

# HOUSEOWNER / HOUSEHOLDER INSURANCE POLICY



Presented by:  
AIG Malaysia Insurance Berhad (795492-W)  
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**Customer Service:**

**1800 88 8811**



Bring on tomorrow

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NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

“The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You”.

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## OUR AGREEMENT

### Applicable for Consumer Insurance Contracts

This **Policy** is issued in consideration of the payment of **Premium** as specified in the

**Policy Schedule** and pursuant to the answers given in **Your** Proposal Form (or when **You** applied for this insurance) and any other disclosures made by **You** between the time of submission of **Your** Proposal Form (or when **You** applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by **You** shall form part of this contract of insurance between **You** and **Us**. However, in the event of any pre-contractual misrepresentation made in relation to **Your** answers or in any disclosures given by **You**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This **Policy** reflects the terms and conditions of the contract of insurance as agreed between **You** and **Us**.

## WHAT MAKES UP THIS POLICY

*Insurance does not cover **You** against everything that can happen.*

*Please **read Your Policy** carefully to make sure **You** understand what it covers, the terms and conditions applicable and make sure **You** are satisfied with this insurance.*

**The heading does not form part of the Policy wording.**

The **Policy**, **Schedule** and **Endorsements** must be read together as they form **Your** insurance contract.

This **Policy** sets out what **You** are insured for as shown on the **Schedule** and the circumstances where **You** are not protected or covered.

Some words and expressions have been printed out in **bold** because they have been given specific meaning in the **Policy**. **You** will find their meaning in the Glossary.

The coverage provided under this **Policy** is subject to **You** fully observing and fulfilling the terms, provisions, **Endorsements** and clauses of the **Policy**.

## YOUR DUTY TO INFORM US

### Duty of Disclosure

#### **Applicable for Consumer Insurance Contracts**

Where **You** have applied for this Insurance wholly for purposes unrelated to Your trade, business or profession, **You** have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when **You** applied for this insurance) i.e. **You** should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of **Your** contract of insurance, refusal or reduction of **Your** claim(s), change of terms or termination of Your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013.

**You** are also required to disclose any other matter that **You** knew to be relevant to **Our** decision in accepting the risks and determining the rates and terms to be applied.

**You** also have a duty to tell **Us** immediately if at any time after **Your** contract of insurance has been entered into, varied or renewed with **Us** any of the information given in the Proposal Form (or when **You** applied for this insurance) is inaccurate or has changed.

### Notice of Other Insurances

**You** must inform **Us** of any other insurance that **You** have bought at the time of purchasing this insurance, and also during the period of this insurance, covering any of the same property insured under this Policy.

Such notice should be given and endorsed by **Us** in this **Policy** before the occurrence of any loss or damage.

## **INSURING CLAUSE (APPLICABLE FOR BUILDINGS AND/OR CONTENTS)**

**We** will Insure the Buildings and/or Contents as shown on **Your Schedule** during the **period of insurance**.

This cover will be given on the basis that **You** agree to pay **Us** the **Premium** for the cover.

In respect of **Insured events** occurring during the **period of insurance** and subject to the limitations, exceptions and conditions contained or endorsed in the **Policy**, **We** will, by payment or by reinstatement or repair, indemnify **You** against loss or damage to the property insured as mentioned in the **Schedule**.

This **Policy** insures **You** up to the amount of the **sum insured** as stated in the **Schedule** for loss or damage to **Your** building and/or **Your** contents caused by an **Insured event**.

**Your Schedule** will show if **You** have insured **Your** building, **Your** contents or both.

### **Your Building**

“**Buildings**” means buildings of a Private Dwelling House at the **premises** and includes:

- all domestic offices, stables;
- garages and outbuildings on the same **premises** used solely in connection to it and on the same **premises**;
- **fixtures** and **fittings**;
- walls, gates and fences around the **premises**.

Private Dwelling House shall also refer to buildings of Flats and Apartments.

When Blocks of Flats or Apartments are insured, Private Dwelling House will refer to the Private Flats or Apartments.

### **Your Contents**

“**Contents**” means Household goods and **personal effects** of every description, belonging to **You** or any member of **Your family** normally residing with **You** contained in the Private Dwelling House, Flat or Apartment and all domestic offices, stables, garages and out-buildings, used solely in connection to it, on the same **premises** specified on the **schedule**.

#### **What is Covered**

The cover for the contents is **limited** to:

- a) No one article (furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, Hi-Fi equipment not included) shall be of greater value than five (5) percent of the Total **Sum Insured** on Contents, unless such article is specially declared as a separate item;
- b) Total value of platinum, gold and silver articles, jewellery and furs shall not exceed one third of the Total **Sum Insured** on Contents.

#### **What is Not Covered**

The cover for the contents **will not include**:

- a) Part of the structure or ceiling, wallpapers or anything similar;
- b) Property insured under more specific policies;
- c) Deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, stamps, documents of any kind, cash, currency notes, bank notes manuscripts, medals and coins, motor vehicles and accessories or livestock unless specifically mentioned in the **Schedule**.

## **APPLICABLE WARRANTIES (APPLICABLE FOR BUILDINGS AND/OR CONTENTS)**

This **Policy** is subject to the following **Warranties**:

### **Restriction of Merchandise Warranty**

No part of the **premises** should be used for the manufacture or deposit or storage of merchandise during the **period of insurance**.

### **Premium Warranty**

**Premium** due to **Us** must be paid and received by **Us** within **sixty** (60) days from the inception date of this **Policy/endorsement/renewal** certificate.

If the condition is not complied with, this contract shall be automatically cancelled and **We** shall be entitled to the pro-rated **Premium** for the period **We** provide the cover.

Where the **premium** payable is received by **Our** authorised agent, the payment is deemed to be received by **Us** for the purposes of this **warranty**.

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 with **Us**.

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## INSURED EVENTS (APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

### What is Covered

**We** will provide cover for loss or damage to **Your** Building and/or Contents caused by any of the following :

- 1) Fire, Lightning, Thunderbolt, Subterranean Fire
- 2) Explosion
- 3) Aircraft and Other Aerial Devices and/or articles dropped therefrom
- 4) Impact with any of the buildings:
  - i) For Private Dwellings, by any road vehicle or animals not belonging to or under the control of:
    - **You**; or
    - **Your family** member.
  - ii) For Block of Flats or Apartments, by any road vehicles or animals not belonging to or under the control of:
    - **You**; or
    - **Your** agent or servant; or
    - Any person resident on the Private Flats or Apartments.
- 5) Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
- 6) Theft, but only if accompanied by actual forcible and violent breaking into or out of a building or any such attempt
- 7) Hurricane, Cyclone, Typhoon, Windstorm
- 8) Earthquake, Volcanic Eruption
- 9) Flood, excluding loss or damage caused by subsidence and landslip
- 10) **Robbery and hold up** in the premises of **Your** property

### What is Not Covered

**We** will not provide cover for loss or damage to **Your** Building and/or Contents as follows :

- a) The **Excess** amount stated on the **Schedule**.
  - b) Destruction or damage occurring while the Private Dwelling House is left unoccupied.
    - a) If the Private Dwelling House is unoccupied for more than ninety (90) days whether consecutively or not in any one **period of insurance**, the cover will be suspended unless agreed by **Us** by way of an **endorsement**.
    - b) Loss or damage due to theft by **Your** domestic servants or any member of **Your family**.
  - a) The **Excess** amount stated in the **Schedule**.
  - b) Loss or damage to :
    - i) any building in the course of construction, reconstruction or repair, unless all outside doors, windows and other openings are complete and protected;
    - ii) metal smoke stacks, awnings, blinds, signs and other outdoor **fixtures** or **fittings** including gates and fences.
- The **Excess** amount stated in the **Schedule**.
- a) The **Excess** amount stated in the **Schedule**.
  - b) Loss or damage to **buildings** caused by subsidence or landslip, except as a result of earthquake or volcanic eruption.

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## ADDITIONAL BENEFITS

This refers to additional benefits provided to **You** without any additional **premium**, but which are subject to the terms and conditions of the **Policy**.

Applicable for Contents

Applicable if **Your Policy** insures **Your Contents** only:

### (A) Contents Temporarily Removed

#### What is Covered

**You** are covered for an **Insured event** when the contents are temporarily removed from **Your** Private Dwelling, but remaining within the Geographical Area, provided such contents are not covered under another insurance **Policy**.

The limit of liability of this benefit is fifteen (15) percent of the Total **Sum Insured** on Contents.

#### What is Not Covered

- a) Contents removed for sale or exhibition.
- b) Contents placed at furniture storage area.
- c) Losses due to **Insured event 7** (hurricane, cyclone, typhoon, windstorm), **Insured event 8** (earthquake, volcanic eruption) and **Insured event 9 (flood)** whilst the contents are in transit.

### (B) Breakage to Mirrors

#### What is Covered

**You** are covered for breakage of mirrors whilst in the Private Dwelling.

The limit of liability is RM500.00 per piece any one accident.

#### What is Not Covered

- a) Hand Mirrors

### (C) Compensation for Death

#### What is Covered

**You** are covered against fatal injury (death) occurring in the Private Dwelling House due to external or visible violence caused by thieves or by fire, if the death occur within three (3) calendar months of such injury.

If there are more than one (1) named insured, **We** will be liable for a pro-rate proportion of the compensation. For a Corporation, **You** must nominate a person or persons and lodge their name(s) with **Us**.

The limit of liability of this benefit is the sum specified on the **Schedule** or one-half of the Total **Sum Insured** on Contents, whichever is lesser.

#### What is Not Covered

### (D) Servants Property

#### What is Covered

**You** are covered for loss or damage caused by an **Insured event** to clothing and **personal effects** of **Your** domestic servant(s), who stay with **You** or **Your family** within the Geographical Area as stated on the **Schedule**, provided such contents are not insured under another insurance **Policy**.

#### What is Not Covered

- a) Cash, currency notes, bank notes and stamps.

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Applicable if **Your Policy** insures either **Your Building** and/or **Contents**:

(E) Rent Insurance

**What is Covered**

As an Owner, **You** are covered for loss of rent in the event **Your** Private Dwelling House as stated on the **Schedule** is no longer habitable, as a result of an **Insured event** for the period necessary for reinstatement.

As an Occupier, **We** will pay for reasonable additional expenses incurred at a hotel, lodging house or boarding house, as a result of an **Insured event**, for the period necessary for reinstatement.

The total limit of liability shall not exceed ten (10) percent of the **Total Sum Insured** on Buildings and/or Contents.

This benefit is in addition to the Total **Sum Insured** as stated on the **Schedule**.

**What is Not Covered**

(F) Liability to the Public

**What is Covered**

**We** will indemnify **You** or Spouse **Your** legal liability in respect of accidents or series of accidents arising out of one **occurrence**, during the **period of insurance** to property or bodily injury to another person, who is not a member of **Your family, Household** or in **Your** service:

- a) Liability as owner of the insured Building caused by a defect in the buildings.
- b) Liability as an Occupier in respect of accidents which occur in or about the private dwelling house.

**Our** limit of liability shall not exceed the sum specified on the **Schedule**.

**We** will also indemnify **You** or Spouse:

- i) Legal costs and expenses recoverable from **You** or Spouse by any claimant, provided such legal cost and expenses were incurred before the date **We** shall have paid or offered to pay the full amount of the claim or the total amount recoverable in respect of any one **occurrence**.
- ii) Legal costs and expenses incurred by **You** or Spouse with **Our** consent.

If Buildings are for Blocks of Flats or Apartments, **Our indemnity** to **You** is restricted to **Your** legal liability for claims made on **You** as owner of the Buildings, as specified on the **Schedule**, but not as a resident occupying any part of the insured Buildings in respect of any accident occurring during the **period of insurance**.

**We** will indemnify **Your** personal representative in the event of **Your** death, in respect of the liability incurred by **You** or Spouse, provided the personal representative observes and fulfils and is subject to the terms, conditions and limitations of the **Policy**.

**What is Not Covered**

- a) Any claims brought against **You** or Spouse, in any country in courts outside Malaysia.
- b) All legal costs and expenses which are not incurred in or recoverable in Malaysia.
- c) **We** shall not be liable for injury or damage arising out of or incidental to:
  - Ownership, possession or use by or on behalf of **You** or Spouse of any lift, vehicle, vessel or craft of any kind;
  - The carrying out of alterations, additions, repairs or decorations to **Your** buildings;
  - Damage to property by subsidence fire or explosion (other than explosion of any domestic boiler fitted in an individual flat or apartment in the insured Buildings), for insurance for Private Flats or Apartments;
  - Any contractual agreement;
  - Asbestos or exposure or potential exposure to asbestos, any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos;
  - Any part of the insured Buildings used in connection with **Your** profession or business.

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## GENERAL EXCEPTIONS (APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

**You** will not be covered under the following circumstances:

### General Exception 1

**We** will not cover loss or damage or other contingency caused directly or indirectly by:

- a) War, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not), civil war;
- b) Mutiny, riot, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
- c) Any act of terrorism.

For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Any loss or damage or other contingency happening during the existence of abnormal conditions (whether physical or otherwise) which are caused directly or indirectly, of any of the said **occurrences** shall be deemed to be loss, damage or a contingency which is not covered by this insurance. **You** have to prove that such loss, damage or other contingency happened independently of the existence of such abnormal conditions.

In any action, suit or other proceedings, where **We** alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon **You**.

