



AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768, 50756 Kuala Lumpur  
Telephone : 1800 88 8811 / 603 2118 0188 Facsimile : 603 2118 0288

# PERSONAL HOSPITAL INCOME PLAN



AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768, 50756 Kuala Lumpur  
Telephone : 1800 88 8811 / 603 2118 0188 Facsimile : 603 2118 0288

## SCHEDULE OF BENEFITS

### PERSONAL HOSPITAL INCOME INSURANCE

<b>CORE BENEFITS</b>	<b>Plan 100</b>	<b>Plan 150</b>	<b>Plan 200</b>	<b>Plan 250</b>	<b>Plan 300</b>	<b>Plan 350</b>	<b>Plan 400</b>	<b>Plan 500</b>
<b>Daily Hospital Income</b> (up to 120 days)	100	150	200	250	300	350	400	500
<b>Daily Hospital Income in an Intensive Care Unit</b> (up to 20 days)	200	300	400	500	600	700	800	1,000
<b>Pre-Hospital Diagnostic Test</b> (up to 31 days prior to hospitalization)	1,000	1,000	1,500	2,000	2,500	3,000	4,000	4,500
<b>Surgical Cash</b> (lump sum – maximum of 2 surgeries per annum)	1,000	1,000	1,000	1,500	1,500	1,500	2,000	2,000
<b>OPTIONAL ADD-ON BENEFITS (if purchased by the policyholder)</b>								
<b>Home Nursing</b> (up to 10 days)	50	50	60	70	80	90	100	150
<b>In-hospital doctor / consultant visit</b> (up to 10 days)	100	100	100	150	150	150	200	200

Issued by



## PART 1 – THE CONTRACT

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

## PART 2 – DEFINITION

**We** use words which have a specific meaning in this policy. The words that are used frequently are shown below and each time it is used in the policy, it is shown in bold type.

**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**.

**Child/children** shall mean a financially dependant child of the **policyholder** (including step-children and those legally adopted) aged 30 days and above and below 18 years.

**Consultant** shall mean a medical practitioner who is currently registered, licensed and qualified to practice western medicine within the scope of his/her expertise in the geographical area and jurisdiction where his/her medical services are provided and is certified by the appropriate health authorities in an area of medical specialty and is not an **insured person** or business partner, agent or who is not related to the **insured person** or **insured person's immediate family member**.

**Date of Loss** is the date when the **insured person** is first diagnosed with a **disability**.

**Disability/Disabilities** shall mean all bodily injuries or **illness** and complications sustained, related or are due to the same **accident** or **illness**.

**Doctor** shall mean a medical practitioner who is currently registered, licensed and qualified to practice western medicine within the scope of his/her expertise in the geographical area and jurisdiction where his/her medical services are provided and is not an **insured person** or business partner, agent or who is not related to the **insured person** or **insured person's immediate family member**.

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

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

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



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

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

**Immediate family member** mean **policyholder's** spouse, parent, parent-in-law, grandparent, child(ren), son-in-law, daughter-in-law, brother or sister, step-parent, stepdaughter, stepson, grandchild, or legal guardian.

**Injury** shall mean an identifiable physical injury to an **insured person's** body which is caused by an **accident** solely and independently of any other causes and does not result from **illness**.

**Insured person** shall mean the **policyholder** and may include the **child/children** as reflected in the **policy schedule**.

**Medically necessary** shall mean a medical service provided by a **doctor** or **consultant** which is:

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

**Pre-existing illness** shall mean **disability/disabilities** that the **insured person** first manifested or contracted and has reasonable knowledge of prior to the policy **effective date**. An **insured person** may be considered to have reasonable knowledge of a **pre-existing illness** where the condition is one for which:

- (a) the **insured person** had received or is receiving treatment for; or
- (b) medical advice, diagnosis, care or treatment has been recommended; or
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

The **effective date** for the purpose of the **pre-existing illness** condition would be the date when the **insured person** was covered for the first time or upon the policy reinstatement date under this policy.

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



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**Policy schedule** shall mean the document attached together with this policy detailing the particulars of the **policyholder**, period of insurance and benefits under the policy.

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

**Specified illness** shall mean the following **disabilities** and its related complications, occurring within the first 120 days from the **effective date** or upon reinstatement:

- (a) Hypertension, diabetes mellitus and cardiovascular disease;
- (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
- (c) All ear, nose (including sinuses) and throat conditions;
- (d) Hernias, haemorrhoids, fistulae, hydrocoele, varicocele;
- (e) Endometriosis including disease of the reproduction system;
- (f) Vertebro-spinal disorders (including disc) and knee conditions.

**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;
- (d) Use of endoscopy to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.

**We, us or our** shall mean AIG Malaysia Insurance Berhad (200701037463).



### PART 3 - BENEFITS

This policy provides the benefits listed below in the event of **hospitalization** and outpatient treatment (where applicable) occurring during the period of coverage. The **schedule of benefits** sets out the benefits that correspond to the plan purchased by the **policyholder** and **we** will pay benefits subject to the limits reflected in the **policy schedule**. This document serves as proof of coverage.

#### **Daily Hospital Income** (up to 120 days)

If the **insured person** suffers from a **disability** which requires **hospitalization** as an inpatient in a **hospital** and such **hospitalization** is **medically necessary**, **we** will pay for every day of **hospitalization** up to the number of days at the amount specified in Item 1 of the **schedule of benefits**. **We** will not make any payments for admission in an intensive care unit.

#### **Daily Hospital Income in an Intensive Care Unit** (up to 20 days)

If the **insured person** suffers from a **disability** which requires **hospitalization** as an inpatient in an intensive care unit, which is designated solely for treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the **hospital** and such admission is **medically necessary**, **we** will pay for every day of **hospitalization** up to the number of days at the amount specified in Item 2 of the **schedule of benefits**. Payment will be made based on Item 1 of the **schedule of benefits** once the **hospitalization** exceeds the maximum days of cover.

