



Schedule Of Benefits		Sum Insured maximum up to (RM)			
Plan		Deluxe	Standard	Basic	Domestic
A	Medical Related Benefits	Accident & Illness			Accident only
1	Medical Expenses <i>Deductible of RM200 for mountain sickness claim</i>	1,000,000	250,000	250,000	15,000
2	Medical Expenses in Malaysia Maximum days of treatment in Malaysia <i>Subject to Medical Expenses Limit in A1</i>	100,000 30 days	75,000 30 days	75,000 30 days	N/A N/A
3	Daily Hospital Income (RM 250 for every complete day) <i>Subject to Medical Expenses Limit in A1</i>	7,000	5,000	5,000	N/A
4	Emergency Medical Evacuation and Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited	20,000
5	Compassionate visit	8,000	5,000	N/A	N/A
6	Child Guard	8,000	5,000	N/A	N/A
B)	Personal Accident Benefits				
1	Accidental Death & Permanent Disablement	300,000	250,000	200,000	30,000
C)	Travel Inconvenience & Other Travel Related Benefits				
1	Travel Cancellation Per Individual Per Family	25,000 75,000	10,000 30,000	N/A N/A	1,000 3,000
2	Travel Curtailment Per Individual Per Family	25,000 75,000	10,000 30,000	N/A N/A	N/A N/A
3	Travel Delay <u>Common Carrier</u> i. Overseas ii. Malaysia (RM 150 for every 6 consecutive hours of delay) <u>Chartered Flight</u> i. Overseas and Malaysia (RM 150 for every 10 consecutive hours of delay)	2,100 600	1,500 300	N/A N/A	N/A 150
4	Baggage Delay <u>Overseas</u> Per Individual Per Family <u>Malaysia</u> Per Individual Per Family (RM150 for every 6 consecutive hours of delay)	1,050 3,150 300 900	750 2,250 150 450	N/A N/A N/A N/A	N/A N/A 150 450



5	Damage or loss of baggage and/or personal effects				
	<u>Baggage Damage</u> Per baggage	250	250	N/A	250
	<u>Loss of Baggage and/or Personal Effects</u> Per Individual	5,000	3,000	N/A	1,000
	Per Family (Maximum limit for any one item is RM500) (Maximum limit for laptop is RM 1,000)	15,000	9,000	N/A	3,000
6	Loss of Money	1,500	1,000	N/A	N/A
7	Loss of Travel Documents	5,000	3,000	N/A	N/A
8	Personal liability	1,000,000	500,000	500,000	N/A
9	Home Away Protection	10,000	10,000	5,000	5,000
	Maximum days of coverage (Maximum limit for any one item is RM1,500) (Maximum limit for personal valuables is RM 2,000)	31 days	31 days	31 days	31 days
D) Trip Assistance Solutions					
1	24/7 Worldwide Travel Assistance	Included	Included	Included	Included
2	Doctor or Physician On Call	Included	Included	Included	N/A
3	World Event Alert Services	Included	Included	Included	N/A
4	Global Weather	Included	Included	Included	N/A
5	Emergency Travel Services	Included	Included	Included	N/A
6	Emergency Language Interpreter	Included	Included	Included	N/A
7	Ambassador Services	Included	Included	Included	N/A
8	Global Cash	Included	Included	Included	N/A
E) Optional Rider Benefits					
1	Golf Insurance				
	(a) Loss or Damage to Golf Equipment Per Individual	2,000	2,000	2,000	2,000
	Per Family	6,000	6,000	6,000	6,000
	(Maximum limit for golf bag is RM500) (Maximum limit for golf club is RM 800) <i>Deductible of RM100 for loss or damage to golf equipment claim</i>				
	(b) Golfer's Personal Liability Per Individual/Per Family	500,000	500,000	500,000	500,000
	(c) Hole-in-one Expenses Per Individual	750	750	750	750
	Per Family	2,250	2,250	2,250	2,250
2	Special Sport (a) Winter sport (b) Scuba diving	Included	Included	Included	Included

Issued by

PART 1 – THE CONTRACT

This policy, together with the **policy schedule**, the application, and any endorsements, is evidence of the contract between **you**, holder of the policy, and if selected, on behalf of **your spouse** or **your family** as named in the **policy schedule** and **us**. **We** agree to provide **you** the insurance cover described in this policy provided that **you** pay the premium when due and **we** agree to accept it subject to the terms and conditions of this policy.

PART 2 – DEFINITIONS

The following words and phrases shown in bold, when used anywhere within this policy, have specific meanings and are explained below.

Accident/Accidental

shall mean a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of **injury**.

AIDS

shall mean Acquired Immune Deficiency Syndrome or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this policy, the definition of **AIDS** shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in **our** opinion, either the presence of HIV or antibodies to such a virus).

AIG Travel Asia Pacific/ATAP is **our** business partner that provides travel, medical and claim service assistance

Annual Trip Plan

shall refer to a policy for multiple **trips** over the annual period within the **period of insurance** up to:

- (a) 100 consecutive days for an **overseas trip**; or
- (b) 60 consecutive days for a **domestic trip**;

from the time of departure to the date of return to Malaysia.

Burglary

shall mean the illegal entry into a private premise to steal and the definition of which shall be that of the legal definition provided in Malaysia which in any event, shall be an admitted crime.

Chartered Flights

shall mean air conveyance organized by the travel agent for travel on regular and published routes for a period of 1 month or more and is licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers.

Child/Children

shall mean a financially dependent child (including stepchildren and those legally adopted) aged 31 days and above and up to 18 years.

Common Carrier

shall mean any commercial road, rail, sea or air conveyance licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers and which have fixed and established routes only. It does not include taxis, helicopters, limousine services and **chartered flights**.

Competent Age

shall mean the age eligibility for **you** to qualify for cover under this policy as described below:

- (a) age of 31 days to 65 years for a **per trip plan**; or
- (b) age of 18 to 65 years, for an **annual trip plan**.

*Minimum Age is determined based on the age **you** will be on the **policy effective date**. Maximum Age is determined based on the age **you** will be on the policy expiry date.

Date of Loss

is the date when **you** are first diagnosed with a **disability** or an incident which leads to a claim event covered by this policy.

Deductible

shall mean the amount of expenses or loss to be paid by **you** before the policy benefits become payable.

Disability

shall mean an **injury** and/or **illness** including complications arising, sustained or related to the same **injury** or **illness**.

Doctor

shall mean a medical practitioner who is currently registered, licensed and qualified to practice contemporary western medicine within the scope of expertise in the geographical area and jurisdiction where medical services are provided and is certified by the appropriate health authorities in an area of medical specialty, provided that such medical practitioner:

- (a) is not **you**, **your** business partner or **our** agent; and
- (b) is not related to **you** and/or **your immediate family members**.

Domestic Trip (applicable for Domestic **Plan**)

shall mean travel undertaken by **you** during the **period of insurance** for the purpose of leisure and/or business travel which is a **per trip plan** or as an optional **annual trip plan** for travels which are:

- (a) within Malaysia including travel from West to East Malaysia and vice versa;
- (b) beyond 50 kilometers from **your** place of residence or stay; and
- (c) excludes any daily commute to and from **your** place of employment or work.

The coverage for **domestic trip** consists of:

- (i) Travel Cancellation:
 - **Per trip plan**- coverage shall commence after 24 hours from the purchase of the policy, unless due to **accidental** causes in which case cover commences from the policy purchase date;
 - **Annual trip plan**- coverage shall commence after 24 hours from the purchase of the policy or after travel is booked whichever occurs later, unless due to **accidental** causes in which case cover commences from the travel booking date;

and shall terminate upon departure from **your** normal place of residence or work, whichever occurs earlier.

- (ii) Travel Delay shall commence within 12 hours prior to departure from **your** normal place of residence or work, whichever occurs later, and shall terminate upon **your** return to **your** normal place of residence or work, whichever occurs earlier.
- (iii) Home Away Protection shall commence upon departure from **your** normal place of residence or work, whichever occurs later and terminates upon return to **your** normal place of residence or work or after the expiry of the policy or reached maximum 31 days, whichever occurs earlier.
- (iv) For benefits not stated under items (i) & (ii) & (iii) above, **your** policy coverage shall commence upon departure from **your** normal place of residence or work, whichever occurs later and terminates upon return to **your** place of residence or work or after the expiry of the policy, whichever occurs earlier.

Please note that the terms and conditions stated in Part 3 - Benefits shall apply to all benefits and no coverage will be provided outside the **period of insurance**.

Effective Date

shall mean the date this insurance coverage starts as shown in the **policy schedule** as the case may be.

Expedition

shall mean any travel to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organized kayaking around the coast of a country or travel to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or travel undertaken for scientific research or political purposes to such locations or travel to the Antarctica or similar remote and inhospitable locations. It does not mean treks and travel, outside of these previously given examples, provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

Extreme Sports and Activities

shall mean any sport or sporting activity that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator but always providing that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.

Family

shall mean **your** legal **spouse**, **child/children**, **parent** and their siblings, parent-in-law, grandparent, grandparent-in-

law, grandchild, sibling, sibling-in-law, niece or nephew of the insured

Golf Equipment

shall mean golf-related equipment normally used for playing golf, including clubs, golf shoes, golf bags, caddie cars and other golfing accessories.

Hospital

shall mean an establishment duly constituted, registered and operating as a **hospital** for the care and treatment of sick and injured persons as paying bed patients and which has:

- (a) facilities for diagnosis and major **surgery**;
- (b) provides 24 hours nursing services by graduate nurses;
- (c) under the supervision of a **doctor**; and
- (d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishments.

Household Contents

shall refer to television sets, hi-fi and/or mini-home theatre systems, desktop computers, other household furniture and appliances contained in **your** private place of residence in Malaysia and excluding all items of **personal valuables**.

Illness

shall mean a physical condition marked by a pathological deviation from the normal healthy state.

Immediate Family Members

shall refer to the **spouse, child, parent** and their siblings, parent-in-law, grandparent, grandparent-in-law, grandchild, sibling, sibling-in-law, niece or nephew.

Injury

shall mean bodily injury caused solely and directly by an **accident** and does not result from **illness** and shall include food poisoning.

Jewelry

shall mean objects worn on the body as decoration which have inclusions of precious metals, precious stones and/or semi-precious stones.

Laptop

shall mean the complete **laptop** including accessories and/or attachments that come as standard equipment with the **laptop**. Any handheld computers, tablet computers or devices including but not limited to personal digital assistants (PDA) and the like are excluded from this category.

Limb

shall mean a hand at or above the wrist or of a foot at or above ankle.

Loss of Hearing

shall mean **permanent** irrecoverable loss of hearing where:

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1000 Hertz

If c dB = Hearing loss at 2000 Hertz

If d dB = Hearing loss at 4000 Hertz

$1/6$ of $(a+2b+2c+d)$ is 80dB

Loss of Speech

shall mean the **permanent disability** in articulating any 3 of the 4 sounds which contribute to speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of the vocal cord or damage of the speech center in the brain resulting in aphasia.

