insured and is duly approved and endorsed by the Company. Only the Insured can exercise all rights, privileges and options provided under this policy.

**14. LEGAL PROCEEDINGS**

No action at law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within 1 year from the expiration of the time within which the written proof of loss is required by the policy.

**15. TERMINATION OF COVERAGE**

This policy shall be terminated automatically on the earliest of any of the following dates:

- a) when the policy is cancelled by the Insured or the Company in accordance with the provisions of Clause 16 under this section, hereunder on the dates specified therein; or
- b) when the Insured Person reaches 70 years old;
- c) the date of death of the Insured Person; or
- d) termination of this coverage in a certain market in accordance with the Portfolio Withdrawal Condition.

#### **16. CANCELLATION**

- a) The Insured can cancel this policy by giving the Company 30 days-notice in writing to the Customer Servicing Group, P O Box 11768, 50756 Kuala Lumpur, Malaysia. The Company will continue to provide cover under this policy for the remaining period for which the premium has been received and this policy shall terminate upon the expiry of such period.
- b) The Company can cancel this policy by giving the Insured 30 days' notice to the Insured's last addresses as appears in the Policy Schedule or any alternative address that is notified to the Company in writing. The Company will continue to provide cover under this policy for the remaining period for which the premium has been received and this policy shall terminate upon the expiry of such period.

#### **17. PORTFOLIO WITHDRAWAL CONDITION**

The Company reserves the right to cancel the portfolio as a whole if the Company decides to discontinue underwriting this insurance product. Cancellation of the portfolio as a whole shall be given by 30 days written notice to the insured and/or Insured Person and the Company will run off all Policy Schedule to expiry of the period of cover within the portfolio.

#### **18. CHANGE IN COUNTRY OF RESIDENCE**

Coverage of the Insured Person is subject to his/her residence in Malaysia. Coverage does not extend to any Insured Person residing outside of Malaysia unless prior extension of coverage has been accorded by the Company. It is a condition precedent to liability under this policy that in the event of change of country of residence, the Company must be informed in writing of any change in the Insured Person's country of residence. A change in the country of residence shall be deemed to mean the Insured Person is living or is intending to live in another country other than Malaysia in excess of 12 consecutive calendar months. Failure to notify the Company of this change will invalidate the Insured Person's coverage provided hereto with effect from the date he/she leaves Malaysia for purpose of residing out of Malaysia for a continuous period of more than 12 consecutive calendar months. Despite this, the Company reserves the right to continue coverage based on the prevailing terms and conditions or to decline coverage under this policy upon receipt of such information.

Notwithstanding this clause, coverage under Section 6 – A to C will be effective if the Insured Person is on personal/business trip not exceeding 30 days.

#### **19. ARBITRATION CLAUSE**

- (a) Any dispute, difference or question which may arise at any time hereafter between the Company and the Insured or his/her legal representatives in relation to the interpretation of the policy or the rights or liabilities of parties hereto shall be referred to arbitration. The policy shall be subject to the jurisdiction of the Malaysian courts and construed according to Malaysian laws.
- (b) The arbitration shall be heard by a single arbitrator of whom the appointment shall be agreed by the parties hereto within 14 days from the commencement of the arbitration procedure. In default of an agreement, an arbitrator shall be appointed in accordance with and subject to the provisions of the Malaysian Arbitration Act 2005 or any statutory modification or reenactment thereof for the time being in force.

#### **20. CONSENT TO USE PERSONAL DATA**

By submitting the application for coverage, you consent to the collection of your personal information by AIG Malaysia (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by AIG Malaysia to individuals, service providers and organizations associated with AIG Malaysia 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, AIG Malaysia's 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 AIG Malaysia.

#### **21. NUMBER OF POLICIES**

The insured Person is only covered under 1 policy per period of insurance by the Company. In the event of there being more than 1 policy, the policy with the highest coverage will be effective.

