

24/7 Worldwide Travel Assistance

AIG Travel
+603 2772 5600

This product brochure is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.

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Travel Guard®



ENHANCED

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Berhad or PIDM (visit www.pidm.gov.my).



WHETHER YOU ARE TRAVELLING FOR BUSINESS OR FOR LEISURE, TRAVEL GUARD® IS ALWAYS THERE FOR YOU.

With eight global service centres across the globe and a bevy of multilingual staff on hand, help is just a phone call away. Better yet, our centres work around the clock so there is always someone who can help you, no matter what time of the day it is where you are.

When you call our service centres, we can help you with:

- Medical services provider referral
- Telephone medical advice
- Lost passport assistance
- Embassy referral
- Interpreter referral

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HOW TO MAKE CLAIMS



1. SUBMISSION

Submit your claim via online at
<https://aigmy.merimen.com.my/travel-claims>

You need to include:

- Relevant claim form and supporting documents
- Bank account details



2. DECISION

If your supporting documents are sufficient, we will send you an email to notify you of the claim decision.



3. PAYOUT

If your claim is payable, we will pay via bank transfer and notify you through email or SMS.

COVID-19 Coverages



In the event you are diagnosed with COVID-19, we will cover you for COVID-19 coverages including Medical and Emergency Evacuation & Repatriation Expenses, Travel Cancellation (prior to departure), Travel Curtailment and Quarantine benefits. (applicable for Superior or Premier plan only).

Cancellation or Curtailment



If you have to cancel your trip prior to departure or cut short your trip, we will reimburse your forfeited travel and accommodation expenses.

Medical Expense



If you are hospitalised due to accident or illness (exclude pre-existing condition), we will cover the hospitalisation expenses incurred.

Evacuation



In the event of a medical emergency, we will send you to an appropriate medical facility for treatments, or we will bring you home to Malaysia.

Repatriation of Mortal Remains



In the event of death due to accident or illness, we will arrange to transport the remains back to Malaysia and pay for all relevant expenses irrespective of pre-existing condition.

Travel Delay



If your flight is delayed due to covered events, we will pay RM150 every 6 consecutive hours delayed. With an optional add-on, we will pay RM150 every 3 consecutive hours delayed.

WHAT WE COVER

Note : Please refer to policy wording for the full details of coverage and exclusions



COVID-19 COVERAGE TIPS & INFORMATION

Note : Please refer to policy wording for the full details of coverage and exclusions

1. Medical Expenses Incurred Overseas, Emergency Medical Evacuation & Repatriation



Covered Conditions and Exclusions

If you are diagnosed with COVID-19 whilst overseas, we will pay for the necessary and reasonable medical costs incurred during your trip, as a result of you contracting COVID-19 during your trip.

If you contracted COVID-19 during your trip, we will cover the cost of emergency **evacuation** if deemed medically necessary, which is included within the **Medical Expenses Incurred Overseas** benefit.

This benefit includes the cost of returning your body or your ashes to Malaysia up to the limit stated in the policy.

We will **not cover** any loss if you are travelling against doctor's advice.

What We Cover

- Medical expenses – medical, surgical, hospital, nursing treatment, ambulance fee.
- Emergency medical evacuation – to move you to another location for medical treatment.
- Cost of repatriation of your body or ashes to Malaysia in case of death due to COVID-19. *** In all cases, please call AIG Worldwide Travel Assistance immediately at 603-2772 5600 for assistance.**

We Do Not Cover

- All type of COVID-19 screening tests including mandatory pre-arrival/pre-departure and on-arrival COVID-19 tests (e.g., RTK, PCR).
- Self-arranged evacuation & repatriation. *** In all cases, please call AIG Worldwide Travel Assistance immediately at 603-2772 5600 for assistance.**
- COVID-19 vaccinations and related complications.