Loss of Use

shall mean **permanent** total loss of use or **permanent** total loss by physical severance (separation).

Medically Necessary

shall mean a medical service provided by a **doctor** which

is:

- (a) consistent with the diagnosis and is a customary medical treatment for the covered **disability**;
- (b) in accordance with standards of good medical practice, consistent with current standards of professional medical care and of proven medical benefits;
- (c) not for the convenience of **you** or the **doctor** and unable to be rendered out of a **hospital** (if admitted as an in-patient);
- (d) not of experimental, investigational, research, preventive or screening in nature; and
- (e) for which charges are reasonable, customary and does not exceed the general level of charges being made by

others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar **disability** in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting **your disability**.

Mountain Sickness

shall mean physiological changes and pathological effects caused by an acute exposure to low partial pressure of oxygen at high altitudes resulting in altitude **illness**.

Overseas Trip (not applicable for Domestic Plan)

shall mean a travel undertaken by **you** during the **period of insurance** for the purpose of leisure and/or business travel which is:

- (a) a **per trip plan** or **annual trip plan**;
- (b) out of Malaysia; and
- (c) within the selected region as stated in the **policy schedule**.

The coverage for **overseas trip** consists of:

- i) Travel Cancellation:
 - **Per trip plan**- coverage shall commence after 24 hours from the purchase of the policy, unless due to accidental causes in which case cover commences from the policy purchase date;
 - **Annual trip plan**- coverage shall commence after 24 hours from the purchase of the policy or after travel is booked whichever occurs later, unless due to **accidental** causes in which case cover commences from the travel booking date;

and shall terminate upon departure from Malaysia.

- ii) Coverage in-respect of the following benefits;
 - Travel Delay; and
 - Accidental Death & Disablement;
 - shall commence within 12 hours prior to **your** departure from Malaysia; and
 - except for Accidental Death & Disablement shall terminate at the earlier of **your** arrival to Malaysia or the policy expiry date. Accidental Death & Disablement shall terminate at the earlier of 12 hours upon **your** arrival to Malaysia or after the expiry of the policy.
- iii) Home Away Protection shall commence upon **your** departure from Malaysia and terminates upon **your** arrival to Malaysia or reached maximum 31 days or after the expiry of the policy, whichever occurs earlier.
- (vi) For benefits not stated under items (i) & (ii) & (iii) above, **your** policy coverage shall commence:
 - after **your** departure from Malaysia; and
 - except for Medical Treatment in Malaysia shall terminate at the earlier of **your** arrival in Malaysia or the policy expiry date. Medical Treatment in Malaysia shall terminate at the earlier of 24 hours upon **your** arrival in Malaysia or after the expiry of the policy.

No cover is available outside of the **period of insurance**, except as outlined above for the Accidental Death & Disablement and Medical Treatment in Malaysia benefits.

Parent

shall mean **your** legal **parent** (whether biological, step or adopted).

Period of Insurance

shall mean the duration of the policy as stated in the **policy schedule**.

Permanent

shall mean an event, which at the end of 6 months from the **date of loss** and at the expiry of that period, be beyond any hope of recovery or improvement.

Personal Valuables

shall refer to watches, platinum/gold/silver articles, **jewelry**, PDA's, mobile phones and **laptop**.

Per Trip Plan

shall refer to a policy for one returning **trip** within the **period of insurance** up to:

- (a) 180 consecutive days for an **overseas trip**; or
- (b) 60 consecutive days for a **domestic trip**;

from the time of departure to the date of return to Malaysia.

For one way travel, coverage terminates 5 days upon **your** arrival at the **common carrier** or **chartered flight** station or terminal.

Plan

shall mean the choice of Domestic, Deluxe, Standard or Basic **plan** as selected by **you** or a representative of **yours, family** or **spouse** as set out in the **policy schedule**.

Policy Schedule

shall mean a document which is issued to **you** and acts as written proof of insurance coverage for **you**.

Region

shall mean either one of the following as reflected in the **policy schedule**:

Region 1: Australia, Brunei, Cambodia, China [excluding Tibet & Mongolia (Inner & Outer)], Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan-Province of China, Thailand, Vietnam;

Region 2: Europe including Region 1 countries;

Region 3: Worldwide including Bangladesh, Middle East, Mongolia (Inner & Outer), Tibet, Sudan excluding Nepal.

Schedule of Benefits

shall mean the benefits made available under this insurance coverage.

Serious Illness or serious injury means:

- (a) in respect of **you** or **your travelling companion** a condition which necessitates treatment by a **doctor or physician** who certifies that as a direct result of this condition **you** or **your travelling companion** require urgent medical attention and are unfit to commence the **trip** or continue on with **your** original **trip**.
- (b) in respect of any other person to which this insurance applies, a condition which necessitates such person being hospitalised and the attending **doctor or physician** certifies that their life is in imminent danger necessitating **your** immediate attendance.

Spouse

shall mean **your** legal **spouse**.

Strike

shall mean work stoppage caused by collective action carried out by a group of workers or employees who willfully refuse to perform work, usually in response to employees' grievances for which there may be presence of relevant authorities for purposes of preventing violent acts.

Surgery

shall mean any of the following medical procedures:

- (a) to incise, excise or electro cauterize any organ or body part, except for dental services;
- (b) to repair, revise, or reconstruct any organ or body part;
- (c) to reduce by manipulating a fracture or dislocation; or
- (d) use of endoscope to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.

Theft

shall mean a **permanent** loss of belongings:

- (a) where there is physical evidence of a break-in of a premises (where applicable);
- (b) where **your** belongings are taken or attempted to be taken by force by causing or attempting to cause death, hurt, wrongful restraint or fear of the same;
- (c) where the belongings are taken by force at any place where the general public has free access to. Such forceful snatching shall comprise the elements of stealth and surprise;
- (d) where the belongings are taken from a pocket, bag or purse at any place where the general public has free access to, such act shall comprise the elements of stealth; or
- (e) shall mean a **permanent** loss of belongings where the belongings are taken without **your** consent with the intention of permanently depriving **you** of **your** belongings.

Travel Companion

shall mean **your** sole travelling companion (whom **your trip** depends on) who has travel bookings to accompany **you** for the entire **trip** who is not **your immediate family members**.

Trip

shall mean either the **domestic** or **overseas trip** for the purpose of leisure and/or business within the **period of insurance**.

You/Your

shall mean the person **of competent age** as described in **the policy schedule** to whom this policy has been issued to and if selected, includes your **spouse** or your **family** of which you have paid the applicable premium.

You must be either a Malaysian citizen or Malaysian permanent resident or a resident with full rights to enter into and return to Malaysia regardless of medical status. Your travel arrangements must be made and paid for in Malaysia and your **trip** must commence in Malaysia.

We, us or our

shall mean AIG Malaysia Insurance Berhad (795492-W).

PART 3 – BENEFITS

We will pay for the benefits described below for a loss occurring during the **period of insurance**. **We** will pay the limits that corresponds set to the **plan** stated in the **schedule of benefits** as stated in the **policy schedule**.

A) Medical Related Benefits**1. Medical expenses**

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse the **medically necessary** expenses, incurred within 52 weeks from the **date of loss** up to the amount specified in item A1 of the **schedule of benefits**, subject to the **deductible** for **mountain sickness** claim as specified.

All arrangements for **hospital** admission must be done via **ATAP** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

In respect of **overseas trips** no cover is provided for any expenses incurred in Malaysia except to the extent provided below under item A2. Medical expenses in Malaysia.

In respect of **domestic trip**, this benefit is only applicable to **accidental** causes; we will reimburse the **medically necessary** expenses, incurred within 30 days from the **date of loss**.

2. Medical expenses in Malaysia

If **you** suffer from a **disability** while on an **overseas trip** and then seek follow-up treatment in Malaysia, **we** will reimburse the **medically necessary** expenses:

- (a) incurred within 30 days upon arrival in Malaysia; and
- (b) if no treatment was sought overseas, the treatment must be sought within 24 hours from the date of arrival in Malaysia;

up to the number of days or amount specified in item A2 of the **schedule of benefits** subject to the medical expenses limit specified in item A1, whichever occurs first.

For the purpose of item A1 and A2, medical expenses includes: **hospital** accommodation and meals (semi private room and intensive care unit), nursing care during admission, medicines, **hospital** supplies, laboratory examinations and tests, physiotherapy, **surgery**, anesthetic, operating theatre, consultation, diagnostic tests, ambulance fees, medical reports fees, **hospital** registration, administration charges and tax charges for the stated items.

In the event of admission for item A1 and A2, where permissible, **ATAP** will advance payment to the **hospital**.

3. Daily hospital income

If **you** suffer from a **disability** while on an **overseas trip** which requires admission as an in-patient in a **hospital** overseas and such admission is **medically necessary**, **we** will pay for every day of admission at and up to the amount specified in item A3 of the **schedule of benefits** subject to the medical expenses limit specified in item A1.

4. Emergency medical evacuation and repatriation of mortal remains

If **you** suffer from a **disability** while on a **trip** and it is deemed reasonable and necessary by **us**, **ATAP** will:

- (a) transport **you** to a medical facility deemed appropriate for **medically necessary** treatment; and/or
- (b) transport **you** to Malaysia;

using transportation that is deemed to be the most suitable up to the amount specified in item A4 of the **schedule of benefits**.

If **you** suffer from a **disability** while on a **trip** and as a result die, **ATAP** will arrange for **your** repatriation back to **your** place of residence in Malaysia. **We** will reimburse the reasonable and necessary expenses incurred overseas or within Malaysia (applicable for **domestic trip** only) for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation, if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the evacuation and repatriation must be done via **ATAP** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

For arrangements done by **you**, **we** will reimburse the reasonable and necessary expenses to **you** for an amount that would have been incurred if **ATAP** had made the arrangements.

5. Compassionate visit

If **you** suffer from death or a **disability** while on an **overseas trip**, **we** will reimburse the reasonable and necessary additional expenses incurred by 1 person for accommodation, communication, travel and meals up to the amount specified in item A5 of the **schedule of benefits**;

- (a) to take care of **you** while **you** are admitted as an in-patient in an overseas **hospital** for more than 5 consecutive days and such admission is **medically necessary**; or
- (b) to assist with **your** repatriation and burial or cremation at the location of **your** death.

For the purpose of item A5, if **you** have purchased:

- i) a **per trip plan**, **you** are entitled to only 1 reimbursement for 1 return **trip** within the **period of insurance**; or
- ii) an **annual trip plan**, **you** are entitled to only 1 reimbursement for every **trip** commenced over the annual period within the **period of insurance**.

6. Child guard

If **you** suffer from a **disability** while on an **overseas trip**, **we** will reimburse **ATAP** for the reasonable and necessary expenses incurred to accompany **your child/children** back to Malaysia in an event:

- (a) **you** are admitted as an in-patient in an overseas **hospital** and such admission is **medically necessary**; and
- (b) there is no one to look after the **child/children**.

up to the amount specified in item A6 of the **schedule of benefits**.

