



PRODUCT PROFILE

AIG Travel

Travel with confidence, supported by world-class medical and travel assistance support, and comprehensive insurance cover.

AIG Travel helps keep unexpected incidents off your itinerary with 24/7 worldwide assistance. From minor inconveniences to major emergencies, we are prepared to assist, so you can focus on creating memorable experiences.



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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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 holidays including flight delays, loss of personal belongings, trip cancellation, medical expenses and more. Our wide range of benefits and services are tailored for pre, during and post travel disruptions.

 Comprehensive cover with flexible plan options to suit individual needs - Domestic, Primary, Essential, Superior and Premier	 Individual, Family and Group package options available	 Tailored coverage options for 4 distinct zones of travel	 Overseas travel duration of up to 180 days for a single trip	 Premium starts from RM37 per trip
 24/7/365 worldwide Medical and Travel assistance included in plan	 Great value for annual, unlimited trip plans for frequent overseas travellers	 Overseas Single Trip: 30 days to 85 years old Overseas Annual Policy: 18 to 70 years old	 Easy, online claims filing process	 Support in Local Languages - Bahasa Melayu, Mandarin, Cantonese & Tamil

Key Features

Cover Highlights

-  **Medical Expenses (incl cashless hospitalisation)**
Up to RM10 million cover for medical expenses incurred due to accident or illness (excluding pre-existing conditions).
-  **Covid-19 Cover**
Including Medical Expenses and Emergency Evacuation & Repatriation Expenses, Travel Cancellation (prior to departure), Travel Curtailment and Quarantine benefits.*
-  **Cancellation or Curtailment**
If you have to cancel or cut your trip short, we will reimburse you for forfeited travel and accommodation expenses.

*Not available for Primary, Essential and Domestic plan.

Travel Disruption Benefits

-  **Travel Delay**
RM150 for every 6 consecutive hours of delay for covered events up to RM5,100.
-  **Baggage Delay**
RM200 for every 6 consecutive hours of delayed baggage up to RM2,000.
-  **Loss of Baggage**
Up to RM10,000 with an individual limit of up to RM2,000 for Portable Computers or Tablets.

Benefit Table

Section	Coverage/Benefits	PRIMARY	ESSENTIAL	SUPERIOR	PREMIER	DOMESTIC
SUM INSURED UP TO (RM)						
COVID-19 COVERAGES						
1	Medical Expenses Incurred Overseas, Emergency Medical Evacuation & Repatriation	-	-	600,000	800,000	-
2	Out-of-country COVID-19 Diagnosis Quarantine Allowance (Up to 14 consecutive days)	-	-	300/day up to 4,200	500/day up to 7,000	-
3	Travel Cancellation and Travel Postponement (Prior to departure)	-	-	25,000	30,000	-
4	Travel Curtailment	-	-	25,000	30,000	-
BASE COVERAGES (Non COVID-19 related coverage)						
A	Trip Cancellation (Pre-departure)	5,000	20,000	25,000	30,000	1,000
B	Medical & Associated Expenses					
1	Medical Expenses	150,000	300,000	600,000	10,000,000	20,000 (Accident only)
2	Emergency Medical Related Expenses					
	(a) Emergency Medical Evacuation and Emergency Medical Repatriation	150,000	Unlimited	Unlimited	Unlimited	20,000 (Accident only)
	(b) Compassionate Visit	3,000	9,000	12,000	15,000	-
	(c) Child Guard	-	9,000	12,000	15,000	-
	(d) Daily Hospitalisation Income (RM250 per day)	5,000	15,000	20,000	30,000	-
	(e) Emergency Telephone Charges and Internet Use	-	150	300	500	-
3	Follow up Medical Treatments - in home country (Malaysia)	10,000	50,000	50,000	50,000	-
	(a) In-patient Medical Expenses (Up to 30 days)					
	(b) Outpatient / Specialist Treatments or Services provided by a Medical Practitioner	Included in B3(a)	Included in B3(a)	Included in B3(a)	Included in B3(a)	-
	(c) Treatments or Services provided by Healthcare Professionals	-	500	700	1,000	-
4	Overseas Dental Expenses	Included in B1	Included in B1	Included in B1	Included in B1	-
C	Repatriation of Mortal Remains or Funeral Expenses Overseas	150,000	Unlimited	Unlimited	Unlimited	-
D	Trip Curtailment	5,000	20,000	25,000	30,000	-
E1	Trip Interruption	1,000	1,500	2,000	3,000	-
E2	Travel Missed Connection (RM200 for every 6 consecutive hours)	200	600	800	1,200	-
F1	Travel Delay (RM150 for every 6 consecutive hours)					
	(a) Overseas	1,500	3,900	4,200	5,100	-
	(b) Malaysia	300	450	450	900	300
F2	Travel Re-Route (RM200 for every 6 consecutive hours)	200	600	800	1,200	-

