

24/7 Worldwide Travel Assistance
AIG Travel
+603 2772 5600

This product brochure is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.

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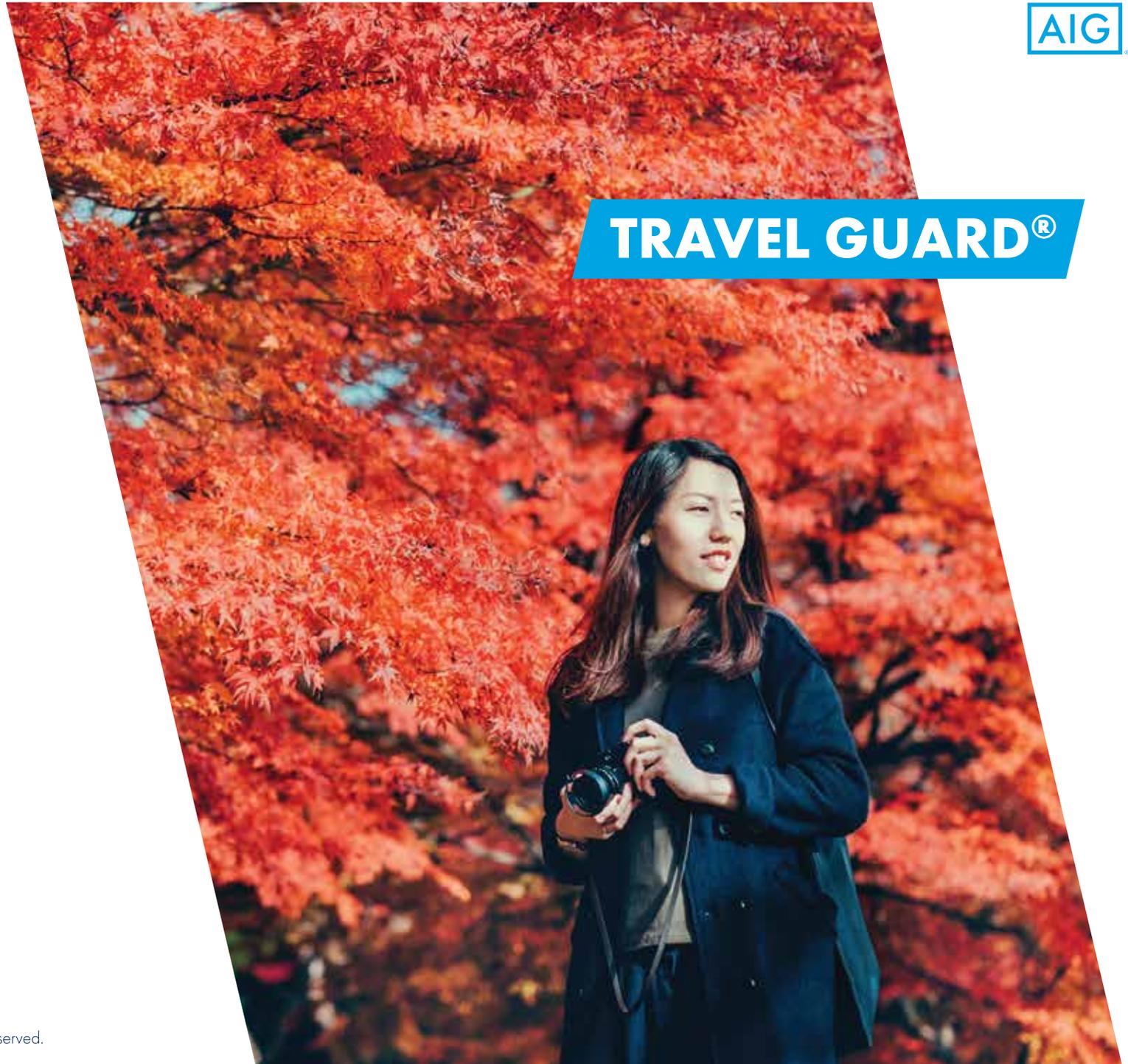


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TRAVEL GUARD®



WHETHER YOU ARE TRAVELLING FOR BUSINESS OR FOR LEISURE, **TRAVEL GUARD®** IS ALWAYS THERE FOR YOU.

