



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to purchase the MULA Car E-Hailing Insurance Policy. Be sure to also read the general terms and conditions.

AIG Malaysia Insurance Berhad (“**AIG**”) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Product: MULA Car E-Hailing Insurance Policy

Date Issued: July 2021

Key Definitions:

Certificate Holder is the person who is a registered user of the E-hailing Application; books the E-hailing Vehicle through the E-hailing Application and opts-in for this policy; travels in the E-hailing Vehicle during the Operative Time; and who will be responsible for premium payments and has the right to exercise all privileges under this policy.

E-hailing Application means MULA Car International Sdn Bhd’s (“**MULA**”) registered and licensed mobile application provided in Malaysia, which facilitates the provision of e-hailing transport services by a licensed and registered driver to a registered user of such mobile application.

E-hailing Vehicle means four-wheeled motor vehicles with a minimum capacity of 4 passenger seats and a maximum capacity of 10 passenger seats, operating under a valid license for the transportation of e-hailing fare-paying passengers; registered with the E-hailing Application; booked by the Certificate Holder through the E-hailing Application; and are not booked through the E-hailing Application on a chartered basis.

Operative Time means the cover under this policy will commence for the Insured Person from the time they board the E-hailing Vehicle at the beginning of their journey and will end when the Insured Person alights from the E-hailing Vehicle upon completion of the same journey. This Operative Time is applicable to each e-hailing journey undertaken after the Certificate Holder has opted-in for this policy until the Certificate Holder has opted out.

1. What is this product about?

- (a) This product provides protection for registered users of the E-hailing Application who book the E-hailing Vehicle through the E-hailing Application and opts in for this policy, in the event of injuries caused solely by an accident when boarding, travelling in or exiting an E-hailing Vehicle as a fare paying passenger.
- (b) Coverage will include your spouse and/or child(ren) if they are traveling in the same E-Hailing Vehicle as you during the Operative Time.
- (c) Coverage provided in Malaysia and is valid during the “Operative Time”. This Operative Time is applicable to each e-hailing journey undertaken by you after you have opted-in for this policy until you decide to opt-out of this policy.
- (d) Cover under this policy will commence from the time you board the E-hailing Vehicle at the beginning of your journey and ends when you alight from the E-hailing Vehicle upon completion of the same journey
- (e) This cover can be purchased by a registered user of MULA E-hailing Application only.

2. What are the covers/benefits provided?

This policy provides coverage for the following benefits if you sustain any injury when boarding, travelling in or exiting an E-hailing Vehicle as a fare paying passenger which results in:

- (a) Accidental Death (lump sum payout);
- (b) Permanent Disablement (lump sum payout);
- (c) Medical Expenses (reimbursement for medical expenses incurred to treat injuries);
- (d) Daily Hospitalization Income (a daily cash payout for each day you are hospitalized);



- (e) Surgical Cash Allowance (a lumpsum payout if your injury results in a medically necessary surgery); and
- (f) E-hailing Cash (a lumpsum payout for e-hailing ride expenses in the event of hospitalization).

Note: Please refer to the policy wordings for further details of the benefits.

3. How much premium do I have to pay?

You will have to pay a premium of RM0.50 (inclusive of Service Tax) per e-hailing journey.

4. What are the fees and charges that I have to pay?

Type	Amount
Service Tax	6% (inclusive in the premium)
Commission paid to the insurance agent, MULA	25% of premium (inclusive in the premium charged)

5. What are some of the key terms and conditions that I should be aware of?

(a) Duty of disclosure:

- (i) You must take reasonable care to disclose all material facts which you know or ought to know which could impact your risk profile and ensure that all your answers to the questions are full, complete, correct, honest and to the best of your knowledge as these information form the basis of your contract.
- (ii) You also have a duty to inform the AIG of any change in the information given to the AIG earlier before the Company issues the policy/certificate of insurance to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not paid in full.

(b) Eligibility:

To be eligible for cover, you must have booked the E-Hailing Vehicle through the E-Hailing Application. Coverage will include your Spouse and/or Child(ren) if they are traveling in the same E-Hailing Vehicle as you during the Operative Time.

The requirements below must also be continuously satisfied by the Insured Person to be eligible for coverage under the policy:

Age

Entry age for the Certificate Holder is 18 to 65 years of age (inclusive). The maximum age for any Insured Person under this Policy is 65 years of age.

Occupation

Occupations other than those listed under 'Item 6, Exclusion 10' below.

(c) Premium:

Premium is as shown on the Certificate of Insurance that is payable for each e-hailing journey in respect of the policy by the Certificate Holder during the Operative Time.

(d) Claims:

- (i) AIG must be notified as soon as it is reasonably practical and in any event within 30 Days after the date of accident which leads to a claim.
- (ii) AIG must be provided with all reasonable and necessary evidence required to support a claim within 30 days after the date of accident which leads to a claim.
- (iii) Failure to comply with (i) above may result in AIG's rejection of all or part of the claim. Reasons include, but are not limited to, if it is made so long after the event that AIG is unable to investigate it fully, or may result in the



Insured Person not receiving the full amount claimed if the amount payable changes as a result of the delay.

(e) Number of policies:

Only one individual policy providing the same product underwritten by AIG is allowed. If more than one policy is held, AIG will consider the Certificate Holder/Insured Person to be insured under the policy with the highest compensation or, where the compensation under each policy is identical, under the policy that was first issued.

(f) Sanctions:

The Company shall not be deemed to provide cover and 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 Company, the Company's 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.

6. What are the major exclusions under this policy?

AIG shall not pay under this policy any claim in connection with:

1. Any injury sustained by an Insured Person outside of the Operative Time
2. Any registered E-hailing Vehicles that has been booked through the E-hailing Application on a chartered basis
3. Pre-existing condition or any complication arising from it, mental or nervous disorder, pregnancy or childbirth
4. Any sickness
5. Suicide or attempted suicide, any criminal or illegal act (including traffic offences) or being under the influence of alcohol or drugs
6. Any Certificate Holder engaging, practicing, training or participating in any professional sports, any extreme sports or activity that presents a high level of inherent danger
7. Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers
8. HIV and/or any HIV related illness including AIDS and/or any type of venereal disease
9. War, invasion, and rebellion
10. Persons engaged in occupations with high risk or exposure to hazardous conditions. This would include the following occupations:
 - (a) Military personnel including the armed forces, naval or air force service or operations;
 - (b) Police, security personnel including any peace keeping forces;
 - (c) Professional sports person when an Insured Person could or would earn income or remuneration from engaging in such sport.
 - (d) Pilots or crew of any air or water vessel; and
 - (e) Off-shore work or activities including oil rig work.

Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of exclusions under this policy.

7. Can I cancel my policy?

This Policy is non-cancellable by the Certificate Holder, but your coverage under this policy will cease when you opt-out of the MULA Car E-hailing Insurance Policy with MULA, being the Master Policy Holder.

8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform AIG of any change in your life profile including your occupational and personal pursuits which would affect the risk profile.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *Insuranceinfo* booklet on Personal Accident Insurance available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If you have any enquiries, please contact AIG at:



AIG Malaysia Insurance Berhad,
Menara Worldwide,
198 Jalan Bukit Bintang,
55100, Kuala Lumpur,
Malaysia.

Telephone: 1800 888811

E-mail: AIGMYCare@aig.com

10. Other types of Personal Accident cover available

Please refer to AIG's website at: www.aig.my

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 INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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. If there are any questions regarding the terms and conditions of this policy wordings, the Master Policyholder or the Certificate Holder may contact AIG.