



Product Profile

Group Employee Care

Every business is different. That's why Group Employee Care makes it easy for you to select, customise and optimise coverage for your employees according to your business needs.

Why Having Sufficient Protection is Critical

With the rising cost of living, it is important to review and ensure your employees have sufficient protection should the unforeseen occur. Through Group Employee Care, you can help your employees with:



Financial Security

Continue to maintain their standard of living should the unexpected happen.



Immediate Income Relief

Pay for unexpected expenditures that may arise during their recovery.



Costly Medical Treatment

Protect themselves against the rising cost of treatment.

Key Features of Group Employee Care



Comprehensive 24/7 worldwide coverage for accidents.



Enjoy premium savings with Group Discount.



Enjoy renewal bonus of up to 20% on Accidental Death sum insured.



Accidental Death and Permanent Disablement limit based on fixed sum insured or based on salary.



Up to RM1 million sum insured for Accidental Death and Permanent Disablement.



Additional payouts of:

- 100% for Accidental Death in Common Carrier.
- 50% for Permanent Total Disablement.
- 50% for Accidental Death due to Natural Catastrophe.



Optional module extended to cover Bereavement Benefit due to Death from Dengue Fever or Malaria of RM20,000.



Convenience at your fingertips:

- Flexibility to design coverage with multiple modules and plans.
- No medical underwriting required.
- Covered on headcount basis.
- New employees are automatically covered. (subject to terms and conditions)

Get the Flexibility to Customise Protection Suited for Your Employees

Select a Core Module and add on Optional Module(s).

Core (Mandatory)

Core Module with basic benefits, targeting employers looking for affordable basic coverage for accidents.



Module (Optional)



Accident

Comprehensive coverage for accidents.



Medi-Care

Hospital Income and bereavement support.



Employee Assistance

Financial support in the event of an accident.

Core Module



Accidental Death

Lump sum payout if your employee is involved in an accident that leads to death.



Medical Expenses Due To An Injury

Reimbursement for medical expenses to treat injuries from an accident.



Permanent Disablement

Lump sum payout if your employee is involved in an accident that leads to Permanent Disablement.



Alternative Medical Treatment

Reimbursement for medical expenses for traditional Chinese medicine or chiropractor treatment to treat injuries from an accident.



Permanent Total Disablement

Additional lump sum payout if your employee is involved in an accident that leads to Permanent Total Disablement.



Accidental Death Due To Natural Catastrophe

Additional lump sum payout if your employee dies from Natural Catastrophe, for example: cyclone, flood, hurricane, earthquake, landslide, tornado, tsunami, typhoon, volcanic eruption, windstorm, hailstorm, and wildfire.



Accidental Death In Common Carrier

Additional lump sum payout if your employee is involved in an accident that leads to death when travelling on a common carrier, for example: bus, train or other public transportation including e-hailing rides.

Module 1: Accident

Extend your coverage against accidents by selecting this option.



Funeral Expenses

Lump sum payout for funeral expenses if your employee is involved in an accident that leads to death.



Emergency Medical Evacuation

Reimbursement for the medically necessary expenses of arranging the emergency medical evacuation if your employee is involved in an accident whilst overseas.



Fractures

Lump sum payout if your employee is involved in an accident that results in a complete fracture.



Physiotherapy Expenses

Reimbursement for the expenses of recommended physiotherapy to treat injuries from an accident.



Coma

Lump sum payout if your employee is involved in an accident that results in a comatose state requiring hospitalisation.



Snatch Theft

Lump sum payout if your employee becomes a victim of snatch theft.



Serious Burns

Lump sum payout if your employee is involved in an accident that results in serious burns.



Ambulance Fees

Reimbursement for ambulance fees (required) when your employee is involved in an accident.



Accidental Death At Workplace

Lump sum payout if your employee is involved in an accident that leads to death at the workplace.



Staff Replacement

Reimburse cost incurred by the Policyholder to hire a temporary replacement if the employee becomes disabled or prevented from attending his/her usual occupation for 60 consecutive days due to accident.



