Student Assist
Protecting Student Overseas
Insurance Policy

Presented by:
AIG Malaysia Insurance Berhad (200701037463)
P O Box 11768,
50756 Kuala Lumpur.

Customer Service:

1800 88 8811

AIG

STUDENT ASSIST

SCHEDULE OF BENEFITS

		Up To Sum Insured (RM)		
		Classic	Superior	Premier
A. Medical Benefits				
1	Medical & Accidental Dental Expenses (a) Treatment in Country of Study * (b) Treatment Out of Country of Study *(Coverage up to 60 days) ** Excess of RM50 due to Illness*	10,000	10,000	10,000
B. Evacuation & Repatriation Benefits				
2	Emergency Medical Evacuation & Repatriation of Mortal Remains	250,000	300,000	Unlimited
3	Compassionate Visit (Due to Hospitalisation of Insured)	N/A	10,000	12,000
C. Personal Accident Benefits				
4	Accidental Death & Permanent Disablement	100,000	200,000	250,000
5	Felonious Assault	N/A	100,000	100,000
6	Sponsor Protection	50,000	100,000	150,000
7	Study Interruption (14 days)	10,000	20,000	25,000
D. Travel Inconvenience Benefits				
8	Travel Delay (RM150 for every 6 full consecutive hours)	N/A	150	450
9	Baggage Damage During Air Common Carrier Travel	N/A	100	200
10	Damage or Loss of Baggage and Personal Effects (including Laptop) (Maximum Limit Any One Item RM500 Except for Laptop) (Maximum Limit for Laptop RM1,000)	2,000	2,000	4,000
11	Loss of Travel Documents (a) Loss of Passport/Visa (b) Loss of Air Ticket	 N/A 200	 1,350 200	 2,700 200
12	Loss of Money	N/A	150	300
E. Other Related Travel Benefits				
13	Personal Liability	100,000	200,000	300,000
14	24 Hours Worldwide Travel Assistance	Included	Included	Included
OPTIONAL BENEFITS				
15	Medical & Accidental Dental Expenses (a) Treatment in Country of Study * (b) Treatment Out of Country of Study *(Coverage up to 60 days) ** Excess of RM50 due to illness*	150,000	250,000	400,000

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

"The policy schedule and the policy wordings shall be read together to form an entire contract between AIG Malaysia and the Policyholder/Insured Person."
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AIG Malaysia Insurance Berhad (200701037463)
P O Box 11768, 50756 Kuala Lumpur
Telephone : 1800 88 8811 / 603 2118 0188 Facsimile : 603 2118 0288

PART 1 - THE CONTRACT

In consideration of the payment of the agreed premium, AIG Malaysia Insurance Berhad (200701037463) (hereinafter referred to as the "**Company**") agrees to insure the Insured, to the extent herein provided and subject to all of the exceptions, limitations and provisions of this policy. This policy, the application, declaration and all other related endorsement(s), if any, shall constitute the entire contract herein created.

PART 2 - DEFINITION

For purposes of this policy, the following bolded words appearing in bold, terms and/or phrases shall carry the specific meanings as provided:

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 bodily Injury which shall include food poisoning.

Activities of Daily Living
shall mean the ability to carry out the following activities:
(a) Transfer : Getting in and out of a chair without requiring physical assistance.
(b) Mobility : The ability to move from room to room without requiring any physical assistance.
(c) Continence : The ability to voluntarily control bowel and bladder functions to maintain personal hygiene.
(d) Dressing : Putting on and taking off all necessary items of clothing without requiring assistance from another person.
(e) Bathing/Washing: The ability to take a bath or shower (including getting in or out of the bath or shower) or wash by any other means.
(f) Eating : Physical ability to eat food and put food into mouth.

AIDS
shall mean Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this policy, the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of the Company either the presence of any Human Immune Deficiency Virus or Antibodies to such a Virus).

Approved Transportation Medium
shall mean any land, water or air conveyance for the transport of the Insured during an Emergency Medical Evacuation including but not limited to an air ambulance and/or land ambulance as approved by the Company and arranged by Travel Assistance Partner.

Civil Unrest, Riot or Commotion
shall mean any illegal group gathering (organized or unorganized) for any purpose including but not limited to promotion, manifestation, making heard of views, beliefs and/or grievances which leads to violence whether with or without the presence of police and/or military authorities save and except for the gathering of individuals for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state.

Chartered Flights
shall mean flights organized and scheduled for travel on regular and published routes for a period of 1 month or more provided that the aircraft is a properly licensed private and/or commercial aircraft having a current and valid air worthiness certificate issued by the appropriate authority of the country of its registry for the transportation of passengers.

Common Carrier
shall mean any licensed registered operator which provides regular scheduled transportation services for individuals who travel as fare paying passengers in vehicles as listed below:
(a) airport limousine, bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train; and
(b) any fixed-wing aircraft operated by a licensed airline or Chartered Flights and helicopters operating only between established and recognized commercial airports or licensed commercial heliports, of which both the said aircrafts and helicopters must have current and valid air worthiness certificates issued by the appropriate authority of the country of its registry for the transportation of passengers.(hereinafter referred to as "**Air Common Carrier**")

Competent Age
shall mean the age eligibility for the Insured to qualify for cover under this policy which is from the age of fifteen (15) to forty five (45) years old.
In event that the Insured is below the age of eighteen(18), the Insured's Parent or Guardian shall enter into this contract of insurance with the Company for the benefit of the Insured. All ages referred to in this policy shall be the age as at the last birthday.

Congenital Conditions
shall mean any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six (6) months from the time of birth which shall include hernias of all types and epilepsy except when caused by a trauma which occurred after the date the Insured is effectively covered under this policy.

Country of Origin
shall mean the country which is domiciled by the Insured whereby he/she is:
(a) granted with the right of citizenship; or
(b) granted with the right to reside as a permanent resident.

Country of Study
shall mean the country in which the Insured is enrolled to study and is studying (during the Period of Insurance) at a registered and accredited Educational Institution on a full time basis.

Covered Condition
shall mean a Sickness or Injury. All bodily injuries sustained in any one Accident shall be considered as one disablement. All disability existing simultaneously, which are due to the same or related causes, shall be considered as one disablement. If a disablement is due to causes which are the same or related to the cause of a prior disablement (including complications therefrom) the disablement shall be considered as a continuation of the prior disablement and not a separate disablement.

Covered Expenses
shall mean necessary expenses incurred for an Approved Transportation Medium, medical services and/or medical supplies as a result of an Emergency Medical Evacuation carried out for the benefit of the Insured.

For the avoidance of doubt, all Approved Transportation Medium arrangements for the purposes of an Emergency Medical Evacuation of the Insured shall be made:
(a) by the most direct and economical route and means;
(b) subject to the prior approval of the Company; and
(c) only by the arrangement provided and carried out by Travel Assistance Partner.
All expenses made for:
(a) Approved Transportation Medium (if necessary and applicable and may vary on a case to case basis);
(b) medical supplies; and/or
(c) medical services,
must be recommended by the attending Doctor, Physician or Surgeon.

Date of Loss / Accident
shall mean the day when any of the Covered Condition and other covered incident(s):
(a) occurs;
(b) is inflicted to and/or;
(c) contracted by the Insured.

Disablement
shall mean the conditions which are described in item 3 to 12 in the Compensation Table provided under Part 4 - Benefits described in item C4 Accidental Death and Permanent Disablement of this policy.

