AIG

Accident & Health
Introduction & Overview

(updated as at April 2025)

1 MyGuardian PA

SCAN ME

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MYGUARDIAN PA – Key Features

Key Features



Coverage up to 100 years of age

The policy covers the insured, his/her spouse and parents up to the age of **100** years



Tailored protection according to evolving lifestyle

The policy caters to insured and their loved ones through various stages of evolving lifestyle (i.e from being **single to getting married and having children** + **taking care of Parents)**



Lump sum claim payment

Easy and hassle-free claims processes as most benefits are paid on a **lump sum** basis

What's Special?



Specified Infectious Diseases (SID) cover, including Dengue and Hand, Foot and Mouth (HFM) Disease

20% **Renewal Bonus** on accidental death and permanent disablement benefits **up to 5 years without additional premium**



No medical check up required

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MYGUARDIAN PA – Product Snapshot

5 PLANS, 13 CORE BENEFITS, 1 CORE SERVICE & 15 OPTIONAL BENEFITS TO CHOOSE FROM

Worldwide 24 hours coverage!

13 Core Benefits

+

1 Core Service

+

Choice of 15 Optional Benefits

1. Accidental Death
2. Permanent Disablement
3. Accidental Death and Permanent Disablement on a Common Carrier
4. Funeral Expenses
5. Repatriation of Mortal Remains
6. Medical Expenses due to an Injury
7. Dental and Corrective Surgery
8. Ambulance Fees
9. Daily Hospitalization Income due to an Injury
10. Surgical Cash Allowance
11. Serious Burns
12. Mobility Assistance
13. Get Well Benefit

Medical Concierge

Medical and Related Expenses due to an Injury

- ✓ Alternative medical treatments
- ✓ Fractures
- ✓ Compassionate Visit
- ✓ Home Nursing Care

Coverage for Growing Concerns

- ✓ Medical Expenses due to SID [1]
- ✓ Bereavement due to Death from SID [1]
- ✓ Personal Liability
- ✓ Snatch Theft

Cash Flow Protection due to an Injury

- ✓ Household Bills Protection
- ✓ Loan Protection
- ✓ Weekly Allowance due to Temporary Total Disablement

Protection for the Family

- ✓ Parent Support Assistance
- ✓ Child Support Assistance
- ✓ Miscarriage
- ✓ Infertility or Impotency

[1] *SID = Specified Infectious Diseases*

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MYGUARDIAN PA – Core Benefits

Core Benefit	Benefit Description	Sum Insured Range	Coverage			
			Individual	Spouse (Couple)	Children (Family)	Parents
Accidental Death (AD)	**Lump sum** compensation as a result of accidental death	RM100K to RM1M	Y	Y	25%	N/A
Permanent Disablement (PD)	**Lump sum** compensation if an accident occurs which results in permanent disablement	RM100K to RM1M	Y	Y	25%	Y
Renewal Bonus *(for AD & PD only)*	**20%** increase on principal sum insured up to a maximum of 5 years, provided the policy is free from any claim, and consecutively renewed without any interruption	Based on AD sum insured	Y	Y	Y	N/A
AD & PD on a Common Carrier *(ie LRT, etc)*	Additional **lump sum** compensation if an accident occurs while traveling on a Common Carrier which results in death or permanent disablement	RM100K to RM1M	Y	Y	25%	Y
Funeral Expenses	**Lump sum** compensation if an accident occurs which results in death	RM5K to RM12K	Y	Y	Y	Y
Repatriation of Mortal Remains	Reimburse the costs incurred up to RM 20,000 for the return of mortal remains to Malaysia and burial costs if an accident occurs **overseas** which results in death	RM20K	Y	Y	Y	Y

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MYGUARDIAN PA – Core Benefits

