PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your travel insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

Date: 01 Jan 2026

1 What is AIG Travel Insurance?

AIG Travel Insurance provides compensation in the event of injuries, disability or death caused by accident, medical related expenses, emergency assistance, travel inconvenience and immediate access to 24/7 worldwide travel assistance for domestic and overseas trip. You can purchase this policy to cover you, your accompanying spouse and your children with a selection of plans for a per trip or annual trip.

2 Know Your Coverage

As an illustration, for **MYR 132.00** per trip to South Korea (overseas journey), you will receive the following **coverage**:

This policy **covers:**

Benefits: Cluster 1 - Deluxe Plan	**Sum Insured** (MYR)
Trip Cancellation (Pre-Departure)	15,000
Medical Expenses	1,000,000
Emergency Medical Evacuation & Repatriation of Mortal Remains Compassionate Visit Child Guard	20,000,000 7,000 7,000
Medical Expenses in Malaysia	50,000
Trip Curtailment	15,000
Travel Missed Connection	600
Travel Delay	3,300
Baggage Delay Loss of Baggage Loss of Personal Effects Loss of Travel Documents Loss of Money	1,350 250 8,000 3,000 3,000
Accident Death & Permanent Disablement	400,000
Personal Liability	1,000,000
Fraudulent Use of Credit Card	3,000
Car Rental Excess Charges	3,000
24/7 Worldwide Travel Assistance	Included
Doctor or Physician on Call	Included

This policy **excludes:**

Any claim or loss arising out of:

- an existing health condition.
- taking part in manual work, missionary work, humanitarian work, deliberate, malicious, illegal act.
- engaging in an overseas secondment as part of your occupation.
- pregnancy and childbirth, including miscarriage, infertility, contraception or operations related to sterilisation.
- war, civil war, invasion, revolution or any similar event.
- chemical, biological, radiological or nuclear events.
- use/ effect of alcohol or drugs.
- an incident or circumstances of which you were aware of at the time of you purchased this policy.
- any error or omission in your booking arrangements.
- financial default of a tour operator, transport or accommodation provider, or any other relevant firm or person.
- participation in competition sports, expeditions, hunting trip and safaris not provided by a licensed commercial operator, mountaineering, trekking above 3,000 metres.
- any sexually transmitted disease or condition.
- an epidemic or pandemic, fear of travel, quarantine, impact event, electromagnetic event, and cyber event.
- planned or actual travel in, 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.

The information contained herein is not comprehensive. You must read the policy wording for the full terms and conditions to understand what is covered and its limitations.

By paying an additional premium, you can expand the coverage to include:

- Loss or Damage of Golf Equipment
- Hole-in-one Expenses
- Winter Sports
- Scuba Sports

The duration of coverage is 20 days in respect of this illustration. You do not need to renew your policy.

If you have any questions or require assistance on your travel insurance, you can:

Contact us at
1-800-88-8811

Visit us at:
https://www.aig.my/travel

Email us at:
AIGMYCare@aig.com

3 Know You Obligations

For this travel insurance, you must pay a premium of:	
Standard Cover	***MYR 132.00*** *(per trip)*
Additional Cover: *Golf Insurance* - *Loss or Damage of Golf Equipment* - *Hole-in-one Expenses*	***MYR 24.00*** *(per trip)*
Additional Cover: *Special Sport* - *Winter Sports* - *Scuba Diving*	***MYR 50.00*** *(per trip)*
Total premium you must pay is ***RM 206.00***	
In which inclusive of:	
Rebate (Direct)	***-25%*** *of premium or* ***MYR -51.05***
Service Tax	***8%*** *or* ***MYR 00.00*** *(imposed on Domestic plan only, where applicable)*
You also have to pay the following fees and charges:	
Stamp duty	***MYR 10.00*** *(where applicable)*

4 Other Key Terms

- You must ensure that all the information you provide is full, complete, correct and honest and to the best of your knowledge including any change in the information thereafter this policy has issued to you.
- You must be either a Malaysian citizen, Malaysian Permanent resident, or a holder of a valid work permit or employment pass, dependent pass, student pass or long-term social visit pass not including travelling visa with full rights to enter into or return to Malaysia.
- You are only allowed to be covered under 1 policy by us for each trip.
- You must purchase the insurance before departing Malaysia and your trip must commence in Malaysia.
- Maximum trip duration limit:
    - Overseas per trip plans: cover one return trip during the policy period up to 180 consecutive days.
    - Domestic per trip plan: cover one return trip during the policy period up to 30 consecutive days.
    - Overseas annual multi-trip plans: cover multiple return trips during the policy period with each one return trip under the policy shall not exceed 90 consecutive days.
- You must be aged 30 days or above and below the age of 86 years for single-trip plans; and 18 years or above and below the age of 71 years for annual multi-trip plans.
- The total premium due must be paid and received in full by us on or before the effective date of the coverage.
- This policy is valid for the purpose of leisure and/or business travel trip within the period of insurance, and offers coverage only to individuals ordinarily resident in Malaysia and is null and void as to non-residents of Malaysia.

Note: Please refer to the policy wording for the full terms and conditions apply under this policy.

Can I cancel my policy?

Yes, you may cancel at any time by giving a written notice to us:

- per trip plan: prior to the commencement of the trip or period of insurance. No refund of premium is allowed after the commencement of your trip.
- annual multi-trip plan: cancellation will take effect from the 1st day of the calendar month following our receipt of the cancellation notice.

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

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 or PIDM (visit www.pidm.gov.my).