### General Exception 2

**We** will not cover loss or damage:

- (a) caused by cessation of work, or by confiscation, commandeering, requisition or destruction of or damage to the property by order of the Government de jure or de facto or any Public Municipal or Local Authority of the country or area in which the property is situated;
- (b) to property by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process;
- (c) arising from or in consequence of or contributed to by nuclear weapons material;
- (d) arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for this purpose, combustion shall include any self-sustaining process of nuclear fission.

### General Exception 3

**We** will not cover **Consequential loss** or damage of any kind except Rent Insurance.

## HOW WE WILL SETTLE YOUR CLAIM (APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

### Insurable Interest

Only **You** have rights to claim from **Us**, except upon **Your** death, or by operation of law, the passing of interest of this insurance to another person shall only take effect after **We** have endorsed the **Policy**.

### No Right of Claim from Any Other Person

Whilst the **Policy** insures property of **Your family** or domestic servant, only **You** can make a claim on their behalf.

### Limit to Three (3) Paying Guests only

This **Policy** is valid if the number of paying guests, boarders and lodgers does not exceed three (3) persons.

For the purposes of Additional Benefit – F) Liability to the Public, these persons are deemed to be members of **Your Household**.

### Market Value

**We** will indemnify **You** the insured value or the **market value** of the insured property whichever is lower subject to the deduction of any **Excess**.

Market value means the value of the property insured at the time of loss or damage less allowance for **wear** and **tear** and/or **depreciation**.

The market value shall be determined by a valuation obtained by **Us** from the:

- manufacturer, or
- authorised sole agent or agent, or

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- authorised broker, authorised distributor, or
- building contractor, or
- loss adjuster registered under the Financial Services Act 2013, or
- Registered Valuer under the Valuers, Appraisers and Estate Agents Act 1981 to be mutually appointed by both **You** and **Us**.

The valuation so obtained shall be conclusive in any legal proceedings against **Us**.

#### Our Maximum Liability

**Our** total liability to **You** in respect of loss or damage during any one **period of insurance** will not exceed the amount stated against each item or in the aggregate, the Total **Sum Insured** specified on the **Schedule** or such other sum or sums endorsed in this **Policy**.

#### Average

If the market value of the property insured at the time of any loss is collectively of higher value than the **sum insured** stated in the **Schedule**, then **You** will be responsible for the difference and bear a proportional share of the loss. The sharing of proportional loss will apply separately to each item insured.

#### Excess

For loss or damage (except by fire) to the Buildings of the Private Dwelling House by any **Insured event** where **Excess** applies, **Excess** shall separately apply to:

- each building. All insured buildings at the same **premises** stated in the **Schedule** are considered as one building.
- each incident. If the same **Insured event** occurs within seven (7) consecutive days, it is considered the same incident.

#### Other Insurance

If there are any other policies covering the same or part of the same loss, damage or liability, **We** will only pay a share of the total loss, damage or liability proportionally.

#### Subrogation

**We** are entitled to undertake in **Your** name and on **Your** behalf:

- the full conduct, control and settlement of any proceedings;
- recover compensation or secure **indemnity** from any third party in respect of anything covered by this **Policy**;

at **Our** own expense and benefit.

#### Fraud

**We** will not pay if **Your** claim is in any way fraudulent by **You** or persons acting on **Your** behalf.

#### Right of Access and Control

On the happening of any loss or damage **We** are entitled to:

- enter any building where the loss or damage has happened;
- take and keep possession of the insured property;
- deal with the salvage of the damaged insured property.

However, **You** shall not abandon the damaged insured property to **Us**.

#### Arbitration

Any difference on the amount of any loss or damage between **You** and **Us** shall be referred to an arbitrator who shall be appointed in writing by **You** and **Us**. In case **You** and **Us** are unable to agree on a single Arbitrator, within two months of being required in writing to do so by either party, then **You** and **Us** shall be entitled to appoint an Arbitrator each who shall appoint an Umpire to preside over their meetings. However, one party is at liberty to appoint a sole Arbitrator, should the other party within two months of the written notice fail to appoint the other Arbitrator.

The costs of arbitration and awards shall be decided by the Arbitrator, Arbitrators or Umpire.

**You** and **Us** clearly agree that the awards by the Arbitrator, Arbitrators or Umpire shall be obtained first before **You** can commence legal proceedings on **Us**.

## HOW TO MAKE A CLAIM (APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

### Notice and Proof of Claim

**You** must immediately notify in writing to **Us** of any loss or damage and:

- at **Your** own expense and within 30 days after the incident, deliver to **Us** a claim in writing with detailed particulars and proofs as **We** may reasonably require;
- for loss or damage by theft or attempted theft, **You** must immediately make a Police report.

### Building Plans

If **We** elect to reinstate any building, **You** must furnish **Us** plans, specifications and quantities as **We** may reasonably require.

### Liability Claims

**You** shall upon receiving any notice of any accident or claim from other parties, give **Us** immediate notice in writing and as soon as possible supply **Us** full particulars in writing.

**You** shall send to **Us** immediately any writ, summons or other legal process issued or commenced against **You** and provide all necessary information and assistance to enable **Us** to settle or resist any claim or institute proceedings.

**You** shall not without **Our** written consent:

- admit or repudiate any claim or liability;
- offer or negotiate to pay a claim.

## YOUR RESPONSIBILITY (APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

### Duty of care

**You** shall use all reasonable diligence and care to keep the **premises** in proper state of repair. As owner of the Private Dwelling, **You** shall make good as soon as possible any defect discovered and shall, in the mean time, take additional precautions to prevent injury, loss or damage.

**We** will not be liable for any injury, loss or damage caused by **You** failing to remedy such defect after receiving notice from **Us** or from any person or public body.

### Reinstatement of Sum Insured

After a loss, the full **sum insured** of this insurance shall be maintained.

**You** are required to pay an additional pro rata **premium** based on the amount of loss calculated from the date of loss to the expiry date of insurance.

### Unvalued Policy Clause

This is an unvalued **Policy**. **You** must prove to the satisfaction of the Company the value of the property at the time of the happening of its destruction or the amount of such damage.

## HOW YOUR POLICY MAY BE CANCELLED (APPLICABLE FOR BUILDINGS AND/OR CONTENTS)

**You** may cancel this **Policy** at any time by giving **Us** notice in writing. **You** shall be entitled to a refund of **premium** after **We** have charged **You** based on **Our** customary short-period rates or minimum **premium** payable under the **Policy**, whichever is higher.

**We** may also cancel this **Policy** at any time by giving **You** seven days' notice in writing and will refund the pro rata **premium** equal to the unexpired **period of insurance**.

## GLOSSARY

Some words and expressions in this **Policy** have a specific meaning which is given below. Each word is printed in bold where it appears.

“**Consequential loss**” means financial loss.

“**Consumer Insurance Contracts**” means insurance wholly for purposes unrelated to the Insured's trade, business or profession.

“**Depreciation**” means the reduction in the value of the item or property due to **wear and tear**.

“**Endorsement**” means a written alteration to the terms, conditions and limitations of this **Policy** which is shown on the **Schedule**.

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“**Erosion**” means being worn or washed away by water or wind.

“**Excess**” means the amount **You** must pay towards a claim before **We** pay. The amount will be stated on the **Schedule** or in any selected Optional Benefits.

“**Flood**” means the overflowing or deviation from their normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other flow or accumulation of water originating from outside the building.

“**Family**” and “**Household**” means any person(s) who normally reside with **You**.

“**Fixtures**” and “**Fittings**” means items that are permanently attached to **Your** building.

“**Indemnity**” means putting **You** back to **Your** same financial position immediately before the loss.

“**Insured event**” means one of the perils listed under this **Policy**.

“**Occurrence**” means the exact period when the incident took place.

“**Open**” means anywhere at the **premises** not fully enclosed by walls and a roof and which is not able to be **secured**, also any outbuildings on the **premises** if such buildings are not able to be **secured**.

“**Period of insurance**” means the period for which **You** are insured. It commences at the time **We** agree to give **You** insurance and finishes at midnight on the day of expiry. The expiry date is shown on the **Schedule**.

“**Personal Effects**” means personal items regularly worn or carried on the person for his/her personal use, for example clothing, watch, wallet.

“**Plate glass**” means glass fitted to the structure of the building.

“**Policy**” means **Your** insurance contract which consists of this **Policy** wording and **Schedule**.

“**Premium**” means any amount **We** require **You** to pay under the **Policy** and includes Government charges.

“**Robbery and hold up**” means that the items insured are either taken away or surrendered; in both instances due to force, menaces or threat of physical violence made against **You**, or persons living with **You** in a common household, or other persons authorized to be on **Your** premises.

“**Schedule**” means the **Policy schedule** where both the insured items and **sum insured** are specified.

“**Secured**” means locked so as to prevent entry other than by using force.

“**Premises**” means the land at the address shown on the **Schedule** on which the building is built, including the yard or garden used only for domestic purposes.

“**Sum insured**” means the amount **You** have insured on either **Your** building, **Your** contents (including specified contents) as shown on the **Schedule**. This shall include the Additional Benefits and any of the Optional Benefits selected by **You**.

“**Customary short-period rates**” means the following:

<u>Period Not Exceeding</u>	<u>Percentage of Rate Charged</u>
15 days	10% of Annual Rate
1 month	20% -do-
2 months	30% -do-
3 months	40% -do-
4 months	50% -do-
5 months	60% -do-
6 months	70% -do-
7 months	75% -do-
8 months	80% -do-
9 months	85% -do-
10 months	90% -do-
11 months	95% -do-
12 months	100% -do-

“**Warranties**” means either restriction or obligation that the **Policy** imposes on **You**. A breach of a warranty will entitle **Us** to reject the claim for loss or damage or liability.

“**Wear and tear**” means damage or a reduction in value through age, ordinary use or lack of maintenance.

“**We, Our and Us**” means the insurance company.

“**You and Your**” means the person(s) named on the **Schedule** as the insured.

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**WARRANTIES, ENDORSEMENTS, CLAUSES AND EXTRANEIOUS PERILS WHERE APPLICABLE AS STATED IN THE POLICY SCHEDULE**

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NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

“The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You”.

### J1.03 EXTENSION TO COVER RIOT STRIKE MALICIOUS DAMAGE

#### What is Covered

This insurance is extended to cover Riot, Strike, Malicious Damage.

Loss or damage to property **insured** directly caused by :

- (1) The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not an **occurrence** mentioned in items (a), (b) and (c) under the section "What is Not Covered" of this extension.
- (2) The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of any such disturbance.
- (3) The wilful act of any striker or lock-out worker done in furtherance of a strike or in resistance to a lock-out.
- (4) 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.
- (5) The malicious act of any person (whether or not such act is committed in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an **occurrence** mentioned in items (a), (b) and (c) under the section "What is Not Covered" of this extension.

#### Average

If the property insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril insured against by this extension is collectively of greater value than the **sum insured**, then **You** will be responsible for the difference and will bear a pro-rated share of the amount of loss. This average condition will apply separately for each item insured.

Subject otherwise to the terms and conditions of the **Policy**.

#### What is Not Covered

Loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following **occurrences**, namely:

- a) War, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not), civil war;
- b) Mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military uprising, insurrection, rebellion, revolution, military or usurped power;
- c) Any act of terrorism,

For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

In any action, suit or other proceedings, where **We** alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon **You**.

- d) In respect of malicious acts, **We** shall not be liable for any loss or damage by fire or explosion nor for any loss or damage arising out of or in the course of burglary, housebreaking, theft or larceny or any attempt of such acts or caused by any person taking part.
- e) Loss of earnings, loss by delay, loss of market or other **consequential** or indirect loss or damage of any kind or description whatsoever.
- f) Loss or damage due to total or partial cessation of work or the retarding or interruption or cessation of any process or operation.
- g) Loss or damage caused by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
- h) Loss or damage caused by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building.

For g) or h) above, **We** are not relieved of any liability to **You** in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

### J1.04 CO-INSURANCE

It is further agreed that co-insurance declared to **Us** is hereby noted and allowed.

### J1.05 REMOVAL OF DEBRIS (WITHOUT SEPARATE SUM INSURED)

The insurance on Item(s) No(s) (as per schedule) hereby insured includes costs and expenses necessarily incurred **You** with **Our** consent in the:-

- (a) removal of debris
- (b) dismantling and/or demolishing
- (c) shoring up or propping

of the portion or portions of the property insured by the said Item(s) above of this **Policy** destroyed or damaged by fire or by any other peril hereby insured against. (Items (b) and (c) above are deemed to be deleted when neither Buildings nor machinery are insured).

The amount payable for such costs and expenses shall not exceed 10% of the **Sum insured** of each Item or Ringgit Malaysia Two Million (RM2,000,000) in aggregate any one loss, whichever is lower.

**We** will not pay any costs or expenses:

- (i) incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site.
- (ii) arising from pollution or contamination of property not insured by this **Policy**.

Provided always **Our** maximum liability shall not exceed the sum stated in the **Schedule** for which the Item(s) is/are insured.

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"The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You".

## J1.06 HIRE PURCHASE ENDORSEMENT

It is hereby understood and agreed that (as per **schedule**) (hereinafter referred to as the Owners) are the Owners of the property insured by item(s) (as per **schedule**) and that such property is the subject of a Hire Purchase Agreement made between the Owners of the one part and **You** of the other part. It is further understood and agreed that any payment made in respect of loss or damage (which loss or damage is not made good by repair, reinstatement or replacement) under the terms of this **Policy** shall be made to the Owners as long as they are the owners of the property and their receipt shall be full and final discharge to **Us** in respect of such loss or damage.

