



## PRODUCT DISCLOSURE SHEET

Dear Customer

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This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance. Other customers have read this PDS and found it helpful; You should read it too.

### 1. What is Student Guard?

This product provides compensation in the event of injury, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness and travel inconvenience benefits for students studying overseas. Coverage is provided worldwide and you will have access to 24/7 worldwide travel assistance in case of an emergency while abroad. This product has a range of 3 different plans that are meant to correspond to individual financial and protection needs. This product offers coverage only to individuals ordinarily resident in Malaysia and is null and void as to non-residents of Malaysia.

### 2. Know Your Coverage:

<p><b>As an illustration</b>, for a premium of <b>RM1,257.00 (Annual, Smart Plan, Country of Study: Australia)</b>, you will receive the following coverage:</p>	
<p><b>This Policy covers</b></p> <ul style="list-style-type: none"> <li>• Medical &amp; Accidental Dental Expenses – <b>RM30,000</b> <ul style="list-style-type: none"> <li>(a) Treatment in Country of Study*</li> <li>(b) Treatment Out of Country of Study* (Coverage up to 60 days)</li> </ul> </li> <li>*Excess of RM50 due to illness</li> <li>• Emergency Medical Evacuation &amp; Repatriation of Mortal Remains – <b>Up to RM500,000</b></li> <li>• Compassionate Visit – <b>RM10,000</b></li> <li>• Accidental Death &amp; Permanent Disablement – <b>Up to RM200,000</b></li> <li>• Felonious Assault – <b>RM100,000</b></li> <li>• Education Loan Protection – <b>Up to RM200,000</b></li> <li>• Sponsor Protection – <b>RM100,000</b></li> <li>• Study Interruption (14 days) – <b>Up to RM20,000</b></li> <li>• Travel Delay (RM150 for every 6 consecutive hours)–<b>up to RM300</b></li> <li>• Baggage Delay due to Air Common carrier (RM150 for every 6 consecutive hours)– <b>Up to RM300</b></li> <li>• Baggage damage during air common carrier travel – <b>RM100</b></li> <li>• Damage or Loss of Personal Effects (including laptop) – <b>RM3,000</b> (Maximum Limit Any One Item RM500 Except for Laptop) (Maximum Limit for Laptop RM1,000)</li> <li>• Loss of Travel Documents (Passport/Visa) – <b>Up to RM1,500</b></li> <li>• Loss of Money – <b>Up to RM150</b></li> <li>• Trip Postponement – <b>Up to RM5,000</b></li> <li>• Lounge Access Allowance (due to flight delay, in excess of 6 hours) – <b>Up to RM200</b></li> <li>• Damage or loss of Electronic Device (as a result of fire, flood, earthquake, etc) – <b>Up to RM1,000</b></li> <li>• Temporary Accommodation (as a result of fire, flood, earthquake, etc) – <b>Up to RM2,000</b></li> <li>• Personal Liability – <b>Up to RM300,000</b></li> <li>• Fraudulent Use of Credit Card – <b>Up to RM1,000</b></li> <li>• 24/7 Worldwide Travel Assistance - <b>Included</b></li> </ul>	<p><b>This Policy excludes</b></p> <ul style="list-style-type: none"> <li>• Members of the armed forces, professional sportsmen;</li> <li>• Engaging in manual works, offshore activities like diving and oil-rigging or mining or handling explosives;</li> <li>• Suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;</li> <li>• During air travel unless as a fare paying passenger in a licensed private or commercial aircraft;</li> <li>• Violation of law and any payment that would violate any government prohibition or regulation;</li> <li>• Intoxication or drug related accident;</li> <li>• Mental or nervous disorder;</li> <li>• Condition where you have reasonable knowledge of in the 90 days prior to your policy effective date: <ul style="list-style-type: none"> <li>(i) Had received or is receiving treatment; or</li> <li>(ii) Medical advice, treatment care or diagnosis has been recommended; or</li> <li>(iii) symptoms are or were evident; or</li> <li>(iv) The condition is apparent.</li> </ul> </li> <li>• Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);</li> <li>• Driving or riding in a motorized vehicle in any type of race;</li> <li>• nuclear, chemical or biological materials; or war;</li> <li>• 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 or the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine. In addition, this policy does not cover residents of these countries or any individual identified on applicable government watch list;</li> <li>• Any loss, injury, damage or legal liability suffered or sustained directly or indirectly by yourself if you are a terrorist, a member of a terrorist organisation, a narcotic or a purveyor of nuclear, chemical or biological weapons.</li> </ul> <p><i>Please refer to the policy wordings for the full list of exclusions under this policy.</i></p>
<p>By paying an additional premium/contribution, you can increase the sum insured for the following benefit:</p> <ul style="list-style-type: none"> <li>• Medical &amp; Accidental Dental Expenses – <b>Up to RM150,000</b> <ul style="list-style-type: none"> <li>(i) Treatment in Country of Study*</li> <li>(ii) Treatment Out of Country of Study* (Coverage up to 60 days)</li> </ul> </li> <li>*Excess of RM50 due to illness</li> </ul>	
<p>Duration of cover is for one year. You can renew your coverage annually if there is an extension to period of study. Please keep the proof of premium payment for any future reference.</p>	