This policy will only pay for a claim either under item 1 or 2 but not both for every day of **hospitalization**.

#### **Pre-Hospital Diagnostic Test** (up to 31 days prior to hospitalization)

If the **insured person** suffers a **disability** and requires **medically necessary** diagnostic tests, we will reimburse the expenses incurred up to the amount specified in Item 3 of the **schedule of benefits** provided that the tests occur within the number of days preceding admission as specified in Item 3 of the **schedule of benefits** and subject to there being an **hospitalization** due to the medical condition that was diagnosed. The cost of consultation and medication is not covered.

#### **Surgical Cash** (lump sum – maximum of 2 surgeries per annum)

If the **insured person** suffers from a **disability** which requires a **medically necessary surgery** whilst admitted as an inpatient in a **hospital**, **we** will pay a fixed lump sum at the amount specified in Item 4 of the **schedule of benefits**. The **surgery** must be related to the reason for **hospitalization**. This benefit is subject to a maximum of 2 surgeries per annum.



**Home Nursing** (up to 10 days)

If the **insured person** suffers a **disability** and requires home nursing after discharge from a **hospital**, by a qualified professional nurse which is recommended by the attending **doctor** or **consultant**, **we** will pay for every day of nursing care up to the number of days at the amount specified in Item 5 of the **schedule of benefits**.

**In-hospital doctor / Consultant Visit** (up to 10 days)

If the **insured person** suffers from a **disability** which requires **hospitalization** as an inpatient in a **hospital** and such admission is **medically necessary**, **we** will pay for every day a **doctor** or **consultant** visits, which is **medically necessary**, up to the number of days at the amount specified in Item 6 of the **schedule of benefits**.

**PART 4 - EXCLUSIONS**

**We** will not pay benefits due to or expenses incurred for:

1. activities related to:
  - (a) armed forces, peacekeeping forces and similar groups;
  - (b) air-travel unless as a fare paying passenger in commercial airlines;
  - (c) sports where a periodic income is received;
  - (d) racing of any kind except foot racing;
  - (e) hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports;
2. injuries that are intentionally self-inflicted, suicide or attempt to commit suicide, deliberate or reckless exposure to danger;
3. **pre-existing illness**;
4. any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developed within 6 months from the time of birth;
5. any **disability** occurring during the first 30 days from the **effective date** or upon reinstatement unless due to an **accident**;
6. **specified illnesses** occurring during the first 120 days from the **effective date** or upon reinstatement;
7. taking drugs:
  - (a) other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner;
  - (b) for the treatment of drug addiction;
8. Venereal disease and its sequelae;



9. Acquired Immune Deficiency Syndrome (AIDS); including Human Immunodeficiency Virus (HIV), AIDS Related Complex (ARC), HIV Wasting Syndrome and HIV related diseases;
10. psychotic, mental and nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
11. cosmetic or plastic **surgery** unless necessitated by an **accident** and recommended by the **doctor** or **consultant**; or any elective **surgery**;
12. pregnancy, fertility, child birth or birth control related;
13. erectile dysfunction and tests or treatment related to impotence or sterilization;
14. investigation and treatment of sleep and snoring disorders and hormone replacement therapy; alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone-setting, herbalist treatment, massage or aroma therapy or other alternative treatment;
15. any eye examination, refractive **surgery** (such as Radial Keratotomy or Lasik), dental treatment or oral **surgery** unless they are direct consequences of an **accident**;
16. circumcision or expenses incurred for sex change;
17. donation of any body organ including costs of acquisition and donation;
18. admission as an in-patient to a **hospital** to receive treatment not incidental to the treatment or diagnosis of a **disability**;
19. any treatment or admission which is deemed not **medically necessary** by **us** and any preventive treatments, preventive medicines or examinations carried out by a **doctor** or **consultant** and treatments specifically for weight reduction or gain;
20. treatment for a **disability** for which such treatment are provided free;
21. care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the **insured person** and **disability** arising out of duties of employment or profession that is covered under a workman's compensation insurance contract;
22. violation of law;
23. where payment would violate a government prohibition, regulation or law;
24. war (declared or not);
25. ionizing, radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
26. this policy does not cover any serious physical **injury**, sickness or disease 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;
  - (b) the dispersal or application of pathogenic or poisonous biological or chemical materials;
  - (c) the release of pathogenic or poisonous biological or chemical materials.

For the purposes of this exclusion, serious physical **injury** means:





- (a) physical injury that involves a substantial risk of death;
- (b) protracted and obvious physical disfigurement;
- (c) protracted loss of or impairment of the function of a bodily member or organ.

## PART 5 – GENERAL POLICY PROVISIONS

1. **Age to qualify for cover:** The **policyholder** must be 18 years and above and below the age of 61 years renewable up to 65 years. **Children** must be 30 days or above and below 18 years. All ages refers to the age as of the **insured person's** last birthday.
2. **Cooling off period:** If the cover does not meet the **policyholder's** requirements, the **policyholder** may cancel this policy within 15 days from the date this policy is delivered to the **policyholder**. **We** will give the **policyholder** a full refund of any premiums paid less any medical expenses incurred by **us** in the issue of the policy, as long as no claim has been made for that period.
3. **Waiting period:** Eligibility of benefits start 30 days after the **effective date**, except for a covered **accident** occurring after the **effective date** of coverage.
4. **Claims procedure:** The **policyholder**, **insured person** or someone duly authorized on their behalf must contact **us** within 30 days after any loss incurred by the **insured person** which is likely to lead to a claim. This can be done by contacting **us** at 1 800 88 88 11, or by e-mailing to AIGMYCare@aig.com or by writing to The Claims Department, , P O Box 11768, 50756 Kuala Lumpur. Any delay must be supported by justifiable reasons for the delay and acceptance is at **our** sole discretion. **We** will not pay any claims that are notified to **us** after 1 year from the **date of loss**.