It is understood and agreed that notwithstanding any provision in the Hire Purchase Agreement to the contrary this **Policy** is issued to **You** namely: (as per **schedule**) as the principal party and not as agent or trustee for the Owners and nothing herein shall be construed as constituting **You**, as agent or trustee for the Owners or as an assignment (whether legal or equitable) by **You** to the Owners of his rights, benefits and claims under this **Policy**.

### Non Cancellation Clause

And it is further agreed that cancellation of the **Policy** shall not be effected by **You** except upon prior notification to the Owner in writing giving fourteen (14) days notice to the last known address of the Owner.

## J1.07 INCREASED OF INDEMNITY UNDER BENEFIT F - LIMITS OF LIABILITY TO THE PUBLIC

The limit of liability under the Additional Benefit F- Liability to the Public is increased to RM (as per **schedule**) for any one accident or series of accidents out of one **Occurrence**.

## J1.08 EXTENSION TO COVER SUBSIDENCE AND LANDSLIP

### What is Covered

This insurance is extended to cover loss or damage to the property insured caused by:

- i) subsidence and/or heave of the site on which the buildings stand or land belonging to; or
- ii) landslip.

Subject otherwise to the terms and conditions of the **Policy**.

### What is Not Covered

**We** will not pay for loss or damage:

- a) to swimming pools, terraces, patios, drives, footpath, walls, gates or fences unless the building, its outbuilding or garages are damaged by the same cause and at same time;
- b) to or resulting from movement of solid floor slabs, unless the foundation beneath the external walls of the buildings are damaged by the same cause and at the same time;
- c) Directly or indirectly caused by:
  - Coastal or river **erosion**;
  - Demolition, structural alteration or structural repair;
  - Defective design or inadequate construction of foundations.
- d) This Optional Benefit is subject to the following **excess**, and is applicable for each and every loss:
  - 5% of the total **sum insured** or RM25,000.00 whichever is the lower, ascertained after the application of any condition of average.

**Note: This insurance can be extended to cover item (a) of this Optional Benefit with payment of additional premium based on a separate sum insured.**

## J1.10 REINSTATEMENT VALUE CLAUSE

Notwithstanding anything to the Contrary contained in section How **We** Settle **Your** Claims (Applicable to Buildings and/or Contents – Market Value of the **Policy**, it is hereby declared and agreed that in the event of the property insured under Insuring Clause (Applicable to Buildings and/or Contents) – **Your** Building the within **Policy** being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the **Policy** is to be calculated shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior to or more extensive than the insured property when new, subject to the following Special Provisions and subject also to the terms and conditions of the **Policy** except insofar as the same may be varied hereby.

### SPECIAL PROVISIONS

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to **Your** requirements subject to **Our** liability not being thereby increase) must be commenced and carried out with reasonable despatch and in any case must be completed within 12 months after the destruction or damage, or within such further time as **We** may (during the said 12 months) in writing allow otherwise no payment beyond the amount which would have been payable under the **Policy** if this memorandum had not been incorporated therein shall be made.
2. Until expenditure has been incurred by **You** in replacing or reinstating the property destroyed or damaged **We** shall not be liable for any payment in excess of the amount which would have been payable under the **Policy** if this memorandum had not been incorporated therein

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“The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You”.

3. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered has been destroyed exceeds the **sum insured** thereon at the breaking out of any fire or at the commencement of any destruction or damage to such property by any other peril insured against by this **Policy**, then **You** shall be considered as being **Your** own insurer for the **excess** and shall bear a rateable proportion of the loss accordingly. Each item of the **Policy** (if more than one) to which this Memorandum applies shall be separately subject to the foregoing provision.
4. This Memorandum shall be without force or effect if:-
  - a) **You** fails to intimate to **Us** within six (6) months from the date of destruction or damage, or such further time as **We** may in writing allow, **Your** intention to replace or reinstate the property destroyed or damaged.
  - b) **You** are unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.
5. No payment beyond the amount which would have been payable under the **Policy** if this memorandum had not been incorporated therein shall be made if at the time of any destruction or damage to any property insured hereunder such property shall be covered by any other insurance effected by or on **Your** behalf which is not upon the identical basis of reinstatement set forth therein.

#### **J1.11 ARCHITECT'S, SURVEYOR'S AND CONSULTANT'S FEES (WITHOUT SEPARATE SUM INSURED)**

##### **Applicable to Building only.**

The insurance on buildings, plant and machinery hereby insured includes Architect's, Surveyor's and Consulting Engineer's fees for estimates, plans, specifications, quantities, tenders and supervision necessarily incurred in the reinstatement of the property insured consequent upon its destruction or damage by fire or any other peril hereby insured against, but not such fees for preparing any claim hereunder. The amount payable for such fees shall not exceed those authorised under the scales of the Associations of the respective professions prevailing at the time of destruction or damage, subject **Our** maximum liability or any loss damage and fees not exceeding the **sum insured** against each item.

#### **J1.12 MORTGAGEE (CHARGE) CLAUSE**

##### **A. Mortgagee (Charge) Clause 1**

Loss, if any payable to INSURED NAME IN THE **POLICY** as Mortgagee (Chargee) as interest may appear in this insurance, as to the interest of the Mortgagee (Chargee) only therein, shall not be invalidated by any act or neglect of the Mortgagor (Chargor) or the Owner of the within described property nor any foreclosure or other proceedings or notice of sale relating to the property or by the occupation of the **premises** for purposes more hazardous than are permitted by this **Policy**, or by the non-occupation thereof, or by any other increase of risk taking place in the property insured hereunder. Provided that in case the Mortgagor (Chargor) or Owner shall neglect to pay any **premium** due under this **Policy** the Mortgagee (Chargee) shall on demand pay the same. Provided also that the Mortgagee (Chargee) shall notify **Us** of any non-occupancy or any change of ownership or occupancy or increase of hazard which shall come to the knowledge of the said Mortgagee (Chargee) and unless permitted by this **Policy** it shall be noted thereon and the Mortgagee (Chargee) shall on demand pay the **premium** for such increased hazard for the term thereof otherwise this **Policy** shall be null and void.

And it is further agreed that whenever **We** shall pay the said mortgagee (Chargee) any sum in respect of loss or damage under this **Policy** and shall claim that as to the Mortgagor (Chargor) or Owner no liability therefore existed, **We** shall become legally subrogated to all the rights of the Mortgagee (Chargee) to the extent of such payment but not so as to impair the right of the said Mortgagee (Chargee) to recover the full amount of any claim it may have on such Mortgagor (Chargor) or Owner or on any other party or parties insured hereunder or from any securities or funds available.

##### **Non Cancellation Clause**

And it is further agreed that cancellation of this **Policy** shall not be effected by **You** except upon prior notification to the Mortgagee (Chargee) in writing giving fourteen (14) days notice to the last known address of the Mortgagee (Chargee).

**Note:** When the interest is that of Chargee and Chargor the words in brackets are deemed to be inserted in place of Mortgagee and Mortgagor.

##### **B. Mortgagee (Charge) Clause 2**

It is hereby agreed that this Insurance {as to the interest of the Mortgagee (Chargee)} shall not be invalidated by any change of occupancy or increase of risk taking place in the property insured without the knowledge of the Mortgagee (Chargee) provided that the Mortgagee (Chargee) shall immediately on the same coming to his knowledge, give notice thereof to **Us** and pay the additional **premium** (if any) which may be required by **Us** from the date of such increase of risk.

##### **Non Cancellation Clause**

And it is further agreed that cancellation of this **Policy** shall not be effected by **You** except upon prior notification to the Mortgagee (Chargee) in writing giving fourteen (14) days notice to the last known address of the Mortgagee (Chargee).

**Note :** When the interest is that of Chargee and Chargor the words in brackets are deemed to be inserted in place of Mortgagee and Mortgagor.

#### **J1.13 APPRAISEMENT CLAUSE**

If the aggregate claim for any one loss does not exceed RM5,000 or 5% of the **sum insured** whichever is the lesser amount by the item or items affected no special inventory or appraisal of the undamaged property shall be required.

If two or more buildings be included in a single item, this provision shall apply to the range of buildings and/or contents by the item or items affected.

**J1.17 AUTOMATIC RENEWAL CLAUSE**

This **Policy** is deemed to be automatically renewed and the appropriate **premium** charged upon expiry unless otherwise instructed.

**J1.18 EXTENSION FOR EXTENDED THEFT COVER BUT EXCLUDING THEFT BY DOMESTIC SERVANT(S) OR ANY MEMBER OF YOUR FAMILY MEMBER/HOUSEHOLD****What is Covered**

**Insured event** No. 6 will now be read as follows :

Theft or any attempted theft.

For contents temporarily removed, theft is only insured:

- i) at any Bank, Safe Deposit or occupied private dwelling;
- ii) in any building where **You** or any member of **Your family** is residing;
- iii) in the course of removal to or from any Bank or Safe Deposit whilst **You**, a member of **Your family** or an authorised person is in charge.

For contents temporarily removed to places other than (i), (ii) and (iii) above, the contents will only be insured against theft or any attempted theft, when accompanied by actual forcible and violent breaking into or out of a building.

**What is Not Covered**

1. (a) If the building or any part of it are lent, let or sub-let.  
(b) If theft occurs in any outbuilding not directly communicating with the private dwelling house or private flat/apartment/condominium.  
(c) Theft of servant's property outside **Your** private dwelling house or private flat/apartment/ condominium.
- UNLESS accompanied by actual forcible and violent breaking into or out of a building.
2. Theft from the **open**.
3. The first 1% of the Total **Sum Insured** or RM250.00, whichever is lower.
4. Theft by **Your** domestic servants or any member of **Your family** or **Household**.
5. If the Private Dwelling House was unoccupied for more than ninety (90) days consecutively in any one **Period of insurance**, this cover will be suspended unless agreed by **Us** by way of an **endorsement**.

**J1.19 LEASING ENDORSEMENT**

It is hereby understood and agreed that (as per **schedule**)(hereinafter referred to as the lessors) are the owners of the property insured by item (as per **schedule**) and that such property is the subject of a Leasing Agreement made between the lessors of one part and **You** of the other part and it is further understood and agreed that the lessors are interested in any monies which but for this endorsement could be payable to **You** under this **Policy** in respect of loss of or damage to the property (which loss or damage is not made good by repair reinstatement or replacement under the terms of the **Policy**) and such monies shall be paid to the lessors as long as they are the owners of the property and their receipt shall be a full and final discharge to **Us** in respect of such loss or damage. Save as by this endorsement expressly agreed nothing herein shall modify or affect **Your** or **Our** rights and liabilities respectively under or in connection with this **Policy**.

**Non-Cancellation Clause**

And it is further agreed that cancellation of the **Policy** shall not be effected by **You** except upon prior notification to the Lessor in writing giving fourteen (14) days notice to the last known address of the Lessor.

**J1.21 PLATE GLASS****What is Covered**

This insurance is extended to cover accidental breakage of **Plate glass**, occurring during the **period of insurance** for:

1. The replacement of **Plate glass** with glass of similar manufacture or quality or at **Our** option, **We** will pay **You** the cost of such replacement subject to a maximum sum of RM1,000.00 per glass sheet.
2. The cost incurred in boarding up such breakage for which **We** are liable.

**What is Not Covered**

- a) Breakage of or damage to frames or framework of any description;
- b) Cost of removal or replacement of any **fittings** or **fixtures**;
- c) Breakage of glass in conservatories, green houses or outbuildings;
- d) Breakage of glass which is broken or damaged at the commencement of this insurance;
- e) Any **consequential loss**.

**J1.23 REINSTATEMENT IN COMPLIANCE WITH THE REQUIREMENT OF PUBLIC AUTHORITIES**

Notwithstanding anything to the contrary contained in section How **We** Settle **Your** Claims (Applicable to Buildings and/or Contents – Market Value of the **Policy**), it is hereby declared and agreed that the insurance by (Item No (as per **schedule**)) of this **Policy** extends to include such additional cost of reinstatement of the destroyed or damaged property thereby insured as may be incurred solely by reason of the necessity to comply with Building or other Regulations under or framed in pursuance of any Government Act or Bye-Laws of any Municipal or Local authority provided that :-

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“The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You”.

- 1) The amount recoverable under this Extension shall not include:-
  - a) the cost incurred in complying with any of the aforesaid Regulations or Bye-Laws:-
    - i) in respect of destruction or damage occurring prior to the granting of this extension,
    - ii) in respect of destruction or damage to insured by the **Policy**,
    - iii) under which notice has been served upon **You** prior to the happening of the destruction or damage.
    - iv) in respect of undamaged property or undamaged portions of property.
  - b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations or Bye-Laws not arisen;
  - c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-Laws.
- 2) The work of reinstatement must be commenced and carried out with reasonable despatch and in any case must be completed within twelve (12) months after the destruction or within such further time as **We** may (during the said 12 months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-Laws so necessitate) subject to **Our** liability under this extension not being thereby increased.
- 3) If **Our** liability under (any item of) the **Policy** apart from this extension shall be reduced by the application of any of the terms and conditions of the **Policy** then **Our** liability under this extension (in respect of any such item) shall be reduced in like proportion.
- 4) The total amount recoverable under any item of the **Policy** shall not exceed the **sum insured** thereby.
- 5) All the conditions of the **Policy** except insofar as they may be hereby expressly varied shall apply as if they had been incorporated herein.

#### **J1.24 PAIRS AND SETS CLAUSE**

It is hereby declared and agreed that notwithstanding anything contained in this **Policy** to the contrary, where any insured item consists of articles in a pair or set, **We** shall not be liable to pay more than the proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have as part of such pair or set.