With eight global service centres across the globe and a bevy of multilingual staff on hand, help is just a phone call away. Better yet, our centres work around the clock so there is always someone who can help you, no matter what time of the day it is where you are.

When you call our service centres, we can help you with:

- Medical services provider referral
- Telephone medical advice
- Lost passport assistance
- Embassy referral
- Interpreter referral

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HOW TO MAKE CLAIMS



1. SUBMISSION

Submit your claim to MYClaims@aig.com

You need to include:

- Relevant claim form and supporting documents
- Bank account details



2. DECISION

If your supporting documents are sufficient, we will send you an email to notify you of the claim decision.



3. PAYOUT

If your claim is payable, we will pay via bank transfer and notify you through email or SMS.

Cancellation OR Curtailment



If you have to cancel or cut your trip short, we will reimburse your forfeited travel and accommodation expenses.

Medical Expense



If you get hurt or sick, and need to be hospitalised, we will pay for all hospitalisation expenses incurred.

Evacuation



In the event of a medical emergency, we will send you to an appropriate medical facility for treatment, or bring you home to Malaysia.

Repatriation of Mortal Remains



In the event of death due to accident or illness, we will arrange to transport the remains back to Malaysia and pay for all relevant expenses irrespective of pre-existing conditions.

Travel Delay



If your flight is delayed due to covered events, we will pay RM150 every 6 consecutive hours delayed. With additional premium, we will pay every 3 hours delayed.

Baggage Delay



If your baggage gets delayed, we will pay RM200 every 6 consecutive hours delayed.

WHAT WE COVER

*Please refer to the policy wording for more details

WHAT WE COVER

SCHEDULE OF BENEFITS

| Benefits | Sum Insured Up To (MYR) | | | | |
|---|-------------------------|----------------------|----------------------|----------------------|---------------------------|
| | Primary | Essential | Superior | Premier | Domestic |
| A Trip Cancellation (Pre-departure) | 5,000 | 20,000 | 25,000 | 30,000 | 1,000 |
| B Medical and Associated Expenses | | | | | |
| 1. Medical Expenses | 150,000 | 300,000 | 600,000 | 10,000,000 | 20,000 (Accident Only) |
| 2. Emergency Medical Related Expenses | | | | | |
| (a) Emergency Medical Evacuation and Emergency Medical Repatriation | 150,000 | Unlimited | Unlimited | Unlimited | 20,000 (Accident Only) |
| (b) Compassionate Visit | 3,000 | 9,000 | 12,000 | 15,000 | - |
| (c) Child Guard | - | 9,000 | 12,000 | 15,000 | - |
| (d) Daily Hospitalization Income (MYR 250 per day) Maximum number of days | 5,000 20 | 15,000 60 | 20,000 80 | 30,000 120 | - - |
| (e) Emergency Telephone Charges and Internet Use | - | 150 | 300 | 500 | - |
| 3. Follow Up Medical Treatment - in home country - Malaysia | | | | | |
| (a) In-patient Medical Expenses (Up to 30 days) | 10,000 | 50,000 | 50,000 | 50,000 | - |
| (b) Outpatient / Specialist Treatments or Services provided by a Medical Practitioner | Included in B3(a) | Included in B3(a) | Included in B3(a) | Included in B3(a) | - |
| (c) Treatment or Services provided by Healthcare Professionals | - | 500 | 700 | 1,000 | - |
| 4. Overseas Dental Expenses | Included in B1 | Included in B1 | Included in B1 | Included in B1 | - |
| C Repatriation of Mortal Remains | 150,000 | Unlimited | Unlimited | Unlimited | - |
| D Trip Curtailment | 5,000 | 20,000 | 25,000 | 30,000 | - |
| E1 Trip Interruption | 1,000 | 1,500 | 2,000 | 3,000 | - |
| E2 Travel Missed Connection (MYR 200 for every 6 consecutive hours) | 200 | 600 | 800 | 1,200 | - |
| F1 Travel Delay (MYR 150 for every 6 consecutive hours) | | | | | |
| (a) Overseas | 1,500 | 3,900 | 4,200 | 5,100 | - |
| (b) Malaysia | 300 | 450 | 450 | 900 | 300 |
| F2 Travel Re-Route (MYR 200 for every 6 consecutive hours) | 200 | 600 | 800 | 1,200 | - |

