



**Student  
Assist**





## It's Reassuring To Know We Are There

Congratulations on embarking on your studies overseas! As you explore the exciting world of education abroad, it's the beginning of many hopes, dreams and aspirations that will be fulfilled.

Just before you set off on your journey of experience and opportunities, have you ensured that you are well protected should the unexpected affect your long-term plans?

You may worry about your studies being interrupted due to unforeseen circumstances. Perhaps you fancy trying out some amateur sports and leisure activities while you're away. And since you're overseas, why not travel and see the world during your vacation? Even when you're back in your home country for the holidays, wouldn't you like to enjoy it peacefully?

Don't wait. Make the important decision to enjoy complete peace of mind during your studies abroad. Choose to be reassured. Choose Travel Guard Student Assist.

# SCHEDULE OF BENEFITS

PRIMARY BENEFITS	Up to Sum Insured (RM)		
	CLASSIC	SUPERIOR	PREMIER
<b>A. Medical Benefits</b>			
Medical & Accidental Dental Expenses a) Treatment in Country of Study* b) Treatment out of Country of Study* (Coverage up to 60 days) *Excess of RM50 due to illness	10,000	10,000	10,000
<b>B. Evacuation &amp; Repatriation Benefits</b>			
Emergency Medical Evacuation & Repatriation of Mortal Remains	250,000	300,000	Unlimited
Compassionate Visit	N/A	10,000	12,000
<b>C. Personal Accident Benefits</b>			
Accidental Death and Permanent Disablement	100,000	200,000	250,000
Felonious Assault	N/A	100,000	100,000
Sponsor Protection	50,000	100,000	150,000
Study Interruption (14 days)	10,000	20,000	25,000
<b>D. Travel Inconvenience Benefits</b>			
Travel Delay (RM150 for every 6 consecutive hours)	N/A	150	450
Baggage Damage During Air Common Carrier Travel	N/A	100	200
Damage or Loss of Personal Effects (including Laptop) (Maximum Limit Any One Item RM500 Except for Laptop) (Maximum Limit for Laptop RM1,000)	2,000	2,000	4,000
Loss of Travel Documents a) Loss of Passport/Visa b) Loss of Air Ticket	N/A 200	1,350 200	2,700 200
Loss of Money	N/A	150	300
<b>E. Other Related Travel Benefits</b>			
Personal Liability	100,000	200,000	300,000
24 Hours Worldwide Travel Assistance Included	Included	Included	Included
<b>OPTIONAL BENEFITS</b>			
Medical & Accidental Dental Expenses a) Treatment In Country of Study* b) Treatment Out of Country of Study* (Coverage up to 60 days) *Excess of RM50 due to illness	150,000	250,000	400,000
<b>PREMIUM(RM) – PRIMARY BENEFITS</b>			
6 months	238	378	550
1 year	475	760	1,100
2 years	928	1,475	2,145
3 years	1,355	2,150	3,135
<b>PREMIUM(RM) – OPTIONAL BENEFITS</b>			
	<b>OPTION 1</b>	<b>OPTION 2</b>	<b>OPTION 3</b>
6 months	570	845	1,238
1 year	1,140	1,690	2,475
2 years	2,280	3,380	4,950
3 years	3,335	4,945	7,239

## IMPORTANT NOTES

- Eligible persons-any individual, between 15 and 45 years of age, who is enrolled and attending a registered and accredited educational institution on a full time basis for higher learning, outside of his Home Country, and who has paid the appropriate premium for this insurance.
- An individual can only be covered under one policy for the same period.

## DESCRIPTION OF COVERAGE

### 1. Medical & Accidental Dental Expenses

You will be reimbursed for medical and dental expenses incurred which are medically necessary due to accidental injury or illness sustained during your duration of cover. For the avoidance of doubt, dental expenses shall only be reimbursed for conditions caused by accident only.

