



## PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to purchase the AIG Personal Accident Policy. Be sure to also read the general terms and conditions.

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

**Product: AIG Personal Accident Policy**

**Date Issued: April 2021**

### 1. What is this product about?

- (a) This product provides protection in the event of injuries caused solely by an Accident.
- (b) Coverage provided in Malaysia and is valid for 24 hours throughout the Policy Period.
- (c) Duration of the policy is for 3 consecutive months commencing from the Policy Effective Date and it is non-renewable.
- (d) This cover can be purchased by Bonuslink members only.

### 2. What are the covers/benefits provided?

This Policy provides coverage for the following Benefits:

- (a) E-hailing Protection;
- (b) Get Well Benefit; and
- (c) Household Bills Protection

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

### 3. How much premium do I have to pay?

You will have to pay a premium of RM3.00 (inclusive of Service Tax).

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

Type	Amount
Service Tax	6% (inclusive in the premium)

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

#### (a) Duty of disclosure:

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

#### (b) Eligibility:

##### Age

Entry age for an adult is 18 to 65 years of age (inclusive).

##### Occupation

Occupations other than those listed under 'Item 6, Exclusion 8' below.

#### (c) Cash Before Cover:

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

#### (d) Claims:

- (i) The Company must be notified as soon as it is reasonably practical and in any event within 30 Days after the date of Accident or Sickness which leads to a claim.
- (ii) The Company must be provided with all reasonable and necessary evidence required by the Company to support a claim within 90 Days after the date of Accident or Sickness which leads to a claim.
- (iii) Failure to comply with (i) above may result in the Company's rejection of all or part of the claim. Reasons include, but are not limited to, if it is made so long after the event that the Company is unable to investigate it fully, or may result in the Insured Person not receiving the full amount claimed if the amount payable changes as a result of the delay.



(e) **Number of policies:**

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

**6. What are the major exclusions under this policy?**

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

1. Pre-Existing Condition or any complication arising from it, mental or nervous disorder, pregnancy or childbirth
2. Any Sickness
3. Suicide or attempted suicide, any criminal or illegal act (including traffic offences) or being under the influence of alcohol or drugs
4. Any Certificate Holder engaging, practicing, training or participating in any professional sports, any extreme sports or activity that presents a high level of inherent danger
5. Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers
6. HIV and/or any HIV related illness including AIDS and/or any type of venereal disease
7. War, invasion, and rebellion
8. Persons engaged in occupations with high risk or exposure to hazardous conditions. This would include but is not limited to the following occupations:
  - a) Police, military, fire services and security personnel including any peace keeping forces;
  - b) Professional sports person;
  - c) Pilots or crew of any air or water vessel;
  - d) Off-shore work or activities including oil rig work;
  - e) Loggers and sawmill workers or workers using woodworking machinery;
  - f) Workers handling boilers, pressure vessels or crane operators;
  - g) Workers engaged in construction, miners and quarry workers;
  - h) Work that involves heavy machinery, explosives or hazardous materials or chemicals;
  - i) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers; or
  - j) Any manual works at heights exceeding 24 feet.

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

**7. Can I cancel my policy?**

This Policy is non-cancellable by you as payment of the premium is made through redemption of Bonuslink Points.

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

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

**9. Where can I get further information?**

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

If you have any enquiries, please contact the Company at:

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

Telephone: 180088 8811

E-mail : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

**10. Other types of Personal Accident cover available**

Please refer to the Company's website at: [www.aig.my](http://www.aig.my)

You should read and understand the contract terms and discuss further with the Company if there are any terms that you do not understand before accepting the policy contract. If there are any questions regarding the terms and conditions of this Policy wordings, the Master Policyholder or the Certificate Holder may contact the Company.

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