| Benefits | Sum Insured Up To (MYR) | | | | |
|--|-------------------------|-------------------|-------------------|-------------------|----------|
| | Primary | Essential | Superior | Premier | Domestic |
| G Baggage | | | | | |
| 1. Loss of Personal Baggage Items | 2,000 | 5,000 | 7,000 | 10,000 | 1,000 |
| Item Limit: | | | | | |
| (a) Any one item including smartphones | 500 | 500 | 500 | 500 | 500 |
| (b) Portable Computers including tablets | 1,000 | 1,000 | 1,500 | 2,000 | 1,000 |
| (c) Baggage Damage per bag | 250 | 250 | 250 | 250 | 250 |
| 2. Baggage Delay (MYR 200 for every 6 consecutive hours) | | | | | |
| (a) Overseas | 400 | 800 | 1,000 | 2,000 | - |
| (b) Malaysia | - | 200 | 200 | 800 | 200 |
| 3. Fraudulent Use of Credit Card | - | 1,500 | 2,000 | 3,000 | - |
| 4. Loss of Travel Documents | 2,000 | 5,000 | 6,000 | 8,000 | - |
| 5. Loss of Personal Money | 500 | 1,000 | 2,000 | 3,000 | - |
| H Personal Accident | | | | | |
| Accidental Death and Permanent Disablement | | | | | |
| (i) Age 30 days to 17 years | 25,000 | 75,000 | 100,000 | 125,000 | 50,000 |
| (ii) Age 18 years to 85 years | 100,000 | 300,000 | 400,000 | 500,000 | 50,000 |
| I Personal Liability | 500,000 | 1,000,000 | 1,000,000 | 1,000,000 | 500,000 |
| J Loss of Home Contents | 1,000 | 2,000 | 3,000 | 5,000 | - |
| K1 Car Rental Excess Charges | - | 2,000 | 3,000 | 5,000 | - |
| K2 Car Rental Vehicle Return Costs | - | Included in K1 | Included in K1 | Included in K1 | - |
| 24/7 Worldwide Travel Assistance | Included | Included | Included | Included | Included |
| Optional Add-on | | | | | |
| L Travel Delay Upgrade (MYR 150 for every 3 consecutive hours) | | | | | |
| Overseas | - | 3,900 | 4,200 | 5,100 | - |

WHAT YOU PAY

PREMIUM TABLE (MYR)