B) Personal Accident Benefits

1. Accidental death and permanent disablement

If **you** are involved in an **accident** while on a **trip** and as a result die or suffer from a **disability** set out in the Compensation Table below that occurs within 1 year from the **date of loss**, **we** will pay based on the percentage that corresponds to the loss, stated in the Compensation Table below multiplied by the sum insured in item B1 of the schedule of benefit.

Schedule of Benefits

Compensation Table	
Conditions	% of sum insured
Death	
1. Injury resulting in accidental death	100%
Permanent disablement	

2.	Permanent total disablement is where you are permanently unable to perform 3 of the activities of daily living as below: (a) dressing means the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical or medical appliances; (b) feeding means the ability to feed oneself food after it has been prepared and made available; (c) mobility means the ability to move indoors from room to room on level surfaces; (d) toileting means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate; (e) transferring means the ability to move from a bed to an upright chair or wheelchair and vice versa; or (f) washing means the ability to wash in the bath, or shower or wash by other means.	100%
3.	Permanent loss of use of two or more limbs .	100%
4.	Permanent loss of use of one limb .	100%
5.	Permanent total loss of sight of both eyes.	100%
6.	Permanent total loss of sight of one eye.	100%
7.	Permanent loss of the lens in one eye.	50%
8.	Permanent loss of hearing and loss of speech .	100%
9.	Permanent loss of hearing of both ears.	75%
10.	Permanent loss of hearing of one ear.	25%
11.	Permanent loss of speech .	50%

Compensation Limit:

- (a) when more than one form of **permanent disablement** results from 1 **accident** the percentages are added together, but **we** will not pay more than 100% of the sum insured stated in item B1 of the **schedule of benefits**.
- (b) the amount payable to **you** in 1 policy year in respect of an **annual trip plan** is limited to 100% of the sum insured stated in item B1 of the **schedule of benefits**. The coverage in respect of **you** will lapse upon payment of 100%.
- (c) if a claim is payable for loss of or **loss of use**, of a whole part of the body, a claim for any component cannot be made.
- (d) **you** will be deemed dead for the purpose of this policy if **your** body is not found within 1 year as a result of sinking or wreckage of the **common carrier** in which **you** were a fare-paying passenger and onboard at the time of the **accident**.
- (e) any payment made for disappearance will be collected back by **us** from **you**, if **we** are made aware that **you** are alive for which the claim is made in respect of this benefit.
- (f) for **family plan**, **our** liability in respect of **child** will be limited to 25% of the sum insured stated in item B1 of the **schedule of benefits**.
- (g) for policy purchased on the life of a person who is below 18 years, **our** liability will be limited to 25% of the sum insured stated in item B1 of the **schedule of benefits**.

C) Travel Inconvenience & Other Travel Related Benefits

1. Travel cancellation

If **you** are prevented from commencing the **trip** due to:

- (a) a **disability** resulting in:
 - (i) death;
 - (ii) **permanent total disablement**; or
 - (iii) an admission as an in-patient in a **hospital** where such admission is **medically necessary**;
 - (iv) a serious **illness** or serious **injury**

occurring to **you**, **your immediate family members** or **travel companion** within 60 days prior to the original scheduled departure from Malaysia as stated in the **policy schedule**.
- (b) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;
- (c) any event excluding **strike** which:
 - (i) leads to widespread violence;
 - (ii) puts your life in danger; and
 - (iii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a Sovereign state; and
 - (iv) following the advice and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- (d) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

For the purposes of items C1(b) to C1(d) above, it must occur within 14 days prior to the original scheduled time of departure from Malaysia as stated in the **policy schedule**.

Please note that in relation to item C1(c) and C1(d), such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** for more than the amount specified in item C1 of the **schedule of benefits**.

We will reimburse the reasonable and necessary travel and accommodation expenses which:

- (i) has been paid in advance; and
- (ii) are not recoverable from any relevant parties;

up to the amount specified in item C1 of the **schedule of benefits**.

2. Travel curtailment

If **you** are prevented from continuing an **overseas trip** and return directly to Malaysia due to:

- (a) a **disability** resulting in:
 - (i) death;
 - (ii) **permanent total disablement**;
 - (iii) an admission as an in-patient in a **hospital** for at least 48 hours where such admission is **medically necessary**;
 - (iv) quarantined for at least 48 hours as advised by the **doctor**; or
 - (v) recommendation by the attending **doctor** to return home and it is deemed reasonable by **us**;occurring to **you**, **your immediate family members** or **travel companion**;
- (b) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;
- (c) any event excluding **strike** which:
 - (i) leads to widespread violence;
 - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
 - (iii) puts **your** life in danger;
 - (iv) occurs after departure from Malaysia; and
 - (v) following the advice and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- (d) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

Please note that in relation to item C2(c) and C2(d), such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** for more than the amount specified in item C2 of the **schedule of benefits**.

We will reimburse the reasonable and necessary:

- (i) additional cost of travel and accommodation up to an amount of RM 1,000; and/or
- (ii) unused and non-refundable expenses which is paid in advance and not recoverable from any relevant parties;

up to the amount specified in item C2 of the **schedule of benefits**.

This policy will only pay for one claim made either under item C1 or C2 above.

Exclusions:

For the purposes of item A1 to C2, **we** will not pay for any losses arising under, through or attributed to the exclusions below:

- 1) injuries that are intentionally self-inflicted, suicide or attempt to commit suicide, deliberate or reckless exposure to danger;
- 2) taking drugs:
 - (a) other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner; or
 - (b) for the treatment of drug addiction;
- 3) any pre-existing condition where **you** or **your family**:
 - (a) have received or are receiving treatment;
 - (b) have been given medical advice, diagnosis, where care or treatment has been recommended;
 - (c) have clear and distinct symptoms that are or were evident; or
 - (d) when its existence would have been apparent to a reasonable person in the circumstances, within 1 year prior to the **effective date** as stated in the **policy schedule**;
- 4) any venereal disease and its sequel;
- 5) any communicable diseases which requires quarantine by law;
- 6) any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neonatal physical abnormalities developing within 6 months from the time of birth;
- 7) **AIDS**; including HIV, HIV Wasting Syndrome and **AIDS**-related conditions (ARC). **We** reserve the right to require **you** to undergo a blood test for HIV as a condition precedent to any processing of any claim;
- 8) anxiety, stress, psychotic, mental and nervous disorders (including any neuroses, and their physiological or psychosomatic manifestations);
- 9) cosmetic or plastic **surgery** unless caused by an **accident** and recommended by the **doctor** or any elective **surgery**;
- 10) pregnancy, fertility or birth control;
- 11) treatments for weight reduction or gain;
- 12) investigation and treatment of sleep and snoring disorders and hormone replacement therapy;
- 13) any eye examination, refractive **surgery**, dental treatment or oral **surgery** unless they are direct consequences of an

accident;

- 14) circumcision or expenses incurred for sex change;
- 15) vaccinations and their complications;
- 16) donation of anybody organ including costs of acquisition and donation;
- 17) external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses and prescription thereof;
- 18) admission as an in-patient to a **hospital** to receive treatment not incidental to the treatment or diagnosis of a **disability**;
- 19) any treatment or admission which is deemed not **medically necessary** by us;
- 20) costs and expenses which are of non-medical nature;
- 21) private nursing, rest cures, sanitarium care or detoxification;
- 22) routine health checks;
- 23) any **trip** overseas undertaken against the advice of a **doctor** or when the purpose of such travel was to obtain any form of medical treatment, consultation or advice;
- 24) any medical expenses incurred overseas after **we** are of the opinion that **you** are fit for return to Malaysia but **you** have refused;
- 25) any medical expenses incurred overseas which we are of the opinion can be delayed for treatment upon return to Malaysia; and
- 26) any expenses incurred in Malaysia except to the extent provided for under item A2. Medical expenses in Malaysia and medical expenses under **domestic trip**.

3. Travel delay

If the original scheduled departure time of **your common carrier** or **chartered flight** as stated in **your** ticket or travel itinerary is delayed while on a **trip**, **we** shall pay the amount specified in C3 of the **schedule of benefits**.

We would however, not pay in the event:

- (a) **you** missed a schedule **common carrier** or **chartered flight** as a result of **your** failure to check in within the stipulated time as specified in **your** ticket or travel itinerary;
- (b) any **strike** by the scheduled **common carrier** or **chartered flight** existing on the date of **your overseas trip** or **domestic trip** is arranged or there had been warning in the mass media of the pending **strike** when **your overseas trip** or **domestic trip** is arranged;
- (c) **you** arrive late to a **common carrier** or **chartered flight** terminal where **you** covered scheduled **common carrier** or **chartered flight** is to depart from, save and except when such late arrival is caused by a **strike**;
- (d) rescheduling of the **common carrier** or **chartered flight** unless due to natural disaster or equipment failure;
- (e) any delay of which **you** have been made aware of 24 hours prior to the original scheduled departure as stated in **your** ticket or travel itinerary; or
- (f) any travel insurance purchased within 6 hours from the original scheduled departure time as stated in **your** ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time as stated in **your** ticket or travel itinerary to the next available **common carrier**, **chartered flight** or any alternative means of transportation, whichever is earlier.

4. Baggage delay

If **your** accompanying checked-in baggage is delayed from the time of arrival while on a **trip**, **we** shall pay the amount specified in item C4 of the **schedule of benefits**.

We will however, not pay for confiscation or detention by customs, immigration and/or public authorities.

The period of delay shall be calculated from the time of arrival at the baggage pick-up point until the receipt or delivery of baggage to **you** or a person authorized by **you** to receive the baggage.

5. Damage or loss of baggage and/or personal effects

If **your** baggage and/or personal effects taken or purchased while on a **trip** are lost or damaged, due to **theft** or the negligence of the **common carrier**, at **our** sole discretion **we** will either reimburse **you** for the purchase cost of the lost item or reimburse the repair cost of the damaged item, up to the amount specified in item C5 of the **schedule of benefits**, but always subject to the following:

- (a) for loss or damage due to **common carrier**'s negligence, the baggage must be checked-in with the **common carrier**;
- (b) for loss of **jewelry**, the **jewelry** must be worn by **you** at the time of loss and taken by force;
- (c) for loss of watches, furs, electronic items including but not limited to hand-held mobile telephone, cameras (including digital), video cameras, binoculars, computers and computer related products, it must be carried by **you** at the time of loss; and
- (d) for loss including item (c) as above stated, occurring in a hotel room, there must be physical evidence of break-in.

We will pay the original purchase price of the lost item given the provision of an original receipt otherwise reimbursement is based on the depreciation value made solely at **our** discretion.

For loss or damage due to the **common carrier** or hotel, the claim should be made against the **common carrier** or hotel first prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from the **common carrier** or hotel or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** for more than the amount specified in item C5 of the **schedule of benefits**.