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

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

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

If the **policyholder** is incompetent or otherwise unable to give a valid release for the claim, **we** may make arrangements to pay claims to a trustee pursuant to Schedule 10, subparagraph 5(1) of the Financial Services Act, 2013. Their receipt will discharge **our** liability under the policy. Upon payment, **we** will be fully discharged of **our** obligations under this policy.

6. **Contribution:** If the **insured person** is covered by another policy which covers the benefit in respect of Part 3 – Benefits, Item 3 of the policy, **we** will only reimburse the excess amount that is not payable by the other policies provided that the benefit is payable by this policy.



7. **Upgraded policies:** Upgrade on cover is only allowed 12 months from the **effective date** or every 12 months thereafter. Any upgrade is subject to **our** prior approval. If the **insured person** suffers from a **disability** prior to this change, **we** will pay the **policyholder** based on the limits prior to the upgrade.
8. **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 from the **policyholder**.
9. **Currency of payment:** All payments will be made in Ringgit Malaysia. Settlement in foreign currencies will only be made if the **policyholder** is not in Malaysia at the time of payment. The rate of exchange will be based on the prevailing exchange rate on the date of claim settlement as determined by Bank Negara Malaysia. The **policyholder** will bear all the administration and costs of conversion.
10. **Rights of ownership:** The **insured person** shall have the rights to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between the **policyholder** and **us**. **We** will not recognize any claim made by another party who is not insured by this policy. The **policyholder** cannot assign the benefits covered in this policy for the **insured person** to another person or entity.
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 the **insured person** and **us** can be referred to the Kuala Lumpur Regional Centre for Arbitration. All arbitration proceedings must take place, within 12 months from the date of disclaimer failing which, **we** would have no obligation over the claim.
14. **Subrogation:** Upon making a claim payment, **we** will acquire all of the **insured person's** rights to recover against any third party that may have contributed in the loss, at **our** own cost. The **insured person** must however give **us** their full cooperation to secure these rights and provide all assistance **we** require to institute legal proceedings against the third party.
15. **Condition precedent to liability:** The **insured person** must follow the terms, provisions and conditions of this policy in order to qualify for any payment under this policy. The **insured person's** failure to do so will invalidate all claims made under this policy.
16. **Conformity with law:** All the terms and conditions of this policy are in accordance to Malaysian laws and/or directives issued by the Malaysian insurance regulatory bodies.
17. **Period of cover:**

The policy starts on the **effective date**. This policy is renewable at **our** option. The premium in respect of the **insured person** is payable monthly. Each premium paid purchases cover for a calendar month and cover will terminate on the earlier of the following:

- (a) non-payment of premium or premium not made on time;
- (b) upon the next premium due date when the **insured person** attains the age of 66 years;
- (c) upon the **policyholder's** and / or **insured person's** death;
- (d) on the date this policy is cancelled in accordance with the cancellation condition as stated in "Item 20, Part 5 - General Conditions" of this policy;



- (e) if **we** find that the **insured person** is not within the age to qualify for cover;
- (f) if **we** find that the **insured person** is no longer qualified for cover;
- (g) upon any fraud, deliberate misstatement or concealment of facts during the application or time of claim on this policy;
- (h) a written notice of 30 days if **we** decide to discontinue underwriting this insurance product in accordance with the Portfolio Withdrawal Condition as stated in "Item 27, Part 5 – General Policy Provisions" of this policy.

Premium rates are not guaranteed. **We** reserve the right to revise the premium at the time of renewal based on the portfolio claim experience, for which the changes will be applicable to all **insured persons** under this policy irrespective of their individual claims experience. The revision could arise from the deterioration in claims experience or changes in benefits. These conditions are not exhaustive and the premium rates may be revised under other justified circumstances. A 30 days written notice will be provided to the **policyholders** prior to the change.

- 18. **Changes:** **We** can change the terms and provisions of this policy by giving the **policyholder** 30 days prior notice and such amendment will be applicable from the next renewal of this policy. No changes to this policy shall be valid unless authorized by **us** and is endorsed thereon.
- 19. **Reinstatement:** This policy can be reinstated with **our** consent provided that the **policyholder** respectively makes an application to reinstate the policy and provide **us** with all the information **we** require within 90 days from the defaulted premium due date. If accepted, **we** will reinstate the policy from the 1<sup>st</sup> day of the calendar month following the receipt of the premium by **us**.

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

- 20. **Cancellation:** The **policyholder** can cancel this policy by giving **us** 30 days notice in writing to: The Customer Servicing Group, Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia. **We** will continue to provide cover under this policy for the remaining period for which the premium had been received and this policy shall terminate upon the expiry of such period.

For avoidance of doubt, **we** reserve our right to rescind coverage where it is discovered that the **policy**

**holder** was in the category of excluded persons as expressed in Section 4 – Policy Exclusion, sub-section (1) of the policy at the point of entry into the contract. In such cases, **we** will refund the premium in full.

**We** can cancel this policy by giving the **policyholder** 30 days notice to the **policyholder's** last addresses as stated in the policy schedule or any alternative address that is notified to **us** in writing by the **policyholder**. **We** will continue to provide cover under this policy for the remaining period for which the premium had been received and this policy shall terminate upon the expiry of such period.

- 21. **Communication to us:** All communication to **us** shall be in writing or other means accepted by **us**.
- 22. **Residence overseas:** No benefit shall be payable if the **insured person** resides outside Malaysia for more than 90 consecutive days.