Mobility Assistance Due To Temporary Total Disablement

Reimbursement for the expenses of renting or buying wheelchairs, crutches or any other mobility aid (prescribed) if your employee is involved in an accident that leads to a Temporary Total Disablement.



Mobility Assistance Due To Permanent Total Disablement

Reimbursement for the expenses of renting or buying wheelchairs, crutches or any other mobility aid (prescribed) if your employee is involved in an accident that leads to Permanent Total Disablement.



Retraining For Alternative Employment

Reimbursement for the expenses incurred for training for an alternate employment with you if your employee is permanently disabled due to an accident.



Repatriation Of Mortal Remains

Reimbursement for the return of mortal remains to Malaysia and burial expenses if your employee is involved in an accident whilst overseas that leads to death.

Module 2: Medi-Care

Extend your coverage against accident by selecting this option.



Bereavement Benefit Due To Death From Dengue Fever Or Malaria

Lump sum payout for bereavement in the event of death due to Dengue Fever or Malaria.



Surgical Cash – Accident Only

Lump sum payout for surgery required due to an injury. Maximum up to 2 surgeries.



Daily Hospitalisation Income – Accident Only

Daily lump sum payout up to 120 days if hospitalised due to an injury.

Module 3 : Employee Assistance

Extend your coverage against accidents and ensure the welfare of your employees is taken care of by selecting this option.



Household Bills Protection

Lump sum payout to support your employee's household bills if your employee is involved in an accident that leads to hospitalisation for a minimum period of 7 days.



Home Nursing Care

Cash payout per visit for recommended home nursing care upon discharge if your employee is involved in an accident that leads to hospitalisation for a minimum period of 3 consecutive days.



Weekly Indemnity Due To Temporary Total Disablement

Weekly lump sum payout if your employee is involved in an accident that leads to your employee being unable to work temporarily due to a disability.



Education Fund Benefit

Lump sum payout for your employee's surviving child(ren) (up to 2 children) if your employee is involved in an accident that leads to death.

What We Cover Schedule of Benefits: Core (Mandatory)

Choose a plan that best matches your employees' needs.

Coverage

Occupation Class 1 and 2

Benefit	Sum Insured (RM)								
	Plan 50	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 700	Plan 1000	Plan 24, Plan 36 or Plan 48
Accidental Death	50,000	100,000	150,000	200,000	300,000	500,000	700,000	1,000,000	24, 36 or 48 times MBS# or RM1,000,000 whichever is lower
Permanent Disablement*	50,000	100,000	150,000	200,000	300,000	500,000	700,000	1,000,000	24, 36 or 48 times MBS# or RM1,000,000 whichever is lower
Accidental Death In Common Carrier (Additional)	50,000	100,000	150,000	200,000	300,000	500,000	700,000	1,000,000	24, 36 or 48 times MBS# or RM1,000,000 whichever is lower
Accidental Death due to Natural Catastrophe (Additional)	25,000	50,000	75,000	100,000	150,000	250,000	350,000	500,000	24, 36 or 48 times MBS# or RM500,000 whichever is lower
Medical Expenses Due To An Injury	A minimum of 1,000 with an incremental value in units of 1,000 up to 10,000 (Example : 1,000, 2,000 up to 10,000)								
Alternative Medical Treatment	500								

Occupation Class 3

Benefit	Sum Insured (RM)					
	Plan 50	Plan 100	Plan 150	Plan 200	Plan 300	Plan 24 or Plan 36
Accidental Death	50,000	100,000	150,000	200,000	300,000	24 or 36 times MBS# or RM300,000 whichever is lower
Permanent Disablement*	50,000	100,000	150,000	200,000	300,000	24 or 36 times MBS# or RM300,000 whichever is lower
Accidental Death In Common Carrier (Additional)	50,000	100,000	150,000	200,000	300,000	24 or 36 times MBS# or RM300,000 whichever is lower
Accidental Death due to Natural Catastrophe (Additional)	25,000	50,000	75,000	100,000	150,000	24 or 36 times MBS# or RM150,000 whichever is lower
Medical Expenses Due To An Injury	A minimum of 1,000 with an incremental value in units of 1,000 up to 5,000 (Example : 1,000, 2,000 up to 5,000)					
Alternative Medical Treatment	500					

*Sum Insured for Permanent Total Disablement is at 150% of the Sum Insured for Benefit 'Permanent Disablement'.

