# CORPORATE ASSIST INSURANCE POLICY



Presented by:
AIG Malaysia Insurance Berhad (795492-W)
Menara Worldwide,
198, Jalan Bukit Bintang,
55100 Kuala Lumpur.

## Customer Service:

## 1800 88 8811

AIG® Bring on tomorrow

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# SUMMARY OF COVERAGE

## Schedule of Benefits

| Section | Benefits | Maximum Benefit Level | |
|---|---|---|---|
| | | **Corporate Plan** | **Premier Plan** |
| | **Personal Accident Benefit** | | |
| Section 1 | Personal Accident | RM200,000 | RM500,000 |
| | **Overseas Medical & Evacuation Benefits** | | |
| Section 2 | Medical Expenses | RM100,000 | RM300,000 |
| Section 3 | Post Hospitalisation | RM100 per visit (max. 3 visits) | RM150 per visit (max. 3 |
| Section 4 | Hospital Confinement | RM150 per day (max. 60 | RM200 per day (max. 60 |
| Section 5 | Double Hospital Confinement Benefit In ICU | RM300 per day (max. 60 | RM400 per day (max. 60 |
| Section 6 | Emergency Medical Evacuation | Unlimited | |
| Section 7 | Repatriation of Mortal Remains | Unlimited (to Malaysia)<br>RM15,000 (out of Malaysia) | RM30,000 (out of Malaysia) |
| Section 8 | Compassionate Visit | RM5,000 | RM8,000 |
| | **Travel Inconvenience Benefits** | | |
| Section 9 | Trip Cancellation | RM8,000 | RM10,000 |
| Section | Trip Curtailment | RM5,000 | RM8,000 |
| Section | Travel Delay | RM200 for every 6 hours up to 1,000 | |
| Section | Missed Departure | RM250 | RM500 |
| Section 13 | Baggage Delay | RM200 (up to RM1,000 per person for over 6 hours | RM200 (up to RM1,600 per person for over 6 hours |
| Section | Loss of Baggage & Personal Effects | RM5,000 | RM5,000 |
| Section | Damage or Loss of Lap-Top Computer | RM1,000 | RM1,250 |
| Section | Loss of Travel Documents | RM2,000 | RM2,000 |
| Section | Loss of Personal Money | RM500 | RM1,000 |
| Section | Legal Fees | RM15,000 | RM15,000 |
| Section | Personal Liability | RM500,000 | RM1,000,000 |
| Section | Credit Card Indemnity | RM3,000 | RM5,000 |
| Section | Child Education Fund | RM5,000 per year (up to max. 5 years) | |
| | 24 hours Worldwide Travel Assist | Free | |
| **Domestic Travel (Optional)** | | | |
| Section | Medical Expenses (Due to accident) | RM20,000 | |
| Section | Evacuation & Repatriation | Unlimited | |
| Section | Trip Cancellation | RM500 | |
| Section | Flight Delay | Up to RM1,000 (RM200 every 6 hours) | |
| Section | Baggage Delay | RM200 (by flight only) | |
| Section 27 | Loss of Baggage | RM2,000 (excess RM50) | |
| Section | Personal Computer | RM2,000 | |
| Section | Golf Equipment | RM1,000 | |
| Section | Personal Liability | RM1,000,000 | |
| * If travel by land, destination is beyond 100km from the normal place of business or place of residence. | | | |

THE REGIONAL COUNTRIES : ASEAN countries, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan & India.
INTERNATIONAL : Regional countries and the Rest of the World
This policy will not cover 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.


"The policy schedule and the policy wording shall be read together to form an entire contract between AIG Malaysia and the Policyholder/Insured Person."
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WHEREAS the Policyholder by a proposal and declaration which together with all statements made in writing by the Policyholder shall be the basis of this contract and is deemed to be incorporated herein has applied to **AIG Malaysia Insurance Berhad** (hereinafter called the Company) for the insurance in respect of each Insured Person named or described in the Schedule hereto.

In consideration of the payment of premium and subject to the definitions, limitations and general provisions contained herein, endorsed hereon, or attached hereon, the Company hereby insures the person named in the Policy Schedule (herein called the Insured Person) and promises to pay indemnity for loss to the extent herein provided. The Period of Insurance shall be as stated in the Policy Schedule, at the place where the Policy was issued.

**PART 1 - DEFINITIONS**

**Policyholder** shall mean the entity named in the Policy Schedule as the Policyholder.

**Policy Schedule** shall mean the Policy Schedule attached to and forms part of the Policy.

**Insured Person(s)** shall mean the Person(s) named in the Policy Schedule or endorsed thereafter.

**Overseas Trip** shall mean business and/or leisure travel undertaken by the Insured Person up to a maximum of ninety (90) consecutive days from the time of departure from his/her place of residence or place of stay in MALAYSIA (whichever is later) until the return to his/her place of residence or place of stay in MALAYSIA (whichever is earlier). This shall include any travel from West Malaysia to East Malaysia or vice-versa.

**Accident or Accidental** means a sudden, unforeseen and fortuitous event that results in the Insured Person suffering Death, Disablement or bodily Injury.

**Injury** shall mean bodily Injury sustained by an Insured Person during the Period of Insurance and is caused by solely and directly by an Accident solely and independently of any other causes where death of or loss to the Insured Person results within 90 days from the date of such Accident.

**Sickness** shall mean any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or first manifesting whilst overseas during the period of the Overseas Trip in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Sickness for which the claim is made provided the Sickness is not a Pre-Existing Condition and the nature of the Sickness is not excluded from this Policy.

**Serious Injury or Serious Sickness** whenever applied to the Insured Person, is one which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as being unfit to travel or continue with his/her original Overseas Trip. When applied to the Immediate Family Member, it shall mean Injury or Sickness certified as being a danger to life by a Qualified Medical Practitioner and which results in the Insured Personís discontinuation of his/her original Overseas Trip.

**Permanent** shall mean lasting a continuous period of 365 days from the date of Accident and at the expiry of that period being beyond any hope of improvement.

**Total Disablement** shall mean injury of a permanent nature which solely and directly totally disables and prevents an Insured Person from attending to any business or gainful occupation (of any and every kind) for compensation or profit, for which he/she is reasonably qualified by reason of his/her education, training or experience, or if he/she has no business or gainful occupation, from attending to any duties which would normally be carried out by him/her in his/her daily life.

**Loss of Use** shall mean total functional disablement and is treated like the total loss of said limb or organ in all aspects of living.

**Loss of Limb** shall mean loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

**Loss of Fingers or Toes** shall mean loss of use or complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints.

**Loss of Sight** shall mean the entire and irrecoverable loss of sight, and which is beyond remedy by any form of medical treatment.

**Loss of Speech** shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

**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 above 80dB.

**Air Travel** shall mean riding as a fare paying passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial air common carrier.

**Medically Necessary Expenses** means expenses incurred as a result of Injury or Sickness sustained whilst overseas on a Overseas Trip and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth, caused only by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy.

**Usual, Customary And Reasonable Medically Necessary Expenses** shall mean a charge which is made for treatment, supplies or medical services medically necessary to treat the Insured Person's condition; does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and does not include charges that would not have been made if no insurance existed.

**Hospital or Hospitalisation** shall mean a Hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home and/or drug or alcohol rehabilitation facilities) operated pursuant to law for the care and treatment of injured or sick person with organized facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.