23. **Overseas treatment:** We will only cover the **insured person's** overseas treatment if:
- (a) the travel overseas is not for the purpose of seeking medical treatment;
  - (b) the **insured person** is advised by a **doctor** or **consultant** to be transferred to a **hospital** overseas to obtain medical treatment because the nature of treatment is not available in Malaysia.
- Overseas treatment of a **disability** which is diagnosed in Malaysia and non-emergency or chronic conditions where treatment can reasonably be postponed until return to Malaysia are excluded.
24. **Take-over policies** (applicable only if we have issued a written endorsement): If this policy has commenced immediately upon termination of a preceding policy and if the **insured person** has been afflicted with a medical **disability** prior or at the time this policy started (and benefits under the preceding policy would have been available to the **insured person**), such **insured person** shall continue to be covered for the existing **disability**, but not to exceed the limits of the previous policy on condition that **we** have secured a copy of the preceding policy.
25. **False information on age:** If **we** find that the **insured person's** age declared in the application is incorrect, **we** will pay based on the:
- (a) percentage of the premium paid to the premium that would have been payable at the correct age at the effective date if the correct premium is higher;
  - (b) pay based on the **schedule of benefit** if the correct premium is lower. **We** will refund the **policyholder** the extra premium that has been paid without adding interest.
  - (b) if it is found that at the correct age the insured person is not insurable under this policy pursuant to our underwriting rules, the policy shall void from the policy effective date with full refund refunded without interest.
26. **Change in risk:** The **insured person** shall give immediate notice in writing to **us** of any material change in the **insured person's** occupation, business, duties or pursuits and pay any additional premium that may be required by **us**.
27. **Portfolio withdrawal condition:** **We** reserve the right to cancel the portfolio as a whole if **we** decide to discontinue underwriting this insurance product. Cancellation of the portfolio as a whole shall be given by 30 days written notice to the **policyholder** and **we** will run off all the policies to expiry of the period of cover within the portfolio.
28. **Sanction:** **We** shall not be deemed to provide cover and **we** 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 **us**, **our** parent company or **our** 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.
29. **Consent to use personal data:** You are deemed to have read, understood, You are deemed to have read understood, and consented to the collection and subsequent processing of your personal information by us (whether obtained during the application process or administration of this Policy) in accordance with, our Privacy Notice as from time to time published on our 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 further represent and warrant that you have the authority to provide information relating to the other individuals to us, 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 us, and that the other individuals agree and consent that we may collect, use and process his/her personal information in accordance with our Privacy Notice. Such request can be made by writing to us at AIG Malaysia Customer Care, P O Box 11768, 50756 Kuala Lumpur or phone: 1800 88 8811 / 603 2118 0188, fax 603 2685 4896 or email: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)



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**30. 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.



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Last Updated: September 2015

## **PRIVACY NOTICE**

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 Department  
PO Box 11768,  
50756 Kuala Lumpur.  
Email: AIGMYCare@aig.com  
Phone: 1800 88 8811 / 603 2118 0188  
Fax: 603-21180288

### **HOW WE COLLECT PERSONAL DATA**

The principal ways we collect Personal Data are through application and claim forms in respect of our insurance products, by phone through telephone applications, e-mails and other communications with us, as well as from other insurers, claim investigators, medical professionals, witnesses and/or other third parties involved in our business dealings with you.

We also collect Personal Data through other means such as:

- this website (the "Site");
- the software applications made available by us for use on or through computers and mobile devices (the "Apps");
- our social media pages, including those linked at Social@AIG ([http://www.aig.com/social-media\\_3171\\_442101.html](http://www.aig.com/social-media_3171_442101.html)), and other social media content, tools and applications (our "Social Media Content").

The Site, the Apps and our Social Media Content are collectively referred to below as "AIG Electronic Services".

### **PERSONAL DATA THAT WE COLLECT**

Depending on your relationship with us (for example, as a consumer policyholder; non-policyholder insured or claimant; witness; commercial broker or appointed representative; or other person relating to our business), Personal Data collected about you and other individuals connected to you, may include:

#### **•General identification and contact information**

Your name; address; e-mail and telephone details; gender; marital status; family status; date of birth; passwords (including on our systems); educational background; physical attributes; activity records, such as driving records; photos; employment history, skills and experience; professional licenses and affiliations; relationship to the policyholder, insured or claimant; and date and cause of death, injury or disability.

#### **•Identification numbers issued by government bodies or agencies**

Identity card number; social security or national insurance number; passport number; employment pass or work permit number, employees' provident fund member number; tax identification number; military identification number; or driver's or other license number.



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P O Box 11768, 50756 Kuala Lumpur  
Telephone : 1800 88 8811 / 603 2118 0188 Facsimile : 603 2118 0288

**•Financial information and account details**

Payment card number; bank account number and account details; credit history and credit score; assets; income; and other financial information.

**•Medical condition and health status**

Current or former physical or mental or medical condition; health status; injury or disability information; medical procedures performed; personal habits (for example, smoking or consumption of alcohol); prescription information; and medical history.

**•Other sensitive information**

In certain cases, we may receive sensitive information about your trade union membership, religious beliefs, political opinions, family medical history or genetic information (for example, if you apply for insurance through a third-party marketing partner that is a trade, religious or political organization). In addition, we may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud, money laundering, drug trafficking or other serious crimes. We may also obtain sensitive information if you voluntarily provide it to us (for example, if you express preferences regarding medical treatment based on your religious beliefs).

**•Telephone recordings**

Recordings of telephone calls between you and our representatives and call centers.

**•Information enabling us to provide products and services.**

Location and identification of property insured (for example, property address, vehicle license plate or identification number); travel plans; age categories of individuals you wish to insure; policy and claim numbers; coverage/peril details; cause of loss; prior accident or loss history; your status as director or partner, or other ownership or management interest in an organization; and other insurance you hold.

**•Marketing preferences and customer feedback**

You may let us know your marketing preferences, enter a contest or prize draw or other sales promotion, or respond to a voluntary customer satisfaction survey.

