

Product Disclosure Sheet

Read this Product Disclosure Sheet before you decide to take up Corporate Assist. Be sure to also read the general terms and conditions.

1. What is this product about?

This policy provides compensation in the event of injuries, disability or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for trips out of Malaysia to a maximum of 90 days. Domestic travel plan is an optional cover.

2. Who can purchase this cover?

This policy can be purchased by a company to cover the employees who travel.

3. What are the covers/benefits provided?

Please refer to the Schedule of Benefits in the brochure.

(a) Accidental death and disablement

- (i) Pays for accidental death or permanent disablement up to the percentage stated in the compensation scale.
- (ii) The loss must occur within 90 days from the date of policy.

(b) Medical expenses incurred whilst overseas

- (i) Reimburses the medical expenses incurred due to sickness and injury.
- (ii) If medical treatment had not been sought overseas, subsequently medical treatment must be sought in Malaysia within 7 days of return to Malaysia.
- (iii) Reimbursement for follow-up treatment is limited to 21 days from the arrival date in Malaysia or 5% of your sum insured, whichever occurs first.
- (iv) If medical treatment had already been sought overseas, then there is a 21 days limit to continue medical treatment in Malaysia, or 5% of your sum insured, whichever occurs first.
- (v) Cover is extended to alternative medicine.
- (vi) Only applicable if the trip is not undertaken against the advice of a doctor, and there are no pre-existing medical conditions.

(c) Medical expenses for domestic travel

Limited to accidental causes only.

(d) Post hospitalization

Reimburses the expenses of physiotherapy and transportation for follow-up treatment in Malaysia up to 3 visits within 35 days after discharge.

(e) Hospital confinement

You will be paid a daily allowance when admitted to a hospital while overseas for up to 60 days.

(f) Double hospital confinement benefit in ICU

- (i) You will be paid a daily allowance when admitted to an intensive care unit while overseas up to 60 days.
- (ii) Payment for each day if claimed under this benefit will not be payable under item (e).

(g) Emergency medical evacuation

- (i) Reimburses the expenses incurred by our appointed service provider to move an employee to another location for treatment, or back to Malaysia.
- (ii) Covers both accident and illness.
- (iii) Decision to evacuate (including service provider, mode and location) will be arranged by us.

(h) Repatriation of mortal remains

- (i) Reimburses the expenses incurred to return the employee's mortal remains back to Malaysia or to the employee's country of origin (includes expenses for a mortician or undertaker).
- (ii) Covers both accident and illness.

(i) Compassionate visit

- (i) Reimburses the expenses of economy travel fare and hotel accommodation incurred by a friend or relative to visit and stay with you when hospitalized overseas for more than 5 days.
- (ii) Only applicable upon doctor's recommendation.

(j) Trip cancellation

Reimburses the expenses of travel and accommodation which has been paid in advance and is not recoverable if the trip is cancelled due to the following occurring within 30 days before departure date:

- (i) Death, illness or compulsory quarantine occurring to you or our close relative who is residing in Malaysia.
- (ii) You have been certified by the doctor to be unfit to travel.
- (iii) Strike, riot, civil commotion or natural disaster occurring at your planned destination.
- (iv) Serious damage to your house due to fire or natural disaster occurring within 7 days before the departure date.
- (v) You have been called to be a witness or to serve as a jury.

(k) Trip curtailment

Reimburses the expenses of additional travel and accommodation incurred for early return to Malaysia due to the following unexpected events:

- (i) Death or illness occurring to you or your close relative who is residing in Malaysia.
- (ii) You have been certified by the doctor to be unfit to travel.
- (iii) Strike, riot or civil commotion, terrorist act or natural disaster.
- (iv) Hijacking of a common carrier which you are traveling in as a passenger.

(l) Travel delay

- (i) Pays for every 6 consecutive hours if your common carrier's scheduled departure is delayed due to:
- Strike/industrial action.
 - Bad weather condition.
 - Mechanical breakdown.
 - Structural defect in the common carrier.
- (ii) This benefit is not applicable if:
- The delay is caused due to cancellation by the common carrier.
 - You failed to check in on time.
 - You were aware of any strike/industrial action when your trip was arranged.

(m) Missed departure

- (i) Reimburses the expenses of hotel accommodation and meals incurred when you miss your connecting common carrier at the transfer point due to the late arrival of your incoming common carrier and no onward transportation is provided within 6 consecutive hours.
- (ii) This benefit is not applicable if you failed to check in on time.

(n) Baggage delay

Pays for every 6 consecutive hours if your baggage is delayed, misdirected or misplaced by the common carrier upon your arrival at the baggage pick-up point.

(o) Loss of baggage & personal effects

Reimburses the loss or damage to your baggage and personal effects provided that:

- (i) The loss is reported to the police or authorities within 24 hours from the loss.
- (ii) You take all the necessary steps to ensure that your baggage is not left unattended.
- (iii) Reimbursement if claimed under this benefit will not be payable under item (n).

(p) Damage or loss of laptop

Reimburses the loss or damage to your laptop provided that:

- (i) The loss is reported to the police or authorities within 24 hours from the loss.
- (ii) You take all the necessary steps to ensure that your laptop is not left unattended.
- (iii) Reimbursement if claimed under this benefit will not be payable under item (o).

(q) Loss of travel documents

- (i) Reimburses the following expenses for loss of travel documents due to burglary, robbery or theft while overseas:
- Cost of obtaining replacement.
 - Additional travel expenses and hotel accommodation incurred.
- (ii) The loss must be reported to the police or authorities within 24 hours from the loss and must not be due to confiscation by the authorities.

(r) Loss of personal money

Pays for the loss of money sustained overseas due to robbery, burglary or theft provided that the loss must be reported to the police within 24 hours of such loss.