Subject otherwise to the terms, exceptions and conditions of the **Policy**.

#### **J1.25 DATE RECOGNITION – FOR HOUSEOWNER/ HOUSEHOLDER INSURANCE POLICY ONLY**

It is noted and agreed this **Policy** is hereby amended as follows:-

- A. **We** will not pay for any loss or damage including loss of use with or without physical damage, injury (including bodily injury), expenses incurred or any **consequential loss** directly or indirectly caused by, consisting of, or arising from, the failure or inability of any computer, data processing equipment, media microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device, or any computer software, whether the property of the Insured or not, and whether occurring before, during or after the year 2000 that results from the failure or inability of such device and/or software as listed above to :
  1. correctly recognize any date as its true calendar date;
  2. capture, save, or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than its true calendar date; and/or
  3. capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
- B. It is further understood that **We** will not pay for the repair or modification of any part of any electronic data processing system or any part of any device and/or software as listed above in A.
- C. It is further understood that **We** will not pay for any loss or damage including loss of use with or without physical damage, injury (including bodily injury), expenses incurred or any **consequential loss** directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by the Insured or for the Insured or by or for others to determine, rectify or test, any potential or actual failure, malfunction or inadequacy describe in A. above.
- D. It is further understood that **We** will not pay for any **consequential loss** resulting from any continuing inability of the computer and equipment describe in A above to correctly recognize any date as its true calendar date after the lost or damaged property has been replaced or repaired.

Such loss or damage, injury (including bodily injury), expenses incurred or any **consequential loss** referred to in A, B, C or D above, is excluded regardless of any other cause that contributed concurrently or in any other sequence to the same.

*Saving Clause*

This endorsement shall not exclude subsequent loss or damage or **consequential loss** which itself results from an insured peril as defined in the **Policy**.

Subject otherwise to the terms and conditions of this **Policy**.

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**J1.27 TENANTS CLAUSE (AS TO INTEREST OF THE OWNER)**

It is hereby agreed that this insurance as to **Your** interest where the property insured is used or occupied by **Your** tenant, shall not be invalidated by any change of occupancy or increase of risk taking place in the property insured without **Your** knowledge provided that **You** shall immediately on the same coming to **Your** knowledge, give notice thereof to **Us** and pay the additional **premium** (if any) which may be required by **Us** from the date of such increase of risk.

Subject otherwise to the terms and conditions of the **Policy**.

**J1.28 AGGREGATE CONDITION OF AVERAGE CLAUSE**

It is hereby noted and agreed that notwithstanding the declaration of individual sums insured within the **Policy**, **Policy** condition 6 of this **Policy** will apply as though reference to property therein is in respect of all properties of the same insured at the same location insured therein. Accordingly, the sentence "Every item, if more than one, of the **Policy** shall be separately subject to this condition" appearing in the text of condition 6 is deemed to be deleted.

**J1.29 CAPITAL ADDITIONS CLAUSE**

**This extension may only be granted where the total sum insured is RM1,500,000 or above but is not to be applied to insurance on Stock-in-trade and/or merchandise.**

The insurance hereby extends to cover alterations, additions and improvements (but not appreciation in value in excess of the **sum insured**) to property specified in (Item(s) No(s) (as per **schedule**)) of this **Policy** for an amount not exceeding in respect of each item 10% of the **sum insured** by each item or RM1,000,000 per location whichever is the less.

**You** undertake to advise **Us** every three (3) months of such alterations, additions and improvements and to pay the appropriate additional **premium** thereon.

The clause is inoperative if the declaration of such alterations, additions and improvements is not received by **Us** within ninety (90) days from the date of such alterations, additions and improvements.

For the purpose of this clause, the inception date under the **Premium** Warranty shall be deemed to be the date of declaration received by **Us**.

**Note:** In the event that there is more than one location, then the limit may be increased to RM2,000,000.00, this amount being the aggregate limit for all the locations.

**J1.30 AUTOMATIC HOLD COVER (PROPERTIES IN NEW LOCATIONS)**

It is understood and agreed that any additional properties situated in locations within Malaysia not insured by the **Policy** which may be acquired by **You** during the currency of this **Policy** is automatically held covered up to ten (10) percent of the **Policy** limit or RM10 million, whichever is the lower, provided that **You** shall advise **Us** within thirty (30) days of any acquisition of any such properties and shall pay the additional **premium** from effective date of acquisition.

Subject otherwise to the terms, exceptions and conditions of the **Policy**.

**J1.32 FOUNDATION EXCLUSION**

The Insurance on Building(s) excludes that part of any building below the under\* surface of its lowest floor (and those parts of the concrete foundations for machinery which extend above such level).

Note 1: \* "upper" may be substituted for "under".

Note 2: The words in brackets may be omitted.

**J1.33 ESCALATION CLAUSE**

In consideration of the payment of an additional **premium** amounting to fifty (50) percent of the **premium** produced by applying the specified percentage to the first or the annual **premium** as appropriate on the undernoted item(s), the sum(s) insured thereby shall, during the **period of insurance**, be increased each day by an amount representing 1/365<sup>th</sup> of the specified percentage increase per annum.

Item Number	Specified percentage increase per annum
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Unless specifically agreed to the contrary the provisions of this clause shall only apply to the sums insured in force at the commencement of each **period of insurance**.

At each renewal date **You** shall notify **Us**:-

- i) the sums to be insured under each item above, but in the absence of such instructions the sum(s) insured by the above items shall be those stated on the **Policy** (as amended by any endorsements effective prior to the aforesaid renewal date) to which shall be added the increases which have accrued under this clause during the **period of insurance** up to that renewal date, and

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"The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You".

- ii) the specified percentage increase(s) required for the forthcoming **period of insurance**, but in the absence of instructions to the contrary prior to renewal date the existing percentage increase shall apply for the **period of insurance** from renewal.

All the conditions of the **Policy** except insofar as they may be hereby expressly varied shall apply as if they had been incorporated herein.

**J1.34 DAMAGE BY FALLING TREES OR BRANCHES AND OBJECTS THEREFROM**

In consideration of an additional **premium**, **We** hereby agree and declare that the insurance under this **Policy** shall extend to include loss or damage to the property described in the **Schedule** and/or to walls, gates and fences around and pertaining thereto directly resulting from damage by falling trees or branches and objects therefrom, provided that the first RM250.00 of each and every claim under this endorsement shall be borne by **You** as ascertained after the application of any condition of average.

Provided always that all the conditions of the **Policy** shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

Subject otherwise to the terms and conditions of the **Policy**.

**J1.36 AGREED ITEMS FOR HOUSEHOLD CONTENTS COVER**

It is hereby declared and agreed that the items covered by the **Policy** are limited only to the items listed here below for the **sum insured** provided. It shall be conditioned that in the event of a loss, the **sum insured** will stand reduced by the amount of the claim so paid but that average is agreed not to be applied (in consequence of which, Average Condition section How **We** Settle **Your** Claim (Applicable to Buildings and/or Contents) is hereby deleted): -

<u>Subject Matter of Insurance</u>	<u>Sum insured</u>
Furniture, <b>fixtures</b> and Household goods,	)
electrical appliances, crockery, cutlery	)
<b>Note:</b> This <b>Policy</b> does not cover jewelry or	) As per
any items of personal effect. The	) <b>schedule</b>
only items covered are those	)
listed immediately above.	)

**J1.37 DESIGNATION CLAUSE**

For the purpose of determining where necessary the item (column heading) under which any property is insured, **We** agree to accept the designation under which such property is entered in **Your** books.

**J1.38 ALTERATIONS, REPAIRS AND ADDITIONS CLAUSE**

Optional Benefit No. 4- Extension to cover alterations, repairs and additions (but not appreciation in value in excess of the **sum insured**)

This insurance is extended to cover alterations, repairs and additions (but not in appreciation in value in excess of the **sum insured**) to Buildings for an amount not exceeding 25% of the Total **Sum Insured** on Buildings.

Additional Benefit F - Liability to the Public will now include cover for liability arising out of or incidental to the carrying out of alterations, additions, repairs or decorations to buildings.

**J1.39 EXCESS**

THE PERILS SUBJECT TO **EXCESS** ARE AS DETAILED BELOW:

1. Bursting or overflowing of domestic water tanks, apparatus or pipes – first RM 50.00.
2. Hurricane, Cyclone, Typhoon, Windstorm – excluding the first 1 % of the total **sum insured** or the first RM 200.00 of each and every loss, whichever is lower.
3. Earthquake, Volcanic Eruption – excluding the first 1 % of the total **sum insured** or the first RM 200.00 of each and every loss, whichever is lower.
4. **Flood** – excluding the first 1 % of the total **sum insured** or the first RM 200.00 of each and every loss, whichever is lower.

**J1.40 APPLICABLE TO HOUSEHOLD CONTENTS POLICY ONLY**

1. Compensation for fatal injury to **You** due to Fire or Theft – RM 10,000
2. Receipts.  
Unless receipts are furnished at the time of proposal, it is deemed that no gold, silver, platinum articles, jewellery and furs are covered under this **Policy**.

**J1.41 LIABILITY LIMITS**

**YOUR LIABILITY AS OWNER/OCCUPIER OF THE PREMISES** -RM 50,000.00 (unless limit is increased by additional **premium**).

**J1.42 AGREED ITEMS FOR HOUSEHOLD CONTENTS (CLAUSE A)**

It is hereby declared and agreed that with effect from inception the items covered by the **Policy** are limited to the following:

- Sofa Set

NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

“The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You”.

- Dining Set
- Fans, Air-conditioners & Light fittings
- Refrigerator
- Washing Machine
- Microwave Oven
- Electrical appliances (kitchen)
- TV, VCD/VCR
- Hi-fi & other audio visual accessories
- Beds & mattresses
- Desktop Computers (excluding laptops, PDAs, cameras and video cameras)

Coverage is subject to **depreciation** and to the limit of sum insured of RM 25,000.00.

It shall be conditioned that in the event of loss, the **sum insured** will stand reduced by the amount of claim so paid but the principle of average is agreed not to be applied (in consequence of which, Average Condition section How **We** Settle **Your** Claim (Applicable to Buildings and/or Contents) is hereby deleted).

This **endorsement** supercedes all existing provisos or conditions to the contrary.

Subject otherwise to the existing terms and conditions of the **Policy**.

#### **J1.43 WAR AND TERRORISM EXCLUSION ENDORSEMENT**

**This endorsement cancels and replaces General Exception 1(c) hereof.**

Notwithstanding any other provision to the contrary within this insurance or any **endorsement** hereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- (2) any act of terrorism.

For the purpose of this **endorsement** an act of terrorism means any act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This **endorsement** also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If **We** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon **You**.

In the event any portion of this **endorsement** is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

#### **J1.44 REMOVAL OF DEBRIS (WITH SEPARATE SUM INSURED)**

The insurance by this item is in respect of costs and expenses necessarily incurred by **You** with **Our** consent in the:-

- a) removal of debris
- b) dismantling and/or demolishing
- c) shoring up or propping

of the portion or portions of the property insured by this **Policy** destroyed or damaged by fire or by any other peril hereby insured against. (Items (b) and (c) above are deemed to be deleted when neither Buildings nor machinery are insured).

**We** will not pay any costs or expenses:

- a) incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site.
- b) arising from pollution or contamination of property not insured by this **Policy**.

#### **J1.45 ARCHITECT'S, SURVEYOR'S AND CONSULTANT'S FEES (WITH SEPARATE SUM INSURED)**

**Applicable to Building only.**

The insurance by this item(s) is in respect of Architect's, Surveyor's and Consulting Engineer's fees for estimates, plans, specifications, quantities, tenders and supervision necessarily incurred in the reinstatement of the property insured consequent upon its destruction or damage by fire or other peril hereby insured against, but not such fees for preparing any claim hereunder. The amount payable for such fees shall not exceed those authorised under the scales of the associations of the respective professions prevailing at the time of destruction or damage, subject to the limit of the **sum insured** on this item(s).

#### J1.46 AGREED ITEMS FOR HOUSEHOLD CONTENTS (CLAUSE B)

It is hereby declared and agreed that with effect from inception the items covered by the **Policy** are limited to the following:

- Sofa Set
- Dining Set
- Fans, Air-conditioners & Light fittings
- Refrigerator
- Washing Machine/Dryer
- Microwave Oven
- Electrical appliances (kitchen)
- TV, VCD/VCR, DVD, PTV
- Hi-fi & other audio visual accessories
- Beds & mattresses
- Desktop Computers (excluding laptops, PDAs, cameras and video cameras)

Coverage is subject to **depreciation** and to the limit as per **schedule**.

It shall be conditioned that in the event of loss, the **sum insured** will stand reduced by the amount of claim so paid but the principle of average is agreed not to be applied (in consequence of which, Average Condition section How **We** Settle **Your** Claim (Applicable to Buildings and/or Contents) under is hereby deleted).

This **endorsement** supercedes all existing provisos or conditions to the contrary.

Subject otherwise to the existing terms and conditions of the **Policy**.

#### J1.47 INCREASED COMPENSATION FOR FATAL INJURY TO THE INSURED

It is hereby declared and agreed that the compensation payable in the event of fatal injury to **You** under Additional Benefits (C) of this **Policy** shall be increased to RM 20,000.00.

Subject otherwise to the existing terms and condition of the **Policy**.

#### J1.48 REPAIR OR REPLACEMENT OF DOORS /WINDOWS/ LOCKS/KEYS

**We** will pay the reasonable cost incurred in repairing or replacing doors/windows/locks/keys of **Your** private dwelling house or private flat/apartment/condominium which are damaged in a break-in or attempted break-in by thieves.

