STUDENT GROUP PERSONAL ACCIDENT (PACKAGED)

PLAN 3

1) Benefits & Sum Insured:

	Benefits	Sum Insured
	Personal Accident Benefit	
1	***Accidental Death & Permanent Disablement*** *(i) Pays for accidental death and permanent disablement up to the percentage stated in the compensation scale.* *(ii) Death or permanent disablement must occur within 1 year from the date of accident.*	RM 30,000
2	***Permanent Total Disablement*** *(additional payout*)* *(i) Pays for accidental permanent total disablement.* *(ii) The insured persons' permanent total disablement must occur within 1 year from the date of accident.*	RM 15,000
3	***Accidental Death while on a Public Conveyance*** *(additional payout*)* *(i) Pays for accidental death while on a public conveyance.* *(ii) The disability must occur within 1 year from the date of accident.*	RM 15,000
	Medical Benefit	
4	***Accidental Medical Reimbursement*** *Reimburses the medical expenses incurred for treatment of an injury caused by an Accident (including the following sub-limits):* ** up to RM 750 for accidental dental treatment.* ** up to RM 300 for physiotherapy expenses* ** up to RM 100 for medical report fees.*	RM 2,000
5	***Daily Hospitalisation Income*** *(i) Pays a daily cash allowance when the insured person is confined to a hospital up to 120 days.* *(ii) Only payable if there is admission for more than 6 consecutive hours due to accidental causes.*	RM 50 per day
6	***Ambulance Fees Reimbursement*** *Reimburses the expenses for an ambulance to, from or between hospitals.*	RM 500
7	***Dengue Recuperation*** *(i) Pays when the insured person suffers from dengue fever.* *(ii) Only payable if there is admission for more than 6 consecutive hours.*	RM 200
8	***Accidental Burns*** *Pays for accidental burns up to the percentage stated in the compensation table under this benefit.*	RM 3,000
	Inconvenience Benefit	
9	***Compassionate Visit - within Malaysia*** *(i) Reimburses the expenses (i.e. accommodation and travel costs) incurred by any one (1) of the insured person's parents or siblings to take care of the insured person when admitted for more than 3 days in Malaysia.* *(ii) The place of admission and the insured person's home residence must be more than 100km apart.*	RM 1,500 (for local students) RM 5,000 (for foreign students)
10	***Study Curtailment*** *Reimburses the expenses for irrecoverable tuition fees which has been paid in advance, or tuition fees which is payable to continue insured persons' studies for the next semester in the event that the insured person is unable to continue his/her studies because:* *(i) The insured person or his/her parents suffers from death or permanent total disablement, or* *(ii) The insured person is hospitalised for more than 30 consecutive days.*	RM 5,000
11	***Funeral Expenses (death due to accident only)*** *(i) Pays for funeral expenses when the insured person dies due to accidental death.* *(ii) The insured person's death must occur within 1 year from the date of accident.*	RM 3,000
12	***Repatriation of Mortal Remains*** *(i) Reimburses the expenses incurred to return the insured person's mortal remains back to their place of residence.* *(ii) Death must occur within 30 days from the date of accident.*	Unlimited within Malaysia * Up to RM 25,000 (for foreign students)
13	***Mobility Assistance*** *Reimburses the expenses incurred for purchasing or renting of Mobility Aid(s) when the insured person sustains an injury that results in the event of Permanent Total Disablement.*	RM 3,000
14	***Rape Trauma Compensation*** *Pays when the insured person suffers from rape. Medical and police report are required in order to claim this benefit.*	RM 3,000
15	***Snatch Theft*** *Pays if the insured person suffers from snatch theft. Police report is required in order to claim this benefit.*	RM 200
16	***School Event Cover*** *Covers the insured person's parent, guardian and siblings during events organized by the policyholder for the welfare of the insured persons. Coverage is for a maximum of 5 days only.*	Included
Annual premium per life (Inclusive of Services Tax – 8%) (Local Student)		**RM32.40**
Annual premium per life (Inclusive of Services Tax – 8%) (Foreign Student)		**RM43.20**

2) Who Can Purchase This Product?

This policy can be purchased by registered education institution in Malaysia to cover their full time students.

3) How Much Premium Do I Have To Pay?

(a) Local Student: RM32.40 per student per annum (Not include Stamp Duty)
(b) Foreign Student: RM43.20 per student per annum (Not include Stamp Duty)
(c) Premium is payable annually.
(d) Minimum premium RM 1,000.00
(e) Payment must be made within 60 days from the inception of the policy.

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

a) Commission is payable up to maximum of twenty five percent and stamp duty of ten Malaysian ringgit per policy.
b) Service Tax (ST) of 8% is applicable.

5) Key Terms & Conditions :

a) Importance of disclosure :

You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.

You also have a duty to inform AIG Malaysia of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

b) Claims:

(i) All claims must be notified to us within 30 days from the date of loss.
(ii) All supporting documents proving the loss must be submitted 90 days from the date of loss.
(iii) No claim will be admissible if notified after one year from the date of loss.
(iv) All claims will be paid to the Policyholder.

c) Age: Students must be **4 years** and above and **below the age of 46** to qualify for the cover.
d) Renewal: Renewal of the policy is at our consent.
e) Addition & Deletion: Automatic.
f) Coverage: 24 hours including activities organized by the Policyholder
g) Declaration of Insured Person: Annual declaration - Headcount basis

6) Main Exclusions :

(a) Any congenital conditions.
(b) Suicide or intentional self-inflicted injuries or any attempted act in connection thereof.
(c) Air travel other than as a fare paying passenger in any properly licensed aircraft.
(d) Violation of a law which carries a penalty of imprisonment.
(e) Any act of war.
(f) Driving or riding in any kind of race, competition or contest whether casual or otherwise involving motorized land, water or air vehicles including any related activities.
(g) Engaging, practicing or participating in a sport in a professional capacity.
(h) Alcoholism, drug abuse or any other complications arising there from.
(i) Psychotic, mental and nervous.
(j) Any form of dental care or surgery unless necessitated by injury caused by an accident to sound and natural teeth.

7) Can I Cancel My Policy?

You may cancel the policy at any time by giving us 30 days written notice. You will be entitled to a refund of the premium on a pro rata basis for the unexpired period of insurance.

8) What Do I Need To Do If There Are Changes To My Contact/Personal Details?

It is important that you inform us of any change via written notice or by contacting our Customer Service at 1 800 8888 11.

9) Where Can I Get Further Information?

Should you require additional information about Personal Accident Insurance, please refer to the *insuranceinfo* booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

10) Other types of personal accident cover available

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

IMPORTANT NOTE:

1) This leaflet is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the Policy contract.
2) You are advised to note the scale of benefits for death and disablement in your insurance policy. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.
3) This leaflet is to be attached to the Proposal Form when submitting to Customer Service for policy issuance.
4) The benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Bhd or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 1st August 2025.