#### **22. 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.

## **SECTION 5 – GENERAL EXCLUSIONS**

1. This policy will not cover the following:
  - a) Losses that do not occur within the Period of Insurance;
  - b) Losses that result from or relate to the Insured Person's business or career pursuits including the Insured Person's work or profession;
  - c) Losses caused by illegal acts;
  - d) Losses that are intentionally caused by the Insured Person;
  - e) Losses that result from the direct actions of a relative of the Insured Person;
  - f) Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority;
  - g) Losses due to the order of any government, public authority, or customs' officials.
2. The Company shall not be liable for a loss that would otherwise be payable, if it occurs directly or indirectly, due to or in consequence of:-
  - (a) an act in contravention of a government prohibition or regulation or law.
  - (b) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - (c) an act of terrorism.  
For this purpose, an act of terrorism means any act including, but not limited to the use of force or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ethnic, ideological or similar purposes including the intention to influence any government and/or to put the public; or any section of the public in fear.

Any loss or damage which is occasioned by or through or in consequence of, directly or indirectly, of any of the above said occurrences shall be deemed to be Injury, loss or damage which is/are not covered by this insurance policy, except to the extent that the Insured shall prove that such Injury, loss or damage happened independently from the existence of such conditions.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this condition, any Injury, loss or damage is not covered by this insurance, the burden of proving that such Injury, loss or damage is covered shall be on the Insured.
3. The entire policy shall be voided whether before or after a loss, if any material fact or circumstance is willfully concealed, or misrepresented, or fraudulent information is provided to us whether concerning this insurance or any claim filed thereunder.
4. The Benefits under this policy will not be payable in the event of any situation involving any criminal activity, violation of law or the usage of drugs.
5. The Company shall not be deemed to provide cover and the Company 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 Company, 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.

## **SECTION 6 – POLICY BENEFITS**

### **A) ACCIDENTAL DAMAGE INCLUDING LIQUID DAMAGE TO PERSONAL HANDHELD ELECTRONIC EQUIPMENT**

The Company will cover the Insured Person against Accidental Damage including liquid damage to their Personal Handheld Electronic Equipment.

Provided that the Company's liability under this policy in respect of any one claim shall not exceed the Replacement Price of a similar device or the amount as stated in the Benefits subject to the proviso that the replacement device may:

- a) be a different model;
- b) be made by a different manufacturer;
- c) not include the identical features and functions as the Personal Handheld Electronic Equipment;



- d) be of like, kind and quality.

**Exclusions to Benefit A:**

The Company shall not be liable for:

- a) The excess as stated in the Benefits;
- b) Damage or deterioration of Personal Handheld Electronic Equipment arising from normal wear and tear or other gradually operating causes or occasioned by any process of cleaning, dyeing or renovating or climatic or atmospheric conditions;
- c) Damage due to any fraudulent, dishonest or criminal act committed by the Insured Person and/or the Insured Person's Immediate Family Member, whether acting alone or in collusion with others;
- d) Damage to Personal Handheld Electronic Equipment of the Insured Person directly or indirectly from:
  - i) Intentional or malicious acts or gross negligence or carelessness of the Insured Person and/or his/her Immediate Family Member ;
  - ii) Mislaying, misplacing or mysterious disappearance;
  - iii) Marring, scratching, peeling of paint or any other damage to the appearance of the Personal Handheld Electronic Equipment not resulting in loss of its function.
- e) Loss of Personal Handheld Electronic Equipment due to Theft;
- f) Damage resulting from alterations, maintenance, repairs, faulty design, or any process of cleaning or restoring.
- g) Loss of use, loss of information stored in memories, or any consequential loss (including but not limited to any economic loss or other loss of turnover, air-time, profits, business, goodwill or expected savings), except as set out elsewhere in this policy;
- h) Damage to, or costs or charges, when repairing or replacing battery chargers or batteries where these items are the only part of the Personal Handheld Electronic Equipment that have been damaged;
- i) costs involved in returning the Personal Handheld Electronic Equipment for repair, or collecting the Personal Handheld Electronic Equipment once it has been repaired;
- j) costs of repairing or providing replacement Personal Handheld Electronic Equipment where the damage to the Personal Handheld Electronic Equipment is covered by the relevant manufacturer's guarantee or warranty for either parts or labour;
- k) costs caused by the Personal Handheld Electronic Equipment being routinely serviced, inspected, adjusted or cleaned; or
- l) replacement of any accessories associated with the Insured Person's Personal Handheld Electronic Equipment.
- m) The loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within electronic or I.T. products as a result of unauthorized access or unauthorized use of such system or data or the transmission, a denial of service attack or receipt or transmission of malicious code. Computer system means any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information. Electronic data means any data stored on a computer system.
- n) Malicious Damage of Personal Handheld Electronic Equipment

**B) LOSS OF CASH AND/OR PERSONAL VALUABLES DUE TO THEFT**

Subject to a police report being lodged within 7 days from an occurrence, unless the Insured Person is physically unable to do so, the Company will reimburse the Insured Person for loss of cash and/or Personal Valuables caused by Theft committed against the Insured Person which occurs outside the Private Residence as stated in the Benefits schedule herein.