**Qualified Medical Practitioner** shall mean a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, a person booked to accompany the Insured Person on the Overseas Trip, or a person who is related to the Insured Person.

**Pre-Existing Condition** shall mean any condition which the Insured Person received medical care, treatment, advice for treatment, diagnosis, consultation or prescribed drugs within 90 days preceding the date that the Insured Person became insured under this Policy, or a condition for which medical advice or treatment was recommended by a Qualified Medical Practitioner within 90 days preceding the date that the Insured Person became insured under this Policy.

**Acquired Immune Deficiency Syndrome or Aids** wherever used in this Policy shall have the meanings assigned to it by the World Health Organisation including Opportunistic Infection. Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a sero-positive test for HIV.


**"The policy schedule and the policy wording shall be read together to form an entire contract between AIG Malaysia and the Policyholder/Insured Person."**
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1. Opportunistic Infection shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
2. Malignant Neoplasm shall include but not be limited to Kaposiís sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, Sickness or disability, in the presence of Acquired Immune Deficiency.

**Post-Hospitalisation Expenses** shall refer to Physiotherapy and Transportation Allowance as herein defined.

**Transportation Allowance** shall mean expenses incurred for public bus services and/or taxi for or to and fro journey from home to the required location for post-hospitalisation follow-up within 35 days from discharge from the Hospital and excluding any chartered limousine or vehicle rental services.

**Physiotherapy** shall mean treatment with physical agents and methods such as massage, manipulation, therapeutic exercises, cold heat including shortwave, microwave and ultrasonic diathermy, hydrotherapy, electrical stimulation and light to assist in rehabilitating the Insured Person and restoring normal function following an Injury or Sickness.

**Hospital Confinement** shall mean being confined in a Hospital as a registered patient as a result of Sickness or Injury on the recommendation of a Qualified Medical Practitioner. One day of Hospital Confinement shall mean a period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.

**Intensive Care Unit (ICU)** shall mean a class of room dedicated to the constant, close monitoring of the vital body functions of patients in critical medical conditions, which provides a high ratio of nursing staff to patients, and which has full facilities for the resuscitation of patients.

**Emergency Medical Evacuation** means:
1. the Insured Person's medical condition warrants immediate Transportation from the place where the Insured Person suffers Injury or Sickness to the nearest Hospital where appropriate medical treatment can be obtained; or
2. after being treated at a local Hospital, the Insured Person's medical condition warrants Transportation to MALAYSIA to obtain further medical treatment or to recover.

**Covered Expenses** are expenses, up to the benefit level stated under Section 6, for Transportation, medical services and medical supplies necessarily incurred in connection with the Emergency Medical Evacuation of the Insured Person. All transportation arrangement made for evacuating the Insured Person must be:
a) by the most direct and economical route; and
b) are subject to prior approval of the Company; and
c) must be arranged for by Travel Guard or an authorized representative of Travel Guard.

Expenses for special Transportation must be recommended by the attending Qualified Medical Practitioner or required by the standard regulations of the conveyance transporting the Insured Person.

Expenses for medical supplies and services must be recommended by the attending Qualified Medical Practitioner.

**Transportation** means any land, water or air conveyance required to transport the Insured Person during an Emergency Medical Evacuation. Special Transportation includes, but is not limited to air ambulance, land ambulance, and private motor vehicles.

**Immediate Family Member** shall refer to the Insured Person's spouse, child, parent, parent-in-law, grandparents, grandchild, brother, sister, niece, nephew, auntie or uncle, brother-in-law, sister-in-law, residing in MALAYSIA.

**Common Carrier** shall means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

**Terrorist Act** shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts.

Terrorist Act shall also include any act, which is verified or recognized by the (relevant) government as an act of terrorism.

**Civil Unrest, Riot or Commotion** shall mean a gathering of citizens (organized or unorganized) to promote their views and this gathering of persons becomes violent (whether or not police and/or military respond). The gathering of persons asserting sovereign rights and operating on behalf of a sovereign state shall not be considered as Civil Unrest, Riot or Commotion. These terms do not include an individual act of violence.

One can consider civil unrest as an extended and/or sporadic period of group violence within a country, province or town.

**Strike** shall mean any organised, wilful refusal by any worker or employee to continue working to register a protest or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

**Lap-Top Computer** shall mean the Laptop, Notebook or Sub-Notebook. Any hand held computers or Personal Digital Assistants (PDA) are excluded from this category.

**Dependent Child** shall mean any unmarried child less than 25 years of age who is dependent upon the Insured Person for his or her maintenance and support.

**Public Place** shall mean but is not limited to shops, airports, trains stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

**Country of Origin** shall mean any country to which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities.

**RM** shall mean Ringgit Malaysia; the currency of MALAYSIA.

**Selected Plan** shall mean the choice of Corporate Plan, Premier Plan selected by the Policyholder or the Insured Person or his/her representative at the time of application as set out in the Policy Schedule.

## PART II – COVERAGE

### SECTION 1 - PERSONAL ACCIDENT (TA01)

Whilst this Policy is in force, if the Insured Person is on an Overseas Trip and suffers Injury caused by a covered Accident as defined and which results in specific loss as herein specified, the Company will pay the relevant percentage of the Principal Sum insured specified in the Policy Schedule, subject to and in accordance with the exclusions, limitations, provisions and terms described herein.

| EVENT | % of PRINCIPAL SUM |
|---|---|
| a) Accidental Death | 100% |
| b) Permanent total disablement | 100% |
| c) Loss of or the permanent total loss of use of two limbs | 100% |
| d) Loss of or the permanent total loss of use of one limbs | 75% |
| e) Permanent total loss of sight of both eyes | 100% |
| f) Permanent total loss of sight of one eye | 50% |
| g) Loss of or the permanent total loss of use of one limb and loss of sight of one eye | 100% |
| h) Loss of speech and hearing | 100% |
| i) Permanent and incurable insanity | 100% |
| 10.Permanent total loss of hearing | |
| • both ears | 75% |
| • one ear | 25% |
| 1. Loss of speech | 50% |
| 2. Permanent total loss of the lens of one eye | 50% |
| 3. Loss of or the permanent total loss of use of four fingers and thumb of | |
| • right hand | 70% |
| • left hand | 50% |


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4. Loss of or the permanent total loss of use of four fingers of
   - right hand 40%
   - left hand 30%
5. Loss of or the permanent total loss of use of one thumb
   - both right phalanges 30%
   - one right phalanx 15%
   - both left phalanges 20%
   - one left phalanx 10%
6. Loss of or the permanent total loss of use of fingers
   - three right phalanges 10%
   - two right phalanges 7.5%
   - one right phalanx 5%
   - three left phalanges 7.5%
   - two left phalanges 5%
   - one left phalanx 2%
7. Loss of or the permanent total loss of use of toes
   - all-one foot 15%
   - great toe-two phalanges 5%
   - great toe-one phalanx 3%
   - other than great toe, each toe 1%
8. Fractured leg or patella with established non-union 10%
9. Shortening of leg by at least 5 cm 7.5%

**SECTION 2 - MEDICAL EXPENSES (TA02)**
The Company will reimburse the Usual Customary and Reasonable Medically Necessary Expenses as defined, incurred up to the maximum benefit level applicable to the Selected Plan whilst on an Overseas Trip for Injury or Sickness suffered by the Insured Person [solely and independently of any other causes].