2. Out-of-country COVID-19 Diagnosis Quarantine Allowance



Covered Conditions and Exclusions

We will pay you per day as specified in the Schedule of Benefits according to your selected plan for up to 14 consecutive days, if while overseas, you are tested positive for COVID-19, and as a result, are unexpectedly placed into mandatory quarantine outside of Malaysia.

This benefit will **not apply** where quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin.

This benefit will **not apply** where quarantine measures are not set as a mandatory quarantine by the overseas official governmental body or health authority.

We will **not cover** any additional expenses incurred upon your being released from mandatory quarantine overseas, for example a new purchase or reissuance of transportation ticket costs due to a change in travel date to continue with the trip or return home.

We will **not cover** any loss if you are travelling against doctor's advice.

What We Cover

- Daily cash allowance of up to 14 days upon you test positive for COVID-19 and are placed under mandatory quarantine overseas.

We Do Not Cover

- If the overseas official health/governmental authority does not mandate the quarantine.
- Post quarantine additional expenses such as:
 - Purchase/change a flight ticket to continue travel or return home.
 - Additional accommodation expenses (from end of quarantine period to departure date from overseas back to Malaysia).
 - Any additional expenses incurred due to trip extension (from end of quarantine period to departure date from overseas back to Malaysia).
 - Mandatory RTK/PCR test required by the airline before boarding to continue travel or return home (after the quarantine period).
- Unused portion of travel/tour package activities, accommodation or transportation due to being placed in quarantine.

3. Travel Cancellation and Travel Postponement

*Prior to trip departure



Covered Conditions and Exclusions

We will pay up to the amount shown in the Schedule of Benefits in your policy if the cancellation or postponement of your trip, for which you have paid for under a contract and which is **not refundable**, is necessary and unavoidable as a result of you or your *immediate family members being diagnosed with COVID-19 prior to the scheduled Trip departure date.

***Definition :** *Immediate family members means your spouse, parent, parent-in-law, grandparent, son or daughter, son-in-law, daughter-in-law, brother or sister, step-parent, stepdaughter, stepson, grandchild, legal guardian.

- We will **not cover** any trip cancellation or trip postponement solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country. We will not cover any trip cancellation or trip postponement resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.
- We will **not cover** trip cancellation or trip postponement if you cancel your trip because of disinclination to travel, change of mind or fear of travelling.
- We will **not cover** trip cancellation or trip postponement if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the Trip for cancellation refund or compensation.
- We will **not cover** any loss if you are travelling against a medical practitioner's or doctor's advice, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).
- We will only pay for a claim in respect of either travel cancellation or travel postponement for the same event, but not both.

What We Cover

- Cancellation: Prior to trip departure, if you contracted and are tested positive for COVID-19, resulting in hospitalisation and/or quarantine which prohibit you to continue your trip.
- Cancelled transportation, accommodation, tours / activities, cost of visas which you have paid and are non-refundable; or
- Postponement: if you intend to postpone your trip, we will cover the fare difference or penalty charges to reschedule your trip.

**An official COVID-19 test report from a clinic/hospital approved by the Malaysian Ministry of Health is compulsory for claim submission. If not available, COVID-19 self-test result must be submitted together with a full snapshot of MYSejahtera COVID-19 (red) status indicating the quarantine period.*

We Do Not Cover

- If cancelled flight/trip/accommodation costs are refundable from other sources.
- If trip cancellation is due to someone, other than you or your immediate family member, tested positive of COVID-19. For example, housemate, office colleague or girl/boyfriend.
- You being a close contact but tested negative for COVID-19.
- If you have done a COVID-19 test before buying the travel insurance, and the test result could lead to a claim under the policy.
- If you purchased your insurance less than 5 days before departure date.

4. Travel Curtailment



Covered Conditions and Exclusions

We will pay up to the amount shown in the Schedule of Benefits if the curtailment of your trip is necessary and unavoidable because you or your immediate family members are diagnosed with COVID-19 while travelling and need to return to Malaysia earlier than planned. In that event, we will cover:

1. reasonable and necessary **travel** and **accommodation** expenses for which you have paid for, and which are not refundable.
2. reasonable and necessary additional travel costs to return to Malaysia.