Exclusions:

For purposes of item C5, **we** will not pay benefits for a loss due to or expenses incurred for:

- 1) any motorized conveyances;
- 2) sports equipment's including **golfing equipment**;
- 3) perishable and consumable items;
- 4) antiques, artifacts, paintings, objects of art or any object with intrinsic value;
- 5) manuscripts, financial securities or instruments of any kind, currency notes or travelers cheques;
- 6) stamps, travel documents, credit cards, title deeds, driving license and identity cards;
- 7) external prosthetic appliances or devices which include but is not limited to artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses, artificial teeth and dental bridges;
- 8) acts of animals;
- 9) musical instruments;
- 10) fragile items;
- 11) wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather condition or damage sustained due to any process or while actually being worked upon or resulting there from, mechanical or electrical failure or breakdown;
- 12) hired or leased equipment;
- 13) loss to baggage sent in advance, mailed or shipped separately;
- 14) loss to baggage left unattended in any place of which the general public have free access to;
- 15) loss of business goods or samples or equipment of any kind;
- 16) loss of data recorded on tapes, cards, discs or otherwise;
- 17) loss in respect of shortage due to error, omission, exchange transactions or depreciation in value;
- 18) loss by **theft** from an unattended vehicle;
- 19) confiscation, detention, destruction by customs, immigration and/or public authorities;
- 20) any electronic items, **laptop** or **jewelry** that is checked-in with the **common carrier**; and
- 21) mysterious or unexplainable disappearance.

6. Loss of money

If **you** lose **your** currency notes or traveler's cheques while on an **overseas trip** due to **theft**, **we** shall pay the amount lost stated in the police report subject up to the amount specified in item C6 of the **schedule of benefits**.

7. Loss of travel documents

If **you** lose **your** passport or visa while on an **overseas trip** due to **theft**, **we** shall reimburse the reasonable and necessary expenses incurred for the replacement of such passport and/or visa; and any additional reasonable and necessary expenses incurred overseas for:

- (a) accommodation;
- (b) communication;
- (c) travel at the place of loss; and
- (d) meals;

up to the amount specified in item C7 of the **schedule of benefits**.

Exclusions:

For purposes of items C6 and C7, **we** will not pay benefits for a loss due to or expenses incurred for:

- (a) shortage of currency due to error, omission, exchange transaction or depreciation in value;
- (b) detention or confiscation by any lawfully constituted authorities;
- (c) mysterious disappearance; and
- (d) items left unattended in any place of which the general public has free access to.

8. Personal liability

If **you** are held to be legally liable to a third party for:

- (a) death or **accidental** bodily **injury**; and/or
- (b) **accidental** loss of or damage to property;

which occurs on a **trip**, **we** will reimburse up to the amount specified in item 6 of the **schedule of benefits** for:

- (a) the amount that **you** are held liable for to the third party; and/or
- (b) the cost and expenses incurred on the defense of the claim subject to **our** written approval and consent;

provided always that **you** must not:

- (a) make or attempt to make any offer of settlement;
- (b) promise of payment;
- (c) admit liability to any party; and/or

- (d) become involved in any litigation without **our** prior written approval.

Exclusions:

For purposes of item C8, **we** will not pay benefits due to or expenses incurred for:

- 1) the death or **accidental** bodily **injury** of any person who is under a contract of employment, service or apprenticeship with **you**;
- 2) liability attaching under an express term of a contract, unless liability would attach whether the express term existed or not;
- 3) liability arising directly or indirectly by, through or in connection with any loss or damage to property due to act of animals belonging to, held in trust or in the custody or control of **you** or **your** employees or any of **your immediate family member** or household;
- 4) liability arising directly or indirectly by, through or in connection with any mechanically propelled vehicle, aircraft, watercraft or animals;
- 5) liability arising directly or indirectly by, through or in connection with:
 - (a) the ownership, possession or occupation of land or buildings, immobile property or caravans other than occupying on a temporary basis;
 - (b) any willful, malicious, or unlawful act;
 - (c) the carrying on of any trade, business or profession; and
 - (d) any racing or rallying activities.
- 6) **accidental** loss or damage to property belonging to, held in trust or in the custody or control of **you** or any of **your** employees or any of **your immediate family member** or household;
- 7) any claims arising out of criminal, malicious or deliberate acts;
- 8) any legal costs resulting from any criminal proceedings;
- 9) any claim involving any of **your immediate family members**;
- 10) any claim where **you** are insane or which results from **you** being under the influence of or affected by drugs (other than taken under the direction of a **doctor**), alcohol or solvents;
- 11) judgment(s) that is or are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia;
- 12) sexual molestation, physical or mental abuse;
- 13) golfing either in the course of play or practice;
- 14) any punitive, aggravated or exemplary damages awarded by any court;
- 15) any non-pecuniary losses; and
- 16) liability for which payment should be more specifically claimed under any other contract of insurance in **your** name.

9. Home Away Protection

If **your** place of residence in Malaysia is left vacant while **you** are on a **trip** and **you** suffer physical loss or damage to **your household contents, personal valuables** and personal effects belonging to **you** and individuals who reside permanently with **you** due to **burglary**, **we** will pay up the maximum number of days of coverage and the amount specified in item C9 of the **schedule of benefits** but always subject to the following:

- (a) the **burglary** occurred within 31 days from the departure date.
- (b) **you** must provide a police report to evidence the occurrence that indicates the incident happened within the **period of insurance** in order for **us** to pay the claim; unless **you** are legally incapable of doing so; and
- (c) in no event, will **we** pay for more than the replacement cost of the covered **household content, personal valuables** and/or personal effects.

For the purpose of item C9, personal effects shall refer to items of clothing, handbags, belts, shoes, pens and lighters.

Basis of settlement

For any loss covered under this benefit, **we** shall be entitled at **our** sole discretion to repair, reinstate, or replace the **household contents, personal valuables** and personal effects lost or damaged as the case may be.

In cases where **we** replace any **household contents, personal valuables** and personal effects, replacement may:

- (a) be a different model;
- (b) be made by a different manufacturer;
- (c) not include the identical features and functions; or
- (d) be of like kind and quality.

Exclusions:

For purposes of item C9, **we** will not pay benefits for a loss due to or expenses incurred for:

- 1) losses that occur when **your** travel duration is less than 2 days
- 2) losses to cover **household contents** which **you** carried with **you** during the **trip**;
- 3) losses that are due to events other than **burglary**, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;
- 4) losses due to or related to a nuclear, biological or chemical event;
- 5) property that is insured under any other insurance policy unless its coverage does not extend to cover such loss or damage covered in this policy;

- 6) property that is covered under a guarantee or warranty unless the loss or damage is not otherwise covered;
- 7) motor vehicle equipment and accessories when not attached to the motor vehicles (including communication devices solely for use in the motor vehicle);
- 8) cash, bank and currency notes, cheques, travelers cheques, money orders, postal orders, postage stamps, securities, negotiable instruments of any kind, bullion, rare or precious coins, documents or tickets of any kind, unset gemstones; and
- 9) livestock, pets, animals, plants or other living creatures.

D) Trip Assistance Solutions

You may contact **ATAP**

for the following listed services:

1. 24/7 Worldwide Travel Assistance

ATAP can provide **you** with assistance on visa requirements, medical advisories, inoculation recommendations and preventive measures that may be needed prior to traveling to **your** destination. **ATAP** can also provide the information concerning the exchange rates of major currencies against the Malaysian Ringgit.

2. Doctor on Call

ATAP's doctor and medical professionals are available by telephone to provide **you** with advice and assistance in the event **you** experience a medical emergency and/or any medical-related issues while on a **trip**. If **you** are admitted to a **hospital**, **ATAP's doctors** can monitor **your** treatments and keep in regular contact with **your** treating **doctor** to ensure that **you** get the appropriate care.

3. World Event Alert Services

You may contact **ATAP** at any time to get information on political and mass medical events around the world which may pose a threat to **your** travel safety.

4. Global Weather

You may contact **ATAP** at any time to receive worldwide weather forecasts and information which may affect **your** Travel plans.

5. Emergency Travel Services

ATAP can assist **you** to re-book flights, hotels and car rentals in the event of emergency and unforeseen circumstances.

6. Emergency Language Interpreter

If **you** are in an emergency situation, **ATAP** can provide personal telephone translation services through its assistance centre and referrals to interpreter services if required.

7. Ambassador Services

ATAP can act as **your** personal ambassador while **you** are on a **trip** and provide assistance such as directions to embassies, replacement of travel documents, legal referral and delivery of urgent messages to **your immediate family members**

8. Global Cash

If you lose your wallet or purse while on a trip, **ATAP** can assist you to obtain cash overseas for emergencies from **your** home bank accounts. Upon **your** request, **ATAP** can also assist **you** to replace **your** credit cards.

For the purpose of items D1 to D8, the following applies:

Indemnity Clause:

ATAP undertakes to exercise due care and diligence in the appointment and/or referral of any service provider to assist **you**. **ATAP** assumes no responsibility for any advice or service provided by any third-party service provider.

Third Party Costs:

All third-party costs associated with the services provided are **your** responsibility.

PART 4 – OPTIONAL RIDER BENEFIT
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The benefit described below is an optional benefit and is only applicable if **you** have purchased the benefit and it is reflected in the **policy schedule**.

1. Golf Insurance

We will provide **you** with the benefits described in this section while **you** are playing or practicing golf on a recognized golf course anywhere in the world.

(a) Loss or Damage to Golf Equipment

We in **our** option, will reinstate, repair, replace or indemnify **you** for loss of or damage to **your golfing equipment** due to **theft** and/or accident occurring at any recognized golf course or while in transit thereto or therefrom as an accompanied baggage up to the amount specified in item E1(a) of the **schedule of benefits**, subject to the **deductible** for **golfing equipment** claim as specified.

Exclusions:

We shall not be liable in respect of any:

- 1) loss or destruction of or damage to golf balls unless contained in the golf bag at the time of loss, destruction or damage;
- 2) loss to self-propelled golf cars or to golf balls;
- 3) loss to equipment leased or rented to others by **you**;
- 4) loss that is covered by a manufacturer's guarantee; or
- 5) depreciation, wear and tear.

(b) Golfer's Personal Liability

If **you** are held to be legally liable to a third party while **you** are playing golf for:

- i) death or **accidental** bodily **injury**; and/or
- ii) **accidental** loss of or damage to property;

which occurs on a **trip**, **we** will reimburse up to the amount specified in item E1(b) of the **schedule of benefits** for:

- i) the amount that **you** are held liable for to the third party; and/or
- ii) the cost and expenses incurred on the defense of the claim subject to **our** written approval and consent;

provided always that **you** must not:

- i) make or attempt to make any offer of settlement;
- ii) promise of payment;
- iii) admit liability to any party; and/or
- iv) become involved in any litigation without **our** prior written approval.

We will also pay legal costs and expenses in defending any claim in respect of such bodily **injury** and/or property damage.