Dentist
shall mean an individual who is registered, licensed and qualified to practice dentistry within the scope of his/her expertise in the geographical area and jurisdiction in where his/her medical services are provided excluding someone who is the Insured Person himself/herself or an Immediate Family Member of the Insured Person.

Doctor, Physician or Surgeon
shall mean an individual who is registered, licensed and qualified to practice western medicine within the scope of his/her expertise in the geographical area and jurisdiction in where his/her medical services are provided excluding someone who is the Insured himself/herself or an Immediate Family Member of the Insured.

Educational Institution
shall mean any school, vocational institute, polytechnic, college, university or institute of higher learning which is licensed to provide educational services by trained or qualified teachers and is situated outside of Malaysia

Emergency Medical Evacuation
shall mean the act of moving an Insured from one place to another by an Approved Transportation Medium, undertaken on an emergency basis by reasons as set out below:
(a) the Insured's Covered Condition necessitates immediate medical attention; or
(b) the Insured's Covered Condition necessitates immediate medical attention not readily available at the immediate medical facilities and/or Hospital where the Insured was at the time of necessity; or
(c) after an Insured has received medical treatment at a Hospital situated outside Malaysia, Travel Assistance Partner when necessary will evacuate the Insured back to Malaysia for further medical attention or recuperation.

Felonious Assault
shall mean any willful or unlawful use of physical force inflicted upon the Insured which is felonious and/or considered as a criminal act within the jurisdiction where such act has taken place which results in the Insured sustaining Injury.

Guardian
shall mean an individual who has legal guardianship over the Insured before he/she reaches the age of eighteen(18).

Hijack/Hijacking
shall mean the act of unlawful seizing or illegal exercise of control of a conveyance along with the passengers and crews, within which the Insured is traveling in.

Household Contents
shall mean household furniture, fixtures, fittings and furnishing, clothing and personal effects belonging to the Insured or to members of his/her family or domestic servants permanently residing with him/ excluding antiques, artifacts, paintings, objects of art or intrinsic value, manuscripts, financial securities of any kind, Money, stamps, travel documents, credit cards, bonds, coupons, negotiable instruments, title deeds, driving license and identity cards.

Hospital
shall mean an establishment duly constituted, registered and operated as a hospital providing healthcare, medical services and in-patient facilities with features set out below:-
(a) has facilities for diagnosis and major surgery;
(b) provides 24 hour nursing services by registered and graduate nurse(s);
(c) under the supervision of a Doctor, Physician or Surgeon; and
(d) is not primarily a clinic; a rehabilitation place for alcoholics or drug addicts; a nursing, rest or convalescent home; a home for the aged; or similar establishment.

Hospitalization/Hospitalized
shall mean admission to a Hospital as a registered in-patient for Medically Necessary treatments for a minimum period of six (6) hours upon the recommendation of a Doctor, Physician or Surgeon for a Covered Condition sustained by the Insured. For the avoidance of doubt, Hospitalization shall be evidenced by daily boarding charges imposed by a Hospital.

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Immediate Family Member
shall refer to the Insured's legal spouse, biological/legally adopted/step child, biological/legally adopted/step parent and their siblings, parent-in-law, grandparent, grandchild, sibling, sibling-in-law, niece or nephew.

Injury
shall mean bodily injury sustained by the Insured during the Period of Insurance caused solely and directly by an Accident.

Insured
shall mean any individual of Competent Age:
(a) who is named in the Policy Schedule and is accepted for insurance coverage by the Company; and
(b) is enrolled to study and is studying (during the Period of Insurance) at a registered and accredited Educational Institution on a full time basis (as determined by the Educational Institution);
(c) who has paid the applicable premium to enjoy the benefit of coverage provided by this policy; and
(d) ordinarily resident in Malaysia and the coverage under this policy is null and void as to non- residents of Malaysia.

Jewelry
shall mean objects such as but not limited to rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals, precious stones or semi precious-stones.

Laptop Computer
shall mean the complete laptop including accessories or attachments that come as standard equipment with the laptop. Any handled computers or devices are excluded from this category.

Loss of Hearing
shall mean Permanent irrecoverable loss of hearing where:
If a dB = Hearing loss at 500 Hertz
If b dB = Hearing loss at 1000 Hertz
If c dB = Hearing loss at 2000 Hertz
If d dB = Hearing loss at 4000 Hertz
1/6 of (a+2b+2c+d) is 80dB

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

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

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

Loss of Use
shall mean Permanent limitation in function in relation to limb, finger or toe following an Injury.

Medically Necessary
shall mean a medical service and/or treatment for a Covered Condition, which is:
(a) required and consistent with the diagnosis;
(b) customary medical treatment for such diagnosis;
(c) in accordance, consistent, current and proven with accepted medical practice standards generally observed in the industry at the time of service and/or treatment;
(d) not for the convenience of the Insured, Doctor, Physician or Surgeon and unable to be rendered out of a Hospital (if admitted as an in patient);
(e) not experimental or investigational in nature;
(f) not carried out for preventive or screening purposes;
(g) not for research purposes;
(h) not for routine health checks;
(i) not for private nursing, rest cures, sanitaria care or detoxification;
(j) not AIDS or AIDS related;
(k) not due to venereal disease and its sequel or any communicable diseases which requires quarantine by law subject to the Company's discretion
(l) not for cosmetic or plastic surgery unless caused by an Accident and recommended by the Doctor, Physician or Surgeon or any elective surgery; and
(m) not for dental care or surgery unless caused by an Accident and recommended by a Dentist;
and is Reasonable and Customary in terms of charges.

Medically Necessary Expenses
shall mean costs and expenses incurred as a result of a Covered Condition sustained by the Insured as a result of services provided by Doctor, Physician or Surgeon and/or Hospital which shall only include the following listed items. For the avoidance of doubt, any of the items stated below shall only be applicable should it be prescribed by a Doctor, Physician or Surgeon.
(a) surgery;
(b) consultancy;
(c) diagnostic test(s);
(d) nursing service;
(e) medical consumables and supplies;
(f) ambulance service;
(g) dental treatment required of which the Insured's condition is caused solely by a covered Accident and recommended by a dentist;
(h) boarding charges; and/or
(i) any applicable tax associated with all of the abovementioned.

Money
shall mean cash, bank or currency notes or travelers cheques.

Overseas Education Term
shall mean travel undertaken by an Insured during the Period of Insurance for the purposes of studying at a registered and accredited Educational Institution on a full time basis and includes:
(a) a leisure trip of not more than sixty (60) consecutive days outside the Country of Study and Malaysia ; or
(b) a return trip back to Malaysia of not more than sixty (60) consecutive days.

Parent
shall mean a legal parent (whether biological, step or adopted) of the Insured.

Period of Insurance
shall mean the duration for when an Insured is insured ,subject to the terms, conditions and exclusions as set out in this policy and the specific dates set out in the Policy Schedule.

Permanent
shall mean a physical condition of the human body which lasts for a full period of six (6) months commencing from the Date of Loss/Accident, which at the end of such period is concluded to be beyond any hope of recovery or improvement.

Policy Schedule
shall mean a document which is issued to the Insured after the Insured has made payment of applicable premium acting as written proof of insurance coverage provided to the Insured under this policy.

Pre Existing Condition
shall mean any direct or indirect disability that the Insured has reasonable knowledge of in the ninety (90) days prior to the inception of the Period of Insurance. An Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one of which:
(a) the Insured had received or is receiving treatment; 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.