We will **not cover** trip curtailment resulting solely from border closures, quarantine or other government orders, advisories, regulations, or directives.

We will **not cover** any loss if you are travelling against doctor's advice.

What We Cover

- If you or your immediate family members (travelling together) are placed into quarantine due to being COVID-19 positive during your trip and upon completing the quarantine period, you are further advised by the doctor and AIG assessment on your medical condition, it is necessary to **cut short your trip** and return home; or
- If your family member(s) is (are) COVID-19 positive (in Malaysia) resulting in hospitalisation, and you decide to **cut short your trip** and return home.

We cover:

- 1- travel and accommodation expenses which you have paid for and are non-refundable.
- 2- additional transport costs to return to Malaysia.

We Do Not Cover

- If you decide to curtail your trip without doctor's advice or AIG Worldwide Travel Assistance approval.
- Additional costs incurred or forfeited costs not due to trip curtailment such as:
 - Additional accommodation, transportation or other expenses, if you need to extend your Trip due to quarantine for COVID-19 (from end of quarantine period to departure date from overseas back to Malaysia).
 - Unused portion of travel/tour package activities, accommodation or transportation due to being placed in quarantine.

WHAT WE COVER

SCHEDULE OF BENEFITS

Benefits	Sum Insured Up To (RM)				
	Primary	Essential	Superior	Premier	Domestic
COVID-19 Coverages					
1. Medical Expenses Incurred Overseas, Emergency Medical Evacuation & Repatriation	-	-	600,000	800,000	-
2. Out-of-country COVID-19 Diagnosis Quarantine Allowance (Up to 14 days)	-	-	4,200 Up to RM300 / day	7,000 Up to RM500 / day	-
3. Travel Cancellation and Travel Postponement (Prior to departure)	-	-	25,000	30,000	-
4. Travel Curtailment	-	-	25,000	30,000	-
Base Coverages (Non COVID-19 related coverage)					
A Trip Cancellation (Pre-departure)	5,000	20,000	25,000	30,000	1,000
B Medical & Associated Expenses					20,000 (Accident only)
1. Medical Expenses	150,000	300,000	600,000	10,000,000	
2. Emergency Medical Related Expenses					
(a) Emergency Medical Evacuation and Emergency Medical Repatriation	150,000	Unlimited	Unlimited	Unlimited	20,000 (Accident only)
(b) Compassionate Visit	3,000	9,000	12,000	15,000	-
(c) Child Guard	-	9,000	12,000	15,000	-
(d) Daily Hospitalisation Income (RM250 per day)	5,000	15,000	20,000	30,000	-
(e) Emergency Telephone Charges and Internet Use	-	150	300	500	-
3. Follow up Medical Treatments - in home country – Malaysia					
(a) In-patient Medical Expenses (Up to 30 days)	10,000	50,000	50,000	50,000	-
(b) Outpatient / Specialist Treatments or Services provided by a Medical Practitioner	Included in B3(a)	Included in B3(a)	Included in B3(a)	Included in B3(a)	-
(c) Treatments or Services provided by Healthcare Professionals	-	500	700	1,000	-
4. Overseas Dental Expenses	Included in B1	Included in B1	Included in B1	Included in B1	-
C Repatriation of Mortal Remains	150,000	Unlimited	Unlimited	Unlimited	-
D Trip Curtailment	5,000	20,000	25,000	30,000	-
E1 Trip Interruption	1,000	1,500	2,000	3,000	-
E2 Travel Missed Connection (RM200 for every 6 consecutive hours)	200	600	800	1,200	-