Provided that the Company's liability under this section in respect of any one Period of Insurance shall not exceed the amount as stated in the schedule of Benefits, per claim up to a maximum of 2 claims in every 12 months.

**Exclusion to Benefit B:**

The Company shall not be liable for:

- a) Loss, damage or deterioration of Personal Valuables arising from normal wear and tear or other gradually operating causes or occasioned by any process of cleaning, dyeing or renovating or climatic or atmospheric conditions;
- b) Loss due to any fraudulent, dishonest or criminal act committed by the Insured Person, persons known to the Insured Person, or the Insured Person's Immediate Family Member, whether acting alone or in collusion with others;
- c) Loss of or damage to Personal Valuables of the Insured Person directly or indirectly from:
  - i) Intentional or malicious acts or gross negligence or carelessness of the Insured Person;
  - ii) Mislaying, misplacing or mysterious disappearance;
  - iii) Marring, scratching, peeling of paint or any other damage to the appearance of the Personal Valuables not resulting in loss of its function.
- d) Loss caused due to Theft of any title or possession of any property of the Insured Person by a fraudulent scheme, trick, device or false pretense;
- e) Loss as a result of Pick-pocketing;

- f) Loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this policy, be insured by any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.

**C) IDENTITY THEFT – ENHANCED FRAUDULENT CHARGES INCLUDING REPLACEMENT OF PAYMENT CARDS, MEMBERSHIP CARDS OR LOYALTY CARDS AND PERSONAL PAPERS**

If the Insured Person's Payment Card is lost or stolen, the Company will reimburse the Insured Person for the unauthorized charges that the Insured Person is responsible for on the lost or stolen Payment Card, for up to 12 hours prior to the Insured Person's first report of the event to the Insured Person's Payment Card issuer(s).

If the Insured Person's Payment Card was not lost or stolen or as a result of a cyber-attack, but unauthorized charges were made (including but not limited to) through ATM withdrawal, in-store or online purchases to the Insured Person's Payment Card by a third party who has discovered and utilized the Insured Person's Payment Card number for such purchases, the Company will reimburse the unauthorized charges made up to 30 days prior to the Insured Person's first reporting the event to the Insured Person's Payment Card issuer or the Insured Person's Payment Card issuer notifies the Insured Person about the event (whichever occurs first).

The Company will reimburse the Insured Person for the costs of replacing the Payment Cards, membership cards or loyalty cards and Personal Papers when the Insured Person's wallet is lost due to Theft or Robbery:

**Exclusion to Benefit C:**

- a) Charges made on the Insured Person's lost or stolen Payment Card more than 12 hours prior to the Insured Person's first report of the event to the Insured Person's Payment Card issuer(s);
- b) Charges made on the Insured Person's Payment Card through ATM withdraw, in-store or online purchases more than 30 days prior to the Insured Person's first report of the event to the Payment Card issuer(s) or the Insured Person's Payment Card issuer notify the Insured Person about the event (whichever occurs first);
- c) Charges made on the Insured Person's lost or stolen Payment Card or made through ATM withdraw, in-store or online purchases after the Insured Person first reports the event to the Payment Card issuer(s);
- d) Cash advances made with the Insured Person's lost or stolen Payment Card;
- e) Charges incurred by a resident of the Insured Person's household, or by a person entrusted with the Insured Person's Payment Card;
- f) Money, checks, transportation tickets, or any items, other than the covered content that were in the Insured Person's wallet/purse when the Insured Person's wallet/purse was either lost or stolen.

**Conditions to Benefit C:**

- i. The Company will only pay for unauthorized charges which the Insured Person is responsible for under the terms and conditions of his/her Payment Card.
- ii. The Insured Person must report the loss or theft of his/her Payment Card to the card issuer(s) and to the Company within 12 hours after discovering his/her lost or stolen card;
- iii. The Insured Person must comply with all terms and conditions by which his/her Payment Card is issued.
- iv. Insured Person's account must be valid and in good standing for coverage to apply. Benefits will not be paid if, on the date of occurrence, on the date of claim filing, or on the date of would-be claim payment, Insured Person's account is in delinquency, collection, or cancellation status.