We will not cover liability:

- 1) arising from the ownership, possession or control of any mechanically propelled vehicles, electrically driven buggies or golf carts;
- 2) in respect of bodily **injury** to **you**, **your** relatives or any person in **your** employment and/or service who sustain **injury**, except for golf caddies hired at the recognized golf course;
- 3) due to liability for **injury** to, or destruction of, property of others, used by, rented to or in **your** care, custody or control, or property for which **you** exercise any physical control;
- 4) for loss or damage to property belonging to, or in the care, custody, charge or under control of **you**, **your** relatives or any person in **your** employment or service;
- 5) for defence costs **you** incur without **our** written consent;
- 6) due to **your** intoxication or impairment from **your** use of alcohol, illegal drugs, narcotics, or medicines which have not been prescribed by a medical professional; or,
- 7) from damages arising from contracts or agreements, unless liability for such damages would have existed without the agreement.

For the purpose of items E1(a) & E1(b), an accident shall mean an involuntary external, forcible and violent described insured event that is unforeseen, fortuitous, unintentional and not premeditated and occurs while **you** are playing golf at any recognized golf course and independent of all other causes, which gives rise to loss of or damage to **your golf equipment** or causes **injury** or property damage to a third party.

(c) Hole-in-one Expense

We will pay **you** for the obligatory celebration expense incurred if **you** achieve a "hole-in-one" while playing in any competition or friendly game at a recognized golf course.

Official certification from the recognized golf course and itemized receipts are required for proof in the event of a claim.

For the purpose of E1(a) to E1(b), in no event, will **we** pay any losses arising from playing golf in the United States of America or Canada.

2. Special Sports

We will provide **you** with the benefits described in this section when **you** participate in winter sport and scuba diving.

(a) Winter sports

If **you** participate in winter sporting activities, **we** shall include snowboarding and skiing activities as a covered event provided that these activities are performed within the designated boundaries of a commercial ski-field during the hours the ski-field is open to the general public.

We will not pay any claim due to expenses incurred for or losses arising under, through or attributed to:

- 1) competitive snowboarding or skiing;
- 2) jumps involving ramps; or
- 3) acrobatic, free or extreme snowboarding or skiing activities.

(b) Scuba diving

If **you** participate in scuba diving activities, **we** shall include scuba diving as a covered event provided that **you** are diving with a qualified instructor with the use of all necessary gears and diving apparatus, not exceeding 30 meters in depth.

PART 5 – TERMINATION CLAUSE

The insurance coverage provided to **you** shall terminate automatically upon the earliest of any of the following listed events:

- (a) immediately after an admission of 100% liability for a claim of **accidental** death and **permanent disablement** by **you**;
- (b) any premium due which remains unpaid by **you** after the due date;
- (c) upon expiry of the **period of insurance**;
- (d) **you** are not within the **competent age** to qualify for cover;
- (e) **you** are involved in the excluded activities as stated in the Part 3 – Benefits; or
- (f) cancellation made by **you or us** as stated in Part 7- General Conditions, item 20 of the policy.

PART 6 – GENERAL EXCLUSIONS

We will not pay benefits due to or expenses incurred for or losses arising under, through or attributed to the exclusions below:

- 1) if **you** are involved in the following occupation;
 - (a) armed forces, peacekeeping forces and similar groups;
 - (b) ship crew;or
 - (c) semi-professional and professional sports or where a periodic income is received in relation to such sports; unless it is solely administrative or management related;
- 2) if **you** are engaged in the following activities related to:
 - (a) all manual work;
 - (b) use (including testing) of heavy machinery, explosives or hazardous materials
 - (c) work at an off-shore site on any kind of conveyance;
 - (d) racing other than on foot (save for ultra-marathons which are excluded);
 - (e) any kind of diving, except if the optional rider benefit is purchased;
 - (f) any kind of winter sports, except if the optional rider benefit is purchased;
- 3) **extreme sports and activities**;
- 4) **expeditions**, private hunting trips, off-site skiing/snowboarding, private white water rafting grade 4 or above, ocean yachting, pot-holing, mountaineering if **you** need to use climbing equipment, ropes or guides, or outdoor rock climbing, or trekking above 3,000 meters.
- 5) violation of law;
- 6) where payment would violate a government prohibition, regulation or law;
- 7) failure to take reasonable precautions to avoid a claim under the policy following the advice and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- 8) activities related to any air or sea conveyance unless as a fare paying passenger in a commercial airlines or cruise lines;
- 9) any act of war, act of a foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war (whether declared or not), any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;
- 10) any **disability**, resulting directly or indirectly from, attributed to, or accelerated by:
 - (a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction, or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; and/or
 - (b) the release of pathogenic or poisonous biological or chemical materials.
For the purpose of this exclusion, serious physical **injury** means:
 - (c) physical **injury** that involves a substantial risk of death;
 - (d) protracted and obvious physical disfigurement; and/or
 - (e) protracted loss of or impairment of the function of a bodily member or organ;
- 11) loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or

- any consequential loss directly or indirectly caused or contributed to, by or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- 12) cover or service for:
 - (a) 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;
 - (b) any loss, **injury**, damage, or legal liability suffered or sustained directly or indirectly by **you**, if **you** are a:
 - (a) terrorist;
 - (b) member of a terrorist organization;
 - (c) narcotics trafficker; or
 - (d) purveyor of nuclear, chemical or biological weapons.
 - 13) any claim, loss, **injury**, damage or legal liability suffered or sustained by **residents** of Cuba, Iran, Syria, North Korea, or the Crimea region.
 - 14) failure to take all reasonable efforts to safeguard property or to avoid **injury** or minimize any claim under the policy;
 - 15) willful, malicious or unlawful act or negligence;
 - 16) any consequential loss;
 - 17) any losses due to **theft** or **burglary** which is not reported to the police or other relevant authorities having jurisdiction at the place of loss within 24 hours day from the discovery of such loss;
 - 18) any circumstances which **you** have been made aware of prior to the purchase of the policy;
 - 19) travel insurance purchased after the **trip** has commenced;
 - 20) any change of plans or disinclination on **your** part or any other person for the commencement or continuing of **your** planned travel; and
 - 21) any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy, whether financial or non-financial, including but not limited to any legal or other professional costs and/or travel expenses arising directly or indirectly out of any claim made by **you** under this policy.

PART 7 - GENERAL CONDITIONS

- 1) **Duty of disclosure:** **You** must take reasonable care to ensure that all your answers to the questions are full, complete, correct, honest and to the best of your knowledge. **You** also have a duty to inform **us** of any change in the information given to **us** earlier before **we** issue the **policy schedule** to **you**, before you renew or change any of the terms of your policy. If **you** don't, **we** may:
 - (a) declare your policy void from inception (which means treating it as invalid) and **we** may not return the premium or recover any unpaid premium;
 - (b) cancel this policy and return any premium less **our** cancellation charge or recover any unpaid premium;
 - (c) recover any shortfall in premium
 - (d) not pay any claim that has been or will be made under the policy; or
 - (e) be entitled to recover from you the total amount of any claim already paid under the policy or any claim **we** have to pay under any relevant legislation, plus any recovery costs.
- 2) **Age to qualify for cover:** For an **annual trip plan**, **you** must be aged 18 years or above and below the age of 66 years. For a **per trip plan**, **you** must be aged 31 days or above and below the age of 66 years. Minimum Age is determined based on the age **you** will be on the **policy effective date**. Maximum Age is determined based on the age **you** will be on the policy expiry date.
- 3) **Number of policies:** **You** are only allowed to be covered under 1 policy by **us** for each **trip**. Cover will only be provided by the policy that provides the highest coverage.
- 4) **Claims procedure:** Before claiming under this policy, please contact **your** travel agent, airline or transport provider beforehand to seek alternative relief such as re-arranging **your trip** or obtaining a refund. **We** will only pay the covered amount that cannot be claimed or recovered from another source. **You** or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur a loss which is likely to lead to a claim. This can be done by contacting The Claims Department at the email or address indicated in the disclosure & policy statement. Any delay must be supported by justifiable reasons for the delay and acceptance is at **our** sole discretion. **We** will not pay any claims that are notified to age **us** after 1 year from the **date of loss**.
 A completed claim form along with supporting evidence (original copies, where applicable) must be supplied to **us** at **your** expense within 90 days from the **date of loss**. **We** have the right to ask for a post-mortem examination and/or for **you** to undergo a blood test for HIV as a condition precedent to any processing of any claim.
 It is **your** responsibility to prove that the loss did not in any way arise under or through any of the exclusion set in this policy.
 If **we** request **you** to take a medical examination, **we** will pay for the cost of such medical examination.
- 5) **Payment of claims:** All claims payment will be made to **you**. In the event of **your** death, **we** shall pay the claims proceeds to **your** named nominee(s) (if applicable) or to **your** estate. Upon payment **we** will be fully discharged of **our** obligations under this policy.
 In the event costs and expenses for emergency medical treatment are guaranteed to be paid to the **hospital** by **ATAP**, indemnities shall be payable directly to such **hospital**. For "**Emergency Medical Evacuation**", the benefits will be paid directly to the service provider(s). For "**Repatriation of Mortal Remains**", the arrangement and repatriation of the mortal remains will be paid directly to the service provider(s). For "**Child Guard**", indemnities shall be paid directly to the service provider(s)." For "**Personal Liability**", claim monies shall be payable directly to whom **you** are legally liable to.