Benefits	Sum Insured Up To (RM)				
	Primary	Essential	Superior	Premier	Domestic
Base Coverages					
F1 Travel Delay (RM150 for every 6 consecutive hours)					
(a) Overseas	1,500	3,900	4,200	5,100	-
(b) Malaysia	300	450	450	900	300
F2 Travel Re-Route (RM200 for every 6 consecutive hours)	200	600	800	1,200	-
G Baggage					
1. Loss of Personal Baggage Items	2,000	5,000	7,000	10,000	1,000
Item Limit:					
(a) Any one item	500	500	500	500	500
(b) Portable Computers including tablets and the likes	1,000	1,000	1,500	2,000	1,000
(c) Baggage Damage per bag	250	250	250	250	250
2. Baggage Delay (RM200 for every 6 consecutive hours)					
(a) Overseas	400	800	1,000	2,000	-
(b) Malaysia	-	200	200	800	200
3. Fraudulent Use of Credit Card	-	1,500	2,000	3,000	-
4. Loss of Travel Document	2,000	5,000	6,000	8,000	-
5. Loss of Personal Money	500	1,000	2,000	3,000	-
H Personal Accident					
Accidental Death & Permanent Disablement					
(i) Age 30 days to 17 years	25,000	75,000	100,000	125,000	50,000
(ii) Age 18 years to 85 years	100,000	300,000	400,000	500,000	50,000
I Personal Liability	500,000	1,000,000	1,000,000	1,000,000	500,000
J Loss of Home Contents	1,000	2,000	3,000	5,000	-
K1 Car Rental Excess Charges	-	2,000	3,000	5,000	-
K2 Car Rental Vehicle Return Costs	-	Included in K1	Included in K1	Included in K1	-
24/7 Worldwide Travel Assistance	Included	Included	Included	Included	Included
Optional Add-on					
L Travel Delay Upgrade (RM150 for every 3 consecutive hours)					
Overseas	-	3,900	4,200	5,100	-

Note:

1- Please refer to the policy wording for the full details of the coverages and exclusions.

2- For Family plan, the sum insured in total for all insured persons under Family plan is 300% of the limit shown in the Schedule of Benefits except for Item H -Personal Accident which remains a per person limit.

WHAT YOU PAY

PREMIUM TABLE (RM)

*Premium shown in the table below include COVID-19 coverage for Superior & Premier plans. No additional premium is required.

Single Trip Plan : 30 Days - 60 Years

Plan		Primary		Essential				Superior				Premier			
Cluster		C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	37	48	52	62	75	170	64	78	92	200	90	112	145	234
	6-10 days	49	68	73	87	100	239	92	107	124	282	132	157	201	328
	11-20 days	79	107	103	121	136	386	131	152	177	455	183	252	276	528
	Per week	34	47	39	52	74	219	45	62	87	257	52	72	99	299
	Travel Delay Upgrade	-	-	4 Per Day (Optional)											
Family	1-5 days	86	128	121	154	186	426	168	215	257	500	195	250	350	581
	6-10 days	133	170	172	218	280	600	236	299	375	705	269	328	464	821
	11-20 days	181	267	236	320	384	964	359	487	556	1,134	410	528	670	1,317
	Per week	84	116	95	129	182	546	112	152	213	640	129	177	249	746
	Travel Delay Upgrade	-	-	10 Per Day (Optional)											

Single Trip Plan : 61 - 70 Years

Plan		Primary		Essential				Superior				Premier			
Cluster		C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	37	48	52	62	75	170	64	78	92	200	90	112	145	234
	6-10 days	49	68	73	87	100	239	92	107	124	282	132	157	201	328
	11-20 days	79	107	103	121	136	386	131	152	177	455	183	252	276	528
	Per week	34	47	39	52	74	219	45	62	87	257	52	72	99	299
	Travel Delay Upgrade	-	-	4 Per Day (Optional)											
Family	1-5 days	86	128	121	154	186	426	168	215	257	500	195	250	350	581
	6-10 days	133	170	172	218	280	600	236	299	375	705	269	328	464	821
	11-20 days	181	267	236	320	384	964	359	487	556	1,134	410	528	670	1,317
	Per week	84	116	95	129	182	546	112	152	213	640	129	177	249	746
	Travel Delay Upgrade	-	-	10 Per Day (Optional)											