This Section extends to cover against Medically Necessary Expenses incurred for treatment or follow-up treatment in MALAYSIA Injury or Sickness which the Insured Person had sustained whilst overseas on an Overseas Trip. The time limit for seeking such medical treatment is as follows :

a) If prior medical treatment had not been sought overseas, the Insured Person must seek medical treatment in MALAYSIA within seven (7) days of return to MALAYSIA. From the date of first treatment upon return, the Insured Person has up to a maximum of twenty-one (21) days to continue medical treatment in MALAYSIA or up to a maximum sum of 5% of the maximum benefit level applicable to the Selected Plan whichever occurs first.
b) If medical treatment had already been sought overseas, the Insured Person has up to a maximum of twenty-one (21) days upon return to MALAYSIA to continue medical treatment in MALAYSIA or 5% of the maximum benefit level applicable to the Selected Plan whichever occurs first.

Medical treatment by an acupuncturist, herbalist, and/or a bonesetter for a covered Injury sustained on an Overseas Trip is payable up to a maximum of RM750 per Accident.

In the event an Insured Person becomes entitled to a refund of all or part of any of the expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other source. All reimbursement of such expenses shall be in accordance to the prevailing laws, rules and regulations of MALAYSIA.

In no event shall the total of the Medically Necessary Expenses and medical expenses for medical treatment by an acupuncturist, herbalist, chiropractor and or/a bonesetter incurred overseas and in MALAYSIA exceed the maximum benefit level applicable to the Selected Plan.

**Exclusions**
The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following :-

1. Any Pre-Existing Medical Condition;
2. Any Overseas Trip undertaken against the advice of a Qualified Medical Practitioner, or when the purpose of such Trip was to obtain any form of medical treatment, consultation or advice.

**SECTION 3 – POST HOSPITALISATION (TA03)**
When the Insured Person by reason of Injury or Sickness, causing Hospitalisation and require any return treatment in MALAYSIA by a Qualified Medical Practitioner, the Company shall reimburse the actual expenses incurred with regards to the following, subject to the maximum benefit level applicable to the Selected Plan up to 35 days after the discharge of the Insured Person from the Hospital.

1. Physiotherapy by a qualified physiotherapist up to the limit stated per visit; and/or
2. Transportation Allowance

The maximum payable under Section 3 will be up to three (3) visits.

**Exclusions**
The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following: -

a) Any Pre-Existing Medical Condition;
b) Any Overseas Trip undertaken against the advice of a Qualified Medical Practitioner, or when the purpose of such Trip was to obtain any form of medical treatment, consultation or advice.

**SECTION 4 - HOSPITAL CONFINEMENT (TA04)**
The Company will pay for Hospital Confinement benefit due to Injury or Sickness as defined herein sustained whilst on an Overseas Trip. The Company shall pay for every complete day of Hospitalisation if the Insured Person is Hospitalised whilst overseas for the number of days applicable to the Selected Plan.

**SECTION 5 - DOUBLE HOSPITAL CONFINEMENT IN ICU (TA05)**
The Hospital Confinement Benefit specified under Section 4 shall be doubled in the event that a Sickness or an Injury sustained overseas by an Insured Person on an Overseas Trip medically necessitates the confinement of such Insured Person in an Intensive Care Unit (ICU) within a Hospital as a resident patient.

This section is applicable for the duration of the period of confinement in an ICU and not exceeding the number of days applicable to the Selected Plan per Sickness or Injury.

An Insured Person cannot claim under both Sections 4 and 5 for each day of Hospitalisation for the same event.

**Exclusions (Applicable to both Section 4 & 5)**
The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following :-

**A.** Any Pre-Existing Medical Condition; or
**B.** Any Overseas Trip undertaken against the advice of a Qualified Medical Practitioner, or when the purpose of such Trip was to obtain any form of medical treatment, consultation or advice.

**SECTION 6 - EMERGENCY MEDICAL EVACUATION (TA06)**
If the Insured Person suffers Injury or Sickness during a Overseas Trip, and if in the opinion of Travel Guard, or an authorised representative of Travel Guard it is judged medically appropriate to move an Insured Person to another location for medical treatment, or to return the Insured Person to MALAYSIA, Travel Guard, or the authorised representative, shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. The Company shall pay directly to Travel Guard the covered expenses for such evacuation.

The means of evacuation arranged by Travel Guard, or an authorised representative of Travel Guard, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of Transportation and the final destination will be made by Travel Guard or the authorised representative, and will be based solely upon medical necessity.

**Exclusions**
The Company shall not be liable for:-

**1.** Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Overseas Trip;
**2.** Any expenses for a service not approved and arranged by Travel Guard, or an authorised representative of Travel Guard, except that this exclusion shall be waived in the event the Insured Person cannot for reasons beyond his/her control notify Travel Guard during an emergency medical situation. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for services which Travel Guard would have provided under the same circumstances and up to the benefit level applicable to the Selected Plan; and/or
**3.** Any expenses other than those specified under this Section.

**SECTION 7 - REPATRIATION OF MORTAL REMAINS (TA07)**
If the Insured Person dies as a result of Injury or Sickness whilst on an Overseas Trip, Travel Guard, or an authorised representative of Travel Guard shall make the necessary arrangements for the return of the Insured Person's mortal remains to MALAYSIA. The Company shall pay directly to Travel Guard the covered expenses for such Repatriation.

For the return of the Insured Person's mortal remains directly to his/her home in MALAYSIA, the Company shall not be liable for expenses in excess of expenses that would deem to have incurred for repatriation back to MALAYSIA .


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In addition to the transportation of the remains, the Company shall reimburse to the Insured Person's Estate expenses actually incurred for services and supplies provided by a mortician or undertaker, including but not limited to the cost of a casket, the embalming and cremation if so elected applicable to the Selected Plan.

Expenses incurred for repatriation of the Insured Personís mortal remains to Country of Origin other than MALAYSIA (inclusive of reimbursement of the above expenses) is limited to:
Corporate Plan - RM15,000
Premier Plan - RM30,000

**Exclusions**
The Company shall not be liable for:-
**1.** Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Overseas Trip;
**2.** Any expenses for a service not approved and arranged by Travel Guard, or an authorised representative of Travel Guard, except that this exclusion shall be waived in the event the Insured Person cannot for reasons beyond his/her control notify Travel Guard during an emergency medical situation. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for services which Travel Guard would have provided under the same circumstances and up to the benefit level applicable to the Selected Plan.
**3.** Any expenses other than those specified under this Section;

**SECTION 8 - COMPASSIONATE VISIT (TA08)**
The Company will pay up to the benefit level applicable to the Selected Plan the reasonable travel fare (economy air travel or first class rail travel) and hotel accommodation expenses necessarily incurred by one relative or friend to visit and stay with an Insured Person, as advised by a Qualified Medical Practitioner, in the event that the Insured Person is hospitalised overseas for more than 5 days as a result of Injury or Sickness sustained whilst on an Overseas Trip and his/her medical condition forbids evacuation.

**TRAVEL INCONVENIENCES**

**SECTION 9 - TRIP CANCELLATION (TA09)**
The Company will pay for loss of travel and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Overseas Trip necessitated by any of the following occurring within thirty (30) days before the date of commencement of the Overseas Trip up to the benefit level applicable to the Selected Plan :-
(i) Death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law or sister-in-law who is resident in MALAYSIA ;
(ii) Unexpected outbreak of strike, riot or civil commotion or natural disasters (typhoon, earthquake etc) arising out of circumstances beyond the control of the Policyholder or Insured Person at the planned destination;
(iii) Serious damage to the Insured Person's principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within seven (7) days before the departure date, which requires the Insured Person's presence on the premises on the departure date; or
(iv) Witness summons, jury service of the Insured Person.