**D) MEDICAL REIMBURSEMENT FOR INJURY DUE TO THEFT/ROBBERY/ASSAULT**

When by reason of Injury sustained due to Theft/Robbery/Assault during the Period of Insurance, the Insured Person requires medical treatment by a legally qualified, registered medical practitioner, Physician, Surgeon, or the employment of a licensed or qualified nurse, or confinement in a Hospital, but excluding any dental treatment unless such treatment is directly caused by Theft, Robbery or Assault, and, subject to a police report being lodged within 7 days from the occurrence, unless the Insured Person is physically unable to do so, the Company will pay or reimburse the Insured (on behalf of the Insured Person) the actual expense incurred by him/her, within 52 weeks from the date of the covered Theft, Robbery or Assault for such medical treatment, hospital charges and nurses fees up to the maximum amount as specified in the Benefits and for a maximum of 2 claims in every 12 months.

In the event an Insured is receiving reimbursement of all or part of such incurred expenses from any other source(s), this policy will be liable only for the amount in excess of that amount payable by such other source(s) or other insurance policies provided that the benefit is payable by this policy.

All claims must be evidenced with and supported by original bill(s) and receipt(s).

**E) PERSONAL ACCIDENT – ACCIDENTAL DEATH AND DISABLEMENT**

The Company will pay the Accidental Death indemnity or Accidental Permanent Disablement benefits as stated in the Policy Schedule within 12 calendar months from Date of Loss. Payment of this Benefit in respect of the Insured Person shall forthwith terminate the coverage in respect of the said Insured Person under this policy.

Compensation Table		
CONDITIONS		PERCENTAGE OF PRINCIPAL INSURED SUM
A.	Death	
1.	Accidental death	100%
2.	Disappearance for 12 months after an Accident.	100%
B.	Permanent Total Disablement	
3.	Permanent Total Disablement shall mean when the Insured Person is Permanently unable to perform 3 of the Activities of Daily Living.	100%
4.	Permanent, total and irrecoverable Loss of Sight in both eyes.	100%
5.	Permanent severance or Permanent limitation in both hands and/or both feet to function.	100%
6.	Permanent, total and irrecoverable Loss of Speech and Permanent, total and irrecoverable Loss of Hearing of at least 80 decibels in all frequencies of hearing in both ears.	100%
C.	Permanent Partial Disablement	
7.	Permanent, total and irrecoverable Loss of Sight in one eye	50%
8.	Permanent severance or Permanent limitation in one hand or one foot to function.	50%
9.	Permanent, total and irrecoverable Loss of Speech.	50%
10.	Permanent, total and irrecoverable Loss of Hearing of at least 80 decibels in all frequencies of hearing in : a) both ears b) one ear	50% 25%
11.	Loss of four fingers	40%
12.	Loss of a thumb a) both joints; b) one joint	50% 25%
13.	Loss of a finger a) two or more joints; b) one joint	25% 5%
14.	Loss of toes a) all toes-one foot; b) big toe – both joints; c) big toe – one joint; d) other than big toe – each toe	25% 10% 3% 2.5%
15.	Shortening of leg by at least 5cm.	7.5%
D.	Exposure to severe weather conditions after an Accident resulting in Injury.	subject to the assigned % above that corresponds to the sustained Injury.

**Special Provision to Benefit E:**

- in the event of any Permanent Disablement not otherwise provided for under the Compensation Table, the Company reserve the rights to adopt such percentage as is in the Company's opinion the percentage of disablement without taking into account the occupation of the Insured Person and which is not inconsistent with the indemnities provided under the Compensation Table.
- if the Insured Person is left-handed the percentage relating to the right arm or right hand shall apply to the left arm or left hand respectively and the percentages relating to the left arm or left hand apply to the right arm or right hand respectively.
- when more than one infirmity arises from one Accident the percentage are added together but cannot exceed 100% of the Permanent Disablement indemnity as stated in the Policy Schedule.
- total compensation payable for each Insured Person in one policy year is limited to 100% of the basic cover. Should this 100% limit be reached before the expiry of the Period of Insurance, the cover under that certificate lapses at the moment the last event giving rise to the 100% Benefit or that difference making up the balance of the 100% Benefit occurs.