However, **We** will not pay if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than ninety (90) consecutive days.

The maximum amount payable is up to RM 250 for any one incident.

#### J1.49 REINSTATEMENT VALUE CLAUSE (CLAUSE A)

Notwithstanding anything to the Contrary contained in section How **We** Settle **Your** Claims (Applicable to Buildings and/or Contents – Market Value of the **Policy**), it is hereby declared and agreed that in the event of the property insured under Insuring Clause (Applicable to Buildings and/or Contents) – **Your** Contents (Electrical Items Only) the within **Policy** being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the **Policy** is to be calculated shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior to or more extensive than the insured property when new, subject to the following Special Provisions and subject also to the terms and conditions of the **Policy** except insofar as the same may be varied hereby.

##### SPECIAL PROVISIONS

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to **Your** requirements subject to **Our** liability not being thereby increase) must be commenced and carried out with reasonable despatch and in any case must be completed within 12 months after the destruction or damage, or within such further time as **We** may (during the said 12 months) in writing allow otherwise no payment beyond the amount which would have been payable under the **Policy** if this memorandum had not been incorporated therein shall be made.
2. Until expenditure has been incurred by **You** in replacing or reinstating the property destroyed or damaged **We** shall not be liable for any payment in excess of the amount which would have been payable under the **Policy** if this memorandum had not been incorporated therein
3. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered has been destroyed exceeds the **sum insured** thereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril insured against by this **Policy**, then **You** shall be considered as being **Your** own insurer for the **excess** and shall bear a rateable proportion of the loss accordingly. Each item of the **Policy** (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.
4. This memorandum shall be without force or effect if:-
  - a) **You** fails to intimate to **Us** within six (6) months from the date of destruction or damage, or such further time as **We** may in writing allow, **Your** intention to replace or reinstate the property destroyed or damaged.
  - b) **You** are unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

“The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You”.

5. No payment beyond the amount which would have been payable under the **Policy** if this memorandum had not been incorporated therein shall be made if at the time of any destruction or damage to any property insured hereunder such property shall be covered by any other insurance effected by or on **Your** behalf which is not upon the identical basis of reinstatement set forth therein.

#### J1.50 FREEZER CONTENTS

**We** will pay the cost of replacing foods spoilt in any deep freezer cabinet or refrigerator in **Your** private dwelling house or private flat/apartment/condominium by rise or fall in temperature caused by leakage or escape of refrigerator or refrigerant fumes or gasses or breakdown of the freezer cabinet or refrigerator directly caused by damage or malfunction as a result of any of the insured peril.

However, **We** will not pay for any food spoilage:

- a) as a result of the freezer cabinet or refrigerator door not being properly closed;
- b) caused by accidental or deliberate non supply of electricity by the electricity supply authority;
- c) if **Your** deep freezer cabinet or refrigerator is more than 10 years old;
- d) if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than thirty (30) consecutive days;
- e) where the food item is passed its "use-by" date.

**You** must bear the first RM 50 of each and every loss or damage.

The maximum amount payable is RM 150.

#### J1.51 INCLUSION OF CASH

**We** will pay for the loss of cash, belonging to **You** or **Your family** members, directly caused by fire or theft accompanied by actual forcible and violent breaking into or out of **Your** private dwelling house or private flat/apartment/condominium.

This coverage will exclude any loss due to arson or negligence by **You** and/or **Your household** members.

It is hereby declared and agreed that under Insuring Clause (Applicable to Buildings and/or Contents) **Your** Contents Section What is Not Covered (c), the exclusion of cash is deemed to be deleted.

The maximum payable under this cover is RM 500.

#### J1.52 INCLUSION OF CASH (CLAUSE A)

**We** will pay for the loss of cash, belonging to **You** or **Your family** members, directly caused by fire or theft accompanied by actual forcible and violent breaking into or out of **Your** private dwelling house or private flat/apartment/condominium.

This coverage will exclude any loss due to arson or negligence by **You** and/or **Your household** members.

It is hereby declared and agreed that under Insuring Clause (Applicable to Buildings and/or Contents) **Your** Contents Section What is Not Covered (c), the exclusion of cash is deemed to be deleted.

The maximum payable under this cover is RM 250.

#### J1.53 AGREED ITEMS FOR HOUSEHOLD CONTENTS (CLAUSE C)

It is hereby declared and agreed that with effect from inception the items covered by the **Policy** are limited to the following:

- Sofa Set
- Dining Set
- Fans, Air-conditioners & Light fittings
- Refrigerator
- Washing Machine
- Microwave Oven
- Electrical appliances (kitchen)
- TV, VCD/VCR (excluding Astro dish and decoder)
- Hi-fi & other audio visual accessories
- Beds & mattresses
- Desktop Computers (excluding laptops, PDAs, cameras and video cameras)

Coverage is subject to "New for Old" for electrical items and **depreciation** for non- electrical items listed above and to the limit of **sum insured** of RM28,000.00.

It shall be conditioned that in the event of loss, the **sum insured** will stand reduced by the amount of claim so paid but the principle of average is agreed not to be applied (in consequence of which, Average Condition section How **We** Settle **Your** Claim (Applicable to Buildings and/or Contents) is hereby deleted).

This **endorsement** supercedes all existing provisos or conditions to the contrary.  
Subject otherwise to the existing terms and conditions of the **Policy**.

NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

"The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You".

#### J1.54 INCLUSION OF MOUNTAIN BICYCLES/PEDAL CYCLES

**We** will pay for loss of or damage to mountain bicycles and/or pedal cycles (other than motor assisted pedal cycles) belonging to **You** or **Your family** members from **Your** private dwelling house or private flat/apartment/condominium.

**We** will exclude:

- a) The first RM 50.00 of each loss or damage;
- b) Loss or damage caused by **wear** and **tear**, **depreciation**, atmospheric or climatic conditions, gradually operating cause, repair or mechanical breakdown;
- c) Loss or damage while the mountain bicycle/pedal cycle is being used outside the compound of **Your** private dwelling house or private flat/apartment/condominium;
- d) Theft of bicycles left unattended unless securely locked within the compound of **Your** private dwelling house or private flat/apartment/condominium;
- e) Loss or damage to tyres or accessories unless the mountain bicycle/pedal cycle is lost or damaged at the same time;
- f) Loss or damage while **Your** private dwelling house or private flat/apartment/condominium has been left unoccupied for more than 90 consecutive days

**We** will pay the cost of replacement less deduction for **wear** and **tear** except for a mountain bicycle/pedal cycle that can be economically repaired where the cost of repair will be paid.

The maximum payable in respect of any one claim or incident for each mountain bicycle/pedal cycle is up to RM 500.

#### J1.55 REINSTATEMENT VALUE CLAUSE (CLAUSE B)

Notwithstanding anything to the Contrary contained in section How **We** Settle **Your** Claims (Applicable to Buildings and/or Contents – Market Value of the **Policy**, it is hereby declared and agreed that in the event of the property insured under Insuring Clause (Applicable to Buildings and/or Contents) – **Your** Contents the within **Policy** being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the **Policy** is to be calculated shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior to or more extensive than the insured property when new, subject to the following Special Provisions and subject also to the terms and conditions of the **Policy** except insofar as the same may be varied hereby.

##### SPECIAL PROVISIONS

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to **Your** requirements subject to **Our** liability not being thereby increase) must be commenced and carried out with reasonable despatch and in any case must be completed within 12 months after the destruction or damage, or within such further time as **We** may (during the said 12 months) in writing allow otherwise no payment beyond the amount which would have been payable under the **Policy** if this memorandum had not been incorporated therein shall be made.
2. Until expenditure has been incurred by **You** in replacing or reinstating the property destroyed or damaged **We** shall not be liable for any payment in excess of the amount which would have been payable under the **Policy** if this memorandum had not been incorporated therein
3. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered has been destroyed exceeds the **sum insured** thereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril insured against by this **Policy**, then **You** shall be considered as being **Your** own insurer for the **excess** and shall bear a rateable proportion of the loss accordingly. Each item of the **Policy** (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.
4. This memorandum shall be without force or effect if :-
  - a) **You** fails to intimate to **Us** within six (6) months from the date of destruction or damage, or such further time as **We** may in writing allow, **Your** intention to replace or reinstate the property destroyed or damaged.
  - b) **You** are unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.
5. No payment beyond the amount which would have been payable under the **Policy** if this memorandum had not been incorporated therein shall be made if at the time of any destruction or damage to any property insured hereunder such property shall be covered by any other insurance effected by or on **Your** behalf which is not upon the identical basis of reinstatement set forth therein.

#### J1.56 AGREED ITEMS FOR HOUSEHOLD CONTENTS (CLAUSE D)

It is hereby declared and agreed that with effect from inception the items covered by the **Policy** are limited to the following:

- Sofa Set
- Dining Set
- Fans, Air-conditioners & Light fittings
- Refrigerator
- Washing Machine/Dryer
- Microwave Oven
- Electrical appliances (kitchen)
- TV, VCD/VCR, DVD, Projection TV
- Hi-fi & other audio visual accessories
- Beds & mattresses
- Desktop Computers (excluding laptops, PDAs, cameras & video cameras and ASTRO dish & decoder).

NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

“The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You”.

Coverage is subject to **depreciation** and to the limit as per **schedule**.

It shall be conditioned that in the event of loss, the **sum insured** will stand reduced by the amount of claim so paid but the principle of average is agreed not to be applied (in consequence of which, Average Condition section How **We Settle Your Claim** (Applicable to Buildings and/or Contents) is hereby deleted).

This endorsement supercedes all existing provisos or conditions to the contrary.

Subject otherwise to the existing terms and conditions of the **Policy**.

**J1.57 EXTENSION TO COVER AGAINST LOSS OR DAMAGE BY HURRICANE, CYCLONE, TYPHOON OR WINDSTORM TO METAL STACK, AWNINGS, BLINDS SIGNS AND OTHER OUTDOOR FIXTURES AND FITTINGS INCLUDING GATES AND FENCES**

This insurance is extended to cover loss or damage to metal smoke stacks, awnings, blinds, signs and other outdoor **fixtures** and **fixtures** including gates and fences under **Insured event 7(b)**.

**J1.58 EXTENSION FOR EXTENDED THEFT COVER INCLUDING THEFT BY DOMESTIC SERVANT(S)**

**What is Covered**

**Insured event** No. 6 will now be read as :

Theft or any attempted theft including theft by the **Insured's** domestic servant(s).

For contents temporarily removed, theft is only insured :

- (i) at any Bank, Safe Deposit or occupied private dwelling.
- (ii) in any building where **You** or any member of **Your family** is residing;
- (iii) in the course of removal to or from any Bank or Safe Deposit whilst **You**, a member of **Your family** or an authorised person is in charge.

For contents temporarily removed to places other than (i), (ii) and (iii) above, the contents will only be insured against theft or any attempted theft, when accompanied by actual forcible and violent breaking into or out of a building.

**What is Not Covered**

1. (a) If the Building or any parts of it are lent, let or sub-let.  
(b) If theft occurs in any outbuilding not directly communicating with the private dwelling house or private flat/apartment /condominium.  
(c) If theft of servant's property other than from the private dwelling house or private flat/apartment/condominium.  
UNLESS accompanied by actual forcible and violent breaking into or out of a building.
2. Theft from the **open**.
3. The first 1% of the Total **Sum Insured** or RM250.00, whichever is lower.
4. If the Private Dwelling House was unoccupied for more than ninety (90) days consecutively in any one **Period of insurance**, this cover will be suspended unless agreed by **Us** by way of an **endorsement**.

**J1.59 LIABILITY LIMITS (CLAUSE A) (APPLICABLE TO H-CARE ONLY)**

It is hereby declared and agreed that under H-CARE **Policy**:

- Plan A to C - Limit of Liability for televisions (CTV / Projection TV / Plasma TV / LCD TV) is limited to RM 10,000.00
- Plan D only - Limit of Liability for televisions (CTV / Projection TV / Plasma TV / LCD TV) is limited to RM 15,000.00

Subject other wise to the existing terms and condition of the **Policy**.

**J1.61 AGREED ITEMS FOR HOUSEHOLD CONTENTS (CLAUSE E)**

It is hereby declared and agreed that with effect from inception the items covered by the **Policy** are limited to the following:

- Sofa Set
- Dining Set
- Fans, Air-conditioners & Light **fixtures**
- Refrigerator
- Washing Machine/Dryer
- Microwave Oven
- Electrical appliances (kitchen)
- TV, VCD/VCR/DVD/Projection TV
- Hi-fi & other audio visual accessories
- Beds & mattresses
- Desktop Computers (excluding laptops, PDAs, cameras and video cameras).
- Astro Dish and Decoder

Coverage is subject to "New for Old" for electrical items and **depreciation** for non-electrical items listed above and to the limit of **sum insured** as per **schedule**.

It shall be conditioned that in the event of loss, the **sum insured** will stand reduced by the amount of claim so paid but the principle of average is agreed not to be applied (in consequence of which, Average Condition section How **We Settle Your Claim** (Applicable to Buildings and/or Contents) is hereby deleted).

NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

"The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You".

This endorsement supercedes all existing provisos or conditions to the contrary.

Subject otherwise to the existing terms and conditions of the **Policy**.

