



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to opt for the Easybook Passenger Personal Accident Policy. Be sure to also read the general terms and conditions.

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

Product: Easybook Passenger Personal Accident

Date Issued: 1st July 2024

1. What is this product about?

- This product provides protection to the Insured Person who purchase their Bus ticket through the Master Policyholder's platform and opt for this Policy.
- This Policy is available for scheduled Trip within Malaysia only.
- This policy provides the Insured Person with protection in the event of accidental injury or fatalities and also protects their luggage against loss or damage.
- Cover for this policy will commence from the time the Insured Person enters into, whilst travelling in and ends from the time the Insured Person alights from the Bus during a scheduled Trip.

Each journey is covered for a maximum of 12 consecutive hours. Journey refers to one-way trip only. In case of a round trip, the depart journey to the destination and the return journey is considered as 2 separate Trip(s).

2. Who is covered under this Policy?

Insured Person means the person:

- who has opted for this Policy when purchasing their Bus ticket through the Master Policyholder's platform for a Trip and for which Premium has been paid;
- who travels in the Bus during the Operative Time;
- whose name has been provided during the check-in process on Master Policyholder's platform;
- who has been declared for cover under this Policy by the Master Policyholder to the Company; and
- has the right to exercise all privileges under this Policy.

Important Note: Please make sure information of all passengers submitted during the check-in process is accurate as this is required for insurance claim purposes. Any inaccurate information may invalidate your claim under this Policy.

3. What are the covers/benefits provided?

This Policy provides the following benefit:

- Accidental Death
- Permanent Total Disablement
- Medical Expenses due to An Injury
- Loss or Damage to Luggage

Note: Please refer to the Policy Wordings for further details of the Benefit.

4. How much premium do I have to pay?

You will have to pay a premium of RM0.30 (exclusive of service tax) for each Trip.

The service tax of 8% is paid by the Master Policyholder.

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

Type	Amount
*Commission paid to the insurance intermediaries/agent	25% (RM0.075)

*Included in the Premium and paid to the intermediary Platform 2022(Agency Registration No.: 197601-00).

6. What are the major exclusions under this Policy?

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

- Any Sickness;
- Any injury or loss sustained by an Insured Person outside of the Operative Time;
- Pre-Existing Condition or any complication arising from it;
- Suicide or intentional self-inflicted injuries;
- Alcohol or drug-related accidents;
- Acquired Immune Deficient Syndrome ("AIDS"), Human Immune Deficiency Virus ("HIV");
- Nuclear, chemical or biological materials; and
- Any loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine.



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

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

(a) Duty of disclosure:

- (i) 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.
- (ii) You also have a duty to inform AIG Malaysia Insurance Berhad (hereinafter referred to as the “Company”) of any change in the information given to the Company immediately at any time after the contract of insurance has been entered into or varied with the Company. If you do not, your Policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

(b) Eligibility:

The requirements below must also be continuously satisfied by you to be eligible for coverage under the Policy:

Age

- (i) Entry age for an adult under this Policy is 2 to 70 years of age (inclusive).

Note: All ages refer to the age as of your last birthday.

(c) Premium:

The Company must receive the premium due on or before the Premium Due Date. No Benefits will be payable for any claim that occurs during a period for which premium was not received.

(d) Claims:

- (i) The Master Policyholder and the Company must be notified immediately after the event which could give rise to a claim and in any event within 30 days after the date of the Accident;
- (ii) The Company must be provided with all reasonable and necessary evidence required by the Company to support a claim within 30 days after the date of the Accident 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 you not receiving the full amount claimed if the amount payable changes as a result of the delay.
- (iv) Claim evidence required includes but not limited to:
 - Your Bus Order Summary;
 - Police report;
 - Incident report issued by the Bus operator;
 - Original medical receipts (where applicable); and/or
 - Luggage repair receipt (where applicable).
 - Death Certificate (where applicable);
 - In event of a death claim, letter of administration or its equivalent as applicable.

Please note: The Company may require other evidence to support your claim depending on the circumstances, in which case the Company will contact You.