Core Benefit	Benefit Description	Sum Insured Range	Coverage			
			Individual	Spouse (Couple)	Children (Family)	Parents
Medical Expenses due to an Injury	Reimburse the costs incurred for medical expenses to treat injuries sustained due to an accident	RM3K to RM12K	Y	Y	Y	Y
Dental and Corrective Surgery	Reimburse the costs incurred for dental or corrective surgery to treat injuries sustained due to an accident	RM5K to RM10K	Y	Y	Y	Y
Ambulance Fees	Reimburse the costs incurred for ambulance fees up to RM 500 due to injury sustained from an accident	RM500	Y	Y	Y	Y
Daily Hospitalization Income due to an Injury	**Lump sum** daily compensation up to 180 days if an accident occurs which results in hospitalization to treat injuries	RM100 to RM250 per day	Y	Y	Y	Y
Surgical Cash Allowance	**Lump sum** compensation of RM 3,000 if an accident occurs which results in a surgery (with minimum hospitalization period of 3 consecutive days) to treat injuries	RM3K	Y	Y	Y	Y

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MYGUARDIAN PA – Core Benefits

Core Benefit	Benefit Description	Sum Insured Range	Coverage			
			Individual	Spouse (Couple)	Children (Family)	Parents
Serious Burns (2nd & 3rd Degree)	**Lump sum** compensation if an accident occurs which results in serious burns	RM3K to RM10K	Y	Y	Y	Y
Mobility Assistance	Reimburse the costs incurred up to RM 2,000 for the purchase or rent of equipment to aid mobility due to injury sustained from an accident	RM2K	Y	Y	Y	Y
Get Well Benefit	**Lump sum** compensation of RM 500 if an accident occurs which results in hospitalization for at least 7 consecutive days	RM500	Y	Y	Y	Y
Medical Concierge AIG Travel Guard **+6(03) 2772 5655**	AIG provides: a) Medical monitoring while Insured is hospitalized due to an accident; b) Arrangement for home nursing after discharge from a hospital due to an accident, provided if it is recommended by a doctor	Included	Y	Y	Y	Y

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MYGUARDIAN PA – Optional Benefits

Optional Benefit	Benefit Description	Sum Insured Range	Coverage			
			Individual	Spouse (Couple)	Children (Family)	Parents
Fractures	**Lump sum** compensation of RM 3,000 for Fractures and Dislocations sustained due to an accident	RM3K	**A**	**A**	**A**	**A**
Loan Protection	Pays for the settlement of outstanding legal and valid loan due by the Insured following his/her death or total permanent disablement as a result of an accident ▪ Only payable once during an Insured's lifetime or upon Accidental death (whichever is applicable) and subject to the policy benefit limit, whichever is lower.	RM3K to RM12K	**A**	**A**	**A**	**A**
Alternative Medical Treatments	Reimburse the costs incurred for Alternative Medicine for injuries sustained due to an accident	**Per visit:** RM200 **Per policy period**: RM800	**A**	**A**	**A**	**A**
Household Bills Protection	**Lump sum** compensation for household bills up to 3 months due to insured's hospitalization (minimum 7 consecutive days) arising from an accident	RM1K to RM2K per month	**A**	**A**	**N/A**	**A**

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MYGUARDIAN PA – Optional Benefits

Optional Benefit	Benefit Description	Sum Insured Range	Individual	Spouse (Couple)	Children (Family)	Parents
Home Nursing Care	**Lump sum** daily allowance for nursing care at Insured's residence if recommended by a doctor upon discharge from a hospital due to an accident ▪ Aggregate period : Up to 60 days for 30 visits ▪ Minimum hospitalization of 3 consecutive days	RM50 to RM200 per visit	**A**	**A**	**A**	**A**
Weekly Allowance due to Temporary Total Disablement	**Lump sum** weekly allowance in the event Insured is unable to work (temporary total disablement exceeding 7 consecutive days) as certified by a doctor due to injuries sustained as a result of an accident ▪ Aggregate period : Up to 52 consecutive weeks ▪ Only applicable to the Policyholder and spouse who are gainfully employed	RM100 to RM600 per week	**A**	**A**	**N/A**	**N/A**

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MYGUARDIAN PA – Optional Benefits