**Exclusion**
The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following :-
a) Any loss caused directly or indirectly by common carrier caused cancellation.
b) Any loss that is covered by any other existing insurance scheme government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

**SECTION 10 - TRIP CURTAILMENT (TA10)**
The Company will pay for additional travelling and hotel expenses or board incurred and loss of travel fare and/or hotel expenses forfeited consequent upon the Insured Person having to return directly to MALAYSIA necessitated by any of the following up to the benefit level applicable to the Selected Plan:-
1. Serious Injury or Serious Sickness of the Insured Person;
2. Hijacking of the common carrier or automobile in which the Insured Person is travelling as a passenger;
3. Unexpected Death or Serious Injury or Serious Sickness as defined in this Policy of the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, who is resident in MALAYSIA;
4. Natural disaster (typhoon, earthquake, etc) which prevent the Insured Person from continuing with his/her scheduled Overseas Trip; or
5. Unexpected outbreak of Civil Unrest, Riot or Commotion and Terrorist Act arising out of circumstances beyond the control of the Policyholder or Insured Person.

Coverage under this section is effective only if coverage is incepted before the Insured Person becomes aware of any circumstance, which could lead to the disruption of his/her Overseas Trip.

**SECTION 11 - TRAVEL DELAY (TA11)**
In the event that the scheduled Common Carrier in which the Insured Person had arranged to travel is delayed for at least 6 consecutive hours from the time specified in the itinerary supplied to the Insured Person due to Strike/industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of Common Carrier, The Company will pay RM200 for every full 6 consecutive hours of delay up to the maximum limits level applicable to the Selected Plan.

**Exclusion**
The Company shall not be liable for:-
1. Any loss caused directly or indirectly by common carrier caused cancellation;
2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; and/or
3. Any loss arising from failure of the Insured Person to check in according to the itinerary supplied to him/her, and obtain written confirmation from the Common Carrier or their handling agents of the number of hours delayed and the reason for such delay.
4. Any strike or industrial action existing on the date the Overseas Trip is arranged.

**SECTION 12 - MISSED DEPARTURE (TA12)**
In the event that the Insured Person's confirmed onward travel connection whilst on an Overseas Trip is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled conveyance and no onward Transportation is available to the Insured Person within 6 consecutive hours on his/her arrival, the Company shall indemnify the Insured Person for expenses incurred in respect of hotel accommodation and restaurant meals or refreshments of up to the benefit level applicable to the Selected Plan, if not provided or compensated by the carrier or any third party.

**Exclusion**
The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following :-
1. Any loss arising from failure of the Insured Person to check in according to the itinerary supplied to him/her, and obtain written confirmation from the Common Carrier or their handling agents of the number of hours delayed and the reason for such delay.

Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;

**SECTION 13 - BAGGAGE DELAY (TA13)**
The Company will pay RM200 if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the Common Carrier after every full 6 consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled overseas destination up to the benefit level applicable to the Selected Plan.

**SECTION 14 - LOSS OF BAGGAGE & PERSONAL EFFECT (TA14)**
The Company will pay up to the benefit level applicable to the Selected Plan for loss of or damaged sustained overseas to personal baggage taken, or purchased on the Overseas Trip (including clothing and personal effects worn or carried on the Insured Person, in trunks, suitcases and like receptacles).
a) The Company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation in respect of articles more than twelve (12) months old;


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b) The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours from the incident. Any claim must be accompanied by proper documentation from such authorities;
c) The Insured Person must take every possible step to ensure that their baggage or personal effects are not left unattended.
d) The Company shall not be liable for more than RM800 in respect of any one article or pair or set of articles;
e) The maximum limit for Personal Digital Assistants (PDAs) is RM250.

An Insured Person cannot claim under both Sections 13 and 14 for the same event.

**SECTION 15 - DAMAGE OR LOSS OF LAP-TOP COMPUTER (TA15)**
The Company will pay up to the benefit level applicable to the Selected Plan for loss of or damaged sustained overseas to Lap-Top taken, or purchased on the Overseas Trip.

If as a result of Accident occurring overseas, the Lap-Top is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost provided that :
1. The Company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation in respect of the Lap-Top more than twelve (12) months old;
2. The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours from the incident. Any claim must be accompanied by proper documentation from such authorities;
3. The Insured Person must take every possible step to ensure that their Lap-Top are not left unattended; and
4. The Company will pay up to the limits applicable to the Selected Plan for loss or damage to Lap-Top.

An Insured person cannot claim under both Sections 14 and 15 for the same event.

**Exclusions (Applicable to both Sections 14 & 15)**
1. The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, foodstuff, household effects, antiques, artifacts, paintings, objects of art, computers (including software and accessories with the exception of Lap-Top Computers as provided herein above), manuscript, jewellery, watches, securities or souvenirs;
2. Loss or damage caused by wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting therefrom;
3. Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade;
4. Loss or damage to property insured under any other Insurance Policy, or reimbursed by any other carrier, hotel or any other party;
5. Loss to Insured Person's baggage sent in advance, mailed or shipped separately;
6. Loss to Insured Person's baggage left unattended in any public place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property or left with a person that the Insured Person does not know;
7. Loss of business goods or samples or equipment of any kind;
8. Loss of data recorded on tapes, cards, discs or otherwise;
9. Loss of or damage to golf balls and clubs and golf equipment whilst actually in the course of play or practice;
10. Loss or damage covered by any other Policy already covering Section 14 & 15;
11. Loss in respect of shortage due to error, omission, exchange transactions or depreciation in value applicable to Section 14 and 15;
12. Loss not reported to the police within 24 hours after the discovery of such loss; and/or
13. Mysterious disappearance;

**SECTION 16 - LOSS OF TRAVEL DOCUMENTS (TA16)**
The Company will pay up to the benefit level applicable to the Selected Plan for the cost of obtaining replacement passports, travel tickets and other relevant travel documents lost as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents when such loss arises out of robbery, burglary or theft whilst on an Overseas Trip.

**Exclusion**
The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following :-
1. Loss of cash and bank notes, travellers cheque, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of Credit Cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in this section;
2. Loss in respect of shortage due to error, omission, exchange transaction or depreciation in value;
3. Loss not reported to the police within 24 hours after the discovery of such loss; and/or
4. Loss as a result of detention or confiscation by any lawfully constituted authorities.

**SECTION 17 - LOSS OF PERSONAL MONEY (TA17)**
Should the Insured Person whilst overseas experience a loss of cash belonging to him/her arising out of robbery, burglary or theft, and which were in his/her care, custody or control, the Company will pay for such loss up to the benefit level applicable to the Selected Plan provided such loss is reported to the police having jurisdiction at the place of the loss within 24 hours after the discovery of such loss. Any claim must be accompanied by written documentation from the police.
The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following :-
1. Loss is not reported to the police within 24 hours after the discovery of such loss;
2. Any loss that is covered by any other existing insurance scheme

**SECTION 18 - LEGAL FEES**
The Company will pay up to the benefit level applicable to the Selected Plan for the legal costs and expenses arising as a result of dealing with claims for compensation against a third party causing the Insured Person's Accidental Death or Permanent Disablement during the Overseas Trip.