Single Trip Plan : 30 Days - 60 Years

| | Plan | Primary | | Essential | | | | Superior | | | | Premier | | | |
|------------|----------------------|---------|-----|----------------------|-----|-----|-----|----------|-----|-----|-----|---------|-----|-----|-----|
| | | Cluster | C1 | C2 | C1 | C2 | C3 | C4 | C1 | C2 | C3 | C4 | C1 | C2 | C3 |
| Individual | 1-5 days | 30 | 39 | 35 | 48 | 57 | 133 | 40 | 56 | 66 | 144 | 58 | 78 | 102 | 164 |
| | 6-10 days | 40 | 56 | 50 | 68 | 78 | 187 | 60 | 77 | 90 | 203 | 80 | 110 | 141 | 230 |
| | 11-20 days | 65 | 88 | 78 | 94 | 106 | 302 | 91 | 109 | 122 | 327 | 128 | 176 | 193 | 370 |
| | Per week | 30 | 41 | 32 | 43 | 61 | 181 | 34 | 47 | 66 | 196 | 39 | 53 | 74 | 222 |
| | Travel Delay Upgrade | - | - | 3 Per Day (Optional) | | | | | | | | | | | |
| Family | 1-5 days | 70 | 105 | 80 | 120 | 145 | 333 | 100 | 155 | 185 | 360 | 115 | 175 | 245 | 408 |
| | 6-10 days | 110 | 140 | 125 | 170 | 210 | 468 | 150 | 215 | 270 | 507 | 170 | 230 | 325 | 575 |
| | 11-20 days | 150 | 220 | 170 | 250 | 300 | 753 | 240 | 350 | 400 | 816 | 270 | 370 | 490 | 924 |
| | Per week | 74 | 102 | 78 | 107 | 151 | 452 | 85 | 116 | 163 | 489 | 96 | 131 | 185 | 554 |
| | Travel Delay Upgrade | - | - | 8 Per Day (Optional) | | | | | | | | | | | |

Single Trip Plan : 61 - 70 Years

| | Plan | Primary | | Essential | | | | Superior | | | | Premier | | | |
|------------|----------------------|---------|-----|----------------------|-----|-----|-------|----------|-----|-----|-------|---------|-----|-----|-------|
| | | Cluster | C1 | C2 | C1 | C2 | C3 | C4 | C1 | C2 | C3 | C4 | C1 | C2 | C3 |
| Individual | 1-5 days | 47 | 64 | 50 | 68 | 95 | 285 | 54 | 73 | 103 | 309 | 61 | 83 | 117 | 350 |
| | 6-10 days | 66 | 91 | 69 | 95 | 134 | 401 | 75 | 103 | 145 | 434 | 85 | 117 | 164 | 492 |
| | 11-20 days | 106 | 145 | 111 | 153 | 216 | 646 | 121 | 166 | 233 | 699 | 137 | 188 | 264 | 792 |
| | Per week | 64 | 87 | 67 | 92 | 129 | 387 | 73 | 100 | 140 | 419 | 82 | 113 | 159 | 475 |
| | Travel Delay Upgrade | - | - | 3 Per Day (Optional) | | | | | | | | | | | |
| Family | 1-5 days | 117 | 160 | 123 | 169 | 238 | 713 | 133 | 183 | 258 | 772 | 151 | 207 | 292 | 874 |
| | 6-10 days | 164 | 226 | 173 | 237 | 334 | 1,002 | 187 | 257 | 362 | 1,085 | 212 | 291 | 410 | 1,229 |
| | 11-20 days | 264 | 363 | 278 | 382 | 538 | 1,613 | 301 | 414 | 583 | 1,747 | 341 | 468 | 660 | 1,979 |
| | Per week | 158 | 218 | 167 | 229 | 323 | 967 | 181 | 248 | 350 | 1,048 | 205 | 281 | 396 | 1,186 |
| | Travel Delay Upgrade | - | - | 8 Per Day (Optional) | | | | | | | | | | | |