Public Place
shall mean any place of which the general public have free access to including but not limited to shops, airports, train stations, bus stations, streets, hotel foyers, restaurants, beaches, public toilets, shopping malls, etc.

Reasonable and Customary
shall mean charges incurred for medical care, service and consumables which is/are Medically Necessary and shall be generally considered as reasonable and customary in the same industry within the jurisdiction for which such medical care, service and consumables is/are received and/or consumed by individuals of the same sex and of comparable age for a similar Covered Condition and are subject to the same set of acceptable medical standards and practice which could not have been omitted without adversely affecting the Insured's medical condition.

RM
is the denomination used for the Malaysian currency, which is also an abbreviation of "Ringgit Malaysia".

Serious Covered Condition
shall mean Injury or Sickness certified by the Doctor, Physician or Surgeon as being life threatening and is highly likely to lead to death within twelve (12) consecutive months.

Sickness
shall mean a physical condition marked by a pathological deviation from the normal healthy state for which it is Medically Necessary to seek treatment.

Sponsor
shall mean an individual who financially supports the Insured's education who:
(a) is named in the Policy Schedule; and
(b) is the Insured's Parent or Guardian.

Strike
shall mean work stoppage caused by collective action carried out by a group of workers/employees who willfully refuse to perform work, usually in response to employees' grievances for which there may be presence of relevant authorities for purposes of preventing violent acts.

Travel Assistance Partner means the business partner appointed by the Company that provides twenty-four (24) hours world-wide emergency assistance.

Theft
shall mean a permanent loss of belongings:
(a) where there is physical evidence of a break in of a premises (where applicable); or
(b) where the Insured's belongings are taken or attempted to be taken by force by causing or attempt to cause death, hurt , wrongful restraint or the fear of the same; or
(c) where the belongings are taken by force at any place where the general public has free access to. Such forceful snatching shall comprise the elements of stealth and surprise; or
(d) where the belongings are taken from a pocket, bag or purse at any place where the general public has free access to. Such act shall comprise the elements of stealth.

Total Disablement
shall mean Permanent physical disablement as a result of Injury caused by a covered Accident which lasts for at least one hundred and eighty (180) days from the Date of Loss/Accident causing the Insured unable to perform three (3) or more Activities of Daily Living which could normally be carried out by him/her in his/her daily life had such disablement not occurred.

Terrorist Act/Terrorism
shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with stated or unstated objectives of pursing economic, ethnic, nationalistic, political, racial or religious interest, whether such interests are declared or otherwise. Robberies or other criminal acts primarily committed for personal gains and acts arising primarily as a result of prior personal relationship between perpetrator(s) and victim(s) shall not be considered as a Terrorist Act. Terrorist Act shall also include any such act which is verified or recognized by the (relevant) government as an act of terrorism.

Tuition Fees
shall mean all fees, charges, expenses and costs required to attend and complete

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registered courses at a registered and accredited Educational Institution on a full time basis which shall exclude any fees incurred for extra-curricular activities and/or courses not associated with the studies. For the avoidance of doubt, costs and expenses associated with boarding, living expenses and purchase of textbooks or stationary are excluded.

PART 3 - COVERAGE

In consideration of the payment of premium by the Insured; and subject to the terms and conditions herein set out, the Company agrees to provide insurance coverage to the Insured as set out in this policy.
Coverage for Overseas Education Term shall commence twelve (12) hours prior to the Insured's departure from Malaysia and expires on the earliest of the following listed events:
(a) Period of Insurance expiry date; or
(b) Twelve(12) hours from the time of arrival back to Malaysia unless Malaysia is a point of transit subject to a maximum period of six (6) months from the date the Insured completes his full time studies; or
(c) date of Emergency Medical Evacuation or Repatriation of Mortal Remains back to Malaysia.

The period between the insurance commencement and its expiry will be known as "Trip".

For one way travel, cover terminates five (5) days upon the Insured's arrival at the Country of Study.

PART 4 - BENEFITS

The type of benefits and limit of coverage provided under this policy are described below. The combination of which are determined by the type of plan selected by the Insured as indicated in the Policy Schedule.

BASIC BENEFITS

A. Medical Benefits

1. Medical and Accidental Dental Expenses

a) Treatment in Country of Study

If the Insured suffers from a Covered Condition during his/her Overseas Education Term, the Company will reimburse the Medically Necessary Expenses (which are Reasonable and Customary) incurred:
(a) within fifty two (52) weeks from the Date of Loss/Accident or upon a Emergency Medical Evacuation, whichever is earlier; and
(b) at the Country of Study; or
(c) at the country where the Insured was evacuated to due to an Emergency Medical Evacuation

up to the amount specified in item A1a) of the Schedule of Benefits as attached hereto.

b) Treatment Out of the Country of Study

If the Insured suffers from a Covered Condition during his/her Overseas Education Term and seeks treatment in a country other than the Country of Study, the Company will reimburse the Medically Necessary Expenses which are Reasonable and Customary, incurred up to the number of days specified in item A1b of the Schedule of Benefits as attached hereto from the Insured's date of arrival at the country where the loss occurred, up to the amount specified in item A1a of the Schedule of Benefits as attached hereto.

In the event of Hospitalization for item A1a) and A1b), where permissible Travel Assistance Partner will advance payment to a Hospital.

The sum payable for item A1b) forms part and parcel of the amount stated in Item A1a) of the Schedule of Benefits.

In the event an Insured selects to be covered under the Optional Benefits described in the Summary of Benefits, the sum payable for Medical and Accidental Expenses and the number of days covered for Treatment Out of the Country of Study will be revised up to the amount specified in item 15a) and 15b) of the Schedule of Benefits as attached hereto.

In the event an Insured becomes entitled to or receives: (1) refund; (2) reimbursement; (3) subsidy; and/or (4) gratuity, of all or part of any part of the total expenses incurred within the ambit of this section from any other source, the Company shall only be liable for the remaining unpaid amount.

Exclusions: -

This insurance excludes any one of the following events or situations. The Insured shall, if so required, and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the exclusion set out:-
(a) treatment in the Country of Origin except as described above;
(b) diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a Covered Condition or any treatment which is not Medically Necessary;
(c) pregnancy or childbirth, miscarriage, abortion and prenatal and postnatal care and surgery, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation;
(d) treatments specifically for weight reduction or gain;
(e) investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy which includes but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment;
(f) any eye examination, refractive surgery, dental treatment or oral surgery unless they are direct consequences of an Accident;
(g) external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses and prescription thereof;
(h) costs and expenses which are of non medical nature such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
(i) circumcision unless Medically Necessary or expenses incurred for sex change;
(j) vaccinations and their complications;
(k) expenses incurred for donation of any body organ by an Insured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and it's complications;
(l) any Overseas Education Term undertaken against the advice of a Doctor, Physician or Surgeon, or when the purpose of such Overseas Education Term was to obtain any form of medical treatment, consultation or advice;
(m) if the first treatment of a Covered Condition occurs thirty (30) days after the Date of Loss/Accident;
(n) the first Ringgit Malaysia Fifty (RM50.00) only for each Covered Condition claim. This amount must be borne by the Insured;
(o) any Medically Necessary Expenses incurred out of Malaysia after the Company is of the opinion that the Insured is fit for return to Malaysia for treatment but was refused by the insured person;
(p) any Medically Necessary Expenses incurred out of Malaysia which the Company is of the opinion can be delayed for treatment upon return to Malaysia.

