



## TRAVEL GUARD INSURANCE POLICY 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.

### 1. 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, coverage 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 coverage depending on the plan type selected.

### 2. 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) with full rights to enter into and return to Malaysia regardless of medical status;
- (b) You must be returning to your home (primary residence within Malaysia) at the end of your travel, or be intending to return home on completion of your travel;
- (c) Your pre-travel arrangements must be made and paid for in Malaysia and your trip must commence in Malaysia.

### 3. 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 benefits (applicable to 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](http://www.pidm.gov.my)).

### 4. 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.
- (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.

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

- (a) Commission : 25% of premiums (which is included in the premium charged).
- (b) Stamp duty (if applicable) : RM10.00.
- (c) Service Tax (ST) 8% is applicable only to Domestic Plan and Domestic Add-on.

### 6. 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 email to [MYClaims@aig.com](mailto:MYClaims@aig.com) as soon as practicable but no later than ninety (90) days from the date of the incident. If you are unable to complete the claim documents within ninety (90) days due to reasonable cause, the documents must be submitted no later than one (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.

**(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 Union or the United States of America.

**7. 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, life guard, 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;

(v) Professional sports or where a periodic income or financial reward of any kind is received;

(vi) Aerial activities;

(b) Activities relating to:

(i) Extreme sports and sporting activities;

(iv) Diving beyond 30 meters in depth;

(ii) Competition sports;

(v) Mountaineering;

(iii) Racing other than on foot;

(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 treatment;
- 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 treatment 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 Cuba, Iran, North Korea, Syria, 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 treatment, 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.

#### 8. 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 or period of insurance whichever is earlier. 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.

##### (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 first 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.

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

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

#### 10. Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Travel Guard", 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  
P O Box 11768, 50670 Kuala Lumpur, Malaysia.

Telephone : 1800 88 8811 / 603 2118 0188  
E-mail : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

#### 11. Other types of Personal Accident cover available

Please refer to our agents.

#### 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.