**•Social media information**

Your social media account ID and profile picture, and other Personal Data that you provide to us through AIG Electronic Services. If you elect to connect your social media account provided by another social media service provider to your account(s) on any of the AIG Electronic Services, Personal Data from your social media account will be shared with us, which may include Personal Data that is part of your social media account profile or your friends' profiles.

**HOW WE USE PERSONAL DATA**

Our overriding principle is only to collect Personal Data which we believe to be relevant and required to understand your insurance needs, to conduct our business and to provide better customer service and products.

The particular purposes for which we may collect and use Personal Data includes:

- To communicate with you and others as part of our business. To provide insurance, financial services or related products and services to you and administer, maintain, manage and operate such products and/or services including any renewals.
- To send you important information regarding changes to our policies, other terms and conditions, renewal of policies, AIG Electronic Services and other administrative information.
- To process, assess and determine any applications or requests made by you for insurance products or services.
- For any purposes in connection with any claims made under any insurance products or in respect of any services provided by AIG Malaysia or AIG Affiliates, including without limitation making, defending, analyzing, assessing, processing, determining, settling, responding to and managing such claims.
- To assess your eligibility for payment plans, and process your premium and other payments.
- To provide improved quality, training and security (for example, with respect to recorded or monitored phone calls to our contact numbers).
- To prevent, detect and investigate crime, including fraud and money laundering, and analyze and manage other commercial risks.
- To carry out market research and analysis, including satisfaction surveys.
- To provide marketing information to you (including information about other products and services offered by selected third-party partners) in accordance with preferences you have expressed, if any.
- To personalize your experience on AIG Electronic Services by presenting information and advertisements tailored to you.
- To identify you to anyone to whom you send messages through AIG Electronic Services.





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- To allow you to participate in contests, prize draws and similar promotions, and to administer these activities. Some of these activities have additional terms and conditions, which could contain additional information about how we use and disclose your Personal Data, so we suggest that you read these carefully.
- To manage our infrastructure and business operations, and comply with internal policies and procedures, including those relating to auditing; finance and accounting; billing and collections; IT systems; data and website hosting; business continuity; and records, document and print management.
- To resolve complaints, and handle requests for data access or correction.
- To comply with applicable laws and regulatory obligations (including laws outside of Malaysia), such as those relating to anti-money laundering and anti-terrorism; comply with legal process; and respond to requests from public and governmental authorities (including those outside of Malaysia).
- For audit, compliance, investigation and inspection purposes.
- For matching any Personal Data held by AIG Malaysia or AIG Affiliates relating to you from time to time for any of the purposes listed in this Privacy Notice.
- To meet the requirements to make disclosure pursuant to any law binding on AIG Malaysia or any of the AIG Affiliates or for the purposes of complying with any regulations or guidelines issued by any regulatory or other authorities which have jurisdiction over AIG Malaysia or any AIG Affiliates.
- To conduct background and identity checks, such as for the purposes of verifying your identity in order to respond to your request to be provided with a duplicate policy or other documentation, any request made by you to change your address in our records, or any request by you to change your bank account or payment or other details in our records.
- To conduct credit checks on you, such as analyzing, verifying, and/or checking your credit, payment and/or status in relation to your ability to use the services.
- To carry out due diligence or other screening activities in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by AIG Malaysia.
- To determine any amount of indebtedness owing to or from you and collecting or recovering any amount owing from you or any person who has provided security or an undertaking for such liabilities of yours.
- To enable an actual or proposed purchaser, assignee, transferee, participant or sub-participant of AIG Malaysia or any of AIG Affiliates' rights or business to evaluate the transaction intended to be the subject of reorganization, merger, sale, joint venture, assignment transfer, participation or sub-participation.
- To establish and defend legal rights; to protect AIG Malaysia's operations or those of any AIG Affiliates or insurance business partners, our rights, privacy, safety or property, and/or that of AIG Affiliates, you or others; and to pursue available remedies or limit our damages.
- To exercise any rights AIG Malaysia or AIG Affiliates may have in connection with the provision of insurance products and services to you.

#### **INTERNATIONAL TRANSFER OF PERSONAL DATA**

Due to the global nature of our business, for the purposes set out above we may transfer Personal Data internationally to parties located in other countries that have a different data protection regime than is found in Malaysia. Personal Data collected by AIG Malaysia is likely to be transferred to places outside of Malaysia (such as to AIG or AIG secure data centers, AIG Affiliates, service providers, business partners and governmental or regulatory authorities) in order to carry out the purposes, or directly related purposes, for which the Personal Data was collected.

#### **SHARING OF PERSONAL DATA**

AIG Malaysia may make Personal Data available to:

##### **•Our group companies**

For a list of AIG Affiliates that may have access to and use of Personal Data, please refer to: [http://www.aigcorporate.com/AIG\\_All\\_Entities.pdf](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





AIG Malaysia Insurance Berhad (200701037463)  
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social media service provider to your AIG Electronic Services account or log into your AIG Electronic Services account from another social media account. By connecting your AIG Electronic Services account and your other social media account you authorize us to share data with the provider of your other social media account and you understand that the use of the data we share will be governed by the other service provider's social media website's privacy policy. If you do not want your Personal Data shared with other users or with your other social media account provider, please do not connect your other social media account with your AIG Electronic Services account and do not participate in social sharing on AIG Electronic Services.