B. Evacuation & Repatriation benefits

2. Emergency Medical Evacuation and Repatriation of Mortal Remains

Emergency Medical Evacuation

If the Insured suffers from a Covered Condition during his/her Overseas Education Term and if in the opinion of Travel Assistance Partner, an Emergency Medical Evacuation is Medically Necessary, Travel Assistance Partner will arrange for the Emergency Medical Evacuation:
(a) by any means or manner deemed by Travel Assistance Partner to be most suitable for the Insured; and
(b) based on the severity of the Insured's Covered Condition.

The Company shall reimburse the Travel Assistance Partner directly for the Covered Expenses up to the amount specified in Item B2 of the Schedule of Benefits as attached hereto save and except for the following:
(a) any expenses incurred for services provided by another party for which the Insured is not liable to pay; or
(b) any expenses for a service not approved and arranged by Travel Assistance Partner. This exception may be waived in the event the Insured is unable, for reasons beyond his/her control, to notify Travel Assistance Partner during an emergency medical situation. In any event, the Company reserves the right to reimburse the Insured only for those expenses incurred for services which Travel Assistance Partner would have provided under the same circumstances and up to the amount described in Item B2 of the Schedule of Benefits as attached hereto.

Repatriation of Mortal Remains

If the Insured dies as a result of a Covered Condition during his/her Overseas Education Term, the Company shall:
(a) reimburse Travel Assistance Partner for expenses incurred to transport the Insured's mortal remains to Malaysia; and
(b) reimburse the Insured's estate the expenses incurred for services and supplies provided by a mortician or undertaker, including but not limited to the standard cost of a casket, embalming and/or cremation, if applicable.,

up to the amount specified in Item B2 of the Schedule of Benefits as attached hereto.

Exclusions:

For purposes of this section, the Company shall not be liable to pay for and/or reimburse the following:
(a) any expenses incurred for services provided by another party for which the Insured is not liable to pay; and
(b) any expenses for a service not approved and arranged by Travel Assistance Partner.

3. Compassionate Visit

(a) if as a result of a Covered Condition during his/her Overseas Education Term, the Insured is Hospitalized for five (5) or more consecutive days;
(b) if his/her medical condition does not allow an Emergency Medical Evacuation to be carried out; and
(c) if no adult member of his/her Immediate Family Member is present, the Company shall reimburse the reasonable expenses for:
- accommodation;
- communication;
- economy class travel fare and travel expenses at the place of loss; and
- meals.

necessary incurred by one (1) Immediate Family Member or a friend to visit and stay with the Insured during the Insured's stay in a Hospital, as advised by a Doctor, Physician or Surgeon up to amount specified in item 4 of the Schedule of Benefits as attached hereto.

In the event the Insured's Parent, spouse or child is:
(a) dead; or
(b) Hospitalized for five (5) or more consecutive days, as a result of a Covered Condition

the Company shall reimburse the reasonable expenses for
- accommodation;
- communication;
- economy class travel fare; and
- meals.

necessarily incurred by the Insured to travel to Malaysia for compassionate visit up to amount specified in item B3 of the Schedule of Benefits as attached hereto.

C. Personal Accident Benefits

4. Accidental Death and Permanent Disablement

When, as the result of an Accident occurring during his/her Overseas Education Term, an Insured dies or suffers from the conditions set out in the Compensation Table provided below, within three hundred and sixty five (365) days from the Date of

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Loss/Accident, the Company will pay up to the amount specified in item in item C4 of the Schedule of Benefits as attached hereto subject to the applicable percentage of payable insured sum as set out in the said Compensation Table.

COMPENSATION TABLE		
	CONDITIONS	**PERCENTAGE OF PRINCIPAL INSURED SUM**
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent paralysis of all limbs	100%
4.	Loss of two Limbs or Permanent Loss of Use of two Limbs	100%
5.	Loss of one Limb or Permanent Loss of Use of one Limb	100%
6.	Permanent and incurable insanity	100%
7.	Loss of Speech and Hearing	100%
8.	Loss of Sight of both eyes	100%
9.	Loss of Sight of one eye	100%
10	Permanent loss of the lens of one eye	50%
11	Loss of Hearing in	
	a) both ears	75%
	b) one ear	25%
12.	Permanent Loss of Speech	50%

In the event of any Permanent Disablement not otherwise provided for under the Compensation Table, the Company reserves the right to adopt such percentage as in the Company's opinion which is not inconsistent with the indemnities provided under the Compensation Table.

COMPENSATION LIMIT: Compensation limit shall apply in respect of each Insured. Compensation for each Insured shall not be payable for more than once in respect of each event in the Compensation Table in respect of the same Accident. The admission of any one benefit (item 1 to 12 in the Compensation Table) will exhaust that particular benefit coverage for the Insured. The policy will continue as if that coverage benefit had been cancelled for that Insured.

Total compensation payable for each Insured during the Period of Insurance is limited to 100% of the Accidental Death and Permanent Disablement coverage benefit. Should this 100% limit be reached before the expiry of the Period of Insurance, the coverage for the Insured will lapse at the moment the last event giving rise to the 100% benefit or that difference making up the balance of the 100% benefit occurs.

5. Felonious Assault
When, as the result of a Felonious Assault occurring during his/her Overseas Education Term, an Insured suffers from death or Permanent Total Disablement, within three hundred and sixty five (365) days from the Date of Loss/Accident, the Company will pay the amount specified in item C5 of the Schedule of Benefits as attached hereto.

Felonious Assault covered under this policy shall meet the following criteria:
(a) that such Felonious Assault must be a result of Theft; or
(b) a criminal act of violence which shall include but is not limited to Hijacking, assault, murder or civil disturbance; and
(c) that such Felonious Assault must be inflicted upon the Insured by individuals other than:
  i. the students of the Education Institution where the Insured is studying;
  ii. the Insured's Immediate Family Member; or
  iii. any individual who resides with the Insured on a permanent basis.

6. Sponsor Protection
When, as the result of an Accident occurring during his/her Overseas Education Term, an Insured's Sponsor suffers from death, within three hundred and sixty five (365) days from the Date of Loss/Accident, the Company will pay the Insured the amount specified in item C6 of the Schedule of Benefits as attached hereto

7. Study Interruption
If the Insured needs to be absent from his/her study for the remaining part of a term or semester due to:
(a) a Medically Necessary hospitalization for fourteen (14) or more consecutive days, as a result of a Covered Condition during his/her Overseas Education Term; or
(b) Serious Covered Condition or;
(c) Emergency Medical Evacuation; or
(d) the death of an Immediate Family Member,

during which period, the Tuition Fees has already been paid for the remaining period of the term semester, the Company will reimburse the Insured the non-refundable portion of the Tuition Fees which has already been advanced to the accredited Educational Institution up to amount specified in item C7 of the Schedule of Benefits as attached hereto.

Exclusions for A, B and C:
For purposes of item 1 to 7, this insurance excludes any one of the following events or situations. The Insured shall, if so required, and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the exclusion set out:
(a) any Pre Existing Conditions;
(b) any Congenital Conditions;
(c) driving or riding in any kind of race, competition or contest whether casual or otherwise involving motorized land, water or air vehicles including any related activities;
(d) engaging, practicing or participating in a sport in a professional capacity or whenthe Insured would or could earn income or remuneration from engaging in such sport;
(e) suicide or intentional self-inflicted injuries or any attempted act in connection thereof whether sane or insane;
(f) alcoholism, drug abuse or any other complications arising therefrom;
(g) psychotic, mental and nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
(h) pregnancy, miscarriage or childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom.