Optional Benefit	Benefit Description	Sum Insured Range	Individual	Spouse (Couple)	Children (Family)	Parents
Compassionate visit	**Lump sum** daily allowance for the costs incurred by Insured's family members to visit Insured in the event of hospitalization (more than 50km away from home, or whilst Overseas) due to an accident ▪ Aggregate period : Up to 10 consecutive days ▪ Insured must be hospitalized for a minimum 3 consecutive days as an in-patient	**Within Malaysia:** RM100 to RM300 per day **Overseas:** RM300 to RM900 per day	**A**	**A**	**A**	**A**
Miscarriage	Reimburse the medical expenses incurred in the event of a miscarriage (within 14 days) due to an accident ▪ Only payable once during an Insured's lifetime	RM1K to RM5K	**A**	**A**	**A**	**A**
Infertility or Impotency	**Lump sum** compensation in the event of impotency (within 365 days) due to an accident	RM1K to RM5K	**A**	**A**	**A**	**A**
Snatch theft	**Lump sum** compensation due to snatch theft ▪ Police report must be made within 24 hours of the incident	RM100 to RM500	**A**	**A**	**A**	**A**

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MYGUARDIAN PA – Optional Benefits

Optional Benefit	Benefit Description	Sum Insured Range	Individual	Spouse (Couple)	Children (Family)	Parents
Child Support Assistance	**Lump sum** compensation in child support (up to maximum 3 children) following Insured's death or Permanent Total Disablement as a result of an accident	RM5K to RM15K	**A**	**A**	N/A	N/A
Parent Support Assistance	**Lump sum** compensation of RM 10,000 up to maximum 2 surviving parents if Insured died as a result of an accident ▪ Policyholder and spouse must be gainfully employed	RM10K	**A**	**A**	N/A	N/A
Personal Liability	Indemnify against unexpected incidents of which the Insured is held legally liable for bodily injury and or property damage of third party	RM100K to RM400K	**A**	**A**	**A**	**A**

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MYGUARDIAN PA – Optional Benefits

Optional Benefit	Benefit Description	Sum Insured Range	Individual	Spouse (Couple)	Children (Family)	Parents
Specified Infectious Disease **Waiting Period : 30 days from policy effective date**	• **Medical Expenses due to Specified Infectious Diseases** Reimburse medical expenses due to specified infectious diseases up to RM 1,000	RM1K	**A**	**A**	**A**	**A**
	• **Bereavement Benefit due to Death from Specified Infectious Diseases** **Lump sum** compensation if the Insured falls ill due to a Specific Infectious Diseases which results in death	RM10K to RM50K	**A**	**A**	**A**	**A**

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MYGUARDIAN PA – Claims Scenario: Injury from an Accident not resulting in Death or Permanent Disablement

Hospitalisation NOT required

Core Benefits :

1. Accidental Death (AD)
2. Permanent Disablement (PD)
3. AD & PD on a Common Carrier
4. Funeral Expenses
5. Repatriation of Mortal Remains
6. Medical Expenses due to an Injury
7. Dental and Corrective Surgery
8. Ambulance Fees
9. Serious Burns
10. Medical Concierge

Optional Benefits :

1. Fractures
2. Loan Protection
3. Alternative Medical Treatments
4. Weekly Allowance due to Temporary Total Disablement
5. Miscarriage
6. Infertility or Impotency
7. Snatch theft
8. Child Support Assistance
9. Parent Support Assistance
10. Personal Liability
11. Bereavement Benefit due to Specified Infectious Disease

Hospitalisation required



Core Benefits :

- **1 day :**
  a) Daily Hospitalization Income due to an Injury
  b) Mobility Assistance
- **3 days :** Surgical Cash Allowance
- **7 days :** Get Well Benefit

Optional Benefits :

- **3 days :**
  a) Home Nursing Care
  b) Compassionate Visit
- **7 days :**
  a) Household Bills Protection
  b) Medical Expenses due to Specified Infectious Disease

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MYGUARDIAN PA – Plans Recap

Categories (to select 1 out of 4)

Individual	Couple	Insured + Child(ren)	Family

Plans (to select 1 out of 5)

