



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to purchase the Passenger Protection Plus Policy. Be sure to also read the general terms and conditions.

Wherever the following words or phrases begin in uppercase, the definitions with interpretation are set out in the policy wordings under section 'General Policy Definitions'.

Product: Passenger Protection Plus Policy

Date Issued: July 2022

1. What is this product about?

- This product provides protection in the event of injuries caused solely by an Accident.
- Coverage is provided worldwide and is valid for 24 hours throughout the Policy Period.
- Duration of the policy is for 1 year commencing from the Policy Start Date.
- This cover can only be purchased by registered users of the Master Policyholder's mobile application known as PULSE.

2. What are the covers/benefits provided?

This Policy provides the following benefits:

| No | Benefits | Compensation (RM) |
|----|---|-------------------|
| 1 | Medical Expenses Due To An Injury | 1,000 |
| 2 | Medical Expenses Due To An Injury – While On Premises | 2,000 |

Important Note on Compensation –

- The number of claims payable under this Policy is limited to 2 claims per Policy Period for both benefits.
- This Policy will pay for a claim either under 'Benefit 1: Medical Expenses Due To An Injury' or under 'Benefit 2: Medical Expenses Due To An Injury – While On Premises', not both, for the same Accident.
- For 'Benefit 2: Medical Expenses Due To An Injury – While On Premises', if you sustain an Injury While On Premises, a copy of the incident report must be lodged with the auxiliary police located on the premises of the Master Policy Holder within 24 hours of such Injury and submitted to the Company.

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 RM30.00 (not inclusive of Service Tax).

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

| Type | Amount |
|---|-----------------------------------|
| Commission paid to the insurance intermediaries/agent | 25% |
| Service Tax | 6% (not inclusive in the premium) |

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

(a) Duty of disclosure:

- 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 this information form the basis of your contract.
- You also have a duty to inform the Company of any change in the information given to the Company earlier before the Company issues the 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:

The requirements below must also be continuously satisfied by you to be eligible for coverage under the Policy:

Age

Entry age under this Policy is 18 to 60 years of age (inclusive). Your age will be based on the age as of your last birthday.

Residency

To be eligible for cover under this policy, you must be a:

- Malaysian citizen residing in Malaysia;
- Malaysian permanent resident; or



(iii) Holder of a valid employment pass (of which the place of employment must be in Malaysia during the Policy Period).

Occupation

Occupations other than those listed under 'Item 6, Exclusion 9' below.

(c) **Cash Before Cover:**

The Company must receive the premium due on or before the Premium Due Date. No Benefits will be payable for any claim that occurs during a period for which premium was not received.

(d) **Country of residence:**

You must notify the Company if you will be out of Malaysia for more than 180 consecutive days. Failure to do so will invalidate this cover.

(e) **Claims:**

(i) The Company 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) The Company must be provided with all reasonable and necessary evidence required by the Company to support a claim within 90 days after the date of Accident which leads to a claim.

(iii) Failure to comply with (i) above may result in the Company'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 the Company is unable to investigate it fully, or may result in the Certificate Holder not receiving the full amount claimed if the amount payable changes as a result of the delay.

(f) **Number of policies:**

Only one individual policy providing the same product underwritten by the Company is allowed. If more than one policy is held, the Company will consider the Certificate Holder 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.

(g) **Renewal:**

This Policy may be renewed subject to the terms and conditions of the Policy and payment of the premium the Company requires for the renewal. The premium for the renewal Policy must be paid on the Premium Due Date. Your payment of the renewal premium and the Company's receipt and acceptance of such payment will constitute consent to renewal of this Policy.

(h) **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?

The Company shall not pay under this Policy any claim in connection with:

1. Pre-Existing Condition or any complication arising from it, mental or nervous disorder, pregnancy or childbirth
2. Any Sickness
3. Suicide or attempted suicide, any criminal or illegal act (including traffic offences) or being under the influence of alcohol or drugs
4. 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
5. Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers
6. HIV and/or any HIV related illness including AIDS and/or any type of venereal disease
7. War, invasion, and rebellion
8. Cosmetic, plastic surgery or elective surgery or treatment
9. Persons engaged in occupations with high risk or exposure to hazardous conditions. This would include but is not limited to the following occupations:
 - a) Military personnel including the armed forces, naval or air force or operations;
 - b) Police, security personnel including any peace keeping forces;
 - c) Professional sports person when you 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?

You can cancel this Policy by giving 30 days' prior written notice to Company or via email at the address provided below, provided there is no claim made on the Policy. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. On cancellation of the Policy, you are entitled to a refund of premium based on the Short Period Scale. Please refer to the Policy for the Short Period Scale rates.



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

It is important that you inform the Company 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 the Company at:

AIG Malaysia Insurance Berhad
Menara Worldwide,
198 Jalan Bukit Bintang,
55100, Kuala Lumpur,
Malaysia.
Telephone: 1800 88 8811
E-mail: AIGMYCare@aig.com

10. Other types of Personal Accident cover available

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

You should read and understand the contract terms and discuss further with the Company 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 the Company.

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