**J1.62 APPLICABLE TO HOUSEHOLD CONTENTS POLICY ONLY (CLAUSE A)**

Compensation for fatal injury to **You** due to Fire or Theft – RM 10,000

**J1.65 INCREASE OF INDEMNITY LIMIT UNDER ADDITIONAL BENEFIT - RENT INSURANCE**

The limit of liability under the Additional Benefit E - Rent Insurance is increased to (as per **Policy schedule**) per cent of the Total **Sum Insured** on Buildings and /or Contents.

**J1.66 EXTENSION TO COVER SUBSIDENCE AND LANDSLIP (excluding Proviso (a))**

**What is Covered**

This insurance is extended to cover loss or damage to the property insured caused by:

- i) subsidence and/or heave of the site on which the buildings stand or land belonging to; or
- ii) landslip.

Subject otherwise to the terms and conditions of the **Policy**.

**What is Not Covered**

**We** will not pay for loss or damage:

- a) to or resulting from movement of solid floor slabs, unless the foundation beneath the external walls of the buildings are damaged by the same cause and at the same time;
- b) Directly or indirectly caused by:
  - Coastal or river **erosion**;
  - Demolition, structural alteration or structural repair;
  - Defective design or inadequate construction of foundations.
- c) This Optional Benefit is subject to the following **excess**, and is applicable for each and every loss:
  - 5% of the total **sum insured** or RM25,000.00 whichever is the lower, ascertained after the application of any condition of average.

**J1.67 OTHER CONTENTS CLAUSE**

It is agreed that the term "Other Contents" in so far as they are not otherwise insured is understood to include:

- a) Money and stamps not otherwise specifically insured for an amount not exceeding RM \_\_\_\_\_.
- b) Documents, manuscripts and business books but only for the value of the materials as stationery, together with the cost of clerical labour expended in writing up, and not for the value to **You** of the information contained therein and for an amount not exceeding RM \_\_\_\_\_ in respect of any one document manuscript or business book.
- c) Computer systems records but only for the value of the materials together with the cost of clerical labour and computer time expended in reproducing such records (excluding any expenses in connection with the production of information to be recorded therein) and not for the value to **You** of the information contained therein for an amount not exceeding RM \_\_\_\_\_.
- d) Patterns, models, moulds, plans and designs, for an amount not exceeding RM \_\_\_\_\_ in respect of any one pattern, model, mould, plan and design.
- e) Employee pedal cycles, clothing, tools and other personal effect for an amount not exceeding RM \_\_\_\_\_ in respect of any one employee.

**J1.68 AGREED VALUE ENDORSEMENT FOR ART OBJECT/PAINTINGS, ANTIQUES AND SUCH LIKE ITEMS**

It is hereby declared and agreed that in the event of the undernoted item(s) of property insured being totally lost, destroyed or damaged by any peril insured against, **Our** liability shall not exceed the corresponding agreed value stated in the **schedule** below:

**Property Insured**

**Agreed Value**

\_\_\_\_\_  
(as per **schedule**)

Notwithstanding anything contained in this **Policy** to the contrary, where any insured items consists of articles in a pair or set, **We** shall not be liable to pay more than the proportionate value of any particular parts which may be lost, without reference to any special value which such article or articles may have as part of such pair or set.

Subject otherwise to the terms, exceptions and conditions of the **Policy**.

NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

"The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You".

**J1.69 CASH ASSIST**

**We** will pay out-of-pocket expenses which incurred by **You** if it is decided by an independent adjuster that the insured residence is rendered uninhabitable as a result of an insured peril.

**We** will only pay for those out-of-pocket expenses which are reasonable and appropriately incurred after the time of loss.

The out-of-pocket expenses are:

- a) Transportation costs for removing and returning the contents out of or back to **Your** private dwelling house or private flat/apartment/condominium;
- b) The cost of temporary storage of the contents.

This cover applies only in respect of **Your** residence as stated in the **Policy schedule**.

The maximum amount payable under this cover is up to 5% of the total contents **sum insured** any one incident.

**J1.70 TITLE DEEDS OR DOCUMENTS OR MANUSCRIPTS INCLUDING IDENTITY CARDS, PASSPORTS AND CREDIT CARDS**

**We** will pay the cost necessarily incurred in replacing Title Deeds or Documents or Manuscripts including identity cards, passports and credit cards belonging to **You** and **Your** legal spouse and children lost or destroyed as a result of an insured peril.

However, **We** will not pay if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than ninety (90) consecutive days.

It is hereby declared and agreed that under Insuring Clause (Applicable to Buildings and/or Contents) **Your** Contents Section What is Not Covered (c), the exclusion of deeds, documents of any kind and manuscripts is deemed to be deleted.

The maximum amount payable under this cover is up to RM 2,500.

**J1.71 COINS, MEDALS AND STAMPS COLLECTION**

**We** will pay for loss of Coins, Medals and Stamps Collection in **Your** private dwelling house or private flat/apartment/condominium belonging to **You** or **Your family** members, directly caused by an insured peril.

It is hereby declared and agreed that under Insuring Clause (Applicable to Buildings and/or Contents) **Your** Contents Section What is Not Covered (c), the exclusion of coins, medal and stamp collections is deemed to be deleted.

However, **We** will not pay if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than ninety (90) consecutive days.

The maximum amount payable under this cover is up to RM 500.

**J1.72 FIRE BRIGADE CHARGES**

**We** will pay for Fire Brigade charges necessarily and reasonably incurred by **You** in extinguishing a fire at **Your** private dwelling house or private flat/apartment/condominium.

The maximum amount payable is up to RM 1,000 for any one incident.

**J1.73 FREEZER CONTENTS (CLAUSE A)**

**We** will pay the cost of replacing foods spoiled in any deep freezer cabinet or refrigerator in **Your** private dwelling house or private flat/apartment/condominium by rise or fall in temperature caused by leakage or escape of refrigerator or refrigerant fumes or gasses or breakdown of the freezer cabinet or refrigerator directly caused by damage or malfunction as a result of any of the insured peril.

However, **We** will not pay for any food spoilage:

- a) as a result of the freezer cabinet or refrigerator door not being properly closed;
- b) caused by accidental or deliberate non supply of electricity by the electricity supply authority;
- c) if **Your** deep freezer cabinet or refrigerator is more than 10 years old;
- d) if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than 30 consecutive days;
- e) where the food item is passed its "use-by" date.

**You** must bear the first RM 50 of each and every loss or damage.

The maximum amount payable is RM 500.

**J1.74 ORDER TO EVACUATE BY GOVERNMENT/PUBLIC AUTHORITY**

**We** will pay **You** for the contents in the private dwelling house or private flat/apartment/condominium which **You** are prevented from removing by order of any competent government and/or public authority where **Your** private dwelling house or private flat/apartment/condominium is in imminent

danger of being damaged or destroyed and because of such danger **Your** private dwelling house or private flat/apartment/condominium is declared permanently unfit or unsafe to live in and a notice of evacuation is issued.  
The maximum amount payable under this cover will be limited to fifty (50) percent of the total contents **sum insured**.

#### J1.75 INCLUSION OF CASH (CLAUSE B)

**We** will pay for the loss of cash, belonging to **You** or **Your family** members, directly caused by fire or theft accompanied by actual forcible and violent breaking into or out of **Your** private dwelling house or private flat/apartment/condominium.

This coverage will exclude any loss due to arson or negligence by **You** and/or **Your household** members.

It is hereby declared and agreed that under Insuring Clause (Applicable to Buildings and/or Contents) **Your** Contents Section What is Not Covered (c), the exclusion of cash is deemed to be deleted.

The maximum payable under this cover is RM 1,000.

#### J1.76 REPAIR OR REPLACEMENT OF DOORS/WINDOWS/LOCKS/KEYS (CLAUSE A)

**We** will pay the reasonable cost incurred in repairing or replacing doors/windows/locks/keys of **Your** private dwelling house or private flat/apartment/condominium which are damaged in a break-in or attempted break-in by thieves.

However, **We** will not pay if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than ninety (90) consecutive days.

The maximum amount payable is RM 1,800 for any one incident.

#### J1.77 SERVANT'S PROPERTY

It is hereby declared and agreed that under Additional Benefits (D), loss or damage to servant's property due to an insured peril is covered up to a limit of RM 2,000.

#### J1.78 AGREED ITEMS FOR HOUSEHOLD CONTENTS (CLAUSE G)

It is hereby declared and agreed that with effect from inception the items covered by the **Policy** are limited to the following:

- Sofa Set
- Dining Set
- Fans, Air-conditioners & Light fittings
- Refrigerator
- Washing Machine/Dryer
- Microwave Oven
- Electrical appliances (kitchen)
- TV, VCD/VCR, DVD, PTV
- Hi-fi & other audio visual accessories
- Beds & mattresses
- Desktop Computers, laptops, PDAs, cameras and video cameras
- Astro Dish and Decoder
- Cordless phone
- Water filter

Coverage is subject to "New for Old" and to the limit as per **schedule**.

It shall be conditioned that in the event of loss, the **sum insured** will stand reduced by the amount of claim so paid but the principle of average is agreed not to be applied (in consequence of which, Average Condition section How **We** Settle **Your** Claim (Applicable to Buildings and/or Contents) is hereby deleted).

This endorsement supercedes all existing provisos or conditions to the contrary.  
Subject otherwise to the existing terms and conditions of the **Policy**.

#### J1.79 DISASTER CASH

It is hereby declared and agreed that **We** will provide a defined cash benefit to **You** if **Your** private dwelling house or private flat/apartment/condominium rendered uninhabitable for more than forty-eight (48) hours following a natural disaster.

A natural disaster will include but is not limited to the following:

- a) fire
- b) flood;
- c) earthquake, volcanic eruption, tsunami;
- d) hurricane, cyclone, typhoon; and/or
- e) subsidence and landslip.

It shall be conditioned that the damaged home is **Your** primary place of residence and that **You** were living there at the time of the disaster.  
The amount payable is RM 5,000 for any one incident.

NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

"The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You".

**J1.81 INCREASED COMPENSATION FOR FATAL INJURY TO THE INSURED (CLAUSE A)**

It is hereby declared and agreed that the compensation payable in the event of fatal injury to **You** under Additional Benefits (C) of this **Policy** shall be increased to RM 30,000.00.

Subject otherwise to the existing terms and condition of the **Policy**.

**J1.82 REPAIR OR REPLACEMENT OF DOORS / WINDOWS / LOCKS / KEYS (CLAUSE B)**

**We** will pay the reasonable cost incurred in repairing or replacing doors/windows/locks/keys of **Your** private dwelling house or private flat/apartment/condominium which are damaged in a break-in or attempted break-in by thieves.

However, **We** will not pay if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than ninety (90) consecutive days.

The maximum amount payable is RM 1,000 for any one incident.

**J1.83 REPAIR OR REPLACEMENT OF DOORS / WINDOWS / LOCKS / KEYS (CLAUSE C)**

**We** will pay the reasonable cost incurred in repairing or replacing doors/windows/locks/keys of **Your** private dwelling house or private flat/apartment/condominium which are damaged in a break-in or attempted break-in by thieves.

However, **We** will not pay if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than ninety (90) consecutive days.

The maximum amount payable is RM 3,500 for any one incident.

**J1.84 INCLUSION OF CASH (CLAUSE C)**

**We** will pay for the loss of cash, belonging to **You** or **Your family** members, directly caused by fire or theft accompanied by actual forcible and violent breaking into or out of **Your** private dwelling house or private flat/apartment/condominium.

This coverage will exclude any loss due to arson or negligence by **You** and/or **Your household** members.

It is hereby declared and agreed that under Insuring Clause (Applicable to Buildings and/or Contents) **Your** Contents Section What is Not Covered (c), the exclusion of cash is deemed to be deleted.

The maximum payable under this cover is RM 2,500.

**J1.85 INCLUSION OF MOUNTAIN BICYCLES/PEDAL CYCLES (CLAUSE A)**

**We** will pay for loss of or damage to mountain bicycles and/or pedal cycles (other than motor assisted pedal cycles) belonging to **You** and/or **Your family** members from **Your** private dwelling house or private flat/apartment/condominium.

**We** will exclude:

- a) The first RM 50.00 of each loss or damage;
- b) Loss or damage caused by **wear** and **tear**, **depreciation**, atmospheric or climatic conditions, gradually operating causes, repair or mechanical breakdown;
- c) Loss or damage while the mountain bicycle/pedal cycle is being used outside the compound of **Your** private dwelling house or private flat/apartment/condominium;
- d) Theft of bicycles left unattended unless securely locked within the compound of **Your** private dwelling house or private flat/apartment/condominium;
- e) Loss or damage to tyres or accessories unless the mountain bicycle/pedal cycle is lost or damaged at the same time;
- f) Loss or damage while **Your** private dwelling house or private flat/apartment/condominium has been left unoccupied for more than 90 consecutive days

**We** will pay the cost of replacement less deduction for **wear** and **tear** except for a mountain bicycle/pedal cycle that can be economically repaired where the cost of repair will be paid.

The maximum payable in respect of any one claim or incident for each mountain bicycle/pedal cycle is up to RM 3,000.

**J1.86 FIRE BRIGADE CHARGES (CLAUSE A)**

**We** will pay for Fire Brigade charges necessarily and reasonably incurred by **You** in extinguishing a fire **Your** private dwelling house or private flat/apartment/condominium.

The maximum amount payable is up to RM 500 for any one incident.

**J1.87 FIRE BRIGADE CHARGES (CLAUSE B)**

**We** will pay for Fire Brigade charges necessarily and reasonably incurred by **You** in extinguishing a fire **Your** private dwelling house or private flat/apartment/condominium.

The maximum amount payable is up to RM 2,000 for any one incident.