**Exclusions**
The Company shall not be liable for any legal costs and expenses arising directly or indirectly from in respect of or due to any of the following:-
a) Any claim where the Company or its legal representatives believe that an action is not likely to be successful or if the Company believes that the cost of taking action will be greater than any award;
b) Any claim against the Company, our agents or representatives or against any tour operator, carrier or any person with whom the Insured Person has travelled or arranged to travel with; and/or
c) The following up a claim for bodily Injury, loss or damage caused by or in connection with the Insured Person's profession or business, under contract or arising out of the Insured Person processing, using or living on any land or in any building.

**SECTION 19 - PERSONAL LIABILITY (TA19)**
The Company will indemnify the Insured Person for legal liability to a third party up to the benefit level applicable to the Selected Plan arising during the Overseas Trip as a result of:
a) Death or Accidental bodily Injury caused to any third party; or
b) Accidental loss of or damage to property of any third party.

The Policyholder and/or Insured Person must not make any offer or promise payment or admit fault to any other party, or become involved in any litigation without the Company's written approval.

**Exclusions**
The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following :-
1. Any claims arising out of the Insured Person's criminal, malicious or deliberate acts;
2. Employer's liability, contractual liability or liability to a member of an Insured Person's family;
3. Acts of animals belonging to, or in the care, custody or control of an Insured Person;
4. Pursuit of trade, business or profession;


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5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
6. Ownership possession or use of vehicles, aircraft or water craft;
7. Legal costs resulting from any criminal proceedings;
8. The Insured Person's participation in any motor rallies or motor racing of any kind;
9. Judgements that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within MALAYSIA;
10. Sexual molestation, physical or mental abuse;
11. Golfing either in the course of play or practice; and/or
12. Any punitive, aggravated or exemplary damages awarded by the Courts.

**SECTION 20 - CREDIT CARD IDEMNITY (TA20)**
If the Insured Person suffers loss of life or sustains Permanent Total Disablement as a result of an Injury sustained during an Overseas Trip, the Company will pay for the then current month outstanding credit card expenses (less any arrears payments from prior months) incurred by the Insured Person during the Overseas Trip and up to the benefit level of the applicable Selected Plan.

Any claim must be accompanied by the original copy of the bank credit card monthly statement(s), along with other necessary claim documentation specified herein.

The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-
1. Any loss that is covered by any other existing insurance scheme

**SECTION 21 - CHILD EDUCATION FUND (TA21)**
When an indemnity becomes payable under this Section upon Accidental Death of the Insured Person and such Insured Person who, at the date of the Accident, had a Dependent Child or children enrolled as a full-time student or students in a recognised institution of higher learning, the Company will pay up to the benefit level applicable to the Selected Plan for each legally Dependent Child.

If there are 3 or more children eligible for this benefit, the aggregate sum payable under this benefit shall be limited to RM75,000.

**PART III - GENERAL EXCLUSIONS**

THE COMPANY WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR LOSS OR LIABILITY DIRECTLY OR INDIRECTLY ARISING AS A RESULT OF:

a) Loss of or damage resulting from wilful, malicious or unlawful act or negligence of the Insured Person;
b) 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;
c) Any serious physical injury, Sickness or Disease resulting directly or indirectly from, attributed to, or accelerated by;

The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction, or radiation or radioactive contamination ; or The disperal or application of pathogenic or poisonous biological or chemical materials; or

The release of pathogenic or poisonous biological or chemical materials;

For the purpose of this exclusion, serious physical injury means:
1. Physical injury that involves a substantial risk of death; or
2. Protracted and obvious physical disfigurement; or
3. Protracted loss of or impairment of the function of a bodily member or organ;

d) Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom 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;
e) Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
f) Any prohibition or regulations by any government;
g) Any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
h) The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
i) Hunting, riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel ( other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation );
j) Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy, childbirth or venereal disease;
k) Suicide or attempted suicide or intentional self Injury or provoked assault or intoxication or drugs;
l) Mental and nervous disorders, including but not limited to insanity; and/or
m) Acquired Immune Deficient Syndrome (AIDS) or Human Immune Deficiency Virus (HIV);
n) The Insured Person employed on merchant vessels, engaging in naval, military or airforce service or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or aerial photography or handling of explosives.
o) The Company will not pay under any section of this policy where such payment would violate a government prohibition or regulation.
p) The Company will not provide cover or service for:-
   • 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.
   • any loss, injury, damage, or legal liability directly or indirectly by an insured person if that insured person is:
   a) a terrorist;
   b) a member of a terrorist organization;
   c) a narcotics trafficker; or
   d) a purveyor of nuclear, chemical or biological weapons.
q) The Company 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 the provision of such cover, payment of such claim or provision of such benefit would expose the Company, 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.

**PART IV - GENERAL PROVISIONS**

1. **HIJACK, MURDER AND ASSAULT**
   This Policy is extended to cover the Insured Person against Accidental Death or Injury as a result of being a victim of hijack, murder or assault whilst on an Overseas Trip. The Company shall not be liable for any claims arising out of or in connection with Insured Person's own participation or provocation of any such act.

2. **UNSCHEDULED FLIGHT**
   The Policy is extended to cover the Insured Person against Accidental Death or Injury whilst on an Overseas Trip and travelling as a fare paying passenger in any properly licensed private aircraft and/or helicopter.

**PART V - GENERAL CONDITIONS**

1. **PHYSICAL HEALTH OF INSURED PERSON**
   At the time of commencement of an Overseas Trip, the Insured Person must be fit to travel and not be aware of any circumstances, which could lead to cancellation or disruption of the Overseas Trip, otherwise any claim is not payable.

2. **NUMBER OF POLICY**
   The Insured Person can only be covered under one (1) such Policy for the same Overseas Trip.

3. **ENTIRE CONTRACT**
   The Policy, Schedule, Endorsements, Proposal Form, Declaration and attached papers together with other statement in writing shall constitute the entire contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached shall bear specific meaning wherever it may appear in this Policy. In the event of a conflict,


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the terms, conditions or provisions of the Schedule attached shall prevail. No statement made by the applicant for insurance not included herein in writing shall void the insurance cover or be used in any legal proceedings. No agent has the authority to change or waive any provisions of the insurance. No change of provisions in this Policy shall be valid unless approved by an executive officer of the Company and such approval be endorsed hereon.

4. **CHANGE OF OCCUPATION**
If an Insured Person shall engage in any occupation in which a greater risk may be incurred than in the occupation disclosed in the proposal for this Policy without first notifying the Company and obtaining written agreement to the amendment of the Policy (subject to the payment of such reasonable additional premium as the Company may require as the consideration for such agreement), then no claim shall be payable in respect of any Injury arising out of or in the course of such occupation.

5. **AGE LIMIT**
Cover is available to Insured Persons between the ages of 18 and 70 years on the first day of the Period of Insurance with renewal up to the age of 75.

6. **NOTICE OF CLAIM**
Written notice of claim must be given to the Company within thirty (30) days after the occurrence of any event likely to give rise to a claim under this Policy or as soon thereafter as is reasonably possible. Notice given by or on behalf of an Insured Person to the Company with information sufficient to identify the Insured Person, shall be deemed notice to the Company.