- If **you** are incompetent or otherwise unable to give a valid release for the claim, **we** may make arrangements to pay claims to a trustee pursuant to Section 166 of the Insurance Act, 1996. Their receipt will discharge **our** liability under the policy.
- 6) **Contribution:** If **you** are covered by another policy which covers the benefit in respect of Part 3 – Benefits, item A1, A2, A4, A5, A6, C1, C2, C5, C6, C7, C8, C9, and Part 4 – Optional Rider Benefits, item E1(a), E1(b) and E1(c), **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies provided that the benefit is payable by this policy.
 - 7) **Upgraded policies:** Any upgrade is applicable to the **annual trip plan** only and is subject to **our** prior approval. If **you** suffer from a **disability** prior to this change, **we** will pay based on the limits prior to the upgrade.
 - 8) **Extension of coverage:** Coverage shall be extended at **our** discretion for up to 30 days from the expiry of the **period of insurance** for a **trip** without payment of any additional premium if **you** are hospitalized and/or quarantined overseas as recommended by a **doctor** or any other circumstances beyond **your** control which is deemed reasonable by **us** prohibiting **your** return to Malaysia prior to the expiry of the **period of insurance**.
 - 9) **Our rights to recover:** If **we** make a payment and subsequently are made aware that the claim is not payable, **we** have the right to recover the amount paid.
 - 10) **Currency of payment:** All payments will be made in Ringgit Malaysia.
 - 11) **Rights of ownership:** **You** have the right to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between **you** and **us** and shall be valid without notice to **you**. **We** will not recognize any claim made by another party who is not insured by this policy. **You** cannot assign the benefits covered in this policy to another person or entity.
 - 12) **Rights of nominees:** Nominees do not have any rights to make any changes to the policy.
 - 13) **Legal proceedings:** No legal proceeding against **us** is valid within 90 days from the **date of loss**.
 - 14) **Arbitration:** Any dispute or difference which may arise between **you** and **us** can be referred to the Kuala Lumpur Regional Centre for Arbitration. All arbitration proceedings must take place within 6 months from the date of disclaimer, failing which; **we** would have no obligation over the claim.
 - 15) **Subrogation:** Upon making a claim payment, **we** will acquire all **your** rights to recover against any third party that may have contributed to the loss, at **our** own cost. **You** must however give **us your** full cooperation to secure these rights and provide all assistance **we** require to institute legal proceedings against the third party.
 - 16) **Conformity with law.** All the terms and conditions of this policy are in accordance to the Malaysian laws and/or directives issued by the Malaysian insurance regulatory bodies.
 - 17) **Renewal:** Any renewal is applicable to the **annual trip plan** only and is subject to **our** prior approval. Premium rates are not guaranteed. **We** reserve the right to revise the premium based on **your** claim experience covered by this policy, for which the changes will be applicable for all persons under this policy irrespective of their individual claims experience prior to the expiry of the policy.
 - 18) **Changes:** **We** can change the terms and provisions of this policy by giving **you** 30 days prior notice. No changes to this policy shall be valid unless authorized by **us** and is endorsed thereon.
 - 19) **Reinstatement:** Any reinstatement is applicable to the **annual trip plan** only and is subject to **our** prior approval provided that **you** make an application to reinstate and provide **us** with all the information **we** require within 90 days from the defaulted premium due date. If accepted, **we** will reinstate the policy from the 1st day of the calendar month following the receipt of the premium by **us**.
For the avoidance of doubt, **we** will not however accept any premium payment for the period the policy was lapsed due to non-payment of the premium. **We** will not pay for any claims which occur during the interval of time between lapsation date of the policy and reinstatement of the policy.
 - 20) **Cancellation:** **You** may cancel this policy and coverage in respect of a **trip** by giving **us** 30 days notice in writing to The Customer Servicing Group at the email or address indicated in the disclosure & policy statement. Cancellation for an **annual trip plan** will take effect from the 1st day of the calendar month following the receipt of cancellation notice. Cancellation for **per trip plan** is at **our** discretion and shall be deemed cancelled on the cancellation request date provided that the request date is prior to the commencement of the **trip** or **period of insurance** whichever is earlier. **We** 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**. No refund of premium is allowed after the commencement of **your trip**.
We can cancel this policy or cover in respect of a **trip** by giving **you** 30 days notice to the last known address. **We** will refund the premium to **you** for all the premium that has been paid for the unexpired term.
 - 21) **Communication to us:** All communication to **us** shall be in writing or other means acceptable by **us**.
 - 22) **Time:** Refers to Malaysian time.
 - 23) **Consent to use personal data:** **You** are deemed to have read, understood, and consented to the collection and subsequent processing of **your** personal information by **us** (whether obtained during the application process or administration of this policy) in accordance with, **our** Privacy Notice as from time to time published on **our** website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to **you**. If **you** submit information relating to other individuals, **you** further represent and warrant that **you** have the authority to provide information relating to the other individuals to AIG Malaysia, that **you** have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by **us**, and that the other individuals agree and consent that **we** may collect, use and process his/her personal information in accordance with **our** Privacy Notice.
 - 24) **Economic Sanction:** **We** shall not be deemed to provide cover and **we** 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 **us**, **our** parent company or **our** 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.

- 25) **Residence Limitation:** You must be either a Malaysian citizen or Malaysian permanent resident or a resident with full rights to enter into and return to Malaysia regardless of medical status. **Your** travel arrangements must be made and paid for in Malaysia and **your trip** must commence in Malaysia.
- 26) **Service Tax ("ST"):** The amount of Premium payable by you for this Policy includes an amount on account of the ST payable by you. ST refers to any service tax, value added tax, goods and services tax, consumption tax, or tax, duty, charge or imposition of a similar nature whatsoever by whatever name known, which may from time to time be imposed or charged (including any increases or decreases to the rate) by any competent tax authority.

Important Contact Information

AIG Travel Asia Pacific (ATAP) (available 24 hours worldwide for emergency travel related calls):

Overseas + 603 2772 5600

Malaysia: 03 2772 5600

AIG Travel Customer Service Centre 1800 88 88 11 (9.00am to 5pm week days, excluding public holidays) or email us at AIGMYCare@aig.com.

If **you** require assistance or need to call about this policy that **we** have issued to **you** please quote the policy number as shown on **your policy schedule** or certificate of insurance. Please also have close to hand any information that will assist the call operator in answering **your** question or request for assistance. This includes **your** circumstances, current location and contact number.

ATAP Emergency Assistance

24 Hour worldwide emergency assistance pre-trip and emergency assistance is provided by **ATAP**.

If **you** require medical treatment that necessitates admittance to **hospital** as an in-patient, **you** must contact **ATAP** and follow their advice or instruction. Failure to do so may prejudice **your claim** under this Policy.

ATAP operates a network of service centres that will provide **you** with 24/7 access to appropriate medical facilities and emergency transportation services. By choosing AIG, **you** have direct access to these vital services before and during **your trip**.

Depending on **your** specific needs, **we** can:

1. Provide pre-trip advice and the local medical conditions at **your** destination.
2. When medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as well as keeping **your family** and friends at **home** informed.
3. Decide if and when evacuation or repatriation is necessary and coordinate all services.

We will try to get **you** medical attention when **you** travel but **ATAP** cannot guarantee that appropriate medical facilities will always be available. **ATAP** is only provided to assess and monitor **your** condition and cannot take over the running of **your** medical treatment. Please note that where **your claim** is not covered under the Policy, the provision of emergency assistance will not in itself be an admission of liability of **your claim**.

To contact **ATAP** assistance services, phone from anywhere in the world on +603 2772 5600.

How To Make A Claim

Depending on the nature of the claim, the following evidence may be required. Note, **we** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

- proof of value and ownership
- proof of travel (confirmation invoice, travel tickets)

Note, if **you** wish to make a claim for Medical Expenses in Malaysia under Section A2, the covered treatments and services must be provided within thirty (30) consecutive days of **your** return date to Malaysia.

Conditions Applicable To Claims

Examination and medical records

We shall have the right and opportunity to conduct the following on **you** at **our** own expense:

- (a) any medical examination(s);
- (b) an autopsy, in the case of death, where permissible at law.

You agree to provide **us** with **your** permission for **us** to obtain any medical reports or records that **we** require from any medical practitioner.

Notice of Claim

You or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur a loss which is likely to lead to a claim. Claims documents must be submitted to **our** office as soon as practicable but no later than ninety (90) days from the date of the incident happening. If policyholder cannot complete claim documents within this ninety (90) days' time due to reasonable cause, the documents must be submitted no later than one (1) year from the date of incident happening. Failure to comply will automatically cancel the claim.

All notifications relating to claims or circumstances must be in writing or sent by email to AIGMYCare@aig.com

PRIVACY NOTICE

Last updated: September 2015

AIG Malaysia Insurance Berhad (“AIG Malaysia”) together with other affiliates and subsidiary companies of American International Group, Inc. (“AIG”) (collectively called “AIG Affiliates”) are committed to protecting the privacy of the individuals we encounter in conducting our business. “Personal Data” is information that identifies and relates to you or other individuals (such as your dependants). This Privacy Notice is designed to provide notice of and assist you in understanding why and how AIG Malaysia collects and uses your Personal Data, to whom such data is disclosed and to whom data access requests can be addressed.

WHO TO CONTACT ABOUT YOUR PERSONAL DATA

If you have any questions about our use of your Personal Data you can contact us at:

AIG Malaysia Insurance Berhad
Attn: Customer Care Executive
Level 18, Menara Worldwide,
198 Jalan Bukit Bintang,
55100 Kuala Lumpur.
Email: AIGMYCare@aig.com
Phone: 1800-88-8811
Fax: 603-21180288

HOW WE COLLECT PERSONAL DATA

The principal ways we collect Personal Data are through application and claim forms in respect of our insurance products, by phone through telephone applications, e-mails and other communications with us, as well as from other insurers, claim investigators, medical professionals, witnesses and/or other third parties involved in our business dealings with you.

We also collect Personal Data through other means such as:

- this website (the “Site”);
- the software applications made available by us for use on or through computers and mobile devices (the “Apps”);
- our social media pages, including those linked at Social@AIG (http://www.aig.com/social-media_3171_442101.html), and other social media content, tools and applications (our “Social Media Content”).

The Site, the Apps and our Social Media Content are collectively referred to below as “AIG Electronic Services”.

PERSONAL DATA THAT WE COLLECT

Depending on your relationship with us (for example, as a consumer policyholder; non-policyholder insured or claimant; witness; commercial broker or appointed representative; or other person relating to our business), Personal Data collected about you and other individuals connected to you, may include:

- **General identification and contact information**
Your name; address; e-mail and telephone details;

gender; marital status; family status; date of birth; passwords (including on our systems); educational background; physical attributes; activity records, such as driving records; photos; employment history, skills and experience; professional licenses and affiliations; relationship to the policyholder, insured or claimant; and date and cause of death, injury or disability.

- **Identification numbers issued by government bodies or agencies**

Identity card number; social security or national insurance number; passport number; employment pass or work permit number, employees’ provident fund member number; tax identification number; military identification number; or driver’s or other license number.

- **Financial information and account details**

Payment card number; bank account number and account details; credit history and credit score; assets; income; and other financial information.

- **Medical condition and health status**

Current or former physical or mental or medical condition; health status; injury or disability information; medical procedures performed; personal habits (for example, smoking or consumption of alcohol); prescription information; and medical history.

- **Other sensitive information**

In certain cases, we may receive sensitive information about your trade union membership, religious beliefs, political opinions, family medical history or genetic information (for example, if you apply for insurance through a third-party marketing partner that is a trade, religious or political organization). In addition, we may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud, money laundering, drug trafficking or other serious crimes. We may also obtain sensitive information if you voluntarily provide it to us (for example, if you express preferences regarding medical treatment based on your religious beliefs).

- **Telephone recordings**

Recordings of telephone calls between you and our representatives and call centers.

- **Information enabling us to provide products and services**

Location and identification of property insured (for example, property address, vehicle license plate or identification number); travel plans; age categories of individuals you wish to insure; policy and claim numbers; coverage/peril details; cause of loss; prior accident or loss history; your status as director or partner, or other ownership or management interest in an organization; and other insurance you hold.

- **Marketing preferences and customer feedback**

You may let us know your marketing preferences, enter a contest or prize draw or other sales promotion, or respond to a voluntary customer satisfaction survey.

- **Social media information**

Your social media account ID and profile picture, and other Personal Data that you provide to us through AIG Electronic Services. If you elect to connect your social media account provided by another social media service provider to your account(s) on any of the AIG Electronic Services, Personal Data from your social media account will be shared with us, which may include Personal Data that is part of your social media account profile or your friends' profiles.

HOW WE USE PERSONAL DATA

Our overriding principle is only to collect Personal Data which we believe to be relevant and required to understand your insurance needs, to conduct our business and to provide better customer service and products.