Single Trip Plan : 71 - 85 Years

| | Plan | Primary | | Essential | | | | Superior | | | | Premier | | | |
|------------|----------------------|---------|----|----------------------|-----|-------|-------|----------|-----|-------|-------|---------|-----|-------|-------|
| | | Cluster | C1 | C2 | C1 | C2 | C3 | C4 | C1 | C2 | C3 | C4 | C1 | C2 | C3 |
| Individual | 1-5 days | - | - | 92 | 126 | 178 | 532 | 100 | 137 | 192 | 576 | 113 | 155 | 218 | 653 |
| | 6-10 days | - | - | 129 | 177 | 250 | 748 | 140 | 192 | 271 | 811 | 158 | 218 | 306 | 918 |
| | 11-20 days | - | - | 208 | 285 | 402 | 1,205 | 225 | 309 | 435 | 1,305 | 255 | 350 | 593 | 1,478 |
| | Per week | - | - | 125 | 171 | 241 | 722 | 135 | 185 | 261 | 782 | 153 | 210 | 296 | 886 |
| | Travel Delay Upgrade | - | - | 3 Per Day (Optional) | | | | | | | | | | | |
| Family | 1-5 days | - | - | 229 | 315 | 444 | 1,330 | 248 | 341 | 480 | 1,440 | 281 | 386 | 544 | 1,631 |
| | 6-10 days | - | - | 322 | 443 | 624 | 1,870 | 349 | 480 | 676 | 2,026 | 395 | 543 | 765 | 2,294 |
| | 11-20 days | - | - | 519 | 713 | 1,004 | 3,012 | 562 | 772 | 1,088 | 3,262 | 636 | 874 | 1,232 | 3,694 |
| | Per week | - | - | 311 | 427 | 602 | 1,805 | 337 | 463 | 652 | 1,955 | 381 | 524 | 738 | 2,214 |
| | Travel Delay Upgrade | - | - | 8 Per Day (Optional) | | | | | | | | | | | |

* Primary Plan is not applicable for C3 & C4

Domestic Plan

| Plan | Individual | | | Family | | |
|------------|------------|--------------------|-------------|-------------|--------------------|-------------|
| | Age | 30 days - 60 years | 61-70 years | 71-85 years | 30 days - 60 years | 61-70 years |
| 1-5 days | 16.96 | 34.98 | 64.66 | 41.34 | 86.92 | 162.18 |
| 6-10 days | 23.32 | 48.76 | 91.16 | 57.24 | 121.90 | 227.90 |
| 11-20 days | 37.10 | 78.44 | 147.34 | 92.22 | 196.10 | 366.76 |
| 21-30 days | 59.36 | 126.14 | 235.32 | 147.34 | 313.76 | 586.18 |

Annual Multi-Trip Plan (Individual Only)

| Plan | Essential | | | | Superior | | | | Premier | | | |
|--------------------------|-----------|-----|-----|-------|----------|-----|-------|-------|---------|-----|-------|-------|
| | Cluster | C1 | C2 | C3 | C4 | C1 | C2 | C3 | C4 | C1 | C2 | C3 |
| 18-60 years | 270 | 370 | 450 | 1,350 | 350 | 440 | 490 | 1,450 | 440 | 530 | 620 | 1,650 |
| 61-70 years | 500 | 680 | 950 | 2,850 | 540 | 730 | 1,030 | 3,100 | 610 | 830 | 1,170 | 3,500 |
| Optional Add-on | | | | | | | | | | | | |
| (i) Travel Delay Upgrade | 160 | | | | 160 | | | | 160 | | | |
| (ii) Domestic Add-on | | | | | | | | | | | | |
| ▶ 18-60 years | 162.18 | | | | 162.18 | | | | 162.18 | | | |
| ▶ 61-70 years | 346.62 | | | | 346.62 | | | | 346.62 | | | |

* Primary Plan is not applicable for Annual Multi-Trip Plan
* Domestic Add-on is inclusive of 6% Service Tax (ST)