### 2. Emergency Medical Evacuation/Repatriation of Mortal Remains

In the event that you suffer from an illness/accident which in the opinion of Travel Guard, necessitates your emergency medical evacuation to Malaysia, Travel Guard will arrange for your evacuation and pay for reasonable expenses incurred. In the unfortunate event of your death during your studies overseas, this plan will arrange and pay for all reasonable covered expenses incurred to return your remains to Malaysia.

### 3. Compassionate Visit

a) If you are hospitalized for 5 or more consecutive days and your medical condition does not allow your medical evacuation and no other adult member of your immediate family is present, this plan provides a round trip economy class air ticket, meals, communication and accommodation expenses to allow one of your immediate family members to travel to the country where you are to be with you.

b) It covers your trip back to Malaysia in the event that your parent, spouse or child in Malaysia suffers death or is hospitalized for more than 5 consecutive days.

### 4. Accidental Death & Permanent Disablement

We provide worldwide coverage against accidental death or permanent disablement during your duration of coverage, or on vacation anywhere in the world including Malaysia up to 60 days as long as the policy is still in force.

### 5. Felonious Assault

You will be covered in the event you suffer injury resulting in permanent total disablement or death due to robbery, attempted robbery or criminal act of violence.

This is paid in addition to the accidental death and disablement coverage benefits.

### 6. Sponsor Protection

Provides financial security to you in the event of accidental death of the individual who sponsors your study overseas (such sponsor must be your parents and/or guardians and must be named in the proposal form and certificate of insurance).

### 7. Study Interruption

The plan will reimburse you for the non refundable tuition fee which you paid in advance, should any of the following events take place:-

- Accident or sickness leading to your hospitalization for 14 days or more
- Terminal illness
- Emergency medical evacuation
- Death of one of your immediate family members

### 8. Travel Delay

A cash allowance will be paid if your scheduled common carrier is delayed for more than 6 consecutive hours.

### 9. Baggage Damage During Air Common Carrier Travel

A cash allowance will be paid if your accompanying check-in baggage in an air common carrier is damaged to the extent that is no longer useable up to the amount specified in the Schedule of Benefits.

### 10. Damage or Loss of Personal Effects

In the event of accidental loss or damage to your personal effects due to robbery, burglary, snatch theft or negligence of the common carrier, you will be indemnified for loss or damaged sustained up to the amount stated in the Schedule of Benefits.

### 11. Loss of Travel Documents

A cash allowance will be paid in the event you lose your passport/visa due to burglary, robbery or snatch theft, for the replacement of your passport/visa, additional transport, meals, communication and accommodation expenses as a result of the loss.

## 12.Loss of Money

Pays for loss of money due to burglary, robbery or snatch theft during your duration of coverage up to the amount specified in the Schedule of Benefits.

## 13.Personal Liability

Covers you against your legal liability for bodily injury or property damages caused to a third party.

## 14.24 Hours Worldwide Travel Assistance

Travel Guard shall provide the following services for the benefit of the Insured Person. These services are provided by multilingual travel assistance coordinators via telephone and such assistance provided shall not include the costs incurred to solicit these services.

### A.Emergency Assistance Services

- a) Medical reference
- b) Advance payment of Medical Expenses
- c) Emergency Medical Evacuation
- d) Repatriation of Mortal Remains

### B.Technical Services

- a) Lost/stolen baggage and personal effects
- b) Recover, locate and replacement of travel documents
- c) Legal Referral

### C.Pre-Trip General Services

- a) Advice on procuring Travel documentation
- b) Advice on immunizations, epidemics and available preventive measures
- c) Information on Political/Environment warning
- d) Information on currency exchange rate, location of major banks and public holidays
- e) Information on weather condition

The above stated travel assistance services shall be provided by Travel Guard and the Company shall use its best endeavours to ensure that Travel Guard shall use every effort to provide the services save and except for circumstances beyond its control.

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**Bring on tomorrow**

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