**•Governmental authorities and third parties involved in court action**

We may also share Personal Data with governmental or other public authorities (including, but not limited to, workers' compensation boards, courts, law enforcement, tax authorities and criminal investigations agencies); and third-party civil legal process participants and their accountants, auditors, lawyers and other advisors and representatives as we believe to be necessary or appropriate:

- (a) to comply with applicable law, including laws outside Malaysia;
- (b) to comply with legal process;
- (c) to respond to requests from public and government authorities including public and government authorities outside Malaysia;
- (d) to enforce our terms and conditions;
- (e) to protect our operations or those of any of our group companies;
- (f) to protect our rights, privacy, safety or property, and/or that of our group companies, you or others;
- (g) to allow us to pursue available remedies or limit our damages; and
- (h) for audit, compliance, investigation and inspection purposes

**•Other Third Parties**

We may share Personal Data with payees; emergency providers (fire, police and medical emergency services); retailers; medical networks, organizations and providers; travel carriers; credit bureaus; credit reporting agencies; and other people involved in an incident that is the subject of a claim; as well as purchasers and prospective purchasers or other parties in any actual or proposed reorganization, merger, sale, joint venture, assignment, transfer or other transaction relating to all or any portion of our business, assets or stock. To check information provided, and to detect and prevent fraudulent claims, Personal Data (including details of injuries) may be shared with other insurers when dealing with claims to detect, prevent and investigate fraud.

Personal Data may also be shared by you, on message boards, chat, profile pages and blogs, and other AIG Electronic Services to which you are able to post data and materials. Please note that any data you post or disclose through these services will become public information, and may be available to visitors and users of the AIG Electronic Services and to the general public. We urge you to be very careful when deciding to disclose your Personal Data, or any other information, when using AIG Electronic Services.

**SECURITY**

AIG Malaysia will take appropriate technical, physical, legal and organizational measures, which are consistent with applicable privacy and data security laws. Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any Personal Data you might have with us has been compromised), please immediately notify us. (See the "Who to Contact About Your Personal Data" section above.)

When AIG Malaysia provides Personal Data to a service provider, the service provider will be selected carefully and required to use appropriate measures to protect the confidentiality and security of the Personal Data.

**RETENTION OF PERSONAL DATA**

AIG Malaysia takes reasonable steps to ensure that the Personal Data we process is reliable for its intended use, and as accurate and complete as is necessary to carry out the purposes described in this Privacy Notice. AIG Malaysia will retain Personal Data for the period necessary to fulfill the purposes outlined in this Privacy Notice unless a longer retention period is required or permitted by law.

**PERSONAL DATA OF OTHER INDIVIDUALS**

If you provide Personal Data to AIG Malaysia regarding other individuals, you agree: (a) to inform the individual about the content of this Privacy Notice; and (b) to obtain any legally required consent for the collection, use, disclosure, and transfer (including cross-border transfer) of Personal Data about the individual in accordance with this Privacy Notice.

**MARKETING PREFERENCES**

We will provide you with regular opportunities to tell us your marketing preferences, including in our communications to you. You can also contact us by e-mail at [AIMYCare@aig.com](mailto:AIMYCare@aig.com) or by writing to AIG Malaysia Insurance Berhad at P O Box 11768, 50756 Kuala Lumpur to tell us your marketing preferences and to opt-out.



AIG Malaysia Insurance Berhad (200701037463)  
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If you no longer want to receive marketing-related e-mails from AIG Malaysia on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to "unsubscribe" provided in each e-mail or by contacting us at the above addresses.

We aim to comply with your opt-out request(s) within a reasonable time period. Please note that if you opt-out as described above, we will not be able to remove your Personal Data from the databases of third parties with whom we have already shared your Personal Data (i.e., to those to whom we have already provided your Personal Data as of the date on which we respond to your opt-out request). Please also note that if you do opt-out of receiving marketing communications from us, we may still send you other important administrative communications from which you cannot opt-out.

#### **ACCESS AND CORRECTION REQUESTS, QUESTIONS AND CONCERNS**

In certain countries, an individual may have the right to access, correct, object to the use of, or request deletion or suppression of Personal Data on certain grounds. Please contact us as set out in the "Who to Contact About Your Personal Data" section above with any such requests or if you have any questions or concerns about how we process Personal Data. Please note that some Personal Data may be exempt from access, correction, objection, deletion or suppression rights in accordance with local privacy and data protection laws.

#### **OTHER INFORMATION WE COLLECT THROUGH AIG ELECTRONIC SERVICES**

"Other Information" is any information that does not reveal your specific identity, such as:

- Browser and electronic device information;
- App usage data;
- Information collected through cookies, pixel tags and other technologies;
- Demographic information and other information provided by you; and
- Aggregated information

We and our third-party service providers may collect Other Information in a variety of ways, including:

•Through your internet browser or electronic device: Certain information is collected by most websites, such as your IP address (i.e., your computer's address on the internet), screen resolution, operating system type (Windows or Mac) and version, internet browser type and version, electronic device manufacturer and model, language, time of the visit and the page(s) visited, name and version of the AIG Electronic Services (such as the App) you are using. We use this information to ensure that the AIG Electronic Services function properly.

•Through your use of the Apps: when you download and use the Apps, we and our service providers may track and collect App usage data, such as the date and time the Apps on your electronic device accesses our servers and what information and files have been downloaded to the Apps based on your device number.

•Using cookies: Cookies are pieces of information stored directly on the computer you are using. Cookies allow us to recognize your computer and to collect information such as internet browser type, time spent using the AIG Electronic Services, pages visited, language preferences and relevant country website. We may use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize your experience while using the AIG Electronic Services, or to gather statistical information about the usage of the AIG Electronic Services. Cookies further allow us to present to you the advertisements or offers that are most likely to appeal to you. We may also use cookies to track your responses to our advertisements and we may use cookies or other files to track your use of other websites.

One of the advertisement companies that we use is Google, Inc, trading as DoubleClick. For more information on the DoubleClick cookie, or to opt out from the DoubleClick advertisement cookie please visit: <http://www.google.com/privacy/ads/>. You can refuse to accept other cookies we use by adjusting your browser settings. However, if you do not accept these cookies, you may experience some inconvenience in your use the AIG Electronic Services and some online products.