THE COUNTRIES WE COVER

| Cluster | Destination |
|----------------------|--|
| C1 | <ul style="list-style-type: none"> China, Hong Kong, Indonesia, Japan, Macau, Singapore, South Korea, Taiwan, Thailand and Vietnam; Excluding Mongolia (inner and outer) |
| C2 | <ul style="list-style-type: none"> Brunei, Cambodia, India, Lao People's Democratic Republic, Maldives, Myanmar, New Zealand, Pakistan, Philippines and Sri Lanka; Including all countries in C1 |
| C3 | <ul style="list-style-type: none"> Australia, Mauritius, Mongolia (inner and outer), Nauru and Uzbekistan; Europe (excluding Montenegro and Serbia); Middle East (excluding Iraq, Palestine and Yemen); Including all countries in C1 and C2 |
| C4 | <ul style="list-style-type: none"> Worldwide (including Canada, Iraq, Nepal, Montenegro, Palestine, Serbia, Tibet, United States of America and Yemen); Including all countries listed in all other clusters |
| Sanctioned Countries | <ul style="list-style-type: none"> Crimea Region, Cuba, Iran, North Korea and Syria |
| Excluded Destination | <ul style="list-style-type: none"> Antarctica |
| Domestic | <ul style="list-style-type: none"> Malaysia, beyond 50 km from your place of residence or business |

Product Disclosure Sheet

Read this Product Disclosure Sheet before you decide to take up the Travel Guard insurance policy. Be sure to also read the general terms and conditions.

What is this product about?

This product provides compensation in the event of injury, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. For domestic trips, coverage for Personal Accident and Medical and Associated Expenses benefit is confined to accidental causes only. This cover can be purchased by an individual person for themselves, their accompanying spouse and dependent children. You will have immediate access to 24/7 worldwide travel assistance in case of an emergency situation when you are abroad. You have an option of Single Trip or Annual Multi-Trip coverage depending on the plan type selected.

Who is eligible to purchase this product?

- A Malaysian citizen or Malaysian permanent resident or a resident with full rights to enter into and return to Malaysia regardless of medical status;
- You must be returning to your home (primary residence within Malaysia) at the end of your travel, or be intending to return home on completion of your travel; and
- Your travel pre-arrangements must be made and paid for in Malaysia prior to your trip and your trip must commence in Malaysia.

What are the covers / benefits provided?

Please refer to the schedule of benefits in the brochure. The major benefits covered by this product include:

- Medical and Associated Expenses;
- Personal Accident; and
- 24/7 worldwide travel assistance

Single Trip Plan

Duration of cover ranges from 1 to 5 days to a maximum of 180 consecutive days for overseas trip and a maximum of 30 consecutive days for domestic trip.

Annual-Multi Trip Plan

You are covered for a multiple number of trips during the policy period. The maximum length for each overseas trip is 90 consecutive days and each domestic trip is 30 consecutive days. You need to renew your insurance cover annually.

How much premium do I have to pay?

- Please refer to the Premium Table in the brochure.
- Premium is payable based on the number of days the insured is travelling, age, destination and plan type selected for Single Trip plans.
- As for Annual Multi-Trip plans, premium is payable based on destination, age and plan type selected.
- Please note that premium for Domestic Plans will be subjected to Service Tax (ST).
- The policy is not effective unless the premium payable has been paid.
- Payment can be made by cash, cheque, credit card or debit card.

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

- Commission: 25% of premiums (which is included in the premium charged).
- Stamp duty: MYR 10.00.
- Service Tax (ST) of 6% is applicable only to Domestic Plan and Domestic Add-on.

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

(a) Purchase of Policy:

Purchase of policy needs to be made prior to the commencement of your trip.

(b) Importance of Disclosure:

You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge. You also have a duty to inform us/the Company/the Insurer/AIG Malaysia 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, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

(c) Claims:

Claims documents can be submitted via email to MYClaims@aig.com as soon as practicable but no later than 90 days from the date of the incident. If you are unable to complete the claim documents within 90 days due to reasonable cause, the documents must be submitted no later than 1 year from the date of incident.

(d) Number of policies:

You can only be covered under one policy in respect of this insurance with AIG Malaysia Insurance Berhad.

(e) Age:

The eligible age is from 30 days up to 85 years for Single Trip Plan and 18 years up to 70 years for Annual Multi-Trip Plan. Age is determined as at policy expiry date.