MBS = Monthly Basic Salary

Schedule of Benefits: Optional Modules

Choose a plan that best matches your employees' needs.

Benefit	Sum Insured (RM)	
	Plan 1	Plan 2
Module 1: Accident		
Funeral Expenses	3,000	5,000
Mobility Assistance Due To Temporary Total Disablement	500	1,000
Fractures	3,000	5,000
Coma	3,000	5,000
Serious Burns	5,000	10,000
Accidental Death At Workplace	50,000	100,000
Mobility Assistance Due To Permanent Total Disablement	3,000	5,000
Repatriation Of Mortal Remains	10,000	20,000
Emergency Medical Evacuation	10,000	20,000
Physiotherapy Expenses	1,000	2,000
Snatch Theft	100	250
Ambulance Fees	1,000	2,000
Staff Replacement	3,000	5,000
Retraining For Alternative Employment	3,000	5,000
Module 2: Medi-Care		
Bereavement Benefit Due To Death From Dengue Fever Or Malaria	20,000	20,000
Daily Hospitalisation Income – Accident Only	100 per Day up to 120 Days	200 per Day up to 120 Days
Surgical Cash – Accident Only (up to a maximum of 2 surgeries)	2,000 per surgery	2,000 per surgery
Module 3: Employee Assistance		
Household Bills Protection	250 per month up to 3 months	500 per month up to 3 months
Weekly Allowance Due To Temporary Total Disablement	250 per week up to 52 weeks	500 per week up to 52 weeks
Home Nursing Care	100 per Day up to 10 Days	200 per Day up to 10 Days
Education Fund Benefit	5,000	5,000 per child up to 10,000

Important Note:

- Maximum Sum Insured allowed per person for benefits 'Accidental Death' and 'Permanent Disablement':
 - Class 1 and 2: RM1,000,000
 - Class 3: RM300,000
- Different modules and/or plan may be selected for different category/designation under one (1) policy. However, all employees under the same category/designation must be covered under the same module and plan.
- Selection of more than one (1) Optional Module is allowed.

Case Studies

Case Study A – Robert, Company Director

During an overseas trip, he met with a serious accident in a taxi. He had to undergo a major surgery and was then hospitalised for 80 days. Unfortunately, he passed away, and left behind a 10-year old child.

Plan Coverages

Core Module with Accidental Death at RM300,000

Medical Expenses Due To An Injury at RM10,000

Module 3 : Employee Assistance (Plan 1)

Total Annual Premium per person	RM346
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Payable Benefits

Accidental Death	RM300,000
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Accidental Death In Common Carrier	RM300,000
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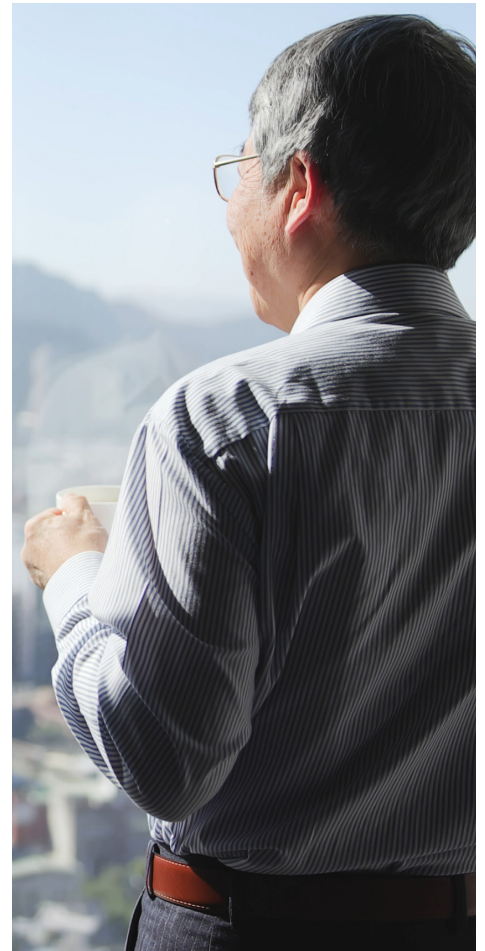
Medical Expenses Due To An Injury (up to)	RM10,000
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Household Bills Protection	RM500 (RM250 x 2 months)
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Weekly Indemnity Due To Temporary Total Disablement	RM2,857 (RM250 / 7 days x 80 days)
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Education Fund Benefit	RM5,000
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Total Claims Payout	RM618,357
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Case Study B – Ramli, Warehouse Worker