7. **NOTIFY AUTHORITIES**
If the property insured under Section 14 and Section 15 of this Policy shall be lost or damaged, the Insured Person shall take all reasonable measures to protect, save, and recover it, and shall also promptly notify police, hotel, transportation company or transportation terminal authorities. Under Section 14 and Section 15, the Insured Person must report losses to the Police, responsible hotel management, or responsible officer of any aircraft, vessel or conveyance on which the he/she is travelling and obtain a written statement from such authority when available unless failure to do so is due to circumstances beyond his/her control.

8. **SUBROGATION**
The Company shall at any time be entitled to undertake in the name of and on behalf of the Insured Person the absolute conduct, control, defence and/or settlement of any proceedings, and at any time to take proceedings at its own expense and for its own behalf, but in the name of the Insured Person, to cover compensation or secure indemnity from any third party in respect of anything covered by this insurance. The Insured Person must cooperate fully with the Company to this end and do nothing to prejudice the Company's rights.

9. **CLAIM FORMS**
The Company, upon receipt of a notice of claim will furnish to the Policyholder such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within fifteen (15) days after giving of such notice the claimant shall be deemed to have complied with requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and extent of the loss for which claim is made.

10. **PROOF OF LOSS**
Written proof of loss including original Policy/ certificate, original receipts, invoices and all other relevant documents must be furnished to the Company at one of its local offices within sixty (60) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one (1) year from the date of loss.

11. **PHYSICAL EXAMINATION AND AUTOPSY**
The Company at its own expense shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably require during the pendency of a claim under Section 1 of this Policy and to make an autopsy in the case of death where it is not forbidden by law.

12. **LEGAL ACTIONS**
No actions at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of two (2) years from the date of rejection of claims.

13. **ARBITRATION**
Any dispute, difference or question which may arise at any time hereafter between the Company and the Insured Person or his/her legal representatives in relation to the true construction of the Policy or the rights or liabilities of parties hereto shall be referred to arbitration and Malaysian Law shall apply thereto.

The arbitration shall be heard by a single arbitrator to be agreed by the parties hereto within fourteen (14) days of the commencement of the arbitration. In default of agreement, the arbitrator shall be appointed in accordance with and subject to the provisions of the Arbitration Act of the Malaysian or any statutory modification or reenactment thereof for the time being in force.

14. **EXPOSURE AND DISAPPEARANCE**
When by reason of any Accident covered by this Policy the Insured Person is exposed to the elements and as the result of such exposure suffers an Event for which compensation is otherwise payable hereunder such Event will be covered under the terms of this Policy. If the body of the Insured Person has not been found within twelve (12) calendar months after the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person was travelling at the time of the Injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Person suffered Accidental Death resulting from bodily Injury caused by an Accident covered by this Policy at the time of such disappearance, sinking or wrecking.

15. **TO WHOM BENEFITS ARE PAYABLE**
All indemnities of this Policy are payable to the Policyholder or at Policyholder's written request to Insured Person, except under Section 6,7 and 19. Under Section 2, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Travel Guard or their authorised representative, indemnities shall be payable directly to the provider of healthcare. Under Section 6 and Section 7 the benefits will be paid directly to the provider of service as indicated in each Benefit. Under Section 19, the benefit shall be payable directly to whom the Insured Person is legally liable.

16. **CANCELLATION**
The Company may cancel this Policy at any time by sending thirty (30) days notice in writing to the Policyholder at the last address shown by records of the Company stating when thereafter such cancellation shall be effective. In event of such cancellation, the Company will return promptly the pro rata unearned portion of any premium actually paid by the Policyholder. Such cancellation shall be without prejudice to any claim originating prior thereto.

17. **RIGHT OF RECOVERY**
In the event authorisation of payment and/or payment is made by the Company or Travel Guard or authorised representative of Travel Guard for a medical claim whereby Policy is not engaged, the Company or Travel Guard or an authorised representative of Travel Guard reserves the right to recover against the Policyholder and/or the Insured Person for the full sum which the Company or Travel Guard or and authorised representative if Travel Guard is liable to the medical institution which the Insured Person was admitted to.

18. **REINSTATEMENT OF POLICY**
If default is made in the payment of the agreed premium for this Policy, the subsequent acceptance of a premium by the Company or by any of its duly authorised agents shall reinstate the Policy, but. only to cover loss sustained 24 hours after date of reinstatement.

19. **RENEWAL**
This Policy may be renewed with the consent of the Company from term to term by payment of the premium in advance at the Company's premium rate in force at time of renewals. The Premium Warranty Endorsement, Part V, Clause 22 is applicable herein.


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20. **INTEREST**
No indemnity from the Company shall carry any interest.

21. **GOVERNING LAW**
This Policy shall be governed by and interpreted in accordance with MALAYSIAN Law.

22. **PREMIUM WARRANTY ENDORSEMENT**
It is a fundamental and absolute Special Condition of the contract of insurance that the premium due must be paid and received by the Company within sixty (60) days from the inception date of this Policy/ Endorsement. If this condition is not complied with, then this contract is automatically cancelled and the Company shall be entitled to the pro-rata premium to the period they have been on risk. Where the premium payable pursuant to the warranty is received by an authorised agent of the Company, the payment shall be deemed to be received by the Company for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on the Company.

23. **DUTY OF DISCLOSURE**
You must take reasonable care to ensure that all your answers to the question are full, complete, correct, 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, AIG Malaysia may:
- declare your policy void from inception (which means treating it as invalid) and AIG Malaysia may not return the premium or recover any unpaid premium;
- cancel this policy and return any premium less AIG Malaysia's cancellation charge or recover any unpaid premium;
- recover any shortfall in premium;
- not pay any claim that has been or will be made under the policy; or
- be entitled to recover from you the total amount of any claim already paid under the policy or any claim AIG Malaysia have to pay under any relevant legislation, plus any recovery costs.

24. **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.

25. **CONSENT TO USE PERSONAL DATA**
By submitting the application for coverage, you consent to the collection of your personal information by AIG Malaysia (whether through the phone or otherwise obtained) and such information maybe held, used and disclosed by AIG Malaysia to individuals, service providers and organizations associated with AIG Malaysia or any selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this insurance providing subsequent service(s) for this purpose, AIG Malaysia's financial products and services, data matching, surveys, and to communicate with you for such purposes. You reserve the right to obtain access, request correction or withdraw your consent to the use of any of your personal information held by AIG Malaysia. Such request can be made by writing to us at AIG Malaysia Customer Care, Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur or phone: 603 2118 0188, fax 603 2685 4896 or email: AIGMYCare@aig.com

**Domestic - This Endorsement attaches to and forms part of the TRAVEL GUARD CORPORATE ASSIST BUSINESS TRAVEL INSURANCE POLICY**

It is hereby declared and agreed that this Policy shall from the Policy Inception Date be amended in the manner as set out herein to include Additional Benefits for Domestic Journey to the extent described below.

1. **PART I [DEFINITIONS] OF THE POLICY IS HEREBY AMENDED TO INCLUDED THE FOLLOWING:**

**"Domestic Journey"** wherever used in this Policy, applies to journeys within the territorial limits of Malaysia, which are undertaken by the Insured Person and which destination is beyond 100 kilometers, This excludes any travel from West Malaysia to East Malaysia or vice-versa from the limits of his/her normal place of residence or place of business wherever the journey commenced when traveling by the land or sea, or which shall require at least one round-journey air travel to and from the planned domestic destination.