(f) Maximum Trip Period:

- Overseas Trip:
 - Single Trip Plan: each trip shall not exceed 180 consecutive days;
 - Annual Multi-Trip Plan: each trip shall not exceed 90 consecutive days;
- Domestic Trip:
 - Each trip shall not exceed 30 consecutive days (Single Trip Plan & Annual Multi-Trip Plan).

(g) Renewal & Upgrade:

Available for Annual Multi-Trip Plan only and is subject to our consent.

(h) Economic Sanctions:

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 sanctions, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

What are the major exclusions under this policy?

We shall not be liable under any section for any claim arising out of, based upon or attributable to:

- your involvement or you taking part in any:
 - manual work which includes but is not limited to:
 - Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding 3 meters in height;
 - Work that involves heavy machinery, explosives or hazardous materials;
 - Work as a diver, life guard, taxi driver, bus driver or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
 - Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders.
 - missionary work and related travel;
 - humanitarian work and related travel;
 - naval, military or air-force service or operation;
 - professional sports or where a periodic income or financial reward of any kind is received;
 - aerial activities;
- activities relating to:
 - extreme sports and sporting activities;
 - competition sports;
 - racing other than on foot;
 - diving beyond 30 meters in depth;
 - mountaineering;
 - trekking above 3000 meters;
- suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;
- during air travel unless as a fare paying passenger in a licensed private or commercial aircraft;
- violation of law;
- mental or nervous disorders;
- any illness, disease, injury, including symptoms, suffered by you, your relative, business associate or travelling companion which in the 1 year period before the travel start date and time:
 - first manifested itself, worsened, became acute exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
 - required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a medical practitioner; or
 - was treated by a medical practitioner or treatment had been recommended by a medical practitioner.

It shall also mean any congenital, hereditary, **chronic** or ongoing condition of yours, your relative, business associates or travelling companion which you or they are aware of, or could reasonably be expected to be aware of, before the travel start date and time.

Chronic means any condition that persists, or is expected to persist for longer than a year and after that time is likely to recur. These include but are not limited to: arthritis, cardiovascular disorders, cancer (carcinoma/carcinoma in situ/malignant tumors), epilepsy, hemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease, respiratory disorder.

- Acquired Immune Deficient Syndrome (AIDS) or Human Deficiency Virus (HIV);
- nuclear, chemical or biological materials;
- war;
- any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through the Crimea Region, Cuba, Iran, North Korea or Syria
- trips undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice.
- failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;
- any circumstances you have been made aware of prior to the purchase of the policy.

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

Can I cancel my policy?

(a) Single Trip Plan

Cancellation for Single Trip Plan is at our discretion. Any cancellation will be made on the date of your request provided that it is prior to the commencement of the trip. We will refund the premium to you provided no claim has been or will be submitted by you. No cancellation request will be entertained after the commencement of your trip.

(b) Annual Multi-Trip Plan

You may cancel this policy by giving us notice in writing. Cancellation for an Annual Multi-Trip Plan will take effect from the 1st day of the next calendar month following the receipt of cancellation notice. We will refund the premium to you for the unexpired term provided no claim has been or will be submitted by you.

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

It is important that you inform us of any change in your life profile which would affect your risk profile.

Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from an insurance agent.

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad
Menara Worldwide
No 198 Jalan Bukit Bintang
55100 Kuala Lumpur Malaysia
Tel : 1800 88 8811
E-mail : AIGMYCare@aig.com

Other types of Personal Accident cover available

Please refer to our Agents

IMPORTANT NOTE:

All nominations require the completion of the nomination form. The original physical form is a mandatory document required in the event of a claim. In the absence of the form we will be guided by Paragraph 8 of Schedule 10 of the Financial Services Act 2013 when paying policy monies upon death of a policyholder.

YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/05/2019.