PRODUCT DISCLOSURE SHEET

Product: Flexi Group Personal Accident
September 2020

NEW BENEFITS FOR FLEXI GROUP PERSONAL ACCIDENT AND SUPREME COVER

Please read this supplementary Product Disclosure Sheet carefully before you decide to take up the new benefits. Be sure to also read the general terms and conditions of the policy. This document should be read together with Supreme Cover or Flexi Group Personal Accident Product Disclosure Sheet

These benefits are underwritten by AIG Malaysia Insurance Berhad (795492-W) ("AIG Malaysia"), an insurer licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

1. What are the benefits provided?

The benefits provided in this cover are:

a. Staff Replacement:

Reimburse the Policyholder for reasonable and necessary hiring cost of temporary replacement for an insured person who is injured in a covered accident and entirely prevented from engaging in or attending their usual occupational duties for a minimum period of sixty (60) consecutive days from the Date of Accident. Expenses must incur within 90 days from the Date of Accident.

b. Household Bill Protection:

Pay the Insured Person the amount as specified in the Schedule of Benefits if an Insured Person suffers an Injury that results in Hospitalization for a minimum period of 7 consecutive Days.

Event	Hospitalization Period	Sum Insured Payable as specified in the Schedu Benefits
1	At least 7 to 31 consecutive Days	1 payment of monthly sum insured
2	At least 32 to 62 consecutive Days	2 payments of monthly sum insured
3	At least 63 consecutive Days or more	3 payments of monthly sum insured

c. Weekly Allowance due To Specified Infectious Disease

Pay the Insured Person a weekly allowance as specified in the Schedule of Benefits if the Insured Person is entirely disabled as a result of being diagnosed with a Specified Infectious Disease and is entirely prevented from engaging in or attending in their usual occupational duties with the Policyholder for a minimum period of 14 consecutive days. The Company will pay for each such week the Insured Person is unable to perform their occupational duties up to a maximum of 6 consecutive weeks and is under the regular care of and acting in accordance with the instructions or professional advice of a Doctor during such period.

d. Office Closure Due To Specified Infectious Diseases

Pay the Policyholder if as a result of diagnosis with a Specified Infectious Disease of an Insured Person, the business premises where the Insured Person was employed to work at is mandated to be closed on the instruction of a Government authority for at least 3 consecutive working days.

Note: Please refer to the policy contract for the full details of coverage.

2. What is Specified Infectious Disease?

Specified Infectious Disease means any of the following covered specified infectious diseases first contracted in Malaysia and listed under the First Schedule of the Prevention and Control of Infectious Disease Act 1988:

a. Hand, foot and mouth disease (HFMD)
b. Dengue fever / Dengue hemorrhagic fever (DHF)
c. Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9
d. Ebola virus disease
e. Malaria
f. Plague
g. Rabies

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h. Middle east respiratory syndrome coronavirus (MERS-CoV)
i. Zika virus disease
j. Coronavirus disease 2019 (COVID-19)

and upon diagnosis by a Doctor, requires immediate notification to a 'medical officer of health' as specified under Section 10(2) of the Prevention and Control of Infectious Disease Act 1988.

3. Who can purchase this cover?

These are add-on benefits to either Flexi GPA or Supreme Cover and therefore you must be a Flexi GPA or Supreme Cover policyholder or if you are a new customer, you can purchase these benefits along with your Flexi GPA or Supreme Cover .

4. How much is the premium?

a. There are 2 plans for each benefit. Premium shown as per below table.
b. Premium is payable annually.
c. Payment must be made within 60 days from the inception of the policy.

Schedule of Benefits				
BENEFIT	**Sum Insured (RM)**		**Annual Premium per live (RM)**	
	Plan 1	**Plan 2**	**Plan 1**	**Plan 2**
Staff Replacement	5,000	10,000	3	7
Household Bill Protection	250	500	1	2
Weekly Allowance due to Specified Infectious Disease	250	500	31	62
Office Closure Due To Specified Infectious Diseases	1,000	3,000	47	94

5. What are the other fees and charges payable besides the premium?

Type	**Amount**
Service Tax	6%
Commission paid to the insurance intermediaries/agent (if applicable)	Up to 25%

6. What are of the major exclusions under these benefits?

a. Staff Replacement Benefit
   i. Claim in connection with Sickness or any individual who is employed on a temporary basis or on a short contract term by the Policyholder.
b. Household Bill Protection
   i. Claim in connection with Sickness
c. Weekly Allowance due To Specified Infectious Disease
   i. Claim arising from this Benefit during one Period Of Insurance will be limited to 40% of the total number of Insured Persons covered under the Policy or 3 Insured Persons, whichever is higher.
   ii. Specified Infectious Disease occurring within 30 days from the Coverage Date
   iii. Specified Infectious Disease diagnosed during overseas travel or within 14 days upon return from overseas travel
   iv. Sickness other than a Specified Infectious Disease
d. Office Closure due To Specified Infectious Disease
   i. Specified Infectious Disease occurring within 30 days from the Coverage Date
   ii. Specified Infectious Disease diagnosed during overseas travel or within 14 days upon return from overseas travel
   iii. Sickness other than a Specified Infectious Disease

If you have any enquiries, please contact us at:
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IMPORTANT NOTE:
YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT, BROKER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Product Disclosure Sheet for Flexi Group Personal Accident (Click here)
Product Disclosure Sheet for Supreme Cover (Click here)

This product disclosure sheet is updated as at October 2020

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