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### 3. Know Your Obligations:

<b>For this personal accident insurance, you must pay* a premium of:</b>	
Standard Cover	<b>RM 1,257.00 (Annual)</b>
Additional Cover	<b>RM 1,693.00 (Annual)</b>
Total Premium you must pay	<b>RM 2,950</b>
<b>You also have to pay the following fees and charges</b>	
Stamp Duty	<b>RM 10.00</b>
Commission (included in the premium stated)	<b>RM 737.50 (25% of the premium)</b>
Other Charges	<b>RM 00.00</b>

\*The above premium, fees and charges are for illustrative purpose only based in the standard plan mentioned in point 2. above.

### 4. Other Key Terms:

- i. Duration of cover ranges from 1 year, 2 years and 3 years.
- ii. You must provide complete and accurate information at time of applying for this policy.
- iii. It's important that you tell us if there is any change in the information for anyone named in the policy before the policy is issued, renewed or endorsed.
- iv. You should let us know as soon as it is reasonably practical after the accident which leads to a claim.
- v. You must provide us with documents and any other evidence AIG may ask for to deal with your claim. You'll also have to follow the claims process set out in the policy document.
- vi. Entry age under this policy is 15 to 45 years of age. In event that you are below the age of 18, your Parent or Guardian shall enter into this contract of insurance with AIG for the benefit of you. All ages referred to in this policy shall be the age as at the last birthday.
- vii. From time to time, AIG may vary premium payments for this policy due to underwriting reasons of which you will be notified in writing at least 30 days before the change is to take place.
- viii. You are allowed to hold only one individual policy providing the same or similar benefits underwritten by AIG.

**Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of policy terms and conditions.**

### 5. Can I cancel my policy?

- i. Provided there is no claim made on the policy, you can cancel this policy by giving 30 days' prior written notice to AIG. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is earlier. On cancellation of the policy by you, AIG will refund the premium as specified in the short period scale.
- ii. AIG can cancel this policy by giving you 30 days written notice. In event of such cancellation, AIG will promptly return the premium as specified in the short period scale.

If you have any questions or require assistance on your policy, you can



Call us at 1800 88 8811 or  
603 2118 0188



Visit us at  
[www.aig.my](http://www.aig.my)



Email us at  
[AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)



Please click [here](#) or scan the QR  
code for your policy wording

#### IMPORTANT NOTE:

You are advised to note the scale of benefits for death and disablement in your insurance policy.

You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the contract terms and discuss further with AIG if there are any terms that you do not understand before accepting the policy contract. By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or AIG to you and that the policy contract offered is suitable for your insurance needs.

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

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](http://www.pidm.gov.my))