- (e) compensation shall not be payable for more than one of the Events A1 to D in the Compensation Table in respect of the same Injury. The admission of any one Benefit (Event A1 to D in the Compensation Table) will exhaust that particular benefit coverage for a particular Insured Person. The policy will continue as if that coverage Benefit has been cancelled for that Insured Person.

**Exclusion to Benefit D & E:**

The insurance under this policy does not provide Benefits in respect of any Injury caused directly or indirectly, wholly or partly by:

- a) Suicide or intentional self-inflicted injuries or any attempted suicide while sane or insane;
- b) War, declared or undeclared, civil war, revolution or any warlike operations;
- c) Consequent upon an Insured Person working in the armed forces or as a bodyguard, racing driver or rider, stuntman or being a member of a ship's crew, air crew, offshore worker, diver, logger, tunneller, professional sportsman, miner, fireman, police or security guard;
- d) All manual work, use (including testing) of heavy machinery, explosives or hazardous materials;
- e) Any violation or attempted violation of the law or resistance to arrest;
- f) Treatment of alcoholism, or drug abuse or any other complications arising therefrom or any drug-related Accidents;
- g) Pregnancy, miscarriage or childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;
- h) Psychosis, mental or nervous disorders or sleep disturbance disorders;
- i) Cosmetic or plastic surgery or any elective surgeries;
- j) Any form of dental care or surgery unless necessitated by Injury caused by an accident to sound and natural teeth;
- k) Any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth;
- l) Routine health checks, any investigation(s) not directly related to admission, diagnosis, illness or Injury, or any treatment or investigation which is not medically necessary, or convalescence, custodial or rest care;
- m) Acquired Immune Deficiency Syndrome (AIDS) 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 the opinion of the Company either the presence of any Human Immune Deficiency Virus or Antibodies to such a Virus);
- n) Any Injury sustained while serving as a crew member of any aircraft except as a fare-paying passenger in any aircraft having a current and valid air worthiness certificate issued by the appropriate authority of the country of its registry;
- o) Driving or riding in any kind of race involving motorized vehicles;
- p) Engaging, practicing or participating in a sport in a professional capacity or when an Insured Person would or could earn income or remuneration from engaging in such sport;
- q) Bacterial infection (except pyogenic infection due to accidental cut or wound), and/or any other kind of disease, and/or medical or surgical treatment (unless necessitated by injuries due to insured accident, which is performed during the policy cover);
- r) Any pre-existing conditions where the Insured Person:
  - i) have received or are receiving treatment;
  - ii) have been given medical advice, diagnosis, where care or treatment has been recommended;
  - iii) have clear and distinct symptoms that are or were evident; or
  - iv) when its existence would have been apparent to a reasonable person in the circumstances; prior to the Policy Effective Date as stated in the Policy Schedule.

**ADD-ON BENEFITS F - G (IF PURCHASED BY THE INSURED)**

**F) ATM WITHDRAWAL PROTECTION**

Subject to a police report being lodged within 7 days from an occurrence, unless the Insured Person is physically unable to do so, and on the production of the relevant ATM withdrawal slip/receipt or such other satisfactory evidence, the Company shall indemnify the Insured Person against the loss of:

- a) cash withdrawn by the Insured Person ; or
- b) cash which the Insured Person is forced to withdraw;

from his/her account via the use of ATM provided the loss took place:

- i. within 15 minutes immediately after the withdrawal;
- ii. by means of force whereby the Insured Person is held at gun-point, knife-point and/or by any other means;
- iii. by threat, Assault, battery and/or Robbery, causing fear of death, hurt and/or wrongful restraint;

by an unknown person, subject to all other terms and conditions as stipulated in the Policy.

Provided that the Company's liability under this section in respect of any one loss or any Period of Insurance shall not exceed the maximum amount as specified in the Benefits.

