



PRODUCT PROFILE

Student Guard

Enjoy complete peace of mind during your studies and travels abroad.

As you take the leap towards your future with an overseas education, safeguard your time abroad with Student Guard.

Student Guard is specially designed to meet your needs with comprehensive coverages for medical expenses, tuition fees and holiday travels. With added support via our Travel Assistance Provider, enjoy ease of mind with 24/7 worldwide assistance. From minor inconveniences to major emergencies, we are here to help and provide support for challenges you may face.



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

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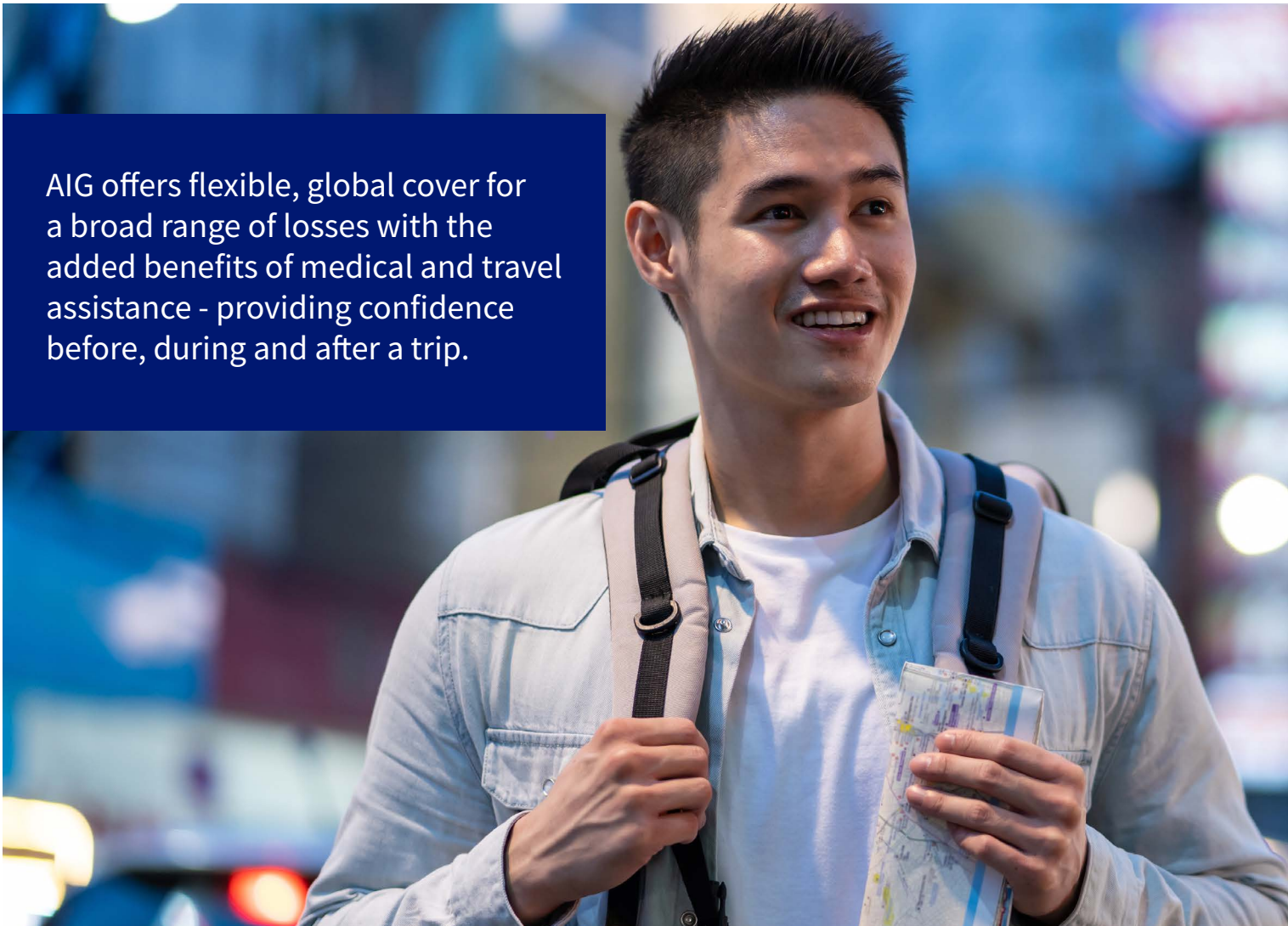
2. Benefit Table

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5. The AIG Advantage

AIG offers flexible, global cover for a broad range of losses with the added benefits of medical and travel assistance - providing confidence before, during and after a trip.



Product Highlights

Customers benefit from essential cover for overseas study including medical expenses, sponsor protection, travel inconvenience benefits and more. Our wide range of benefits and services can be tailored to suit individual needs by selecting from three distinct plans.