The particular purposes for which we may collect and use Personal Data includes:

- To communicate with you and others as part of our business. To provide insurance, financial services or related products and services to you and administer, maintain, manage and operate such products and/or services including any renewals.
- To send you important information regarding changes to our policies, other terms and conditions, renewal of policies, AIG Electronic Services and other administrative information.
- To process, assess and determine any applications or requests made by you for insurance products or services.
- For any purposes in connection with any claims made under any insurance products or in respect of any services provided by AIG Malaysia or AIG Affiliates, including without limitation making, defending, analyzing, assessing, processing, determining, settling, responding to and managing such claims.
- To assess your eligibility for payment plans, and process your premium and other payments.
- To provide improved quality, training and security (for example, with respect to recorded or monitored phone calls to our contact numbers).
- To prevent, detect and investigate crime, including fraud and money laundering, and analyze and manage other commercial risks.
- To carry out market research and analysis, including satisfaction surveys.
- To provide marketing information to you (including information about other products and services offered by selected third-party partners) in accordance with preferences you have expressed, if any.
- To personalize your experience on AIG Electronic Services by presenting information and advertisements tailored to you.
- To identify you to anyone to whom you send messages through AIG Electronic Services.
- To allow you to participate in contests, prize draws and similar promotions, and to administer these activities. Some of these activities have additional terms and conditions, which could contain additional information about how we use and disclose your Personal Data, so we suggest that you read these carefully.
- To manage our infrastructure and business operations, and comply with internal policies and procedures, including those relating to auditing; finance and accounting; billing and collections; IT systems; data and website hosting; business continuity; and records, document and print management.
- To resolve complaints, and handle requests for data access or correction.
- To comply with applicable laws and regulatory obligations (including laws outside of Malaysia), such as those relating to anti-money laundering and anti-terrorism; comply with legal process; and respond to requests from public and governmental authorities (including those outside of Malaysia).
- For audit, compliance, investigation and inspection purposes.
- For matching any Personal Data held by AIG Malaysia or AIG Affiliates relating to you from time to time for any of the purposes listed in this Privacy Notice.
- To meet the requirements to make disclosure pursuant to any law binding on AIG Malaysia or any of the AIG Affiliates or for the purposes of complying with any regulations or guidelines issued by any regulatory or other authorities which have jurisdiction over AIG Malaysia or any AIG Affiliates.
- To conduct background and identity checks, such as for the purposes of verifying your identity in order to respond to your request to be provided with a duplicate policy or other documentation, any request made by you to change your address in our records, or any request by you to change your bank account or payment or other details in our records.
- To conduct credit checks on you, such as analyzing, verifying, and/or checking your credit, payment and/or status in relation to your ability to use the services.
- To carry out due diligence or other screening activities in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by AIG Malaysia.
- To determine any amount of indebtedness owing to or from you and collecting or recovering any amount owing from you or any person who has provided security or an undertaking for such liabilities of yours.
- To enable an actual or proposed purchaser, assignee, transferee, participant or sub-participant of AIG Malaysia or any of AIG Affiliates' rights or business to evaluate the transaction intended to be the subject of reorganization,

merger, sale, joint venture, assignment transfer, participation or sub-participation.

- To establish and defend legal rights; to protect AIG Malaysia's operations or those of any AIG Affiliates or insurance business partners, our rights, privacy, safety or property, and/or that of AIG Affiliates, you or others; and to pursue available remedies or limit our damages.
- To exercise any rights AIG Malaysia or AIG Affiliates may have in connection with the provision of insurance products and services to you.

INTERNATIONAL TRANSFER OF PERSONAL DATA

Due to the global nature of our business, for the purposes set out above we may transfer Personal Data internationally to parties located in other countries that have a different data protection regime than is found in Malaysia. Personal Data collected by AIG Malaysia is likely to be transferred to places outside of Malaysia (such as to AIG or AIG secure data centers, AIG Affiliates, service providers, business partners and governmental or regulatory authorities) in order to carry out the purposes, or directly related purposes, for which the Personal Data was collected.

SHARING OF PERSONAL DATA

AIG Malaysia may make Personal Data available to:

- **Our group companies**
For a list of AIG Affiliates that may have access to and use of Personal Data, please refer to: http://www.aigcorporate.com/AIG_All_Entities.pdf. AIG Malaysia is responsible for the management and security of jointly used Personal Data. Access to Personal Data within AIG Malaysia is restricted to those individuals who have a need to access the information for our business purposes.
- **Other insurance and distribution parties**
In the course of marketing and providing insurance, and processing claims, we may make Personal Data available to third parties such as other insurers; reinsurers; insurance and reinsurance brokers and other intermediaries and agents; appointed representatives; distributors; affinity marketing partners; and financial institutions, securities firms and other business partners.
- **Our service providers**
External third-party service providers, such as medical professionals, accountants, actuaries, auditors, experts, lawyers and other outside professional advisors; travel and medical assistance providers; call center service providers; IT systems, support and hosting service providers; printing, advertising, marketing and market research and analysis service providers; banks and financial institutions that service our accounts; third-party claim administrators; document and records management providers; claim investigators and adjusters; construction consultants; engineers; examiners; jury consultants; translators; and similar third-party vendors and outsourced service providers that assist us in carrying out business activities.
- **Recipients of your social sharing activity**
Your friends associated with your social media account, other website users and your social media account provider, in connection with your social sharing activity, such as if you connect your social media account

provided by another social media service provider to your AIG Electronic Services account or log into your AIG Electronic Services account from another social media account. By connecting your AIG Electronic Services account and your other social media account you authorize us to share data with the provider of your other social media account and you understand that the use of the data we share will be governed by the other service provider's social media website's privacy policy. If you do not want your Personal Data shared with other users or with your other social media account provider, please do not connect your other social media account with your AIG Electronic Services account and do not participate in social sharing on AIG Electronic Services.

- **Governmental authorities and third parties involved in court action**

We may also share Personal Data with governmental or other public authorities (including, but not limited to, workers' compensation boards, courts, law enforcement, tax authorities and criminal investigations agencies); and third-party civil legal process participants and their accountants, auditors, lawyers and other advisors and representatives as we believe to be necessary or appropriate: (a) to comply with applicable law, including laws outside Malaysia; (b) to comply with legal process; (c) to respond to requests from public and government authorities including public and government authorities outside Malaysia; (d) to enforce our terms and conditions; (e) to protect our operations or those of any of our group companies; (f) to protect our rights, privacy, safety or property, and/or that of our group companies, you or others; (g) to allow us to pursue available remedies or limit our damages; and (h) for audit, compliance, investigation and inspection purposes

- **Other Third Parties**

We may share Personal Data with payees; emergency providers (fire, police and medical emergency services); retailers; medical networks, organizations and providers; travel carriers; credit bureaus; credit reporting agencies; and other people involved in an incident that is the subject of a claim; as well as purchasers and prospective purchasers or other parties in any actual or proposed reorganization, merger, sale, joint venture, assignment, transfer or other transaction relating to all or any portion of our business, assets or stock. To check information provided, and to detect and prevent fraudulent claims, Personal Data (including details of injuries) may be shared with other insurers when dealing with claims to detect, prevent and investigate fraud.

Personal Data may also be shared by you, on message boards, chat, profile pages and blogs, and other AIG Electronic Services to which you are able to post data and materials. Please note that any data you post or disclose through these services will become public information, and may be available to visitors and users of the AIG Electronic Services and to the general public. We urge you to be very careful when deciding to disclose your Personal Data, or any other information, when using AIG Electronic Services.

SECURITY

AIG Malaysia will take appropriate technical, physical, legal and organizational measures, which are consistent with applicable privacy and data security laws. Unfortunately, no data transmission

over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any Personal Data you might have with us has been compromised), please immediately notify us. (See the “Who to Contact About Your Personal Data” section above.)

When AIG Malaysia provides Personal Data to a service provider, the service provider will be selected carefully and required to use appropriate measures to protect the confidentiality and security of the Personal Data.

RETENTION OF PERSONAL DATA

AIG Malaysia takes reasonable steps to ensure that the Personal Data we process is reliable for its intended use, and as accurate and complete as is necessary to carry out the purposes described in this Privacy Notice. AIG Malaysia will retain Personal Data for the period necessary to fulfill the purposes outlined in this Privacy Notice unless a longer retention period is required or permitted by law.

PERSONAL DATA OF OTHER INDIVIDUALS

If you provide Personal Data to AIG Malaysia regarding other individuals, you agree: (a) to inform the individual about the content of this Privacy Notice; and (b) to obtain any legally-required consent for the collection, use, disclosure, and transfer (including cross-border transfer) of Personal Data about the individual in accordance with this Privacy Notice.

MARKETING PREFERENCES

We will provide you with regular opportunities to tell us your marketing preferences, including in our communications to you. You can also contact us by e-mail at AIGMYCare@aig.com or by writing to AIG Malaysia Insurance Berhad at Level 18, Menara Worldwide, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur to tell us your marketing preferences and to opt-out.

If you no longer want to receive marketing-related e-mails from AIG Malaysia on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to “unsubscribe” provided in each e-mail or by contacting us at the above addresses.

We aim to comply with your opt-out request(s) within a reasonable time period. Please note that if you opt-out as described above, we will not be able to remove your Personal Data from the databases of third parties with whom we have already shared your Personal Data (i.e., to those to whom we have already provided your Personal Data as of the date on which we respond to your opt-out request). Please also note that if you do opt-out of receiving marketing communications from us, we may still send you other important administrative communications from which you cannot opt-out.

ACCESS AND CORRECTION REQUESTS, QUESTIONS AND CONCERNS

In certain countries, an individual may have the right to access, correct, object to the use of, or request deletion or suppression of Personal Data on certain grounds. Please contact us as set out in the “Who to Contact About Your Personal Data” section above with any such requests or if you have any questions or concerns about how we process Personal Data. Please note that some Personal Data may be exempt from access, correction, objection, deletion or

suppression rights in accordance with local privacy and data protection laws.

OTHER INFORMATION WE COLLECT THROUGH AIG ELECTRONIC SERVICES

“Other Information” is any information that does not reveal your specific identity, such as:

- Browser and electronic device information;
- App usage data;
- Information collected through cookies, pixel tags and other technologies;
- Demographic information and other information provided by you; and
- Aggregated information

We and our third-party service providers may collect Other Information in a variety of ways, including:

- Through your internet browser or electronic device: Certain information is collected by most websites, such as your IP address (i.e., your computer’s address on the internet), screen resolution, operating system type (Windows or Mac) and version, internet browser type and version, electronic device manufacturer and model, language, time of the visit and the page(s) visited, name and version of the AIG Electronic Services (such as the App) you are using. We use this information to ensure that the AIG Electronic Services function properly.
- Through your use of the Apps: when you download and use the Apps, we and our service providers may track and collect App usage data, such as the date and time the Apps on your electronic device accesses our servers and what information and files have been downloaded to the Apps based on your device number.
- Using cookies: Cookies are pieces of information stored directly on the computer you are using. Cookies allow us to recognize your computer and to collect information such as internet browser type, time spent using the AIG Electronic Services, pages visited, language preferences and relevant country website. We may use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize your experience while using the AIG Electronic Services, or to gather statistical information about the usage of the AIG Electronic Services. Cookies further allow us to present to you the advertisements or offers that are most likely to appeal to you. We may also use cookies to track your responses to our advertisements and we may use cookies or other files to track your use of other websites.