Single Trip Plan : 71 - 85 Years

Plan		Primary		Essential				Superior				Premier			
Cluster		C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	-	-	112	153	216	643	131	180	252	755	155	212	299	895
	6-10 days	-	-	156	214	302	904	183	252	356	1,065	217	299	418	1,256
	11-20 days	-	-	251	345	486	1,456	295	405	570	1,711	349	479	812	2,022
	Per week	-	-	152	206	291	872	177	243	342	1,025	210	287	408	1,212
	Travel Delay Upgrade	-	-	4 Per Day (Optional)											
Family	1-5 days	-	-	277	381	537	1,608	325	447	629	1,888	384	528	745	2,230
	6-10 days	-	-	389	536	754	2,260	457	629	886	2,656	540	743	1,047	3,138
	11-20 days	-	-	627	862	1,213	3,640	736	1,012	1,426	4,276	870	1,196	1,685	5,053
	Per week	-	-	376	516	727	2,181	442	607	855	2,563	521	717	1,010	3,028
	Travel Delay Upgrade	-	-	10 Per Day (Optional)											

* Primary Plan not applicable for C3 & C4

Domestic Plan

Plan	Individual			Family		
Age	30 days - 60 years	61-70 years	71-85 years	30 days - 60 years	61-70 years	71-85 years
1-5 days	22.68	22.68	79.92	54.00	54.00	199.80
6-10 days	31.32	31.32	113.40	75.60	75.60	279.72
11-20 days	49.68	49.68	181.44	122.04	122.04	451.44
21-30 days	78.84	78.84	289.44	193.32	193.32	720.36

Annual Multi-Trip Plan (Individual Only)

Plan	Essential				Superior				Premier			
Cluster	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
18-60 Years	349	478	581	1,743	491	617	688	2,033	633	762	892	2,373
61-70 Years	646	878	1,228	3,681	756	1,025	1,445	4,346	878	1,195	1,682	5,035
Domestic Add-on												
18-60 Years	221.40				221.40				221.40			
61-70 Years	474.12				474.12				474.12			
Optional Upgrade												
Travel Delay Upgrade	208				208				208			

* Primary Plan not applicable for Annual Multi-Trip Plan

* Domestic Add-on is inclusive of 8% Service Tax (ST)

THE COUNTRIES WE COVER

Cluster	Destination
C1	<ul style="list-style-type: none">China (excluding Tibet), Hong Kong, Indonesia, Japan, Macau, Singapore, South Korea, Taiwan, Thailand and Vietnam;Excluding Mongolia (Inner and Outer)
C2	<ul style="list-style-type: none">Brunei, Cambodia, India, Lao People's Democratic Republic, Maldives, Myanmar, New Zealand, Pakistan, Philippines and Sri Lanka;Including all countries listed in C1
C3	<ul style="list-style-type: none">Australia, Mauritius, Mongolia (Inner and Outer), Nauru and Uzbekistan;Europe (excluding Montenegro and Serbia);Middle East (excluding Iraq, Palestine and Yemen);Including all countries listed in C1 and C2
C4	<ul style="list-style-type: none">Worldwide (including Canada, Iraq, Nepal, Montenegro, Palestine, Serbia, Tibet, United States of America and Yemen);Including all countries listed in all other clusters
Sanction Countries	<ul style="list-style-type: none">Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine
Excluded Destination	<ul style="list-style-type: none">Antarctica
Domestic	<ul style="list-style-type: none">Malaysia, beyond 50 km from your place of residence or business

Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to take out the Travel Guard insurance policy. Be sure to also read the stipulated general terms and conditions of the policy.

What is this product about?