-  **Medical & Personal Accident Coverage Beyond Country of Study**
We'll reimburse you for medical expenses incurred due to accidental injury or illness sustained while studying overseas including 60 days cover out of country of study or a return trip back to Malaysia.
-  **Reimbursements of Tuition Fee due to Study Interruptions**
We'll reimburse you for the non-refundable tuition fees that is paid in advance, in the event of study interruption due to covered events.
-  **Sponsor Protection**
We provide you financial security in the event of accidental death of your parent or sponsor during your overseas studies.
-  **Emergency Medical Evacuation**
In the event of a medical emergency and it is medically necessary to evacuate you, we will cover the evacuation expenses to bring you home.
-  **Travel Inconvenience Benefits**
Going for a holiday during your term break? You are protected with worldwide assistance and covered for travel delay, lost baggage and other inconveniences.
-  **Disaster Relief Benefits**
When your electronic device and/or accommodation in the country of study is damaged due to natural catastrophe, we'll reimburse the cost of the damaged electronic device and/or the additional accommodation cost incurred.
-  **Choice of Plans and Optional Cover**
Choose from different plan levels and optional benefits to align with your budget and protection needs. Policies are available for one, two or three year durations to match your length of study.

Benefit Table

No	Benefits	ESSENTIAL	SMART	ULTIMATE
SUM INSURED (RM)				
SECTION A : MEDICAL RELATED BENEFITS				
1	Medical Expenses (due to Accident & Illness, including dental expense caused by accidents) a) Treatment in Country of Study* b) Treatment out of Country of Study* (Coverage up to 60 days) *Excess of RM50 due to illness	Up to 10,000	Up to 30,000	Up to 50,000
2	Emergency Medical Evacuation and Repatriation of Mortal Remains	Up to 250,000	Up to 500,000	Unlimited
3	Compassionate Visit	N/A	Up to 10,000	Up to 12,000
SECTION B : PERSONAL ACCIDENT BENEFITS				
4	Accidental Death & Permanent Disablement	Up to 100,000	Up to 200,000	Up to 300,000
5	Felonious Assault	N/A	100,000	100,000
6	Education Loan Protection	Up to 100,000	Up to 200,000	Up to 300,000
7	Sponsor Protection	50,000	100,000	150,000
8	Study Interruption	Up to 10,000	Up to 20,000	Up to 30,000
SECTION C : TRAVEL INCONVENIENCE BENEFITS				
9	Travel Delay (RM 150 for every 6 consecutive hours of delay)	Up to 150	Up to 300	Up to 450
10	Baggage Delay due to Air Common Carrier (RM 150 for every 6 consecutive hours of delay)	Up to 150	Up to 300	Up to 450
11	Baggage Damage due to Air Common Carrier	N/A	100	200
12	Damage or Loss of Personal Effects (due to robbery, burglary, snatch theft and/or negligence of common carrier) (Maximum Limit Any One Item RM500 (Except for Laptop)) (Maximum Limit for Laptop RM1,000)	Up to 2,000	Up to 3,000	Up to 4,000
13	Loss of Travel Documents (Loss of Passport /Visa)	N/A	Up to 1,500	Up to 3,000
14	Loss of Money	N/A	Up to 150	Up to 300
15	Trip Postponement	N/A	Up to 5,000	Up to 8,000
16	Lounge Access Allowance (due to Flight Delay (in excess of 6 hours))	N/A	Up to 200	Up to 200
SECTION D : DISASTER RELIEF BENEFITS				
17	Damage or Loss of Electronical Device (as a result of fire, flood, earthquake, etc)	Up to 1,000	Up to 1,000	Up to 1,000
18	Temporary Accommodation (as a result of fire, flood, earthquake, etc)	Up to 2,000	Up to 2,000	Up to 2,000
SECTION E : OTHER BENEFITS				
19	Personal Liability	Up to 100,000	Up to 300,000	Up to 500,000
20	Fraudulent Use of Credit Card	Up to 500	Up to 1,000	Up to 1,500
21	24/7 Worldwide Travel Assistance	Included	Included	Included
SECTION F: OPTIONAL BENEFIT				
1	Medical Expenses (due to Accident & Illness, including dental expense caused by accidents) a) Treatment in Country of Study* b) Treatment out of Country of Study* (Coverage up to 60 days) *Excess of RM50 due to illness	Up to 150,000	Up to 250,000	Up to 500,000

Premium Table (RM)

Duration	Premium Per Person (RM) - Core Benefits											
	ESSENTIAL				SMART				ULTIMATE			
	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
1 year	523	640	870	2,030	755	922	1,257	2,930	1,135	1,386	1,890	4,407
2 years	1,045	1,278	1,740	4,058	1,510	1,843	2,513	5,858	2,268	2,772	3,780	8,815
3 years	1,568	1,917	2,610	6,087	2,265	2,765	3,770	8,787	3,402	4,158	5,670	13,221