2. **THE FOLLOWING TERMS AS DEFINED IN PART 1 [DEFINITIONS] OF THE POLICY ARE HEREBY REVISED AS FOLLOWS:**

**"Sickness"** shall mean any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or first manifesting (i) whilst overseas during the period of the Overseas Trip **or (ii) during the insured Domestic journey**, in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Sickness foe which the claim is made provided the Sickness is not a Pre-existing Conditions and the nature of the Sickness is not excluded from this Policy.

**"Serious Injury Or Serious Sickness"** whenever applied to the Insured Person, is one which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as being unfit to travel or continue with his/her original Overseas Trip **or Domestic Journey**. When applied to the Immediate Family Member, it shall mean Injury or Sickness certified as being a danger to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation of his/her original Overseas Trip **or Domestic Journey**.

**"Qualified Medical Practitioner"** shall mean a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, a person booked to accompany the Insured Person on the Overseas Trip or Domestic journey, or a person who is related to the Insured Person.

**"Covered Expenses"** are expenses, up to the benefit level stated under the Schedule Of Benefit, for Transportation, medical services and medical supplies necessarily incurred in connection with the Emergency Medical Evacuation of the Insured Person. All transportation arrangement made for evacuating the Insured Person must be:
1. by the mist direct and economical route; and
2. are subject to prior approval of the Company; and
3. must be arranged for by Travel Guard or an authorized representative of Travel Guard.

Expenses for special Transportation must be recommended by the attending Qualified Medical Practitioner or required by the standard regulations of the conveyance transporting the Insured Person.

Expenses for medical supplies and services must be recommended by the attending Qualified Medical Practitioner.

3. **PART II [COVERAGE] OF THE POLICY IS HEREBY AMENDED TO INCLUDE THE FOLLOWING BENEFITS:**

**Section 22 - Medical Expenses (Domestic Journey) (TA22):**
The Company will reimburse the Usual Customary and Reasonably Medically Necessary Expenses as defined, incurred up to the sub-limit of reimbursement stated in the Schedule of Benefits for Injury suffered by the Insured Person [solely and independently of any other causes] whilst on a Domestic Journey.

The Company will reimburse eligible expenses not advanced by Travel Guard directly to the Insured Person upon the Insured Person's return to his/her normal place of residence provided sufficient proof of claim is provided as described in this Policy.


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**Exclusions Applicable to Section 22**

The Company shall not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:

- Any Pre-Existing Condition;
- Any Domestic Journey undertaken against the advice of a Qualified Medical Practitioner, or when the purpose of such trip was to obtain any form of medical treatment, consultation or advice.

**Section 23 - Evacuation and Repatriation (Domestic Journey) (TA23)**

- **Emergency Medical Evacuation**

When as a result of an Accidental Injury sustained or Sickness commencing while the Insured Person is traveling on an insured Domestic Journey and if in the opinion of Travel Guard or its authorized representative it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to his/her normal place of residence, Travel Guard shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. The Company shall pay directly to the service provider the covered expenses for such evacuation.

The means of evacuation arranged by Travel Guard may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Travel Guard and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by Travel Guard for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person as described herein.

- **Repatriation of Remains**

If the Insured Person dies as a result of an Accidental Injury sustained or Sickness commencing while the Insured Person is traveling on an insured Domestic Journey, Travel Guard shall make the necessary arrangements for the return of the Insured Person's remains to his/her normal place of residence in MALAYSIA. The Company shall pay directly to Travel Guard the covered expenses for such repatriation.

**Exclusions Applicable to Section 23**

The Company shall not be liable for any expenses for a service not approved and arranged by Travel Guard, or an authorized representative of Travel Guard, except that this exclusion shall be waived in the event the Insured Person cannot for reasons beyond his/her control notify Travel Guard during an emergency medical situation. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for services which Travel Guard would have provided under the same circumstances.

**Section 24 - Trip Cancellation (Domestic Journey) (TA24)**

The Company will pay the Insured Person up to the limit stated in the Schedule of Benefits for loss of travel fare and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Domestic Journey necessitated by the following and occurring within thirty (30) days before the date of the commencement of the Journey:

- Death or Serious Accidental Injury or Serious Sickness of the Insured Person or an Immediate Family Member,
- Witness summons, jury service of the Insured Person; Unexpected outbreak of strike, riot or civil commotion at the planned destination;
- Serious damage to the Insured Person's principal residence from fire, flood, or similar natural disaster (typhoon, earthquake, etc.) within one week before the departure date which requires the Insured Person's presence on the premises on the departure date.

The Company will not pay for any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

For the trip cancellation coverage to be valid you must have purchased this insurance prior to the date of departure and the cause of the cancellation must happen at least one day after the date of purchase of the insurance policy, except where caused by accident.

**Exclusions Applicable to Section 24**

No benefits will be provided for any loss:

(a) Arising directly or indirectly from Government regulation or Act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked Domestic Journey, (including error, omission or default) by the provider of any service forming part of the booked Domestic Journey as well as of the agent or tour operator through whom the Domestic Journey was booked.
(b) Arising directly or indirectly from disinclination to travel or financial circumstances of the Insured Person.
(c) Occasioned by any Pre-Existing Condition.
(d) Any loss caused directly or indirectly by carrier caused cancellation.
(e) Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

**Section 25 - Flight Delay (Domestic Journey) (TA25)**

In the event the departure of the Common Carrier in which the Insured Person has arranged to travel on an insured Domestic Journey is delayed for at least six (6) hours from the time specified in the itinerary supplied to the Insured Person due to strike/industrial action, inclement weather, mechanical breakdown/derangement and structural defect of the Common Carrier or strike or hijack or other industrial action by the employees of the Common Carrier during the Domestic Journey, the Company will pay RM200 for each full six (6) consecutive hours delay up to the limit stated in the Schedule of Benefits.

The period of delay will be calculated from the original scheduled departure time of the Common Carrier until the commencement of the first available alternative transportation offered by the Common Carrier management.

**Exclusions Applicable to Section 25**

No benefits will be provided for any loss:

a) Arising from failure of the Insured Person to check in according to the itinerary supplied to him/her, and obtain written confirmation from the Common Carriers or their handling agents of the number of hours delayed and the reason for such delay.
b) Arising from strike or industrial action of companies/carrier other than Common Carriers and existing on the date the Journey is arranged.
c) Arising from the late arrival of the Insured Person at the airport or port (except for the late arrival due to strike or industrial action).
d) Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

**Section 26 - Baggage Delay (Domestic Journey) (TA26)**

The Company will reimburse the Insured Person the cost of emergency purchase of essential items of clothing or requisites in the event that delivery of accompanying baggage has been temporarily delayed by the Common Carrier during the insured Domestic Journey beyond six (6) consecutive hours from time of flight arrival at destination by the Airline traveled. The total limit of coverage for this section is RM200 for every 6 consecutive hours of delay up to a maximum amount of RM1,000 or such value as is amended by the limit stated in the Schedule of Benefit. All purchases must be supported by original bills or receipts.

**Section 27 - Loss of Personal Baggage (Domestic Journey) (TA27)**

The Company will reimburse the Insured Person for loss of or damage sustained on a Domestic Journey to personal baggage/personal property taken, or purchased on the Domestic Journey (including clothing and personal effects worn or carried on the Insured Person. In respect of luggage bags, the limit payable is RM2,000 or such value as is amended by the limit stated in the Schedule of Benefits.