**Exclusion to Benefit F:**

- a) Loss due to any fraudulent, dishonest or criminal act by the Insured Person, by persons known to the Insured Person or by the Immediate Family Members, whether acting alone or in collusion with others;
- b) Loss due to the use of fraudulent cards;
- c) Loss resulting from unauthorized use of the Insured Person's card by the Immediate Family Members or persons known to him/her;
- d) Liability for any debt arising due to the loss of the Insured Person's card;
- e) Liability for any debt arising from the unauthorized use of any supplementary card issued to the Insured Person's family members or persons known to him/her.

**G) HOME PROTECTION – BURGLARY**

The Company will indemnify the Insured Person against loss or damage to the Household Contents caused by Burglary, subject to actual forcible violent entry or exit from the Private Residence, save and except for the following:

- a) part of the Private Residence's structure or ceiling, walls, wallpapers, stairs, doors, windows, railings or fixtures and fittings of the like;
- b) deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, stamps, documents of any kind, cash, currency notes, bank notes, manuscripts, record or accounts, medals and coins, motor vehicles and accessories or livestock;
- c) loss of or damage to Household Contents due to Theft caused by or carried out by the Insured Person's domestic servants or any of the Insured Person's Immediate Family Member who have access to the Private Residence.
- d) loss or damage due to any fraudulent, dishonest or criminal act of the Insured Person, any Immediate Family Member or person normally residing therein or resident domestic servant whether acting alone or in collusion with others;
- e) loss or damage due to nuclear reaction, nuclear radiation or radioactive contamination, or to any act or condition incident to any of the foregoing;
- f) loss or damage to Household Contents occurring while there is any change in the condition of the risk, such as when the door or window of the Private Residence is damaged by typhoon or during a fire in the Private Residence;
- g) damage by vandalism or malicious mischief;
- h) loss or damage to the Household Contents due to use of any key or duplicate thereof irrespective of whether the key belongs to the Insured Person or not;
- i) loss or damage to the Household Contents under a more specific policy; and/or
- j) mysterious disappearance, unexplainable and/or non provable event resulting in loss or damage to the Household Contents.

**Conditions to Benefit G:**

- i. Compensation for items of gold, silver, platinum and jewellery are limited to 1/3 of the total sum insured as stated in the Benefits.
- ii. The limit for any single piece of gold, silver, platinum and jewellery or watch is limited to 5% of total sum Insured as stated in the Benefits.

## **SECTION 7 – NOTIFICATION TO APPOINT NOMINEE**

### **NOMINATION**

To expedite payment of moneys upon death without the need for letters of administration or grant of probate, kindly complete and submit a Nomination Form to AIG. The Nomination Form can be downloaded from <https://www.aig.my/content/dam/aig/apac/malaysia/documents/others/beneficiary-nomination-form.pdf>

## **APPENDIX I**

### **SCHEDULE OF BENEFITS**

COVER	LIMIT OF LIABILITY (RM)						EXCESS (RM)
	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6	
Accidental Damage (Including Liquid Damage) to Personal Handheld Electronic Equipment (Reimbursement Basis)	Up to 3,000	Up to 5,000	Up to 7,000	Up to 9,000	Up to 11,000	Up to 13,000	10% of the claim amount
Loss of Cash & Valuables due to Theft/Robbery (Reimbursement Basis)	Up to 2,000	Up to 3,000	Up to 4,000	Up to 5,000	Up to 6,000	Up to 7,000	NIL
Identity Theft – a) Fraudulent Charges and b) Cards Replacement (Reimbursement basis)	Up to 4,000  Up to 500	Up to 5,000  Up to 500	Up to 7,000  Up to 500	Up to 8,000  Up to 500	Up to 9,000  Up to 500	Up to 10,000  Up to 500	NIL
Medical Reimbursement for treatment of injury due to Theft (per event)	Up to 2,000	Up to 3,000	Up to 4,000	Up to 6,000	Up to 8,000	Up to 10,000	NIL
Accidental Death & Disablement	Up to 50,000	Up to 100,000	Up to 150,000	Up to 200,000	Up to 250,000	Up to 300,000	NIL
<b>ADD-ON BENEFITS (IF PURCHASED BY THE INSURED)</b>							
ATM Withdrawal Protection	Up to 3,000	Up to 3,000	Up to 3,000	Up to 4,000	Up to 4,000	Up to 4,000	NIL
Home Protection – Burglary	Up to 5,000	Up to 5,000	Up to 5,000	Up to 7,500	Up to 7,500	Up to 7,500	NIL