This product provides compensation in the event of injury, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. For domestic trips, coverages for Personal Accident and Medical and Associated Expenses benefit is confined to accidental causes only. This cover can be purchased by an individual person for themselves, their accompanying spouse and dependent children. You will have immediate access to 24/7 worldwide travel assistance in case of an emergency situation when you are abroad. You have an option of Single Trip or Annual Multi-Trip coverages depending on the plan type selected.

Who is eligible to purchase this product?

- (a) You must be either a Malaysian citizen, Malaysian permanent resident, or a holder of a valid work permit or employment pass (of which your place of employment must be in Malaysia during the policy period), dependent pass, student pass or long-term social visit pass not including travelling visa (that is issued by the relevant governmental authority in Malaysia) and must ordinarily reside in Malaysia with full rights to enter into and return to Malaysia regardless of medical status;
- (b) Your pre-travel arrangements must be made and paid for in Malaysia prior to your trip and your trip must commence in Malaysia; and
- (c) In respect of a return trip policy or an annual multi-trip policy, you must be returning to Malaysia at the end of the trip; or
- (d) In respect of a one-way trip policy, you must be intending to return to Malaysia on completion of your travel.

What are the covers / benefits provided?

Please refer to the schedule of benefits in the brochure. The key benefits covered by this product include:

- (a) Medical and Associated Expenses; (b) Personal Accident; (c) 24/7 Worldwide Travel Assistance; and
 - (d) In the event you are diagnosed with COVID-19, we will cover you for COVID-19 coverages including Medical and Emergency Evacuation & Repatriation Expenses, Travel Cancellation, Travel Curtailment and Quarantine Allowance benefits. (applicable for Superior or Premier plan only).
- Note:** Please refer to the policy wording for the full details of the coverages and exclusions.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Berhad or PIDM (visit www.pidm.gov.my).

Single Trip Plan Duration of cover ranges from 1 to 5 days to a maximum of 180 consecutive days for overseas trip and a maximum of 30 consecutive days for domestic trip.	Annual-Multi Trip Plan Duration of cover is for one year with unlimited number of trips made during the policy period. The maximum duration for each overseas trip is 90 consecutive days and each domestic trip is 30 consecutive days
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How much premium do I have to pay?

- (a) Please refer to the Premium Table in the brochure.
- (b) Premium is payable based on the number of days the insured is travelling, age, destination and plan type selected for Single Trip plans.
- (c) As for Annual Multi-Trip plans, premium is payable based on destination, age and plan type selected.

What are the fees and charges that I have to pay?

- (a) Commission: 25% of premiums (which is included in the premium charged).

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

- (a) **Purchase of Policy:**
Purchase of policy needs to be made prior to the commencement of your trip.
- (b) **Importance of Disclosure:**
You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge. You also have a duty to inform us of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.
- (c) **Claims :**
Claims documents can be submitted via online at <https://aigmy.merimen.com.my/travel-claims> as soon as practicable but no later than 90 days from the date of the incident. If you are unable to complete the claim documents within 90 days due to reasonable cause, the documents must be submitted no later than 1 year from the date of incident.
- (d) **Number of policies:**
You can only be covered under one policy in respect of this insurance with AIG Malaysia Insurance Berhad.

Can I cancel my policy?

- (a) **Single Trip Plan**
Cancellation for Single Trip Plan is at our discretion. Any cancellation will be made on the date of your request provided that it is prior to the commencement of the trip. We will refund the premium to you provided no claim has been or will be submitted by you. No cancellation request will be entertained after the commencement of your trip.

- (d) Please note that premium for Domestic Plans will be subjected to Service Tax (ST).
 - (e) The policy is not effective unless the premium payable has been paid.
 - (f) Payment can be made by cash, cheque, credit card or debit card.
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- (b) Stamp duty: RM10.00.
 - (c) Service Tax (ST) of 8% is applicable only to Domestic Plan and Domestic Add-on.