(s) Legal Fees

Reimburses the legal costs and expenses arising from dealing with a claim against a third party which caused death or permanent disablement while overseas.

(t) Personal Liability

Pays for legal liability to a third party arising due to:

- (i) death or permanent disablement caused to third party.
- (ii) accidental loss or damage to property of third party.

(u) Credit Card Indemnity

Pays for the credit card expenses incurred during the overseas trip due to death or permanent disablement.

(v) Child Education Fund

Pays an annual payment up to 5 years for each dependant child up to a maximum of 3 children (who are studying) in event of accidental death while overseas.

4. How much premium do I have to pay?

- (a) Please refer to the premium table in the brochure.
- (b) Premium is payable annually.
- (c) Payment must be made within 60 days from the inception of the policy.

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

- (a) Commission is payable up to 25% and stamp duty of RM10 per policy.
- (b) Service Tax (ST) of 8% is applicable for Domestic Option only.

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

- (a) 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 **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.

(b) Claims:

- (i) All claims must be notified to us within 30 days from the date of loss.
- (ii) All supporting documents proving the loss must be submitted 60 days from the date of loss.
- (iii) No claim will be admissible if notified after one year from the date of loss.
- (iv) All claims will be paid to the company or the service provider where applicable.

(c) Number of policies: You are only entitled to be covered under one policy in respect of this insurance.

(d) Age:

- (i) You must be 18 years and above and below the age of 70 to qualify for the cover.
- (ii) You will be covered up to the age of 75.
- (iii) Your age will be based on the age as of your last birthday.

(e) Renewal: Renewal of the policy is at our consent.

7. What are the major exclusions under the policy?

This policy does not cover death or injury caused by or to:

- (a) Members of the armed forces, professional sportsmen.
- (b) Engaging in manual works, offshore activities like diving, oil-rigging, mining, handling explosives or aerial photography.
- (c) Suicide or intentional self inflicted injuries or an attempt to do so while being sane or insane.
- (d) During air travel unless as a fare paying passenger in a licensed private or commercial aircraft.
- (e) Violation of law.
- (f) Mental or nervous disorders.
- (g) Condition where you:
 - (i) are receiving treatment or;
 - (ii) advice, treatment or diagnosis has been recommended or;
 - (iii) symptoms are evident or;
 - (iv) the condition is apparent.
- (h) Acquired Immune Deficiency Syndrome (AIDS) or Human Immune Deficiency Virus (HIV).
- (i) Driving or riding in any type of race.
- (j) Nuclear, chemical or biological materials.
- (k) War.
- (l) 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, the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine.
- (m) Any loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine.
- (n) The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.

Note:

This list is non-exhaustive. Please refer to the sample of the policy contract for the full list of exclusions under the policy.

8. Can I cancel my policy?

- (a) The company may cancel the cover by giving us 30 days written notice. The company will be entitled to a refund on a prorated basis.
- (b) We can cancel this policy by giving 30 days written notice. The company will be entitled to a refund on a prorated basis.

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

It is important to inform us of any change via written notice or by contacting our Customer Service at 1800 88 8811 / 603 2118 0188.

10. 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

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad
P O Box 11768,
50756 Kuala Lumpur
Phone : 1800 88 8811 / 603 2118 0188
Fax: 603-2118 0288
E-mail: AIGMYCare@aig.com

11. Other types of personal accident cover available.

Please refer to our website at: www.aig.my

IMPORTANT NOTICE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.



Why choose Corporate Assist?

- A complete solution for your business travel insurance needs
- Simple to understand and easy to use
- Totally flexible to suit the changing needs of your company
- Cost effective
- Offers complete peace of mind for you and your company

For the frequent business traveler, we offer a choice of two annual plans: **Corporate Plan** and **Premier Plan**.

Corporate Plan

Our corporate plan is a policy designed the way frequent business travelers want it – convenient and with comprehensive protection. This includes personal accident, medical and travel inconvenience benefits. For complete peace of mind, we also offer 24-hour worldwide emergency assistance service, which is just a call away.

Premier Plan

In addition to the convenience of a 24-hour worldwide emergency assistance service, our Premier Plan offers a higher amount of coverage for personal accident, medical expenses and personal liability benefits. The increased levels of coverage will give our business travelers maximum protection.

American International Group, Inc. (AIG) is a leading global insurance organisation. AIG member companies provide insurance solutions that help businesses and individuals in approximately 70 countries and jurisdictions protect their assets and manage risks. AIG common stock is listed on the New York Stock Exchange.

All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Coverage is subject to the insurance contract and actual policy language. Non-insurance products and services may be provided by independent third parties.

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P O Box 11768,
50756 Kuala Lumpur

PENANG

1-02-14, 1-02-15 & 1-02-21 E-Gate,
Lebuh Tunku Kudin 2,
11700 Gelugor, Penang.

MELAKA

No. 183, Jalan Munshi Abdullah
(Ground Floor), 75100 Melaka.

JOHOR

G-1, 1-1, G14 & 1-14, Block 3, Danga Bay,
Jalan Skudai, 80200 Johor Bahru.

SABAH

D-23-2 & D-23A-2 (2nd Floor),
Block D, Unit 23 & 23A, KK Times Square,
Phase 1 Coastal Highway,
88100 Kota Kinabalu, Sabah.
P.O. BOX 11005

PAHANG

No. 95, Jalan Tun Ismail,
25000 Kuantan, Pahang.

SELANGOR

A-13-P1 & A-13-1, Block A,
Jaya One 72A, Jalan Universiti,
46200 Petaling Jaya,
Selangor.

SARAWAK

Suite G08, Ground & 1st Floor,
Crown Towers, No. 88 Jalan Pending,
93450 Kuching, Sarawak.



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