He was hit by a forklift whilst working and has to undergo a surgery. He was hospitalised for 10 days. Unfortunately, he then passed away.

Plan Coverages

Core Module with Accidental Death at RM200,000

Medical Expenses Due To An Injury at RM2,000

Module 1 : Accident (Plan 1)

Module 2 : Medi-Care (Plan 2)

Total Annual Premium per person	RM387
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Payable Benefits

Accidental Death	RM200,000
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Medical Expenses Due To An Injury (up to)	RM2,000
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Accidental Death At Workplace	RM50,000
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Funeral Expenses	RM3,000
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Daily Hospitalisation Income	RM2,000 (RM200 x 10 days)
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Surgical Cash	RM2,000
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Total Claims Payout	RM259,000
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What You Pay

Premium Table: Core (Mandatory)

The premium table (A) and (B) below is the estimated premium for the Core Module.

Table A – Premium Table for all Benefits excluding Medical Expenses Due To An Injury.

Occupation Class	Plan									
	Plan 50	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 700	Plan 1000	Plan 24 or Plan 36 times MBS*	Plan 48 times MBS*
	Estimated Annual Premium per person (RM)									
Class 1 & 2	41	82	122	163	243	405	567	810	Premium based on Total Sum Insured	
Class 3	66	130	195	260	390	Not applicable			Premium based on Total Sum Insured	Not applicable
Foreign Worker	66	Not applicable								

Table B – Premium Table for Medical Expenses Due To An Injury.

Occupation Class	Sum Insured (RM) : Medical Expenses Due To An Injury									
	1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
	Estimated Annual Premium per person (RM)									
Class 1 & 2	10	16	22	29	35	41	50	59	68	77
Class 3	21	39	53	64	77	Not applicable				
Foreign Worker	21	Not applicable								

Premium Table: Optional Modules

Accident			Medi-Care			Employee Assistance		
Estimated Annual Premium per person (RM)	Plan 1	Plan 2	Estimated Annual Premium per person (RM)	Plan 1	Plan 2	Estimated Annual Premium per person (RM)	Plan 1	Plan 2
Class 1 & 2	18	33	Class 1 & 2	42	53	Class 1 & 2	26	52
Class 3	24	45	Class 3	50	64	Class 3	42	84

Important Note:

- Premium shown above is only an estimate and is not inclusive of Service Tax and Stamp Duty. For actual premium applicable to your policy, please refer to the Quotation generated by the system based on the information applicable to your company.
- Estimated premium shown in Core Module - Table A is inclusive of Alternative Medical Treatment of RM500.
- For salary based sum insured, example: 24, 36 or 48 times MBS, premium will be calculated by the system, based on the declared total Monthly Basic Salary for the Category.
- Optional Modules are not applicable for the Category 'Foreign Worker'.
- Minimum premium per policy is RM750 (excluding service tax and stamp duty).
- Minimum Headcount per policy is 3 employees.

Product Features

Occupation Classification

Employees' occupations are classified as per table below:

Occupational Classifications	Descriptions
Occupational Class 1 and 2	Persons engaged in professional, managerial, administrative, supervisory or clerical work and not involved in any manual labour or any work which is hazardous in nature.
Occupational Class 3	Persons engaged in occasional or regular manual work that is not hazardous in nature but involving the use of tools or machinery.