- (e) **Age :**
The eligible age is from 30 days up to 85 years for Single Trip Plan and 18 years up to 70 years for Annual Multi-Trip Plan. Age is determined as at policy expiry date.
- (f) **Maximum Trip Period:**
 - i. Overseas Trip:
 - Single Trip Plan: each trip shall not exceed 180 consecutive days;
 - Annual Multi-Trip Plan: each trip shall not exceed 90 consecutive days;
 - ii. Domestic Trip:
 - Each trip shall not exceed 30 consecutive days (Single Trip Plan & Annual Multi-Trip Plan).
- (g) **Renewal & Upgrade:**
Available for Annual Multi-Trip Plan only and is subject to our consent.

- (h) **Economic Sanctions:**
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 sanctions, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Uni on or the United States of America.

- (b) **Annual Multi-Trip Plan**
You may cancel this policy by giving us notice in writing. Cancellation for an Annual Multi-Trip Plan will take effect from the 1st day of the next calendar month following the receipt of cancellation notice. We will refund the premium to you for the unexpired term provided no claim has been or will be submitted by you.

What are the major exclusions under this policy?

We shall not be liable under any section for any claim arising out of, based upon or attributable to:

- (a) your involvement or you taking part in any:
 - (i) manual work which includes but is not limited to:
 - Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding 3 meters in height;
 - Work that involves heavy machinery, explosives or hazardous materials;
 - Work as a diver, lifeguard, taxi driver, bus driver or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
 - Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders.
 - (ii) Missionary work and related travel;
 - (iii) Humanitarian work and related travel;
 - (iv) Naval, military or air-force service or operation;
- (b) Activities relating to:
 - (i) Extreme sports and sporting activities;
 - (ii) Competition sports;
 - (iii) Racing other than on foot;
 - (iv) Diving beyond 30 meters in depth;
 - (v) Mountaineering;
 - (vi) Trekking above 3000 meters.
- (c) Suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;
- (d) During air travel unless as a fare paying passenger in a licensed private or commercial aircraft;
- (e) Violation of law;
- (f) Mental or nervous disorders;
- (g) Any illness, disease, injury, including symptoms, suffered by you, your relative, business associate or travelling companion which in the 1 year period before the travel start date and time:
 - First manifested itself, worsened, became acute exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatments;
 - Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a medical practitioner; or
 - Was treated by a medical practitioner or treatments had been recommended by a medical practitioner.

It shall also mean any congenital, hereditary, **chronic** or ongoing condition of yours, your relative, business associates or travelling companion which you or they are aware of, or could reasonably be expected to be aware of, before the travel start date and time.

Chronic means any condition that persists or is expected to persist for longer than a year and after that time is likely to recur. These include but are not limited to: arthritis, cardiovascular disorders, cancer (carcinoma/carcinoma in situ/malignant tumors), epilepsy, hemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease, respiratory disorder.

- (h) Acquired Immune Deficient Syndrome (AIDS) or Human Deficiency Virus (HIV);
- (i) Nuclear, chemical or biological materials;
- (j) War;
- (k) Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through the Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine;
- (l) Trips undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatments, consultation or advice;
- (m) Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;
- (n) Any circumstances you have been made aware of prior to the purchase of the policy.
- (o) A Cyber Event, Electromagnetic Event, and Impact Event.

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

What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any change in your life profile which would affect your risk profile.

Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Travel Insurance", available at all our branches or you can obtain a copy from an insurance agent.

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad	Telephone	: 1800 88 8811	Other types of Personal Accident cover available Please refer to our agents.
Menara Worldwide, No 198, Jalan Bukit Bintang,	E-mail	: AIGMYCare@aig.com	
55100 Kuala Lumpur, Malaysia.			

IMPORTANT NOTE:

You are advised to note the scale of benefits for death and disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. All nominations require the completion of the nomination form. The original physical form is a mandatory document required in the event of a claim. In the absence of the form, we will be guided by Paragraph 8 of Schedule 10 of the Financial Services Act 2013 when paying policy monies upon death of a policyholder. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

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

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

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

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

The information provided in this Product Disclosure Sheet is valid as of April 2025.