**J1.88 FREEZER CONTENTS (CLAUSE B)**

**We** will pay the cost of replacing foods spoilt in any deep freezer cabinet or refrigerator in **Your** private dwelling house or private flat/apartment/condominium by rise or fall in temperature caused by leakage or escape of refrigerator or refrigerant fumes or gasses or breakdown of the freezer cabinet or refrigerator directly caused by damage or malfunction as a result of any of the insured peril.

However, **We** will not pay for any food spoilage:

- a) as a result of the freezer cabinet or refrigerator door not being properly closed;
- b) caused by accidental or deliberate non supply of electricity by the electricity supply authority;
- c) if **Your** deep freezer cabinet or refrigerator is more than 10 years old;
- d) if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than 30 consecutive days;
- e) where the food item is passed its "use-by" date.

**You** must bear the first RM 50 of each and every loss or damage.

The maximum amount payable is RM 250.

**J1.89 FREEZER CONTENTS (CLAUSE C)**

**We** will pay the cost of replacing foods spoilt in any deep freezer cabinet or refrigerator in **Your** private dwelling house or private flat/apartment/condominium by rise or fall in temperature caused by leakage or escape of refrigerator or refrigerant fumes or gasses or breakdown of the freezer cabinet or refrigerator directly caused by damage or malfunction as a result of any of the insured peril.

However, **We** will not pay for any food spoilage:

- a) as a result of the freezer cabinet or refrigerator door not being properly closed;
- b) caused by accidental or deliberate non supply of electricity by the electricity supply authority;
- c) if **Your** deep freezer cabinet or refrigerator is more than 10 years old;
- d) if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than 30 consecutive days;
- e) where the food item is passed its "use-by" date.

**You** must bear the first RM 50 of each and every loss or damage.

The maximum amount payable is RM 1,000.

**J1.90 DISASTER CASH (CLAUSE A)**

It is hereby declared and agreed that **We** will provide a defined cash benefit to **You** if **Your** private dwelling house or private flat/apartment/condominium is rendered uninhabitable for more than forty-eight (48) hours following a natural disaster.

A natural disaster will include but is not limited to the following:

- a) fire
- b) flood;
- c) earthquake, volcanic eruption, tsunami;
- d) hurricane, cyclone, typhoon; and/or
- e) subsidence and landslip.

It shall be conditioned that the damaged home is **Your** primary place of residence and that **You** were living there at the time of the disaster.

The amount payable is RM 10,000 for any one incident.

**J1.91 COINS, MEDALS AND STAMPS COLLECTION (CLAUSE A)**

**We** will pay for loss of Coins, Medals or Stamps Collection in **Your** private dwelling house or private flat/apartment/condominium belonging to **You** or **Your family** members, directly caused by an insured peril.

It is hereby declared and agreed that under Insuring Clause (Applicable to Buildings and/or Contents) **Your** Contents Section What is Not Covered (c), the exclusion of coins, medal and stamp collections is deemed to be deleted.

However, **We** will not pay if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than ninety (90) consecutive days.

The maximum amount payable under this cover is up to RM 2,000.

**J1.92 BREAKAGE OF MIRRORS**

**We** will indemnify **You** against loss or damage to mirrors, other than hand held mirrors, by breakage thereof whilst in the Private Dwelling. **Our** liability under this extension is limited to RM500.00 per piece any one incident.

**J1.93 JEWELLERY IN EXCESS OF THE 1/3 OF CONTENTS VALUE LIMIT**

It is hereby declared and agreed that under Insuring Clause (Applicable to Buildings and/or Contents) **Your** Contents Section What is Covered (b), the total value of platinum, gold, silver articles, jewellery and furs exceeds one-third of the total **sum insured** on contents as admitted and approved by **Us**.

A list of these admitted items insured have been lodged with **Us**.

Subject otherwise to the existing terms and conditions of the **Policy**.

**J1.94 DEBRIS REMOVAL (CLAUSE A)**

The insurance by this item is in respect of costs and expenses necessarily incurred by **You** with **Our** consent in the:-

- a) removal of debris
- b) dismantling and/or demolishing
- c) shoring up or propping

of the portion or portions of the property insured by this **Policy** destroyed or damaged by fire or by any other peril hereby insured against. (Items (b) and (c) above are deemed to be deleted when neither Buildings nor machinery are insured).

**We** will not pay any costs or expenses:

- a) incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site.
- b) arising from pollution or contamination of property not insured by this **Policy**.

The maximum amount payable is RM 2,000.

**J1.95 DEBRIS REMOVAL (CLAUSE B)**

The insurance by this item is in respect of costs and expenses necessarily incurred by **You** with **Our** consent in the:-

- d) removal of debris
- e) dismantling and/or demolishing
- f) shoring up or propping

of the portion or portions of the property insured by this **Policy** destroyed or damaged by fire or by any other peril hereby insured against. (Items (b) and (c) above are deemed to be deleted when neither Buildings nor machinery are insured).

**We** will not pay any costs or expenses:

- a) incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site.
- b) arising from pollution or contamination of property not insured by this **Policy**.

The maximum amount payable is RM 5,000.

**J1.96 SERVANT'S PROPERTY (CLAUSE A)**

It is hereby declared and agreed that under Additional Benefits (D), loss or damage to servant's property due to an insured peril is covered up to a limit of RM 500.

**J1.97 LIABILITY LIMIT (CLAUSE B)**

Insured's liability as owner/occupier of the **premises** under Additional Benefits (F) – RM 100,000.00 (unless limit is increased by additional **premium**).

**J1.98 LIABILITY LIMIT (CLAUSE C)**

Insured's liability as owner/occupier of the **premises** under Additional Benefits (F) – RM 250,000.00.

**J2.01 SINGLE ITEM LIMITED TO 5% OF TOTAL SUM INSURED**

It is hereby understood and agreed that, if list of items to be insured is not provided to **Us** at time of proposal, in the event of claim, **Our** liability for any one single item is limited to 5% of the total Contents value (furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, Hi-Fi equipment and the like excepted).

Subject otherwise to the existing terms and conditions of the **Policy**.

**J2.02 WAIVER OF AVERAGE CLAUSE**

It is hereby understood and agreed that Average Condition under the section How **We** Settle **Your** Claim (Applicable to Buildings and/or Contents) is deemed to be deleted.

Subject otherwise to the existing terms and conditions of the **Policy**.

**J2.03 TITLE DEEDS OR DOCUMENTS OR MANUSCRIPTS INCLUDING IDENTITY CARDS, PASSPORTS AND CREDIT CARDS**

**We** will pay the cost necessarily incurred in replacing Title Deeds or Documents or Manuscripts including identity cards, passports and credit cards belonging to **You** and **Your** legal spouse and children lost or destroyed as a result of an insured peril.

However, **We** will not pay if the loss occurs when **Your** private dwelling house or private flat/apartment/condominium is left unoccupied for more than ninety (90) consecutive days.

It is hereby declared and agreed that under Insuring Clause (Applicable to Buildings and/or Contents) **Your** Contents Section What is Not Covered (c), the exclusion of deeds, documents of any kind and manuscripts is deemed to be deleted.

The maximum amount payable under this cover is up to RM 3,000.

**J2.05 SANCTION EXCLUSION CLAUSE**

No insurer shall be deemed to provide cover and no insurer shall 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 insurer to any sanction, prohibition or restriction under the United Nations' Security Council resolutions (UNSC) or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

## PART 2 – ACCIDENTAL DAMAGE

In consideration of **You** paying to **Us** the additional premium mentioned in the **Policy** schedule, **We** agree to indemnify **You** for damage to:

- a) television, DVD/VCD players, Hi-fi and all other audio visual equipment;
- b) desktop computer and its accessories; and/or
- c) cooker hood & hob, refrigerator, washing machine, dryer, dishwasher, microwave and oven,

due to **Accident** including damage due to liquid spillage/overflow while within the **Private Dwelling House or Private Flat/apartment/condominium** subject to the sum insured, limits of liability, insuring agreement, exclusions, conditions and other terms contained in this policy or endorsed hereon.

### Exclusions to Part 2:

- a) Damage that is intentionally caused by **You**;
- b) Damage to items other than listed above; and/or
- c) Damage not caused by **Accident**.

## PART 3 – WORLDWIDE PERSONAL VALUABLES COVER

In consideration of the **You** paying to **Us** the additional premium mentioned in the **Policy** schedule, **We** agrees to indemnify **You** for the loss of or damage to the listed/scheduled Personal Valuables due to **Accident** including damage due to liquid, **Theft** and/or **Robbery** which may occur anywhere in the world subject to the sum insured, limits of liability, insuring agreement, exclusions, conditions and other terms contained in this policy or endorsed hereon.

The items to be insured under Part 3 shall not exceed 50% of the sum insured under the Insuring Clause (Applicable to Buildings and/or Contents) – **Your** Contents and a detailed list/schedule of each item and its value must be lodged with **Us**. At time of claim, receipts must be furnished. If receipts are not available, **You** must be able to authenticate existence and value of lost item(s).

### Exclusions to Part 3:

- a) mechanical, electrical or electronic breakdown, failure or derangement;
- b) **Theft** from any vehicle;
- c) marring or scratching, denting, chaffing, deterioration, depreciation, alteration, maintenance, any process of cleaning or drying, repairing, renovation, bleaching, dyeing, restoring or servicing;
- d) leakage, loss of weight, shrinkage, evaporation, bulging, buckling, contamination, insect or vermin, inherent vice, wear and tear, rust, corrosion, mildew, atmospheric or climatic conditions (including wind, rain, hail, sleet, snow and frost) and any other gradually operating causes;
- e) delay, seizure, confiscation, destruction, requisition, retention or detention by **Customs** or other **Government** or **Public Authority** or **Official**;
- f) **Your** intentional, deliberate or fraudulent acts or **Your** representatives, or anyone residing in the same household or to whom the **Personal Valuables** has been entrusted;
- g) transit by air, vessels or ships, trains or vehicles, or any other mode of **Public Transportation** unless the **Personal Valuables** is hand-carried by **You** during the course of transit;
- h) product defects, faulty or defective design, material or workmanship, latent defect;
- i) ionizing radiation or contamination by radioactivity from nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or hazardous properties of any nuclear assembly or nuclear component thereof;
- j) loss of or damage to items other than specified under **Personal Valuables**;
- k) loss of or damage to **Personal Valuables** under a more specific policy; and/or
- l) loss of or damage to **Personal Valuables** due to mysterious disappearance, unexplainable and/or not provable event.

### Condition to Part 3:

- a) **You** shall take all reasonable precautions for the safety of **Your Personal Valuables**.
- b) The following items are limited to 1 unit only and in case of multiple Insureds, limited to one unit for each Insured:
  - Watch;
  - Laptop;
  - Handphone;
  - Notebook; and
  - Personal digital assistant (PDA).

## PART 4 – KEY REPLACEMENT COVER

In consideration of **You** having paid the additional premium stated in the policy schedule to **Us**, **We** agrees to provide coverage to **You** for key replacement which may take place anywhere in Malaysia during the period of insurance subject to the terms and conditions of this policy.

**We** will reimburse **You** for:

- a) the cost of replacing **Your** residence and/or vehicle keys which are lost or stolen. The covered cost is limited to the money that has been paid to a locksmith to produce new key(s).
- b) the cost of replacing **Your** locks and key(s) if **Your Private dwelling house or private flat/apartment/condominium** or vehicle is broken into. The covered costs include the labor cost for replacing the lock.
- c) the cost of engaging the services of a locksmith if **You** are locked out of **Your Private dwelling house or private flat/apartment/condominium** or vehicle due to the loss or **Theft** of **Your** key(s).

NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

“The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You”.

d) the reasonable cost of a rental car for one (1) day if **Your** lost/ stolen vehicle key(s) will take more than twenty-four (24) hours to replace.

**Exclusions to Part 4:**

**We** shall not be liable for:

- a) costs and expenses other than those listed in the above for the replacement of residential and/or vehicle keys;
- b) costs associated with lost or stolen keys for a residence other than **Your** primary place of residence
- c) the cost and expenses to replace keys to vehicles which **You** do not own for personal use.

**Condition to Part 4:**

- i. For break-in claims, **You** must provide an official police report that indicates that the incident happened within the covered time frame in order for **Us** to pay the claim, unless **You** are legally incapable of doing so.

## **PART 5 – WORLDWIDE GOLFER’S LIABILITY**

In consideration of **You** having paid the premium as stated in the schedule and having complied with all applicable provisions of this coverage, **We** will provide **You** with the benefits described in this section whilst **You** are playing or practicing golf on a recognized golf course anywhere in the world.

This coverage is applicable to **You** who are between the ages of eighteen (18) and seventy (70) years only.

### **A. Personal Liability to third party whilst on a recognized golf course**

**We** will pay for **Accidental** bodily injury and/or property damage to third parties which may result whilst **You** are playing golf and for which **You** becomes legally liable, up to the amount shown in the policy schedule.

**We** will also pay legal costs and expenses in defending any claim in respect of such bodily injury and/or property damage.

Exclusions:

**We** will not cover liability:

- 1. Arising from the ownership, possession or control of any mechanically propelled vehicles, electrically driven buggies or golf carts;
- 2. In respect of bodily injury to **You**, **Your** relatives or any person in **Your** employment and/or service who sustain injury, except for golf caddies hired at the recognized golf course;
- 3. Due to liability for injury to, or destruction of, property of others, used by, rented to or in **Your** care, custody or control, or property for which **You** exercise any physical control;
- 4. For loss or damage to property belonging to **You**, or in **Your** care, custody, charge or under **Your** control, **Your** relatives or any person in **Your** employment or service;
- 5. For defence costs **You** have incurred without **Our** written consent;
- 6. Due to **Your** intoxication or impairment from **Your** use of alcohol, illegal drugs, narcotics, or medicines which have not been prescribed by a medical professional; or,
- 7. From damages arising from contracts or agreements, unless liability for such damage would have existed without the agreement.