Group Discount

Enjoy greater savings with group discount.

No of Employee	Discount Rate
15 employees and below	Nil
16 – 50 employees	5%
51 – 75 employees	10%
76 – 100 employees	15%
>101 employees and above	20%

Important Note:
Group Discount is applied based on confirmed number of employees upon policy inception.

Renewal Bonus

Enjoy higher Accidental Death coverage for staying loyal.

Renewal Year	Renewal Bonus %
Year 1 - 3	10%
Year 4 onwards	20%

Important Note:
1. Renewal Bonus is only applicable for full 12 months renewal.
2. Renewal Bonus will be calculated on the 'Accidental Death' Sum Insured.

We Make Claims Easy For You

With just 3 simple steps

1

Step 1

Notify us immediately after the incident.

2

Step 2

Prepare all your relevant supporting documents as per the nature of the claim.

3

Step 3

Submit your documents within 90 days of the incident.

Submit your claims to MYPAClaims@aig.com.

Need more information? Visit the link below to download your claims form and a list of supporting documents needed to make a claim:

<https://www.aig.my/business/products/group-employee-benefit/group-personal-accident-claims>

We will contact you if any additional documents for the claim is required.

Important Note:
This product brochure is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.

Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to take out Group Employee Care policy. Be sure to also read the general terms and conditions.

Wherever the following words or phrases appear and begin in uppercase, the definitions with interpretation are set out in the policy wordings under section 'General Policy Definitions'.

Product: Group Employee Care

Date Issued: 1st March 2024

1. What is this product about?

- (a) This product provides protection in the event of injuries, disability or death caused by an accident.
- (b) This product may also extend to cover Bereavement due to death from dengue fever or malaria.
- (c) Coverage is provided worldwide and is valid for 24 hours throughout the Period of Insurance.

2. Who can purchase this cover?

- (a) This Policy can be purchased by a company to cover its Employees
- (b) All Employees must be included for coverage i.e., there must be no selection unless certain Employees fall under the list of excluded occupations of the product.
- (c) No cover is provided for employees who are in Overseas for more than 90 consecutive days.

3. How many Modules does this product have?

This product has 1 mandatory Core Module and 3 Optional Modules as follows. Each Optional Module has 2 Plans.

- (i) Mandatory Module:
 - (a) Core Module
- (ii) Optional Modules:
 - (a) Accident Module
 - (b) Medi-Care Module
 - (c) Employee Assistance Module

4. What are the benefits provided?

This Policy provides coverage for the following Benefits under the Core Module:

Core Module			
1	Accidental Death	4	Accidental Death Due to Natural Catastrophe
2	Permanent Disablement	5	Medical Expenses Due To An Injury
3	Accidental Death In Common Carrier	6	Alternative Medical Treatment

With an additional premium, the Policyholder may include the following optional Modules to their Policy:

Accident Module			
1	Funeral Expenses	8	Repatriation Of Mortal Remains
2	Mobility Assistance Due To Temporary Total Disablement	9	Emergency Medical Evacuation
3	Fractures	10	Physiotherapy Expenses
4	Coma	11	Snatch Theft
5	Serious Burns	12	Ambulance Fees
6	Accidental Death At Workplace	13	Staff Replacement
7	Mobility Assistance Due To Permanent Total Disablement	14	Retraining For Alternative Employment

Medi-Care Module

1	Bereavement Benefit Due To Death From Dengue Fever or Malaria
2	Daily Hospitalisation Income – Accident Only (Aggregate Period – Up to 120 Days)
3	Surgical Cash – Accident Only (Per Surgery – Up to a maximum of 2 Surgeries)

Notes:

- (a) The Waiting Period for Bereavement Benefit Due To Death From Dengue Fever or Malaria is 30 days from the Policy Effective Date

Employee Assistance Module

1	Household Bills Protection
2	Weekly Indemnity Due To Temporary Total Disablement
3	Home Nursing Care
4	Education Fund Benefit