Duration	Premium Per Person (RM) - Optional Benefit											
	MEDICAL BOOSTER 1				MEDICAL BOOSTER 2				MEDICAL BOOSTER 3			
	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
1 year	1,017	1,241	1,693	3,948	1,495	1,825	2,490	5,808	2,235	2,730	3,720	8,682
2 years	2,035	2,482	3,386	7,896	2,990	3,650	4,980	11,616	4,470	5,460	7,440	17,365
3 years	3,051	3,723	5,080	11,845	4,485	5,475	7,470	17,425	6,705	8,190	11,160	26,046

For more details, please refer to the Product Disclosure Sheet which is linked at the end of this Product Profile for your convenience.

Wide Range of Countries Covered

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

Student Guard Powered by Europ Assistance

No matter the hour of the day, our travel assistance provider is ready to help you in your time of need. Operating 24 hours a day, 7 days a week, in multiple locations across the globe, Europ Assistance* is a leading assistance provider in Asia and has over 5,000 medical and travel assistance representatives who are ready to support. Our combined expertise means you are in safe hands.

Best-in-Class Support



Flight delays, unpredictable weather, lost and stolen luggage and other travel hassles are an unfortunate reality of travel today. We help keep you on the move with support services including:

- Embassy and consulate information
- Immunisation, visa and passport information
- Flight delay assistance
- Foreign exchange, ATM and weather information
- Emergency language interpretation
- Lost or stolen documents and luggage assistance.



5,000+ Medical Travel Assistance Experts

Located in 39 multi-lingual assistance centres globally, coordinated by 22 Global Medical Directors.



400+ Global Team of Doctors & Nurses

Healthcare professionals specialising in travel, emergency and aviation medicine.



Strategically Located Providers

750,000+ providers across the largest worldwide proprietary integrated medical network.



Worldwide Coverage

Founded over 60 years ago, Europ Assistance covers 200+ countries and territories.

*In Malaysia, Europ Assistance services are provided by Europ Assistance Services (Malaysia) Sdn Bhd.



5,000+
hospitalisations
managed

12.2M
travel interventions
worldwide
1 intervention every



3,000+
repatriations, including
medical escort
(3 air ambulances per day)



7,000+
hours of medical evacuation
flight time per annum



Europ Assistance statistics shown are current as at October 2025.

Overseas Emergency Assistance Hotline



Call **+603 2118 0260** from anywhere in the world for:

- 24-hour Medical & Emergency Assistance
- 24/7 Travel & Inconvenience Assistance

The AIG Advantage

AIG is a leading global insurance organisation with extensive experience serving clients in Malaysia. You can rely on our innovation, tailored coverage and comprehensive services for Accident & Health solutions that meet our customers' needs.

Claims Expertise

When things go wrong, our claims team are the problem solvers of choice, partnering with our clients around the world to handle claims with efficiency and empathy.

With experienced decision makers, a global network of claims experts, and the added support of our travel assistance provider, we offer unmatched service that puts your needs at the heart of the claims process.

Claims Scenarios



Hospital Visit

The Insured was admitted to the hospital near their university after being diagnosed with acute Lower Respiratory Tract Infection with parapneumonic effusion. As the insured was hospitalized for more than five consecutive days, coverage was provided under the policy for reasonable travel and accommodation expenses incurred by one immediate family member. The insured's parents submitted a claim for the travel and hotel expenses for two persons, of which the expenses for one family member were assessed and reimbursed to the Insured accordingly.



Compassionate Visit

The Insured was required to return to their home country following the sudden death of an immediate family member. Under the policy, coverage was provided for the reasonable travel expenses incurred for the Insured's return journey. The claim for transportation costs was assessed and reimbursed to the Insured accordingly.

Scenarios are purely for illustration purposes. Policy coverage will depend on the policy terms, conditions, exclusions, and the factual circumstances of the particular claim.

Committed to Service Excellence



Global network

Our global support network allows us to assist clients across multiple countries while they pursue their studies overseas.



Experienced professionals

Regardless of the complexity, our highly experienced claims professionals can mobilise experts from around the world in a matter of hours to provide support, from responding to the scene supporting assistance requests and providing prompt and fair claims outcomes.



Effective alignment

Working together, our claims team and the Europ Assistance Travel and Medical assistance teams provide a streamlined claim process, putting our client's needs at the heart of the claims process.



Claim with Ease

Easy online claims filing process via the [Customer Engagement Portal](#).

Product Disclosure Sheet



For more information on this product, please refer to the [Product Disclosure Sheet](#).



Scan **QR code** to download Product Disclosure Sheet.

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



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Student Guard is underwritten by AIG Malaysia Insurance Berhad (200701037463) which is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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