- (e) **Payment of Claims:** All payments will be made in Malaysian Ringgit. Settlement in foreign currencies or to an overseas bank account will only be made if the Insured Person is not in Malaysia at the time of payment. The rate of exchange will be based on the prevailing exchange rate on the date of claim settlement as determined by Bank Negara Malaysia. The Insured Person will bear all the applicable administration and costs of conversion or transfers.

(f) Sanctions:

The Company shall not be deemed to provide cover and 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 the Company, the Company’s parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union or the United States of America.

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

It is important that you inform the Company of any change in your life profile which would affect the risk profile.

9. Where can I get further information?

Should you require additional information about this Policy please contact us at:

AIG Malaysia Insurance Berhad
P O Box 11768
50756 Kuala Lumpur
Telephone : 1800 88 8811
E-mail : AIGMYCare@aig.com



10. Other types of Personal Accident cover available

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

You should read and understand the contract terms and discuss further with the 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 Product Disclosure Sheet, the Master Policyholder or the Certificate Holder may contact the Company.

The Company 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 July 2024.



TERMS & CONDITIONS

Please read the below terms and conditions to understand your coverage and eligibility.

1. This policy provides you with protection in the event of accidental injury or fatalities and also protects your luggage against loss or damage from the time you enter into, whilst travelling in, and ends when you alight from the Bus.
2. You are offered this Policy as you:
 - a) are between 2 to 70 years old; and
 - b) have purchased a bus ticket through the Master Policyholder's platform.
3. Residents of Cuba, Iran, Syria, North Korea, the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine are not allowed to purchase the Easybook Passenger Personal Accident Plan.
4. This Policy coverage is provided for a scheduled one-way Bus journey within Malaysia as per the Bus Order Summary issued to you by the Master Policyholder. The coverage for each one-way Bus journey shall not exceed a maximum of 12 consecutive hours.
5. You must provide accurate information of all passengers during the check-in process as this is required for insurance claim purposes. Any inaccurate information may invalidate your claim under this Policy.
6. A summary of the key terms and conditions can be found in the Product Disclosure Sheet and the [Policy Wording](#) which are available in the link.
7. By opting in for this Easybook Passenger Personal Accident Insurance Policy:
 - (a) You hereby acknowledge and agree that you have fully read our Product Disclosure Sheet and Policy Wordings.
 - (b) You acknowledge that you understand the terms and conditions of this Policy and that the Easybook Passenger Personal Accident Insurance opted is suitable for your insurance needs.
 - (c) You are aware of the eligibility requirements on age and residency, and that you fulfill the same.
 - (d) You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by Easybook (M) Sdn Bhd and AIG Malaysia Insurance Berhad (whether obtained during the application process or administration of the Easybook Passenger Personal Accident Insurance Policy) in accordance with the Privacy Notices as from time to time published on the websites at <https://www.aig.my/privacy-notice>.
 - (e) Your personal information provided during the check-in process on Master Policyholder's platform must be accurate for customer identification.
8. You acknowledge and agree that you must take reasonable care to disclose all material facts which you know or ought to know which could impact your risk profile and ensure that all information provided in the Master Policyholder's platform are full, complete, correct, honest and to the best of your knowledge as this information forms the basis of your contract of insurance.
9. When you cease to satisfy any of the eligibility requirements of this Easybook Passenger Personal Accident Insurance Policy, the coverage provided will automatically terminate.
10. AIG Malaysia Insurance Berhad shall not be deemed to provide cover and 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 AIG Malaysia Insurance Berhad, AIG Malaysia Insurance Berhad's parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union or the United States of America.
11. This Easybook Passenger Personal Accident Insurance Policy may be withdrawn or terminated by Easybook (M) Sdn Bhd and AIG Malaysia Insurance Berhad at any time without prior notice to you. Please refer to the Policy Wordings for more details.
12. If you have any questions regarding the terms and conditions of this Easybook Passenger Personal Accident Insurance Policy, you may contact AIG Malaysia at 1800 88 8811 (Monday – Friday, 9am – 5pm) or email AIGMYCare@aig.com.
13. This Easybook Passenger Personal Accident Insurance Policy is arranged by Easybook (M) Sdn Bhd as the Master Policyholder of this Policy. This Easybook Passenger Personal Accident Policy is underwritten by AIG Malaysia Insurance Berhad which is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.