5. How much premium do I have to pay?

- (a) The premium to be paid is based on various pricing factors which includes but is not limited to the Sum Insured, Benefits selected, Employee group size and occupation class of the employees.
- (b) You may refer to the 'Final Quotation' document for the total premium payable by you.
- (c) Premium is payable annually.
- (d) Payment must be made within 60 days from the Policy Start Date

6. What are the fees and charges that I have to pay?

Type	Amount
Commission paid to the insurance intermediaries/agent	25%
Stamp Duty	RM10.00 per policy
Service Tax	8%

7. Group Discount

This product provides a discount based on the total number of employees covered under a policy at the point of inception as seen below:

No. of Employees	Discount on Premium
15 employees and below	Nil
16 – 50 employees	5%
51 – 75 employees	10%
76 – 100 employees	15%
More than 101 employees	20%

8. What are some of the key terms and conditions that I should be aware of?

(a) **Duty of Disclosure:**

Where the Policyholder and Insured Person(s) have applied for this insurance for purposes related to their trade, business or profession, the Policyholder and insured Person(s) have a duty to disclose any matter that they know to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied, and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in the cancellation of their contract of insurance, refusal or reduction of claim(s), change of term(s) or termination of the contract of insurance. The Policyholder and Insured Person(s) also have a duty to inform the Company immediately if at any time after the contract of insurance has been entered into, varied or renewed with the Company, any of the information given in the Proposal Form or any other document related to this insurance is inaccurate or has changed.

Failure to do so may:

1. void this Policy from inception (which means treating it as invalid) and the Company may not return the premium or recover any unpaid premium;
2. result in refusal or reduction of claims that has been or will be made under the Policy;
3. change the terms of this Policy;
4. terminate this Policy and return any premium less the Company's cancellation charge or recover any unpaid premium;
5. entitle the Company to recover any shortfall in premium;
6. entitle the Company to recover from Policyholder and Insured Person(s) the total amount of any claim already paid under the Policy or any claim the Company have to pay under any relevant legislation, plus any recovery costs.

(b) Eligibility:Age

- (i) Entry age for an Insured Person under this Policy is 18 to 75 years of age (inclusive).
- (ii) The renewable age for each Insured Person is up to the age of 75 years (inclusive).

Note: Age means the Insured Person's age as on their last birthday.

Residency

To be eligible for cover under this Policy, the Insured Person must be a:

- (i) Malaysian citizen;
- (ii) Malaysian permanent resident; or
- (iii) Holder of a valid employment pass (of which the place of employment must be in Malaysia during the Period of Insurance.

Occupation

- (i) **Occupational Class 1 & 2** – Persons engaged in professional, managerial, administrative, supervisory or clerical work and not involved in any manual labour or any work which is hazardous in nature.
- (ii) **Occupational Class 3** – Persons engaged in occasional or regular manual work that is not hazardous in nature but involving the use of tools or light machinery.

(c) Maximum Sum Insured:

Where there is a specific maximum Sum Insured provided in the Benefits of this Policy, the specific maximum Sum Insured shall prevail. In event the sum insured for any Insured Person exceeds the maximum Sum Insured as stated in this clause, the Company's liability on the amount over and above the maximum Sum Insured is limited to the refund of the premium paid on the amount exceeding maximum Sum Insured.

(d) Premium Warranty:

The premium due must be paid and received by the Company within sixty (60) days from the Policy Start Date of this Policy/Endorsement/renewal. If this condition is not complied with then this Policy is automatically cancelled, and the Company shall be entitled to the pro-rata premium for the period the Company have been on risk.

(e) Claims:

- (i) The Company must be notified as soon as it is reasonably practical and in any event within 30 days after the date of the Accident or Illness which leads to a claim.
- (ii) The Company must be provided with all reasonable and necessary evidence required by the Company to support a claim within 90 days after the date of Accident or Illness which leads to a claim.
- (iii) Failure to comply with (i) above may result in the Company's rejection of all or part of the claim. Reasons include, but are not limited to, if it is made so long after the event that the Company is unable to investigate it fully, or may result in the Insured Person not receiving the full amount claimed if the amount payable changes as a result of the delay.
- (iv) All indemnities of this Policy are payable to the Policyholder or at the Policyholder's written request to an Insured Person.