D. Travel Inconvenience-Benefits

8. Travel Delay
If the Insured's covered scheduled Common Carrier during his/her Overseas Education Term is delayed for six (6) hours consecutively from the original scheduled departure time as specified in his/her printed itinerary, the Company shall pay the Insured one hundred and fifty (RM150.00) only for the first six (6) consecutive hours of delay, followed by the sum of one hundred and fifty (RM150.00) for the next six (6) consecutive hours of delay and so on, up to the amount stated in item D8 of the Schedule of Benefits as attached hereto save and except for:
(a) the Insured missing a scheduled Common Carrier as a result of the Insured's failure to check in within the stipulated time as specified in his/her printed itinerary supplied to him/her;
(b) any Strike or industrial action by the scheduled Common Carrier existing on the date his/her Overseas Education Term is arranged; or
(c) the Insured's late arrival to a Common Carrier terminal where his/her covered scheduled Common Carrier is to depart from save and except when such late arrival is caused by a Strike or an industrial action.

9. Baggage Damage during Air Common Carrier Travel
If the Insured's accompanying checked-in baggage in a Air Common Carrier during his/her Overseas Education Term, is damaged to the extent that it is no longer useable, the Company shall pay the Insured the amount stated in item D9 of the Schedule of Benefits as attached hereto save and except for claims not declared to a personal of the Common Carrier authorized to receive such a claim, as soon as the Insured is aware that the baggage is damaged.

10. Damage or Loss of Personal Effects (including Laptop)
If the Insured's personal effects taken or purchased during his/her Overseas Education Term are lost or damage due to the following causes, the Company will reimburse the original purchase cost of the loss item(s) subject to the amount specified in Item D10 of the Schedule of Benefits as attached hereto:
(a) Theft; or/and;
(b) the negligence of a Common Carrier.
provided always that:
  (1) such loss must be reported to the police or other relevant authorities having jurisdiction at the place of loss within twenty four (24) hours from the Date of Loss/Accident;
  (2) the Company shall not be liable for more than five hundred (RM500) only in respect of any one (1) article or pair or set of articles; and/or one thousand(RM 1,000.00) only in respect to Laptop.
  (3) cover on baggage damage, Jewelry and electronic items are only in respect of Theft.

Exclusions:
(A) For purposes of this section, the Company shall not be liable to pay for and/or reimburse the following classes of property including its accessories and peripherals if applicable:
  (a) motor vehicles, motorcycles, boats, motors, any other conveyances;
  (b) sport equipments excluding golfing equipment;
  (c) perishable and consumable items;
  (d) household furniture, fixtures, fittings and furnishing, antiques, artifacts, paintings, objects of art or intrinsic value;
  (e) manuscript, financial securities of any kind, Money, stamps, travel documents, credit cards, bonds, coupons, negotiable instruments, title deeds, driving license and identity cards;
  (f) external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses artificial teeth and dental bridges;
  (g) musical instruments and;
  (h) fragile articles.

(B) This insurance excludes any one of the following events or situations. The Insured shall, if so required, and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the exclusion set out:
  (a) loss or damage caused by wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
  (b) loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
  (c) loss or damage to property insured under any other insurance policy or reimbursed by any other carrier, hotel or any other party;
  (d) loss to Insured's baggage sent in advance, mailed or shipped separately;
  (e) loss to Insured's baggage left unattended in any Public Place or as a result of the Insured's failure to take due care and precautions for the safeguard and security of such property or left with a person that the Insured does not know;
  (f) loss of business goods or samples or equipment of any kind;
  (g) loss of data recorded on tapes, cards, discs or otherwise;
  (h) loss of or damage to golf balls and clubs and golf equipment whilst actually in the course of play or practice;
  (i) loss or damage caused by fragile items;
  (j) loss in respect of shortage due to error, omission, exchange transactions or depreciation in value; and
  (k) mysterious disappearance.

This policy will only pay for any claim either under item D9 or D10 but not both.

"The policy schedule and the policy wordings shall be read together to form an entire contract between AIG Malaysia and the Policyholder/Insured Person."
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11. Loss of Travel Documents

a) Loss of Passport/Visa

If the Insured losses his/her passport or visa during his/her Overseas Education Term as a result of Theft, the Company will reimburse for the additional reasonable expenses for:

- the replacement of passport and/or visa;
- accommodation;
- communication ;
- travel at the place of loss; and
- meals.

incurred by the Insured up to the amount specified in item D11a)of the Schedule of Benefits as attached hereto .

b) Loss of Air Ticket

If the Insured losses his/her air ticket during his/her Overseas Education Term as a result of Theft, the Company shall pay the Insured the amount stated in item D11b) of the Schedule of Benefits as attached hereto

12. Loss of Money

If the Insured losses his/her Money during his/her Overseas Education Term as a result of Theft, the Company will pay the Insured the amount stated in the police report subject to the maximum amount specified in item D12 of the Schedule of Benefits as attached hereto.

Exclusion for item D11 and D12:

For purposes of item D11 and D12, this insurance excludes any one of the following events or situations. The Insured shall, if so required, and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the exclusion set out:

(a) loss in respect of shortage of currency due to error, omission, exchange transaction or depreciation in value;
(b) loss which is not reported to the police within twenty four (24) hours after the discovery of such loss;
(c) loss as a result of detention or confiscation by any lawfully constituted authorities;
(d) mysterious disappearance; and
(e) loss of personal money and/or passport left unattended in any Public Place or as a result of the Insured's failure to take due care and precautions for the safeguard and security of such property or left with a person whom the Insured does not know.

E. Other Related Travel Benefits

13. Personal Liability

If the Insured is held legally liable to a third party as a result of any of the following listed incidents which takes place during his/her Overseas Education Term, the Company will reimburse the Insured for up to the amount specified in item E13 of the Schedule of Benefits as attached hereto. This would include all costs and expenses incurred with the written consent of the Company in connection with the defense of any claims made against the Insured which is the subject of indemnity under this cover.

(a) death or Accidental bodily Injury caused to a third party; and/or
(b) Accidental loss of or damage to property belonging to any third party.

provided always that the Insured must not:

(a) make or attempt to make any offer of settlement; or
(b) promise of payment; or
(c) admit liability to any party; or
(d) become involved in any litigation without the Company's prior written approval.

Exclusions:

This insurance excludes anyone of the following events or situations. The Insured shall, if so required, and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the exclusion set out:

(a) any claims arising out of the Insured's criminal, malicious or deliberate acts;
(b) employer's liability, contractual liability or liability to a member of an Insured's family;
(c) acts of animals belonging to, or in the care, custody or control of an Insured or any person for whom the Insured is legally responsible;
(d) pursuit of trade, business or profession;
(e) damaged caused by or to buildings or part of buildings owned, rented or occupied by the Insured;
(f) ownership, possession or use of any mechanically propelled vehicles, aircraft or water craft by the Insured or anyone for whom the Insured is legally responsible;
(g) legal costs resulting from any criminal proceedings;
(h) the Insured's participation in any motor rallies or motor racing of any kind;
(i) any claim arising out of the Insured being insane or under the influence or affected by drugs, alcohol or solvents;
(j) judgment(s) that is/are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia;
(k) sexual molestation, physical or mental abuse;
(l) golfing either in the course of play or practice; and/or
(m) any punitive, aggravated or exemplary damages awarded by any courts.
(n) any non-pecuniary loses;
(o) property belonging to or held in trust or in the care, custody or control of the Insured or his/her employees or any member of his/her household;
(p) liability for which indemnity is provided under any other contract of insurance under the Insured's name.