If as a result of an Accident occurring on a Domestic Journey , any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost provided that:

a) The Company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation in respect of articles more than twelve (12) months old;
b) The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours from the incident. Any claim must be accompanied by proper documentation from such authorities;


**"The policy schedule and the policy wording shall be read together to form an entire contract between AIG Malaysia and the Policyholder/Insured Person."**
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c) The Insured Person must take every possible step to ensure that their baggage or personal effects are not left unattended
d) The Company shall not be liable for more than RM800 in respect of any one article or pair or set of articles;
e) The maximum limit for Personal Digital Assistants (PDAs) is RM250.

An Insured Person cannot claim under both Sections 26 and 27 for the same event.

**Section 28 - Personal Computer - Extension of Cover (Domestic Journey) (TA28)**

The Company will also pay the Insured Person for loss of functional Personal Computer due to the documented theft of said Personal Computer while in the care, custody and control of the Insured Person while on an insured Domestic Journey. Documented theft as used in this Section shall mean the Insured Person shall be required to make a written report with the hotel management (if applicable) and the police authorities in the location where the theft has occurred, and shall be presented as part of the claims documentation, along with any other required documentation by the Company for filing proof of loss.

With regards to Personal Computer, the Company shall not be liable for more than the amount which is stated in the Schedule of Benefits in the event of loss.

In no event shall the total amount payable under this Section exceed 100% of the limit stated in the Schedule of Benefits.

**Exclusions Applicable to Sections 27 – 28**

No benefits will be provided:

11. For any loss that has been caused solely by the personal fault or negligence of the Insured Person.
12. For the first RM50 of each and every claim.
13. In respect of loss or damage arising from delay or confiscation or detention by customs or other official.
14. In respect of loss or damage to documents.
15. For breakage or damage to fragile articles.(eye glasses, contact lenses, heaving aids, prosthetic limbs, artificial teeth on dental bridges, cameras, musical instruments, radio)
16. In respect of business goods or samples, foodstuffs, perishable & consumable goods.
17. In respect of normal wear, tear, gradual deterioration, normal mechanical breakdown, electrical breakdown or derangement.
18. In respect of loss or damage whilst in the custody of a hotel or common carrier, unless reported immediately on discovery in writing to such hotel or carrier within 3 days and in the case of an airline, a Property Irregularity Report obtained.
19. In respect of losses not reported to the police within 24 hours and a report obtained.
20. The following classes of property are excluded: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveniences, household furniture, antiques, jewellery, loss of cash and bank notes, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, travel documents, tickets.
21. Loss of data recorded on tapes, cards, diskettes or otherwise.
22. Loss of Insured Person's baggage/property sent in advance or souvenirs and articles mailed or shipped separately.
23. Mysterious disappearance.

**Section 29 - Golfing Equipment - Extension of Cover (Domestic Journey) (TA29)**

The Company will pay the Insured Person for theft of or damage to the Golfing Equipment belonging to the Insured Person during the course of an insured Domestic Journey.

The Company shall not be liable, in whole or in part, directly or indirectly, for:

1. Loss or damage to golf balls whilst actually in the course of play or practice,
2. Loss of or damage due to wear and tear or damage due to any process of repair or while having worked upon resulting therefrom,
3. Loss of or damage resulting from willful act or negligence of the Insured Person,
4. Loss of or damage arising from confiscation or retention by customs or other officials,
5. Accidental breakage of the golf clubs during the course of play or practice.

"Golfing Equipment", wherever used in this Policy shall include Golf Clubs, Bags, Golf Balls, and hand-drawn/pulled Golf Carriages (other than licensed electric or motor propelled caddie cars).

The maximum amount payable for any theft or damage to the Golfing Equipment shall not exceed the sub-limit stated in the Schedule of Benefits.

**Section 30 - Personal Liability (Domestic Journey) (TA30)**

The Company will indemnify the Insured Person for legal liability to a third party up to the limit stated in the Schedule of Benefits arising during the insured Domestic Journey as a result of:

a) death or Accidental bodily Injury to a third party; or
b) accidental loss of or damage to property of a third party.

The Policyholder and/or the Insured Person must not make any offer or promise payment or admit fault to any other party, or become involver in any litigation without the Company's written approval.

**Exclusions Applicable to Section 30**

The Company shall not be liable for any claim arising directly or indirectly from, in respect of, or due to any of the following:

a) Employer's liability, contractual liability or liability to a member of an Insured Person's family;
b) Acts of animals or property belonging to, or in the care, custody or control of an Insured Person;
c) Any claim arising out of the Insured Person's criminal, willful, malicious or unlawful act;
d) Pursuit of trade, business or profession;
e) Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
f) Ownership possession or use of vehicles, aircraft or water craft;
g) Legal costs resulting from any criminal proceedings;
h) The Insured Person's participation in any motor rallies, motor racing of any kind or the use of firearms;
i) Sexual molestation, physical or mental abuse;
j) Golfing either in the course of play or practice; and/or
k) Any punitive, aggravated or exemplary damages awarded by the Courts.
l) Any claims arising out of the Insured Person's criminal, malicious or deliberate acts;

4. **PART III [GENERAL EXCLUSIONS] OF THE POLICY IS HEREBY AMENDED TO INCLUDE THE FOLLOWING:**

15. Any congenital and hereditary conditions of the Insured Person.

5. **PART V [GENERAL CONDITIONS] OF THE POLICY IS HEREBY REVISED AS FOLLOWS:**

a) **PHYSICAL HEALTH OF INSURED PERSON**
At the time of commencement of an Overseas Trip and Domestic Journey, the Insured Person must be fit to travel and not be aware of any circumstances, which could lead to cancellation or disruption of the Overseas Trip or the Domestic Journey, otherwise any claim is not payable.

b) **NUMBER OF POLICY**
The Insured Person can only be covered under one (1) such Policy for the same Overseas Trip and/or Domestic Journey.

c) **NOTIFY AUTHORITIES**
If the property insured under Sections 14, 15, 27, 28 and 29 of this Policy shall be lost or damaged, the Insured Person shall take all reasonable measures to protect, save, and recover it, and shall also promptly notify police, hotel, transportation company or transportation terminal authorities.
Under Sections 14, 15, 27, 28 and 29, the Insured Person must report losses to the Police, responsible hotel management, or responsible officer of any aircraft, vessel or conveyance on which the he/she is travelling and obtain a written statement from such authority when available unless failure to do so is due to circumstances beyond his/her control.

d) **TO WHOM BENEFITS ARE PAYABLE**
All indemnities of this Policy are payable to the Policyholder or at Policyholder's written request to the Insured Person, except for benefits under Sections 6, 7, 19, 23 and 30. Under Section 2 & 22, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Travel Guard or their authorized representative, indemnities shall be payable directly to the provider of healthcare. Under Section 6, 7 and Section 23 the benefits will be paid directly to the provider of service as indicated in each Benefit. Under Section 19 & 30, the benefit shall be payable directly to whom the Insured Person is legally liable.

All other Policy Terms and Conditions remain Unchanged.


**"The policy schedule and the policy wording shall be read together to form an entire contract between AIG Malaysia and the Policyholder/Insured Person."**
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Last Updated:September 2015

# PRIVACY NOTICE

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/privacy-notice

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/privacy-notice

# DISCLOSURE & POLICY STATEMENT

*KETERANGAN & KENYATAAN POLISI*

1. 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:-*

   a) 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.*

   b) 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 dicaj 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

   c) 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

2. 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.*

3. 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.*

4. **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 pemprosesan 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)*

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AIG Malaysia Insurance Berhad (795492-W)
Menara Worldwide,
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www.aig.my