(f) Number of policies:

No person shall be insured under more than one Policy issued by the Company under this product. In the event the person is insured under more than one such Policy, the Company shall consider that person to be insured under the Policy with the highest Sum insured or, where the Sum Insured under each Policy is identical, under the Policy that was first issued. The Company shall refund any duplicated Premium payment which may have been made by or on behalf of that Insured Person.

(g) Renewal:

This is an annual policy where the Policy may be renewed at the option of the Policyholder subject to the agreement of the Company and payment of premium the Company requires for renewal.

- (h) **Renewal Bonus:**
- (i) This is only applicable to Core Module: 1. 'Accidental Death Benefit' and subject to the conditions therein.
 - (ii) A renewal bonus is applicable upon continuous renewal of this Policy without interruption.
 - (iii) Renewal Bonus will be calculated as per table below on the current year's 'Accidental Death' Sum Insured.

Renewal Year	Renewal Bonus %
Year 1 – 3	10%
Year 4 onwards	20%

Please refer to section 'Renewal Bonus' in the policy wordings for details on the terms and conditions and calculation of the same.

- (i) **Addition and Deletion:**
Additional Insured Person(s) will be automatically covered by this Policy from the first day of qualification for coverage.

However, automatic addition will not be applicable for:

- (i) Categories where the occupation has changed from occupations declared at the inception of the Policy; or
- (ii) any Category or inclusions from any new acquisition or subsidiary where the nature of business differs from the declared nature of business of the Policyholder; or
- (iii) any increase in the total number of employees by more than 20% or 5 persons (whichever higher) of the current headcount.

No refund will be accorded for the deletion of any Insured Person who ceases to qualify for coverage under this Policy.

- (j) **Basis of Declaration:**
This policy is arranged on employee headcount basis. The declaration must include the Employee's Category and the Sum Insured they are covered for.

9. What are the major exclusions under the policy?

The Company shall not pay under this Policy any claim in connection with:

- (a) Pre-Existing Condition or any complication arising from it;
- (b) Any Illness, except for dengue fever or malaria covered under "Bereavement Benefit Due to Death From Dengue Fever or Malaria" Benefit if available for in this Policy.
- (c) Failure to follow medical advice given by a Doctor;
- (d) Suicide or attempted suicide or intentional self-inflicted injury whether sane or insane or from deliberate or reckless exposure to danger.
- (e) Any Insured Person engaging, practicing, training or participating in any professional sports, any extreme sports or activity that presents a high level of inherent danger.
- (f) Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers.
- (g) Any sexually transmitted diseases, 'Acquired Immunodeficiency Syndrome' (AIDS), AIDS-related complex or, any infection by "Human Immunodeficiency Virus' (HIV) or any type of venereal disease.
- (h) War, invasion, and rebellion.

Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of exclusions under this policy.

10. Can I cancel my policy?

The Policyholder may cancel the Policy by giving the Company 30 days written notice. The Company will refund the pro-rated premium for the remaining Period of Insurance to the Policyholder.

11. What do I need to do if there are changes to my contact/personal details?

It is important that the Policyholder informs the Company of any change which would impact the Policyholder's risk profile.

12. Where can I get further information?

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad (200701037463)
P O Box 11768,
50756 Kuala Lumpur,
Malaysia.
Telephone : 1800 88 8811 / 603 2118 0188
Facsimile : 603 2118 0288
Email : AIGMYCare@aig.com

13. Other types of Personal Accident cover available

Please refer to the Company's website at: www.aig.my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

You should read and understand the contract terms and discuss further with the agent/intermediary or Company if there are any terms that you do not understand before accepting the policy contract. If there are any questions regarding the terms and conditions of this Policy wordings, the Policyholder may contact the Company, or the Policyholder's agent/intermediary, whichever applicable.

You should satisfy yourself that this policy will best serve your needs.

By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or Company to you and that the policy contract offered is suitable for your insurance needs.

AIG Malaysia Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at 1st March 2024.



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