Plan 1	Plan 2	Plan 3	Plan 4	*Plan 5
ADD 100K	ADD 300K	ADD 500K	ADD 800K	ADD 1mil

** Plan 5 is only available to Individual policyholder*

15 Optional Benefits

1. Alternative medical treatments
2. Fractures
3. Compassionate Visit
4. Home Nursing Care
5. Medical Expenses due to SID
6. Bereavement due to Death from SID
7. Personal Liability
8. Snatch Theft
9. Household Bills Protection
10. Loan Protection
11. Weekly Allowance due to Temporary Total Disablement
12. Parent Support Assistance
13. Child Support Assistance
14. Miscarriage
15. Infertility or Impotency

1 MYGUARDIAN PA – Premium Guide

Premium Table (RM per year)							
Person To Be Insured (Age 18-75 years)	Occupation Class 1 & 2					Occupation Class 3	
AD / PD Sum Insured	100,000	300,000	500,000	800,000	1,000,000	100,000	300,000
Core Benefits	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 1**	**Plan 2**
Policyholder	220	472	748	1,088	1,330	370	795
Additional - Spouse *(limit up to one)*	187	376	587	833	*Not Applicable*	187	376
Additional - Children	123	198	294	371		123	198
Additional - Parent *(per parent)*	128	198	291	358		128	198
Optional Benefits* - Premium up to	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 1**	**Plan 2**
Policyholder	96	110	136	166	189	157	180
Additional - Spouse *(limit up to one)*	96	110	136	166	*Not Applicable*	157	180
Additional - Children	63	71	82	87		63	71
Additional - Parent *(Per parent)*	76	85	97	118		76	85

Premium in the table above excludes 8% service tax and stamp duty.

The premium provided for optional benefits (in the table) is based on cumulative of premium for **ALL available optional benefits.*

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MYGUARDIAN PA – Eligibility & Important Terms

Eligibility Criteria



Insured Person

- One policy per policyholder
- Optional : Couple (Spouse), Children (Family) and/or Parents. Note : Children on unnamed basis.
- Parents can be insured under an Individual or Family Plan.
- With Family Plan, Parent-in-laws can be insured as well.
- Able-bodied persons / free from physical impairment.



Residency

- Malaysian citizen;
- Malaysian permanent resident; or
- Holder of a valid employment pass (of which the place of employment must be in Malaysia during the Policy Period) or a dependent pass granted by the relevant Government authority.



Insured Person

- Adult : 18 to 75 years old (inclusive); renewal up to 100 years old
- Children : 30 days up to 19 years old / up to 25 years (if the child is a full-time student at an accredited institution of higher education)



Occupation Class

- Class 1 to Class 3 only

  [Note for Occupation Class 3 : Plan 1 and 2 options only. Referral is triggered for any selection above Plan 2]

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MYGUARDIAN PA – Eligibility & Important Terms

Important Terms



Territorial Limit

- Malaysia with 24/7 cover
- Outside of Malaysia; subject to sanction countries + max period ≤ 180 days at any one time



Duration of Cover

- 12 Months



Cover Start Date

- upon receiving the premium due on or before the Premium Due Date



Payment Terms

- Cash Before Cover (CBC)



Commission

- 25% commission



Grace Period

- up to 30 consecutive Days for payment of premium to renew a Policy



Others

- Accidental Death is not applicable to Parents plan.
- Compensation limit for child(ren) is 25% of the plan selected.
- Compensation is reduced to 50% when an Insured Person attains the age of 76 years at time of renewal.
- Plan 5 is only available to the policyholder.

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MYGUARDIAN PA – Target Customer Segments