Benefit Table

Section	Coverage/Benefits	PRIMARY	ESSENTIAL	SUPERIOR	PREMIER	DOMESTIC
SUM INSURED UP TO (RM)						
BASE COVERAGES (Non COVID-19 related coverage)						
G	Baggage					
1	Loss of Personal Baggage Items	2,000	5,000	7,000	10,000	1,000
	Item Limit:					
	(a) Any one item	500	500	500	500	500
	(b) Portable Computers including tablets and the likes	1,000	1,000	1,500	2,000	1,000
	(c) Baggage Damage per bag	250	250	250	250	250
2	Baggage Delay (RM200 for every 6 consecutive hours)					
	(a) Overseas	400	800	1,000	2,000	-
	(b) Malaysia	-	200	200	800	200
3	Fraudulent Use of Credit Card	-	1,500	2,000	3,000	-
4	Loss of Travel Document	2,000	5,000	6,000	8,000	-
5	Loss of Personal Money	500	1,000	2,000	3,000	-
H	Personal Accident					
	Accidental Death & Permanent Disablement					
	(i) Age 30 days to 17 years	25,000	75,000	100,000	125,000	50,000
	(ii) Age 18 years to 85 years	100,000	300,000	400,000	500,000	50,000
I	Personal Liability	500,000	1,000,000	1,000,000	1,000,000	500,000
J	Loss of Home Contents	1,000	2,000	3,000	5,000	-
K1	Car Rental Excess Charges	-	2,000	3,000	5,000	-
K2	Car Rental Vehicle Return Costs	-	Included in K1	Included in K1	Included in K1	-
	24/7 Worldwide Travel Assistance	Included	Included	Included	Included	Included
OPTIONAL ADD-ON						
L	Travel Delay Upgrade (RM150 for every 3 consecutive hours)					
	Overseas	-	3,900	4,200	5,100	-

Note:

1- Please refer to the policy wording for the full details of the coverages and exclusions.

2- For Family plan, the sum insured in total for all insured persons under Family plan is 300% of the limit shown in the Schedule of Benefits except for Item H -Personal Accident which remains a per person limit.



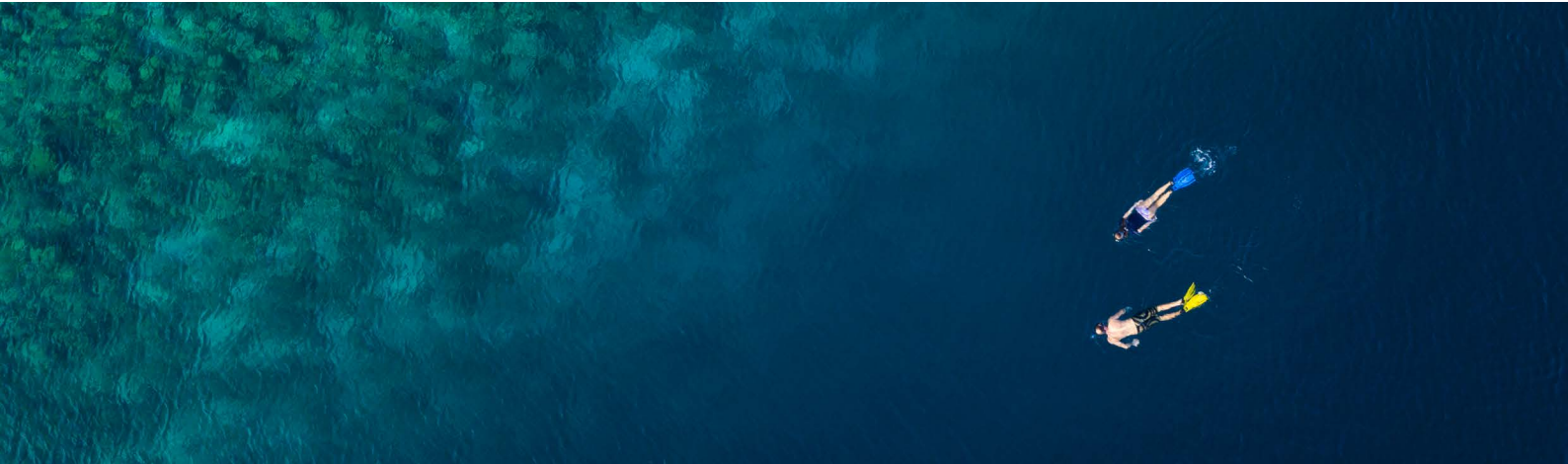
Premium Table (RM)