14. 24 Hours Worldwide Travel Assistance

Travel Assistance Partner shall provide the following services for the benefit of the Insured. These services are provided by multilingual travel assistance coordinators via telephone and such assistance provided shall not include the costs incurred to solicit these services.

A. Emergency Assistance Services

(a) Medical reference to medical service providers,
(b) Advance payment or guarantee for payment of Medical Expenses,
(c) Emergency Medical Evacuation,
(d) Repatriation of Mortal Remains.

B. Technical Services

(a) Coordination with relevant parties to recover or locate lost/stolen baggage and personal effects.
(b) Coordination with relevant parties to recover, locate and replacement of travel documents.
(c) Provision of reference to legal advisors.

C. Pre-Trip General Services

(a) Advise on procuring travel documentation.
(b) Advise on immunizations, epidemics and available preventive measures.
(c) Information on local government offices and political and environmental condition overseas.
(d) Information on currency exchange rate, location of major banks and public holidays.
(e) Information on weather condition.

The above stated travel assistance services shall be provided by Travel Assistance Partner and the Company shall use its best endeavors to ensure that Travel Assistance Partner uses every effort to provide the services save and except for circumstances beyond its control.

PART 5 - EXTENSIONS

1. **EXTENSION OF COVERAGE**
   Coverage shall be extended at the Company's discretion for up to thirty (30) days from the expiry of the Period of Insurance for an Overseas Education Term without payment of any additional premium if the Insured is hospitalized and/or quarantined at the Country of Study as recommended by a Doctor, Physician or Surgeon or due to the delay or interruption of the public transport services or other circumstances beyond the Insured(s)s' control that prohibits from him/her returning to Malaysia prior to the expiry of the Period of Insurance
2. **ACCIDENTAL MISCARRIAGE**
   This policy is extended to cover an Insured who sustains an Accidental Injury whilst on an Overseas Education Term and as a result suffers a miscarriage which is not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.
3. **DROWNING AND SUFFOCATION**
   This policy is extended to cover the Insured against death or Injury whilst on an Overseas Education Term as a result of drowning or suffocation by poisonous fumes, gas or smoke. The Company shall not be liable for any claim arising out of or in connection with the Insured's own willful or intentional act.
4. **EXPOSURE AND DISAPPEARANCE:** If as a result of an Accident during an Overseas Education Term , the Insured is inevitably exposed to forces of nature and/or weather elements which causes Injury which is covered under "Part 4 - item C4 of Accidental Death and Permanent Disablement benefit", such Injury shall be covered by this policy. Furthermore, an Insured shall be deemed dead for purposes of this policy if his/her body is not found for more than one (1) year as a result of sinking and/or wreck of public conveyance in which the Insured was a fare-paying passenger and onboard at the time of the Accident. In the event the Insured is found to be alive after the benefit(s) under this policy has/have been claimed by the Insured's named nominee(s) or estate, any sum of monies so paid by the Company shall be refunded to the Company by the named nominee(s) or estate forthwith upon written notice for such refund, failing which, such sum shall be a recoverable debt by the Company.
5. **HIJACK, MURDER AND ASSAULT**: This policy is extended to cover the Insured against Accidental death or Injury as a result of being a victim of Hijack, unprovoked murder or assault whilst on an Overseas Education Term. The Company shall not be liable for any claims arising out of or in connection with Insured's own participation or provocation of any such act.
6. **MOTOR-CYCLING**
   This policy is extended to cover motor-cycling (whether as a rider or a pillion-rider) provided that at the time of sustaining the Injury, the Insured was wearing a safety helmet, and not engaging in or practising for a race, hill climbing contests, reliability trials and speed or duration testing.
7. **STRIKE, CIVIL UNREST,RIOT OR CIVIL COMMOTION AND TERRORISM**

   This policy is extended to cover the Insured against death or Injury as a result of Strike, Riot, Civil Commotion or Terrorism whilst on an Overseas Education Term. The Company shall not be liable for any claim arising out of or in connection with the Insured's own participation or provocation of any such act or if such act could reasonably have been avoided by the Insured.

Exclusions:-

For purposes of Part 5 - Extensions, the Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-

1. driving or riding in any kind of race, competition or contest whether casual or otherwise involving motorized;
   land, water or air vehicles including any related activities;
2. engaging, practicing or participating in a sport in a professional capacity or when the Insured would;
   or could earn income or remuneration from engaging in such sport;
3. suicide or intentional self-inflicted injuries or any attempted act in connection thereof whether sane or insane;
4. alcoholism, drug abuse or any other complications arising therefrom;
5. psychotic, mental and nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).

PART 6 - TERMINATION OF COVERAGE

The insurance coverage provided hereto for each Insured shall terminate automatically upon the earliest of any of the following listed events:

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(a) immediately after an admission of one hundred (100)% liability for a claim of Accidental Death and Permanent Disablement (as indicated in Part 4 - Benefits item C4 of the Schedule of Benefits); or
(b) any premium due which remains unpaid by the Insured after the due date; or
(c) upon the expiry of coverage (as described in Part 3 – Coverage) of this policy; or
(d) the Insured is not within the Competent Age to qualify for this cover; or
(e) the Insured is in the category of excluded persons as expressed in Part 7- Exclusions, item 1; or
(f) cancellation made by the Insured or Company as stated in Part 8- item 22 of the General Conditions.

PART 7 - EXCLUSIONS

This policy excludes anyone of the following events or situations. The Insured shall, if so required, and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the exclusion set out below: -

1. the Insured is engaged in activities relating to the armed forces, manual work, offshore, testing of any kind of conveyance or ship crews.
2. the Sponsor is a member of the armed force, police, racing driver or rider, stuntman, bodyguard, ship crew, air crew, offshore worker, diver, logger, tunneller and security guard;
3. any illegal or unlawful act by the Insured or confiscation, detention, destruction by customs or other authorities;
4. any failure by the Insured to take reasonable precautions to avoid a claim under the policy following the warning of any intended Strike, Civil Unrest, Riot or Commotion through or by general mass media;
5. air travel other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft having a current and valid air worthiness certificate issued by the appropriate authority of the country of its registry for the transportation of passengers;
6. the Company will not pay under any section of this policy where such payment would violate a government prohibition or regulation or any written laws in Malaysia;
7. any act of war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not) mutiny, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law, or state of siege, of any of the events or causes which determine the proclamation or maintenance of martial law, or state of siege, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority;
8. any Disability, unless due to a Terrorist Act, resulting directly or indirectly from, attributed to, or accelerated by :
   - the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction, or radiation or radioactive contamination ; or the dispersal or application of pathogenic or poisonous biological or chemical materials ; and/or
   - the release of pathogenic or poisonous biological or chemical materials.
9. for the purpose of this exclusion, serious physical injury means:
   - physical injury that involves a substantial risk of death; or
   - protracted and obvious physical disfigurement; or
   - protracted loss of or impairment of the function of a bodily member or organ;
10. loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
11. cover or service for:-
    (a) any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine.
    (b) any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an Insured if that Insured is:
        (i) a terrorist;
        (ii) a member of a terrorist organization;
        (iii) a narcotics trafficker; or
        (iv) a purveyor of nuclear, chemical or biological weapons.
12. This policy will not cover any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine.
13. the Insured not taking all reasonable efforts to safeguard his property or to avoid Injury or minimize any claim under the policy;
14. loss or damage which was a result of the Insured's willful, malicious or unlawful act or negligence; and
15. any consequential loss.