	Customer Segment	Protection Trigger	Insurance Solution
	**1) Young adults entering workforce including married couples without kids**	• First step to building up financial defenses and premiums are more affordable. • Less likely to have pre-existing medical conditions. • Monthly basic salary (MBS) ranging from RM3,000 – RM3,500. Based on 120x MBS, recommended sum insured is between RM360K – RM420K.	**Plan 2 with ADD SI 300K** **Optional benefits :** • Loan protection • Weekly allowance due to Temporary Total Disablement • Snatch theft • Fractures
	**2) Married couples with young kids / Families with single income source**	• Financial priorities like home mortgage, family planning and saving for kids' education. • Financial security protection for the family especially if breadwinner's income is disrupted. • Monthly basic salary (MBS) ranging from RM5,000 – RM10,000. Based on 120x MBS, recommended sum insured is between RM600K-RM1.2mil	**(1) Plan 3 with ADD SI 500K, or** **(2) Plan 4 with ADD SI 800K, or** **(3) Plan 5 with ADD SI 1mil** **Optional benefits :** • Household bills protection • Child support assistance • Infertility or impotency • Miscarriage • Home nursing care
	**3) Married couples with kids / Working individuals supporting aged parents**	• Financial protection catering to a sandwich generation. • Rising healthcare costs impacting aged parents and children. • Monthly basic salary (MBS) ranging from RM5,000 – RM10,000. Based on 120x MBS, recommended sum insured is between RM600K – RM1.2mil.	**(1) Plan 3 with ADD SI 500K, or** **(2) Plan 4 with ADD SI 800K, or** **(3) Plan 5 with ADD SI 1mil** **Optional benefits :** • Household bills protection • Child support assistance • Parent support assistance • Bereavement due to death from SID • Home nursing care
	**4) Retirees / Elderlies / Housewives**	• Financial priority is on retirement income / savings protection. • Rising healthcare costs for elderlies and so, a need to ease spouse/children's financial burden.	**Plan 1 with ADD SI 100K** **Optional benefits :** • Home nursing care • Snatch theft • Fractures • Bereavement due to death from SID • Alternative medical treatments

1 MYGUARDIAN PA – Renewal Bonus Illustration

Scenario #1: Alan as a single guy with MyGuardian PA policy of Sum Insured RM500,000 throughout the first 6 years

(Assuming Alan's occupation is under Class 1 and only taken Core Benefits (i.e without any Optional Benefits) :



Alan's age	33	34	35	36	37	38
Policy Year	New Business	Anniversary Date 1st	2nd	3rd	4th	5th
AD / PD Sum Insured	500,000	500,000	500,000	500,000	500,000	500,000
Renewal Bonus %		20%	20%	20%	20%	20%
1st		100,000	100,000	100,000	100,000	100,000
2nd			100,000	100,000	100,000	100,000
3rd				100,000	100,000	100,000
4th					100,000	100,000
5th						100,000
Compensation payable @ Claim (AD/PD)	500,000	600,000	700,000	800,000	900,000	1,000,000
Annual premium	RM 748.00	RM 748.00	RM 748.00	RM 748.00	RM 748.00	RM 748.00

Renewal Bonus is calculated based on the previous year's Compensation of *AD/PD benefit [500,000 x 20% = 100,000]

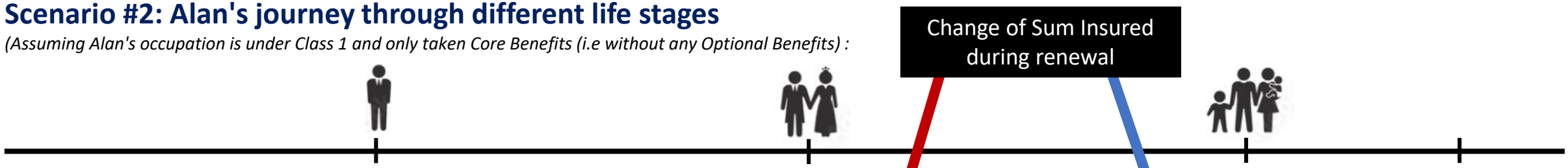
**AD – Accidental Death; PD – Permanent Disablement*

Premium rate ↓ by half while Sum Insured ↑ 2x by 5th anniversary

1 MYGUARDIAN PA – Renewal Bonus Illustration

Scenario #2: Alan's journey through different life stages

(Assuming Alan's occupation is under Class 1 and only taken Core Benefits (i.e without any Optional Benefits) :