### **B. Loss of or damage to Golf Equipment**

**We** will, at **Our** option reinstate or repair or replace or indemnify **You** by cash payment for loss of or damage to **Golfing Equipment** due to **Theft** and/or **Accident** occurring at any recognized golf course or whilst in transit thereto or therefrom as accompanied baggage.

Provided that:

- (i) **You** shall take all reasonable precautions to safeguard and maintain the property insured;
- (ii) **Our** total liability under this cover shall in no event exceed the sum insured stated in the schedule.

Exclusions:

**We** shall not be liable in respect of:

- (a) loss or destruction of or damage to golf balls unless contained in the golf bag at the time of loss, destruction or damage;
- (b) loss to self-propelled golf cars or to golf balls;
- (c) loss to equipment leased or rented to others by **You**;
- (d) loss that is covered by a manufacturer’s guarantee;
- (e) depreciation, wear and tear.

### **C. Personal Effects**

**We** will pay **You**, up to the amount shown in the policy schedule, for loss or damage caused by **Theft** and/or **Accident** to **Your Personal Effects** while **You** are playing golf at any recognized golf course.

Exclusions:

**We** shall not be liable in respect of:

1. money, coins, securities, charge, debit or credit cards, stamps, watches, jewelry, novelties, medals, articles of gold & silver, precious stones, glasses, mobile phones, portable music players, cameras, furs, business, or professional documents or contracts;
2. Loss or damage arising from wear and tear or other gradually occurring causes, inherent defect or faulty manufacture;
3. Loss or damage covered by a manufacturer's guarantee;
4. **Theft by Your Household Members.**

#### D. Hole-In-One

**We** will pay **You** for expenses incurred for **Hole-in-One Celebration** on the day **You** achieves a "Hole-In-One" whilst playing in any competition or friendly game at a recognized golf course.

Official certification from the recognized golf course and itemized receipts are required for proof in the event of a claim.

## PART 6 – DEFINITIONS (APPLICABLE TO PART 2 , 3, 4 AND 5 ONLY)

### Accident/Accidental

Shall mean an involuntary external, forcible and violent described insured event that is unforeseen, fortuitous, unintentional and not premeditated and occurs independently of all other causes, which gives rise to loss or damage of the insured item or causes injury or property damage to a third party.

### Customs

Refer to a department responsible for the collection of value added tax (VAT), **Customs** duties, and other indirect taxes such as air passenger duty, climate change levy, insurance premium tax, landfill tax and aggregates levy and also responsible for managing the import and export of goods and services into the country.

### Golf Equipment

Shall mean golf-related equipment normally used by **You** for playing golf, including clubs, golf shoes, golf bags, caddie cars and other golf accessories.

### Government

Refer to a body that sets and administers public policy and exercises executive, political, and sovereign power.

### Hole-in-One Celebration

Shall mean one round of drinks shown on a single bill/receipts.

### Household Members

Shall mean individuals including **Your Immediate Family** who reside together with **You** in the same premises when the covered incident takes place.

### Immediate Family

Shall mean **Your** biological parents, adopted parents, spouse, children, adopted children, step-parents and step-children.

### Personal Effects

Shall refer to such items as **Your** clothing, shoes, wallet, handphone and jewellery.

### Personal Valuables

Shall refer to all items of gold, silver, platinum, jewellery, watches, designer handbag, laptop, handphone, notebook, personal digital assistant (PDA), camera(s) and video camera(s) in **Your** possession at the time of loss.

### Private dwelling house or private flat/apartment/condominium

Shall mean a single unit building resided in by **You** where **You** maintains a permanent address for official purposes be that the premises is a dwelling house, flat, apartment or condominium.

### Public Authority

Refer to a national, state or local **Government** agency.

### Public Transportation

Shall mean any air, land or water conveyance, which is duly licensed for the regular transportation of fare-paying passengers.

### Robbery

Shall bear the meaning as defined under Section 390 of the Malaysian Penal Code i.e. the act of **Theft** or attempted **Theft** which in order to commit **Theft** or in committing the **Theft**, or in carrying away or attempting to carry away property obtained by the **Theft**, the offender to achieve that purpose, voluntarily causes or attempts to cause any person death, or hurt, or wrongful restraint or fear of instant death, or of instant hurt, or of instant wrongful restraint.

### Theft

Shall bear the meaning defined under Section 378 of the Malaysian Penal Code i.e. the dishonest act by an offender of taking movable property out of the possession of another without that other person's consent, with the intention of permanently depriving that other of it.

## PART 7 – GENERAL EXCLUSIONS (APPLICABLE TO PART 2, 3, 4 AND 5 ONLY)

1. This **Policy** will not cover the following:
  - a) Losses that do not occur within the **Policy** period;
  - b) Losses caused by **Your** illegal acts;
  - c) Losses that are intentionally or negligently caused by **You**;
  - d) Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military or usurped power,
  - e) Losses due to the order of any **Government**, **Public Authority**, or **Customs'** officials.
2. **We** shall not be liable for a loss that would otherwise be payable, if it occurs directly or indirectly, due to or in consequence of:
  - a) an act in contravention of a **Government** prohibition or regulation or law or public policy;
  - b) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, civil commotion, uprising, martial law, riot or the act of any lawfully constituted authority;
  - c) an act of terrorism.
 

For this purpose, an act of terrorism means any act including, but not limited to the use of force or violence and or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or **Government**(s), committed for political, religious, ethnic, ideological or similar purposes including the intention to influence any **Government** and or to put the public; or any section of the public in fear.

Any loss or damage which is occasioned by or through or in consequence of, directly or indirectly, any of the abovesaid occurrences shall be deemed to be injury, loss or damage which is/are not covered by this insurance **Policy**, except to the extent that **You** shall prove that such injury, loss or damage happened independently from the existence of such conditions.

NOTE: The Bahasa Malaysia version of the **Policy** terms and conditions is available upon request. Please contact our Customer Service representatives at 1-800-88-8811 or visit our website at [www.aig.my](http://www.aig.my).

"The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You".

In any action, suit or other proceeding where **We** allege that by reason of the provisions of this condition, any injury, loss or damage is not covered by this insurance, the burden of proving that such injury, loss or damage is covered shall be on **Your**.

3. **We** shall not be deemed to provide cover and **We** 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 **Us**, **Our** parent company or **Our** 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 8 – GENERAL CONDITIONS (APPLICABLE TO PART 2, 3, 4 AND 5 ONLY)**

### **1. DUTY OF DISCLOSURE**

**You** must take reasonable care to ensure that all **Your** answers to the questions are full, complete, correct, honest and to the best of **Your** knowledge. **You** also have a duty to inform **Us** 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, **We** may:

- declare **Your Policy** void from inception (which means treating it as invalid) and **We** may not return the premium or recover any unpaid premium;
- cancel this **Policy** and return any premium less **Our** 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 **We** have to pay under any relevant legislation, plus any recovery costs.

### **2. PREMIUM WARRANTY ENDORSEMENT**

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by **Us** within 60 days from the inception date of this policy/endorsement/renewal certificate.

If this condition is not complied with then this contract is automatically cancelled and **We** shall be entitled to the *pro rata* premium on the period they have been on risk.

Where the premium payable pursuant to this warranty is received by **Our** authorised agent, the payment shall be deemed to be received by **Us** 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 **Us**.

Subject otherwise to the terms and conditions of this policy.

### **3. ENTIRE CONTRACT CHANGES IN POLICY**

This **Policy** includes the schedule, application, endorsements and attached papers, if any, and shall constitute the entire contract of insurance. Statements made by **You** not specifically included herein shall not under any circumstances be considered as part of the policy or be used in any legal proceedings pursuant thereto. No agent has authority to change this policy or waive any of provisions contained herein. No amendment to this policy shall be valid unless approved by **Us** in writing and duly endorsed therein.

### **4. NOTICE OF CLAIM**

All claims must be made in writing and submitted to **Us** within thirty (30) days from the date of loss. **You** shall produce for **Our** examination all relevant documents at such reasonable times and shall co-operate with **Us** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice **Your** claim. Written notice of claim given by or on **Your** behalf to **Our** branch offices in Malaysia, or to any of **Our** authorized agent, shall be deemed notice to **Us**.

### **5. PROOF OF LOSS**

Written proof of loss must be furnished to **Us** within 90 days after the date of 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 possible and in no event, except in the absence of legal capacity, later than 1 year from the date of loss.

### **6. LIMITATION OF CLAIMS**

No claim benefits shall be payable for any claim filed to **Us** beyond a period of one (1) year from the date of loss.

### **7. PROOF OF CLAIM**

**You** shall forward the following documents to **Us** in the event of a claim made by **You**:

- police reports whenever applicable;
- duly completed claim form;
- receipts/valuation of lost items wherever possible;
- any other documents as may be requested by **Our** Claims department.

All documents and evidence must be provided at **Your** expense in the form and nature required and the list set out above is not exhaustive. **We** reserve the right to request for any relevant document(s) as may be applicable, and reasonable to support **Your** claim at **Your** expense.

### **8. RECEIPTS**

Any compensation payable herein shall be payable to **You** only and shall, in all cases be effectual discharge of **Our** liability. No claim for compensation from any other party shall be entertained.

### **9. TO WHOM INDEMNITIES ARE PAYABLE**

All indemnities of this policy will be payable to **You**. Any indemnity accruing at **Your** death shall be paid to the nominee(s) elected by **You** and in the event of failure of nominee, to **Your** Estate. The process of claim including settlement will be handled directly between **Us** and **You** whose sole discharge will constitute full and final discharge of the claim lodged. Consent of nominee shall not be a pre-requisite to terminate or to cancel this policy or to a change of nominee or for that matter for any changes in this policy.

### **10. RIGHT OF OWNERSHIP**

**You** shall be the person whose name is stated in the policy schedule. No change of Insured under this policy shall bind **Us**, unless written notice has been filed with **Us** by **You** and is duly approved and endorsed by **Us**. Only **You** can exercise all rights, privileges and options provided under this policy.

### **11. LEGAL PROCEEDINGS**

No action 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 filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within one (1) year from the expiration of the time within which the written proof of loss is required by the policy.

### **12. TERMINATION OF COVERAGE**

This **Policy** shall be terminated automatically when the policy is cancelled by **You** or **Us** in accordance with the provisions of Clause 13 under this section, hereunder on the dates specified therein.

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hereto within 14 days from the commencement of the arbitration procedure. In default of an agreement, an arbitrator shall be appointed in accordance with and subject to the provisions of the Malaysian Arbitration Act 2005 or any statutory modification or reenactment thereof for the time being in force.

### 13. CANCELLATION

- (a) **We** reserve the right to cancel the policy by giving seven (7) days written notice to **You** at **Your** last known address.
- (b) **You** are hereby reserves the right to cancel the **Policy** issued to **You** by serving **Us** notice in writing to **Our** registered address.

**You** shall be entitled to a refund of the premium on a short rate or pro-rate basis for the unexpired period of insurance, for which **We** has accepted the premium.

### 14. ARBITRATION CLAUSE

- a) Any dispute, difference or question which may arise at any time hereafter between **Us** and **You** or **Your** legal representatives in relation to the interpretation of the policy or the rights or liabilities of parties hereto shall be referred to arbitration. The policy shall be subject to the jurisdiction of the Malaysian courts and construed according to Malaysian laws.
- b) The arbitration shall be heard by a single arbitrator of whom the appointment shall be agreed by the parties

### 15. CONSENT TO USE PERSONAL DATA

By submitting the application for coverage, **You** consent to the collection of **your** personal information by **Us** (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by **Us** to individuals, service providers and organizations associated with **Us** or any other 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 and providing subsequent service(s) for this purpose, **Our** 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 **Us**.

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"The **Policy** schedule and the **Policy** wordings shall be read together to form an entire contract between Us and You".



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](mailto: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](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](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](mailto: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.

We use Adobe's Omniture analytics service, which uses cookies and web beacons to help us understand more about how our website is used by consumers so we can continue to improve it. Adobe does not have the right to use the information we provide to them beyond what is necessary to assist us. For more information on Adobe's Omniture service, including how to Opt-Out, go to <http://www.omniture.com/privacy/policy#optout>.

- Physical Location: Subject to applicable law, we may collect information regarding the physical location of your electronic device by, for example, using satellite, mobile/cell phone tower or WiFi signals. We may use your device's physical location to provide you with personalized location-based services and content. Subject to your marketing preferences as indicated to us or applicable law, we may also share your device's physical location, combined with information about what advertisements you viewed and other information we collect, with our marketing partners to enable them to provide you with more personalized content and to study the effectiveness of advertising campaigns. In some instances, you may be permitted to allow or deny such uses and/or sharing of your device's location, but if you choose to deny such uses and/or sharing, we and/or our marketing partners may not be able to provide you with the applicable personalized services and content.
- 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](mailto: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 memanjatkan 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, Pencegahan Pemblayaan 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](mailto: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](mailto: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 Helailan Pendedahan Produk adalah dilampirkan dengan kontrak polisi anda:  
Helailan 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)



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

Telephone: 1800 88 8811  
Facsimile: 603 2685 4896  
[www.aig.my](http://www.aig.my)