Single Trip Plan: 30 Days - 70 Years

Plan		PRIMARY		ESSENTIAL				SUPERIOR				PREMIER			
Cluster		C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	37	48	52	62	75	170	64	78	92	200	90	112	145	234
	6-10 days	49	68	73	87	100	239	92	107	124	282	132	157	201	328
	11-20 days	79	107	103	121	136	386	131	152	177	455	183	252	276	528
	Per week	34	47	39	52	74	219	45	62	87	257	52	72	99	299
	Travel Delay Upgrade	-	-	4 Per Day (Optional)											
Family	1-5 days	86	128	121	154	186	426	168	215	257	500	195	250	350	581
	6-10 days	133	170	172	218	280	600	236	299	375	705	269	328	464	821
	11-20 days	181	267	236	320	384	964	359	487	556	1,134	410	528	670	1,317
	Per week	84	116	95	129	182	546	112	152	213	640	129	177	249	746
	Travel Delay Upgrade	-	-	10 Per Day (Optional)											

Single Trip Plan: 71 - 85 Years

Plan		PRIMARY		ESSENTIAL				SUPERIOR				PREMIER			
Cluster		C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	-	-	112	153	216	643	131	180	252	755	155	212	299	895
	6-10 days	-	-	156	214	302	904	183	252	356	1,065	217	299	418	1,256
	11-20 days	-	-	251	345	486	1,456	295	405	570	1,711	349	479	812	2,022
	Per week	-	-	152	206	291	872	177	243	342	1,025	210	287	408	1,212
	Travel Delay Upgrade	-	-	4 Per Day (Optional)											
Family	1-5 days	-	-	277	381	537	1,608	325	447	629	1,888	384	528	745	2,230
	6-10 days	-	-	389	536	754	2,260	457	629	886	2,656	540	743	1,047	3,138
	11-20 days	-	-	627	862	1,213	3,640	736	1,012	1,426	4,276	870	1,196	1,685	5,053
	Per week	-	-	376	516	727	2,181	442	607	855	2,563	521	717	1,010	3,028
	Travel Delay Upgrade	-	-	10 Per Day (Optional)											



Premium Table (RM)

Domestic Plan

Plan	INDIVIDUAL			FAMILY		
Age	30 days - 60 years	61-70 years	71-85 years	30 days - 60 years	61-70 years	71-85 years
1-5 days	22.68	22.68	79.92	54.00	54.00	199.80
6-10 days	31.32	31.32	113.40	75.60	75.60	279.72
11-20 days	49.68	49.68	181.44	122.04	122.04	451.44
21-30 days	78.84	78.84	289.44	193.32	193.32	720.36

Annual Multi-Trip Plan (Individual Only)

Plan *	ESSENTIAL				SUPERIOR				PREMIER			
Cluster	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
18-60 Years	349	478	581	1,743	491	617	688	2,033	633	762	892	2,373
61-70 Years	646	878	1,228	3,681	756	1,025	1,445	4,346	878	1,195	1,682	5,035
Domestic Add-on**												
18-60 Years	221.40				221.40				221.40			
61-70 Years	474.12				474.12				474.12			
Optional Upgrade												
Travel Delay Upgrade	208				208				208			

* Primary Plan is not applicable for Annual Multi-Trip Plan. **Domestic Add-on is inclusive of 8% Service Tax (ST)
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	- China (excluding Tibet), Hong Kong, Indonesia, Japan, Macau, Singapore, South Korea, Taiwan, Thailand and Vietnam; - Excluding Mongolia (Inner and Outer)
C2	- Brunei, Cambodia, India, Lao People's Democratic Republic, Maldives, Myanmar, New Zealand, Pakistan, Philippines and Sri Lanka; - Including all countries listed in C1
C3	- 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	- Worldwide (including Canada, Iraq, Nepal, Palestine, Serbia, Tibet, United States of America and Yemen); - Including all countries listed in all other clusters
Sanction Countries	Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine
Excluded Destination	Antarctica
Domestic	Malaysia, beyond 50 km from your place of residence or business

AIG Travel 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



Medical Repatriation from Osaka

A traveller tripped and fell in Osaka, Japan. At a local hospital she was diagnosed with a fractured fibula and was required to undergo surgery. AIG arranged for the insured's flight home, coordinated wheelchair services and obtained direct admission and surgery arrangements at the local hospital in her hometown. All the insured's medical and travel expenses were covered under her AIG policy.



On-the-ground Medical Assistance

A bus touring in the south of Iceland skidded off the road and landed on its side, injuring numerous AIG insureds. Within hours of the crash, AIG arranged for a support team, including a medical doctor, to fly to Iceland to provide on-the-ground support. AIG closely monitored the medical condition of the insureds to ensure they were fit to fly, arranged door-to-door wheelchair and porter service to assist mobility, and fully covered all medical and repatriation expenses.

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 travel.



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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AIG Travel 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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