



PRODUCT DISCLOSURE SHEET

Dear Customer

Date issued: 2/06/2026

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 AIG Travel?

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

2. Know Your Coverage:

As an illustration, for RM 131.00 per trip to Japan (overseas single trip, 20 days) for a 30 years old Individual, you will receive the following coverage:	
This Policy covers	
Benefits: Cluster 1 - Superior Plan	Sum Insured (RM)
Trip Cancellation (Pre-Departure)	25,000
Medical Expenses	600,000
Emergency Medical Evacuation & Repatriation	Unlimited
Compassionate Visit	12,000
Child Guard	12,000
Daily Hospitalisation Income (RM250 per day)	20,000
Emergency Telephone Charges and Internet Use	300
Follow-up Medical Treatment: In-patient	50,000
Follow-up Medical Treatment: Outpatient / Specialist Treatments	Included in Inpatient Treatment
Treatments or Services provided by Healthcare Professionals	700
Repatriation of Mortal Remain	Unlimited
Trip Curtailment	25,000
Trip Interruption	2,000
Travel Missed Connection (RM200 for every 6 consecutive hours)	800
Travel Delay	4,200
Travel Re-route	800
Loss of Personal Baggage Items	7,000
Baggage Delay	1,000
Loss of Travel Document	6,000
Loss of Personal Money	2,000
Accident Death & Permanent Disablement	400,000
Personal Liability	1,000,000
Loss of Home Contents	3,000
Car Rental Excess Charges	3,000
24/7 Worldwide Travel Assistance	Included
This Policy excludes	
Any claim or loss arising out of:	
<ul style="list-style-type: none"> • an existing health condition. • taking part in manual work, missionary work, humanitarian work, deliberate, malicious, illegal act. • engaging in an overseas secondment as part of your occupation. • pregnancy and childbirth, including miscarriage, infertility, contraception or operations related to sterilisation. • war, civil war, invasion, revolution or any similar event. • chemical, biological, radiological or nuclear events. • use/ effect of alcohol or drugs. • an incident or circumstances of which you were aware of at the time of your purchasing this policy. • any error or omission in your booking arrangements. • financial default of a tour operator, transport or accommodation provider, or any other relevant firm or person. • participation in competition sports, expeditions, hunting trip and safaris not provided by a licensed commercial operator, mountaineering, trekking above 3,000 metres. • any sexually transmitted disease or condition. • an epidemic or pandemic, fear of travel, quarantine, impact event, electromagnetic event, and cyber event. • planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine. 	
Please refer to the policy wordings for the full list of exclusions under this policy.	
The information contained herein is not comprehensive. You must read the policy wording for the full terms and conditions to understand what is covered and its limitations.	
By paying an additional premium, you can expand the coverage to include Travel Delay Upgrade (RM150 for every 3 consecutive hours) up to a Sum Insured of RM 4,200.	
The duration of coverage is 20 days in respect of this illustration. You do not need to renew your policy.	



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3. Know Your Obligations:

For this personal accident insurance, you must pay* a premium of:	
Standard Cover	RM 131.00 (per Trip)
Additional Cover: Travel Delay Upgrade	RM 80.00 (per Trip)
Service Tax (8%)	RM 00.00 (imposed on Domestic plan only, where applicable)
Total Premium you must pay	RM 211.00
You also have the following fees and charges	
Stamp Duty	RM 10.00
Commission (included in the premium stated)	RM 52.75 (25% of the premium)
Other Charges	RM 00.00

*The above premium, fees and charges are for illustrative purpose only based in the standard plan mentioned in point 2. above. The premium to be paid will vary depending on your age, travel destination, travel duration, plan and add-on benefits selected.

4. Other Key Terms:

- Coverage is expanded to include losses related to COVID-19 under certain benefits (including medical expenses incurred overseas, emergency evacuation & repatriation expenses, travel cancellation (prior to departure), travel curtailment and quarantine benefits). This COVID-19 coverage is not available for Primary & Essential Plan and Domestic Plan.
- You must ensure that all the information you provide is full, complete, correct and honest and to the best of your knowledge including any change in the information thereafter this policy has issued to you.
- You are eligible to be covered under 1 policy issued by us for each trip within the period of insurance. You must purchase the insurance before departing Malaysia.
- Maximum trip duration limit for an Overseas single-Trip Plan is 180 days and a domestic single-Trip Plan is 30 days. Overseas annual multi-trip covers multiple trips during the policy period with each overseas trip under the policy not exceeding 90 consecutive days and each domestic trip not exceeding 30 consecutive days.
- You must be either a Malaysian citizen, Malaysian Permanent resident, or a holder of a valid work permit or employment pass, dependent pass, student pass or long-term social visit pass not including travelling visa with full rights to enter into or return to Malaysia.
- Age limitation: 30 days up to 85 years for single-trip plans; and 18 years up to 70 years for annual multi-trip plans.
- The total premium due must be paid and received in full by us on or before the effective date of the coverage.
- This policy is valid for conventional leisure and business travel trip and offers coverage only to individuals ordinarily resident in Malaysia and is null and void as to non-residents of Malaysia.

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

5. Can I cancel my policy?

Single Trip: You may cancel at any time by giving written notice to AIG prior to the commencement of the trip or period of insurance for single-trip plan. No refund of premium is allowed after the commencement of your trip.

Annual Multi-Trip: You may cancel this Policy by giving AIG 30 days' notice in writing. AIG will refund the premium to you that has been paid for the unexpired term provided no claim has been or will be submitted by you before or after the policy expiry date.

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



Email us at
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)