PART 8 - GENERAL CONDITIONS

1. **ALTERATIONS:** The Company reserves the right to amend the terms and provisions of this policy and this policy may at any time be amended and changed by written agreement between the Company and the Insured. Any amendment made to this policy shall be binding on all persons whether insured under this policy prior to, during, or after the effective date of the amendment. No alteration in this policy shall be valid unless approved by an authorized representative of the Company and such approval be duly endorsed herein. Should alterations in this policy adversely affect the claims of previous Insured, consent of the Insured shall be obtained prior to effecting such alteration.
2. **RECEIPTS:** The Company shall not be committed by any notice or any trust charge, a lien, assignment or other dealing with the policy. The receipt of the Insured of any compensation payable herein shall in all cases be effectual discharge of the Company's obligation.
3. **RIGHTS OF OWNERSHIP:** The Insured shall have the right to exercise every option, benefit or privilege conferred by the provisions of the policy. Every transaction relating to the policy shall be between the Company and the Insured only.
4. **RIGHTS OF NOMINEE:** Nominee(s) do not have any right to terminate or cancel this policy or change nominee(s) or for that matter effect any change to this policy.
5. **ASSIGNMENT:** No assignment of interest by the Insured under this policy shall be binding upon the Company.
6. **NOTICE OF CLAIM:** Notice of claim must be given to the Company within thirty (30) days after the Date of Loss/Accident. The Insured hereunder shall produce for the Company's examination pertinent documents at such reasonable times and shall co-operate with the Company in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim. Notice of claim given by or on behalf of the Insured to the Company, or to any authorized official of the Company providing information sufficient to identify the Insured shall be deemed notice to the Company.
7. **PROOF OF LOSS**: Written proof of loss, including but not limited to medical reports, original receipts, police report, original cash withdrawal receipt and such other proof as required to support the nature of the claim, must be furnished to the Company within sixty (60) days after the Date of Loss/Accident. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.
8. **LIMITATION OF CLAIMS:** No claim benefits shall be payable under this policy if presented to the Company beyond a period of one (1) year from the Date of Loss/Accident.
9. **MEDICAL EXAMINATION:** The Company, at its own expense, shall have the right to require additional proof and request medical examination of the Insured when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by laws.
10. **TO WHOM BENEFITS ARE PAYABLE:** Indemnities for loss of life of the Insured is payable to the estate of the Insured or nominees if applicable. All other indemnities of this policy are payable to the Insured except for benefits provided under "***Part 4 - Benefits, item A1, B2, and E25***". Under "***Part 4 - Benefits, item A1***", in the event costs and expenses for emergency medical treatment are guaranteed to be paid to the Hospital by Travel Assistance Partner, indemnities shall be payable directly to such Hospital. Under "***Part 4 - Benefits, item B2, Emergency Medical Evacuation"*** the benefits will be paid directly to the service provider(s). Under "***Part 4 - Benefits, item B2, Repatriation of Mortal Remain"*** the arrangement and repatriation of the mortal will be paid directly to the service provider(s). Under "***Part 4 - Benefits, item E13 Personal Liability"***, claim monies shall be payable directly to whom the Insured is legally liable to.
    In the event the Insured is below the age of eighteen(18), the Company shall pay claims to the Parent of Guardian of the Insured who effected this policy .In cases where the Insured is below the age of eighteen(18) and if such Parent or Guardian is deceased, the Company may make arrangements to pay claims to the trustee pursuant to Section 166 of the Insurance Act, 1996 .
11. **CONTRIBUTION CLAUSE:** If at the time of any loss covered under this policy, there be any subsisting insurance or insurances in respect of "***Part 4 - Benefits items A1, B2***, ***B3, C7, D10, D11*** and ***E13*** whether effected by the Insured or by any other person(s), covering the same, the Company shall not be liable for a greater proportion of such loss than the amount applicable hereto under this policy bears to the total amount of all valid insurance covering such loss or excess of such loss where the apportionment cannot be allocated.
12. **RIGHT OF RECOVERY**
    In the event of authorisation of payment and/or payment is made by the Company for Part 4 - Benefits, whereby the Benefits are not payable, the Company reserves the right to recover against the Insured for the full sum which the Company has paid.
13. **CURRENCY OF PAYMENT:** All amounts payable either to or by the Company shall be payable in the currency stated on the Schedule of Benefits.
14. **TIME:** In the context of this policy time refers to Malaysian time.
15. **LEGAL PROCEEDINGS:** No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within one (1) year from the expiration of the time within which the written proof of loss is required by the policy.
16. **ARBITRATION CLAUSE:**
    a) Any dispute, difference or question which may arise at any time hereafter between the Company and the Insured and/or his/her legal representatives in relation to the construction of the policy or the rights or liabilities of parties hereto shall be resolved by arbitration.
    b) The arbitration shall be heard by a single arbitrator who shall be appointed by the parties hereto within fourteen (14) days from the commencement of the arbitration proceeding. In default of agreement, the arbitrator shall be appointed in accordance with and subject to the provisions of the Arbitration Act 1952 of Malaysia or any statutory modification or reenactment effected hereinafter.
17. **LIMITATION OF TIME OF BRINGING ARBITRATION:** If a claim is made under the policy and is rejected by the Company, the Insured or his/her legal personal representatives shall commence arbitration proceedings in accordance with Clause 17 of above within six (6) months of such rejection, failing which Company shall be discharged from all liability whatsoever for that claim.
18. **SUBROGATION:** The Company shall at any time be entitled to undertake in the name of and on behalf of the Insured the absolute conduct, control, defence and/or settlement of any proceedings, and at any time to take proceedings at its own expense and for its own behalf, but in the name of the Insured, to cover compensation or secure indemnity from any third party in respect of anything covered by this insurance. The Insured must cooperate fully with the Company to this end and do nothing to prejudice the Company's rights.
19. **MAXIMUM INSURANCE COVER:** An Insured is limited to only one (1) insurance cover from the Company for each Overseas Education Term. For whatsoever reason, if there is more than one (1) insurance cover purchased or issued per Insured for the same Overseas Education Term, only that insurance cover carrying the highest coverage value will be honored.
20. **RENEWAL: This Policy** may be renewed for a period equal to the expiry policy at the option of the Company and at the Company's premium rate proposed at the time of renewal provided that payment of premium is received by the Company prior to the expiry of the policy.