One of the advertisement companies that we use is Google, Inc, trading as DoubleClick. For more information on the DoubleClick cookie, or to opt out from the DoubleClick advertisement cookie please visit: <http://www.google.com/privacy/ads/>. You can refuse to accept other cookies we use by adjusting your browser settings. However, if you do not accept these cookies, you may experience some inconvenience in your use the AIG Electronic Services and some online products.

- Using pixel tags, web beacons, clear GIFs or other similar technologies: These may be used in connection with some AIG Electronic Services and HTML-formatted e-mail messages to, among other things, track the actions of users of the AIG Electronic Services and e-mail recipients, measure the success of our marketing campaigns and compile statistics about usage of the AIG Electronic Services and response rates.

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- From you: Some information (for example, your location or preferred means of communication) is collected when you voluntarily provide it. Unless combined with Personal Data, this information does not personally identify you.
- By aggregating information: We may aggregate and use certain information (for example, we may aggregate information to calculate the percentage of our users who have a particular telephone area code).

Please note that we may use and disclose Other Information for any purpose, except where we are required to do otherwise under applicable law. If we are required to treat Other Information as Personal Data under applicable law, then, in addition to the uses listed in the “Other Information We Collect” section above, we may use and disclose Other Information for all the purposes for which we use and disclose Personal Data.

THIRD PARTY WEBSITES

This Privacy Notice does not address, and we are not responsible for, the privacy, information or other practices of any third parties, including any third party operating any site to which this AIG Electronic Services link. The inclusion of a link on AIG Electronic Services does not imply endorsement of the linked site by us or by our group companies.

Please note that we are not responsible for the collection, usage and disclosure policies and practices (including the information security practices) of other organizations, such as Facebook®, Twitter®, Apple®, Google®, Microsoft®, RIM/Blackberry® or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider or electronic device manufacturer, including any Personal Data you disclose to other organizations through or in connection with the AIG Electronic Services.

USE OF AIG ELECTRONIC SERVICES BY MINORS

AIG Electronic Services are not directed to individuals under the age of 18, and we request that these individuals do not provide Personal Data through AIG Electronic Services.

CHANGES TO THIS PRIVACY NOTICE

We review this Privacy Notice regularly and reserve the right to make changes at any time to take account of changes in our business and legal requirements. We will place updates on our website: <https://www.aig.my>.

Please take a look at the “LAST UPDATED” date at the top of this Privacy Notice to see when it was last revised; any change will be effective immediately upon being posted on our website: <https://www.aig.my>.

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Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this product.

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DISCLOSURE & POLICY STATEMENT

KETERANGAN & KENYATAAN POLISI

- Under the prudential framework of Corporate Governance the following avenues have been set up to handle customer grievances:-
Di bawah rangka kewaspadaan Kawalan Korporat, cara-cara berikut telah disediakan kepada sesiapa yang ingin membuat aduan:-
 - The Customer Care Officer of AIG Malaysia Insurance Berhad (795492-W) ("Company") at tel: 1800 88 8811 or fax: 603 2685 4896 or via e-mail to AIGMYCare@aig.com. At branch level, complaints can be received by the respective Branch Managers who will direct it to the Customer Care Officer.
Pegawai Khidmat Pelanggan AIG Malaysia Insurance Berhad (795492-W) ("Syarikat") di tel: 1800 88 8811 atau faks: 603 2685 4896 atau e-mel pada AIGMYCare@aig.com. Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjangkan kepada Pegawai Khidmat Pelanggan.
 - Ombudsman for Financial Services (OFS) at tel: 03-2272 2811 or fax: 03-2272 1577
Any policyholder who is not satisfied with the decision of an insurance company may write to the OFS, giving details of the dispute, the name of the insurance company and the policy number. Copies of the correspondence between the policyholder and the insurance company must be submitted to facilitate OFS's reference.
Ombudsman Perkhidmatan Kewangan (OPK) di tel: 03-2272 2811 atau faks: 03-2272 1577
Pemegang polisi yang tidak berpuas hati dengan keputusan sesebuah syarikat insurans boleh menulis surat aduan kepada OPK dengan butir-butir pertikaian, nama syarikat insurans dan nombor polisi. Salinan surat antara pemegang polisi dan pihak syarikat insurans perlu diserahkan kepada OPK untuk rujukan.

An award of the OFS is binding on the Company. The policyholder can choose to accept or not. Acceptance is acknowledged only if it is in writing within 14 days of the decision. The Company shall settle the award within 30 days of policyholder's acceptance. But if the policyholder is not satisfied, he can reject the OFS's decision and pursue an alternative legal recourse instead. There is no fee charged for services of the OFS.
Pihak Syarikat adalah terikat kepada keputusan OPK. Pemegang polisi boleh memilih sama ada bersetuju atau tidak. Persetujuan hanya diterima secara bertulis dalam tempoh 14 hari. Pihak Syarikat akan menyelesaikan tuntutan dalam tempoh 30 hari dari persetujuan pemegang polisi. Sekiranya pemegang polisi tidak berpuas hati dengan keputusan OPK, beliau boleh memilih untuk mengambil tindakan alternatif undang-undang. Tidak ada yuran bayaran yang dicalaj untuk perkhidmatan OPK.

The address is / Alamat ialah:-

Ombudsman Perkhidmatan Kewangan
Tingkat 14, Blok Utama
Dataran Kewangan Darul
Takaful No 4 Jalan Sultan
Sulaiman 50000 Kuala Lumpur

- Laman Informasi Nasihat dan Khidmat of Bank Negara Malaysia (BNM) at tel: 1-300-88-5465 (1300-88-LINK) or fax: 03-2174 1515.
Any policyholder who is not satisfied with the conduct of an insurance company may write to the Corporate Communication Department of BNM, giving details of the complaint, the name of the insurance company and the policy number or the claim number. Documentary support should be provided to facilitate reference.
Laman Informasi Nasihat dan Khidmat di Bank Negara Malaysia (BNM) di tel: 1-300-88-5465 (1300-88-LINK) atau faks: 03-2174 1515.
Pemunya polisi yang tidak puas hati dengan bimbingan pihak syarikat insurans boleh membuat aduan kepada Jabatan Komunikasi Korporat di BNM dengan butir-butir pertikaian, nama pihak syarikat insurans dan nombor polisi atau nombor tuntutan. Sokongan dokumen perlu diserahkan untuk rujukan.

The address is / Alamat ialah:-

Pengarah
Laman Informasi Nasihat dan Khidmat
(LINK) Tingkat Bawah, Blok C
Bank Negara
Malaysia Peti surat
10922
50929 Kuala Lumpur

- By virtue of the Financing Anti-Money Laundering, Anti-Terrorism Act and Proceeds of Unlawful Activities Act 2001, any 'Suspicious Transaction' as classified by the law is required to be reported to the Competent Authority at Bank Negara Malaysia.
Bersandarkan Akta Pencegahan Pengubahan Wang Haram, Pecegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001, sebarang 'Transaksi yang Mencurigakan' seperti yang termaktub di bawah undang-undang hendaklah dilaporkan kepada pihak berkuasa yang berkenaan di Bank Negara Malaysia.
- For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Bahasa Malaysia provisions of any part of the contract, it is hereby agreed that the English version of the contract prevails.
Boleh dikatakan di mana terdapat konflik atau kekaburan berkenaan makna dalam peruntukan Bahasa Inggeris atau peruntukan Bahasa Malaysia tentang mana-mana bahagian kontrak, adalah dipersetujui bahawa versi kontrak Bahasa Inggeris akan mengatasi dan diikuti.
- PERSONAL DATA CONSENT** : You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia (whether obtained during the application process or administration of this policy) in accordance with AIG Malaysia's Privacy Notice as from time to time published on AIG Malaysia's website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to you. If you submit information relating to other individuals, you are further deemed to represent and warrant that you have the authority to provide information relating to the other individuals to AIG Malaysia, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by AIG Malaysia, and that the other individuals agree and consent that AIG Malaysia may collect, use and process his/her personal information in accordance with AIG Malaysia's Privacy Notice. Requests to obtain access, correct, or withdraw your consent to the use of your personal information can be made by mail: Customer Care, AIG Malaysia Insurance Berhad, Menara Worldwide 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, phone: 1800 88 8811, fax: 603 2685 4896 or email: AIGMYCare@aig.com.

KESETUJUAN DATA PERIBADI: Anda adalah dianggap telah membaca, memahami dan bersetuju dengan pengumpulan dan pemrosesan seterusnya maklumat peribadi anda oleh AIG Malaysia (sama ada yang diperolehi semasa proses permohonan atau pentadbiran polisi ini) mengikut Notis Privasi AIG Malaysia seperti yang diterbitkan dari semasa ke semasa pada laman web AIG Malaysia di <http://www.aig.my/privacy-notice>, di mana satu salinan juga telah diberikan kepada anda. Jika anda mengemukakan maklumat berkaitan individu lain, anda juga dianggap untuk mewakili dan menjamin bahawa anda mempunyai kuasa untuk mengemukakan maklumat yang berhubungan dengan individu lain kepada AIG Malaysia, bahawa anda telah memaklumkan kepada individu lain mengenai tujuan maklumat peribadinya boleh dikumpul, digunakan dan didedahkan serta pihak maklumat peribadinya boleh didedahkan oleh AIG Malaysia, dan bahawa individu lain bersetuju dan membenarkan AIG Malaysia mengumpul, menggunakan dan memproses maklumat peribadinya mengikut Notis Privasi AIG Malaysia. Permohonan untuk akses, pembetulan atau menarik balik persetujuan untuk kegunaan maklumat peribadi anda boleh dibuat secara surat: Customer Care, AIG Malaysia Insurance Berhad, Menara Worldwide 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, telefon: 1800 88 8811, faks: 603 2685 4896 atau e-mel: AIGMYCare@aig.com

IMPORTANT NOTICE

Please take note that a Product Disclosure Sheet is attached to your policy contract:

The Product Disclosure Sheet contains a summary of the product features. If you have any queries or are unsure of any of the policy terms or conditions, kindly call our Customer Service at **1800 88 8811** (Monday – Friday, 9am – 5pm).

NOTIS PENTING

Sila ambil perhatian bahawa sesalinan Helaian Pendedahan Produk adalah dilampirkan dengan kontrak polisi anda:

*Helaian Pendedahan Produk mengandungi ringkasan ciri-ciri produk. Jika anda ada sebarang pertanyaan atau tidak pasti mengenai apa jua terma-terma atau syarat-syarat polisi, sila hubungi Talian Perkhidmatan Pelanggan kami di **1800 88 8811** (Isnin – Jumaat, 9pagi – 5petang)*