•Using pixel tags, web beacons, clear GIFs or other similar technologies: These may be used in connection with some AIG Electronic Services and HTML-formatted e-mail messages to, among other things, track the actions of users of the AIG Electronic Services and e-mail recipients, measure the success of our marketing campaigns and compile statistics about usage of the AIG Electronic Services and response rates.

We use Adobe's Omniture analytics service, which uses cookies and web beacons to help us understand more about how our website is used by consumers so we can continue to improve it. Adobe does not have the right to use the information we provide to them beyond what is necessary to assist us. For more information on Adobe's Omniture service, including how to Opt-Out, go to <http://www.omniture.com/privacy/policy#optout>.

•Physical Location: Subject to applicable law, we may collect information regarding the physical location of your electronic device by, for example, using satellite, mobile/cell phone tower or WiFi signals. We may use your device's physical location to provide you with personalized location-based services and content. Subject to your marketing preferences as indicated to us or applicable law, we may also share your device's physical location, combined with



AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768, 50756 Kuala Lumpur  
Telephone : 1800 88 8811 / 603 2118 0188 Facsimile : 603 2118 0288

information about what advertisements you viewed and other information we collect, with our marketing partners to enable them to provide you with more personalized content and to study the effectiveness of advertising campaigns. In some instances, you may be permitted to allow or deny such uses and/or sharing of your device's location, but if you choose to deny such uses and/or sharing, we and/or our marketing partners may not be able to provide you with the applicable personalized services and content.

- From you: Some information (for example, your location or preferred means of communication) is collected when you voluntarily provide it. Unless combined with Personal Data, this information does not personally identify you.
- By aggregating information: We may aggregate and use certain information (for example, we may aggregate information to calculate the percentage of our users who have a particular telephone area code).

Please note that we may use and disclose Other Information for any purpose, except where we are required to do otherwise under applicable law. If we are required to treat Other Information as Personal Data under applicable law, then, in addition to the uses listed in the "Other Information We Collect" section above, we may use and disclose Other Information for all the purposes for which we use and disclose Personal Data.

### **THIRD PARTY WEBSITES**

This Privacy Notice does not address, and we are not responsible for, the privacy, information or other practices of any third parties, including any third party operating any site to which this AIG Electronic Services link. The inclusion of a link on AIG Electronic Services does not imply endorsement of the linked site by us or by our group companies.

Please note that we are not responsible for the collection, usage and disclosure policies and practices (including the information security practices) of other organizations, such as Facebook®, Twitter®, Apple®, Google®, Microsoft®, RIM/Blackberry® or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider or electronic device manufacturer, including any Personal Data you disclose to other organizations through or in connection with the AIG Electronic Services.

### **USE OF AIG ELECTRONIC SERVICES BY MINORS**

AIG Electronic Services are not directed to individuals under the age of 18, and we request that these individuals do not provide Personal Data through AIG Electronic Services.

### **CHANGES TO THIS PRIVACY NOTICE**

We review this Privacy Notice regularly and reserve the right to make changes at any time to take account of changes in our business and legal requirements. We will place updates on our website: <https://www.aig.my/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>



AIG Malaysia Insurance Berhad (200701037463)  
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## DISCLOSURE & POLICY STATEMENT KETERANGAN & KENYATAAN POLISI

- Under the prudential framework of Corporate Governance the following avenues have been set up to handle customer grievances:-  
*Di bawah rangka kewaspadaan Kawalan Korporat, cara-cara berikut telah disediakan kepada sesiapa yang ingin membuat aduan:-*
  - The Customer Care Officer of AIG Malaysia Insurance Berhad (200701037463) ("Company") at tel: 1800 88 8811 / 603 2118 0188 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. *Pegawai Khidmat Pelanggan AIG Malaysia Insurance Berhad (200701037463) ("Syarikat") di tel: 1800 88 8811 / 603 2118 0188 atau faks: 603 2118 0288 atau e-mel pada [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com). Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjangkan kepada Pegawai Khidmat Pelanggan.*
  - Ombudsman for Financial Services (OFS) at tel: 03-2272 2811 or fax: 03-2272 1577  
Any policyholder who is not satisfied with the decision of an insurance company may write to the OFS, giving details of the dispute, the name of the insurance company and the policy number. Copies of the correspondence between the policyholder and the insurance company must be submitted to facilitate OFS's reference.  
*Ombudsman Perkhidmatan Kewangan (OPK) di tel: 03-2272 2811 atau faks: 03-2272 1577*  
*Pemegang polisi yang tidak berpuas hati dengan keputusan sesebuah syarikat insurans boleh menulis surat aduan kepada OPK dengan butir-butir pertikaian, nama syarikat insurans dan nombor polisi. Salinan surat antara pemegang polisi dan pihak syarikat insurans perlu diserahkan kepada OPK untuk rujukan.*

An award of the OFS is binding on the Company. The policyholder can choose to accept or not. Acceptance is acknowledged only if it is in writing within 14 days of the decision. The Company shall settle the award within 30 days of policyholder's acceptance. But if the policyholder is not satisfied, he can reject the OFS's decision and pursue an alternative legal recourse instead. There is no fee charged for services of the OFS.