Alan's age	33	34	35	36	37	38
Policy Year	New Business	Anniversary Date 1st	2nd	3rd	4th	5th
AD / PD Sum Insured	500,000	500,000	800,000	800,000	1,000,000	1,000,000
Renewal Bonus %		20%	20%	20%	20%	20%
1st		100,000	100,000	100,000	100,000	100,000
2nd			100,000	100,000	100,000	100,000
3rd				160,000	160,000	160,000
4th					160,000	160,000
5th						200,000
Compensation payable @ Claim (AD/PD)	**500,000**	**600,000**	**1,000,000**	**1,160,000**	**1,520,000**	**1,720,000**
Annual premium	**RM 748.00**	**RM 748.00**	**RM 1,088.00**	**RM 1,088.00**	**RM 1,330.00**	**RM 1,330.00**

Renewal Bonus is calculated based on the previous year's Compensation of *AD/PD benefit [800,000 x 20% = 160,000]

**AD – Accidental Death; PD – Permanent Disablement*

Note :

If Alan wishes to extend the policy to cover his spouse and/or children, 20% renewal bonus is applicable; where:

- ✓ the spouse will follow the same sum insured as Alan's AD / PD sum insured
- ✓ the child's coverage shall be 25% of Alan's AD / PD sum insured

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MYGUARDIAN PA – Important Terms on Renewal Bonus



1. Policy must be **continuously renewed without interruption.**

2. Policy must **remain Claims Free[1] for all Insured Persons** throughout the Policy Period.

3. Not applicable to **Parents** plan.

4. **Forfeited upon AD or PD claims**, irrespective of the number of Insured Persons making a claim, and no further Renewal Bonus will be offered under the Policy.

Note:

1. *Claims Free means that no claims were payable under '1. Accidental Death (AD)' and '2. Permanent Disablement (PD)' Benefits*

1 MYGUARDIAN PA – Customers Value Proposition

Coverage

- ✓ **Family** coverage including **parents** up to the age of **100 years old**
- ✓ **24/7 worldwide** coverage
- ✓ Most benefits are paid on **lump sum basis**
- ✓ Specified Infectious Disease (SID), including Dengue + Hand, Foot and Mouth (HFM) Disease
- ✓ **20% Renewal Bonus** on AD/PD up to **5 years without additional premium, irrespective of age**
- ✓ **No medical check up** requirement

Affordability & Flexibility

- ✓ **Fixed premiums** irrespective of age
- ✓ Average annual premium of RM500, which is **lower** than Life policies
- ✓ Variety of plans to choose from to suit a customer's needs
- ✓ 15 Optional benefits: Pay only for what is required and meets the customer's budget

Claims Promise

- ✓ **5 days** turnaround time for :
  - Accidental Medical Related expenses
  - Dengue
  - Fracture
  - Snatch Theft claims
- ✓ **10 days** turnaround time for other claims

** subject to completeness of claim documents*

Simplicity

- ✓ Hassle free enrolment since it is **pre-underwritten**
- ✓ **Immediate** policy issuance via PRIME
- ✓ Commission @ 25%

Summary



Individual Products



MyGuardian PA

A Personal Accident cover designed to match your evolving lifestyle, covering you and your loved ones at every stage of life

- Renewal age up to 100 years old
- 5 Plans and 15 optional benefits to choose from
- 20% Renewal bonus; up to 5 years
- 25% commission (except for Medical Expenses due to SID benefit at 15% commission)
- Can be positioned as a new or top up cover



MyGuardian CI

An affordable Critical Illness coverage that can be customised according to your life stage and lifestyle

- Renewal age up to 75 years old
- 3 modules addressing key concerns + 1 Optional Module
- Employee cover
- 10% Renewal Bonus; up to 5 years
- 15% commission
- Income protection + Post recovery benefits
- Covers Survival period with Funeral expenses benefit
- Premium increases with age band, hence commission increases too
- Can be positioned as a new or top up cover



Student Assist

An insurance plan that protects and gives you peace of mind as you pursue your educational aspirations overseas.

- Entry age up to 45 years old
- 25% commission
- Income protection + Post recovery benefits
- Covers travel inconvenience benefits
- 3 Optional/Top up plans on medical cover
- Coverage beyond country of study
- Option to renew policy
- Can be positioned as a new or top up cover

Q&A Session



THE END

Thank You