**APPENDIX II**  
**FAX FORM FOR NOTIFICATION OF CLAIM**

In the event of a claim, please complete this form and send to the Company by fax to **03-2118 0288**  
*or by post to:* The Claims Department, AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768, 50756 Kuala Lumpur  
**within 30 days from the date of loss. Please ensure that you retain a copy of such completed form.**

**NOTICE OF CLAIM**

To :  
**THE CLAIMS MANAGER**  
**AIG Malaysia Insurance Berhad (200701037463)**  
**Fax No: 03-2118 0288**

**Lifestyle Guard**

Insured Person's Fax/ Telephone number/ E-mail:

Date: \_\_\_\_\_

Insured Person's policy number: \_\_\_\_\_

Name of Insured Person: \_\_\_\_\_

Name of injured person (If different from above) : \_\_\_\_\_

Date & place of incident : \_\_\_\_\_

Describe incident : \_\_\_\_\_

I am filing a claim in respect of : -

<b>BENEFITS</b>	<b>Please Tick Applicable Coverage</b>
<b>(A) ACCIDENTAL DAMAGE TO PERSONAL HANDHELD ELECTRONIC EQUIPMENT</b>	
<b>(B) LOSS OF CASH AND/OR PERSONAL VALUABLE DUE TO THEFT OR ROBBERY</b>	
<b>(C) IDENTITY THEFT – ENHANCED FRAUDULENT CHARGES &amp; CARDS REPLACEMENT</b>	
<b>(D) MEDICAL REIMBURSEMENT FOR INJURY DUE TO THEFT, ROBBERY OR ASSAULT</b>	
<b>(E) PERSONAL ACCIDENT – ACCIDENTAL DEATH AND DISABLEMENT</b> <i>(State which Benefit &amp; describe Injury)</i>	
<b>(F) ATM WITHDRAWAL PROTECTION</b>	
<b>(G) HOME PROTECTION – BURGLARY</b>	

\_\_\_\_\_  
**Sender's name**  
*(if different from Insured Person )*

\_\_\_\_\_  
**Sender's signature**



## **PRIVACY NOTICE**

Last updated: October 2020

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

P O Box 11768,  
50756 Kuala Lumpur

Email: [AIGMYCare@aig.com](mailto: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, AIG Electronic Services, e-mails and other means of communications, as well as from other insurers, claims 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 set forth in the links in the footer on AIG.MY (our "Social Media Content") (collectively, including the Site, the Apps and our Social Media Content, referred to as the "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 organisation; 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, analysing, 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 analyse 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 personalise 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 analysing, 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 reorganisation, 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](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 authorise 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, organisations 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 reorganisation, 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 organisational 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](mailto: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 recognise 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 personalise 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 personalised 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 personalised 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 personalised 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 organisations, 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 organisations 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/privacy-notice>.

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/privacy-notice>.





## DISCLOSURE & POLICY STATEMENT

1. Under the prudential framework of Corporate Governance the following avenues have been set up to handle customer grievances:-
  - a) The Customer Care Officer of AIG Malaysia Insurance Berhad (200701037463) ("Company") at tel: 1800 88 8811 or fax: 603 2118 0288 or via e-mail to [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com). At branch level, complaints can be received by the respective Branch Managers who will direct it to the Customer Care Officer.
  - b) Financial Markets Ombudsman Service (FMOS) at tel: 03-2272 2811

Any policyholder who is not satisfied with the decision of an insurance company may write to the FMOS, 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 FMOS's reference.

An award of the FMOS 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 FMOS's decision and pursue an alternative legal recourse instead. There is no fee charged for services of the FMOS.

The address is: **Financial Markets Ombudsman Service**  
**(Formerly known as Ombudsman for Financial Services)**  
Level 14, Main Block,  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur

- c) Laman Informasi Nasihat dan Khidmat of Bank Negara Malaysia (BNM) at tel: 1-300-88-5465 (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.

The address is: **Bank Negara Malaysia**  
Laman Informasi Nasihat dan Khidmat (BNMLINK)  
P.O.Box 10922  
50929 Kuala Lumpur

2. 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.
3. 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.
4. **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, P O Box 11768, 50756 Kuala Lumpur, phone: 1800 88 8811, fax: 603 2118 0288 or email: [AIGMYCare@aig.com](mailto: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)