*Pihak Syarikat adalah terikat kepada keputusan OPK. Pemegang polisi boleh memilih sama ada bersetuju atau tidak. Persetujuan hanya diterima secara bertulis dalam tempoh 14 hari. Pihak Syarikat akan menyelesaikan tuntutan dalam tempoh 30 hari dari persetujuan pemegang polisi. Sekiranya pemegang polisi tidak berpuas hati dengan keputusan OPK, beliau boleh memilih untuk mengambil tindakan alternatif undang-undang. Tidak ada yuran bayaran yang dcaj untuk perkhidmatan OPK.*

The address is / Alamat ialah:-

### Ombudsman Perkhidmatan Kewangan

Tingkat 14, Blok Utama  
Dataran Kewangan Darul Takaful  
No 4 Jalan Sultan Sulaiman  
50000 Kuala Lumpur

- Laman Informasi Nasihat dan Khidmat of Bank Negara Malaysia (BNM) at tel: 1-300-88-5465 (1300-88-LINK) or fax: 03-2174 1515.  
Any policyholder who is not satisfied with the conduct of an insurance company may write to the Corporate Communication Department of BNM, giving details of the complaint, the name of the insurance company and the policy number or the claim number. Documentary support should be provided to facilitate reference.  
*Laman Informasi Nasihat dan Khidmat di Bank Negara Malaysia (BNM) di tel: 1-300-88-5465 (1300-88-LINK) atau faks: 03-2174 1515.*  
*Pemunya polisi yang tidak puas hati dengan bimbingan pihak syarikat insurans boleh membuat aduan kepada Jabatan Komunikasi Korporat di BNM dengan butir-butir pertikaian, nama pihak syarikat insurans dan nombor polisi atau nombor tuntutan. Sokongan dokumen perlu diserahkan untuk rujukan.*

The address is / Alamat ialah:-

Pengarah  
Laman Informasi Nasihat dan Khidmat (LINK) Tingkat Bawah,  
Blok C, Bank Negara Malaysia Peti Surat 10922,  
50929 Kuala Lumpur

Physical Visits: BNMLINK will receive visitors by appointment only. You may request for an appointment through their website or telephone.

*Lawatan Physical: BNMLINK akan menerima pelawat melalui temu janji sahaja. Anda boleh meminta temu janji melalui laman web atau telefon.*

- By virtue of the Financing Anti-Money Laundering, Anti-Terrorism Act and Proceeds of Unlawful Activities Act 2001, any 'Suspicious Transaction' as classified by the law is required to be reported to the Competent Authority at Bank Negara Malaysia.  
*Bersandarkan Akta Pencegahan Pengubahan Wang Haram, Pecegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001, sebarang 'Transaksi yang Mencurigakan' seperti yang termaktub di bawah undang-undang hendaklah dilaporkan kepada pihak berkuasa yang berkenaan di Bank Negara Malaysia.*
- For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Bahasa Malaysia provisions of any part of the contract, it is hereby agreed that the English version of the contract prevails.  
*Boleh dikatakan di mana terdapat konflik atau kekaburan berkenaan makna dalam peruntukan Bahasa Inggeris atau peruntukan Bahasa Malaysia tentang mana-mana bahagian kontrak, adalah dipersetujui bahawa versi kontrak Bahasa Inggeris akan mengatasi dan diikuti.*
- PERSONAL DATA CONSENT** : You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia (whether obtained during the application process or administration of this policy) in accordance with AIG Malaysia's Privacy Notice as from time to time published on AIG Malaysia's website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to you. If you submit information relating to other individuals, you are further deemed to represent and warrant that you have the authority to provide information relating to the other individuals to AIG Malaysia, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by AIG Malaysia, and that the other individuals agree and consent that AIG Malaysia may collect, use and process his/her personal information in accordance with AIG Malaysia's Privacy Notice. Requests to obtain access, correct, or withdraw your consent to the use of your personal information can be made by mail: Customer Care, AIG Malaysia Insurance Berhad, PO Box 11768, 50756 Kuala Lumpur, phone: 1800 88 8811 / 603 2118 0188, fax: 603 2118 0288 or email: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com).

**KESETUJUAN DATA PERIBADI:** Anda adalah dianggap telah membaca, memahami dan bersetuju dengan pengumpulan dan pemrosesan seterusnya maklumat peribadi anda oleh AIG Malaysia (sama ada yang diperolehi semasa proses permohonan atau pentadbiran polisi ini) mengikut Notis Privasi AIG Malaysia seperti yang diterbitkan dari semasa ke semasa pada laman web AIG Malaysia di <http://www.aig.my/privacy-notice>, di mana satu salinan juga telah diberikan kepada anda. Jika anda mengemukakan maklumat berkaitan individu lain, anda juga dianggap untuk mewakili dan menjamin bahawa anda mempunyai kuasa untuk mengemukakan maklumat yang berhubungan dengan individu lain kepada AIG Malaysia, bahawa anda telah memaklumkan kepada individu lain mengenai tujuan maklumat peribadinya boleh dikumpul, digunakan dan didedahkan serta pihak maklumat peribadinya boleh didedahkan oleh AIG Malaysia, dan bahawa individu lain bersetuju dan membenarkan AIG Malaysia mengumpul, menggunakan dan memproses maklumat peribadinya mengikut Notis Privasi AIG Malaysia. Permohonan untuk akses, pembetulan atau menarik balik persetujuan untuk kegunaan maklumat peribadi anda boleh dibuat secara surat: Customer Care, AIG Malaysia Insurance Berhad, PO Box 11768, 50756 Kuala Lumpur, telefon: 1800 88 8811 / 603 2118 0188, faks: 603 2118 0288 atau e-mel: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)



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**IMPORTANT NOTICE**

Please take note that a Product Disclosure Sheet is attached to your policy contract:

The Product Disclosure Sheet contains a summary of the product features. If you have any queries or are unsure of any of the policy terms or conditions, kindly call our Customer Service at **1800 88 8811** (Monday – Friday, 9am – 5pm).

**NOTIS PENTING**

*Sila ambil perhatian bahawa sesalinan Helaian Pendedahan Produk adalah dilampirkan dengan kontrak polisi anda:*

*Helaian Pendedahan Produk mengandungi ringkasan ciri-ciri produk. Jika anda ada sebarang pertanyaan atau tidak pasti mengenai apa jua terma-terma atau syarat-syarat polisi, sila hubungi Talian Perkhidmatan Pelanggan kami di **1800 88 8811** (Isnin – Jumaat, 9pagi – 5petang)*

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