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21. **CANCELLATION:** The Insured hereby reserves the right to cancel the insurance coverage under this policy by serving the Company notice in writing to the Company's registered address.
The coverage shall be deemed cancelled with effect from the 1st day of the calendar month following the cancellation request date which is stated in the cancellation notice received by the Company. The Insured shall be entitled to a refund of the premium on a pro-rata basis for the unexpired Period of Insurance.
The Company may cancel this policy at any time by tendering at least thirty (30) days written notice to the Insured, by way of A. R. registered mail to their last known address as indicated in the Company's record.
For the avoidance of doubt, the Company reserves its right to rescind coverage where an Insured falls into the category of excluded persons as set out in Item 1 of Part 7- Exclusion or is not of Competent Age. In such cases, the Company will refund the premium in full.
The cancellation shall be without prejudice to any claim originating prior thereto.
22. **REINSTATEMENT:** If any premium is in default beyond the premium due date, the policy may be reinstated with the consent of the Company within ninety (90) days after the premium due date subject to a written application for reinstatement, production of evidence of insurability satisfactory to the Company and payment of premium.
Benefits will not, however, be payable for any Covered Condition or covered incidents which occurs during the interval when the policy has lapsed and before premium is received by the Company.
23. **NON PAYMENT OF PREMIUM:** In the event this policy is provided to the Insured without the Insured paying any premium, all clauses in respect of payment of premium provided in this policy shall automatically become inapplicable to the Insured.
24. **CONFORMITY WITH LAW:** If any provision of this policy which, on its effective date is in conflict with the written laws and/or directives issued by insurance regulatory bodies, this policy shall be read in conformity to the laws of Malaysia and/or such directives.
25. **GOVERNING LAW:** This policy shall be governed by and interpreted in accordance with the laws of Malaysia.
26. **CONSENT TO USE OF PERSONAL DATA:** By submitting the application for coverage, you consent to the collection of your personal information by AIG Malaysia (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by AIG Malaysia to individuals, service providers and organizations associated with AIG Malaysia or any other selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this insurance and providing subsequent service(s) for this purpose, AIG Malaysia's financial products and services, data matching, surveys, and to communicate with you for such purposes. You reserve the right to obtain access, request correction or withdraw your consent to the use of any of your personal information held by AIG Malaysia. Such request can be made by writing to us at AIG Malaysia Customer Care, P O Box 11768, 50756 Kuala Lumpur or phone: 603 2118 0188, fax 603 2118 0288 or email: AIGMYCare@aig.com
27. **GENERAL INTERPRETATION:**
    - Words importing singular meaning, where the context so admits, include the plural meaning and vice versa.
    - If there is a conflict between a translated text, if applicable, for all purposes, the English text shall prevail.
28. **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.
29. **SANCTION**
The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America

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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
P O 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), 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.
- **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.
- 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. AIG Malaysia is responsible for the management and security of jointly used Personal Data. Access to Personal Data within AIG Malaysia is restricted to those individuals who have a need to access the information for our business purposes.
- **Other insurance and distribution parties**
  In the course of marketing and providing insurance, and processing claims, we may make Personal Data available to third parties such as other insurers; reinsurers; insurance and reinsurance brokers and other intermediaries and agents; appointed representatives; distributors; affinity marketing partners; and financial institutions, securities firms and other business partners.
- **Our service providers**
  External third-party service providers, such as medical professionals, accountants, actuaries, auditors, experts, lawyers and other outside professional advisors; travel and medical assistance providers; call center service providers; IT systems, support and hosting service providers; printing, advertising, marketing and market research and analysis service providers; banks and financial institutions that service our accounts; third-party claim administrators; document and records management providers; claim investigators and adjusters; construction consultants; engineers; examiners; jury consultants; translators; and similar third-party vendors and outsourced service providers that assist us in carrying out business activities.
- **Recipients of your social sharing activity**
  Your friends associated with your social media account, other website users and your social media account provider, in connection with your social sharing activity, such as if you connect your social media account provided by another social media service provider to your AIG Electronic Services account or log into your AIG Electronic Services account from another social media account. By connecting your AIG Electronic Services account and your other social media account you 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 AIGMYCare@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.
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 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

DISCLOSURE & POLICY STATEMENT

KETERANGAN & KENYATAAN POLISI

1. 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:-

   a) The Customer Care Officer of AIG Malaysia Insurance Berhad (200701037463) ("Company") at tel: 1800 88 8811 or fax: 603 2118 0288 or via e-mail to AIGMYCare@aig.com. 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 atau faks: 603 2118 0288 atau e-mel pada AIGMYCare@aig.com. Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjangkan kepada Pegawai Khidmat Pelanggan.

   b) Financial Market Ombudsman Services (FMOS) 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 FMOS, giving details of the dispute, the name of the insurance company and the policy number. Copies of the correspondence between the policyholder and the insurance company must be submitted to facilitate FMOS's reference.
Perkhidmatan Ombudsman Pasaran Kewangan (FMOS) 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 FMOS dengan butir-butir pertikaian, nama syarikat insurans dan nombor polisi. Salinan surat antara pemegang polisi dan pihak syarikat insurans perlu diserahkan kepada FMOS untuk rujukan.

   An award of the FMOS is binding on the Company. The policyholder can choose to accept or not. Acceptance is acknowledged only if it is in writing within 14 days of the decision. The Company shall settle the award within 30 days of policyholder's acceptance. But if the policyholder is not satisfied, he can reject the FMOS's decision and pursue an alternative legal recourse instead. There is no fee charged for services of the FMOS.
Pihak Syarikat adalah terikat kepada keputusan FMOS. 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 FMOS, beliau boleh memilih untuk mengambil tindakan alternatif undang-undang. Tidak ada yuran bayaran yang dicaj untuk perkhidmatan FMOS.
   The address is / *Alamat ialah:-*
   Financial Market Ombudsman Services
   (Formerly known as Ombudsman for Financial Services)
   Tingkat 14, Blok Utama
   Menara Takaful Malaysia
   No 4 Jalan Sultan Sulaiman
   50000 Kuala Lumpur
   Email: www.fmos.org.my

   c) 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:-*
   Laman Informasi Nasihat dan Khidmat (BNMLINK)
   Bank Negara Malaysia
   4th Floor, Podium Bangunan AICB,
   No. 10, Jalan Dato' Onn,
   50480 Kuala Lumpur
   Email: bnm.gov.my/BNMLINK
   Physical Visits: BNMLINK will receive visitors by appointment only. You may request for an appointment through their website or telephone.
   Lawatan fizikal: BNMLINK akan menerima pelawat melalui temu janji Sahaja. Anda boleh meminta temu janji melalui laman web atau telefon.

2. By virtue of the Financing Anti-Money Laundering, Anti-Terrorism Act and Proceeds of Unlawful Activities Act 2001, any 'Suspicious Transaction' as classified by the law is required to be reported to the Competent Authority at Bank Negara Malaysia.
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.

3. For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Bahasa Malaysia provisions of any part of the contract, it is hereby agreed that the English version of the contract prevails.
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.

4. **PERSONAL DATA CONSENT** : You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia (whether obtained during the application process or administration of this policy) in accordance with AIG Malaysia's Privacy Notice as from time to time published on AIG Malaysia's website at http://www.aig.my/privacy-notice, a copy of which has also been furnished to you. If you submit information relating to other individuals, you are further deemed to represent and warrant that you have the authority to provide information relating to the other individuals to AIG Malaysia, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by AIG Malaysia, and that the other individuals agree and consent that AIG Malaysia may collect, use and process his/her personal information in accordance with AIG Malaysia's Privacy Notice. Requests to obtain access, correct, or withdraw your consent to the use of your personal information can be made by mail: Customer Care, AIG Malaysia Insurance Berhad, P O Box 11768, 50756 Kuala Lumpur, phone: 1800 88 8811, fax: 603 2118 0288 or email: AIGMYCare@aig.com.

   KESETUJUAN DATA PERIBADI: *Anda adalah dianggap telah membaca, memahami dan bersetuju dengan pengumpulan dan pemprosesan 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, P O Box 11768, 50756 Kuala Lumpur, telefon: 1800 88 8811, faks: 603 2118 0288 atau e-mel: AIGMYCare@aig.com*

IMPORTANT NOTICE

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

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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