



AIG MALAYSIA INSURANCE BERHAD

IGLOO - COMPLIMENTARY PERMANENT TOTAL DISABLEMENT

Policy Wordings



IGLOO – COMPLIMENTARY PERMANENT TOTAL DISABLEMENT

Please refer to the Schedule of Benefits provided below for the Benefit and corresponding Compensation applicable to the Certificate Holder covered under this Policy. Individual Benefit under 'Part 4 - Benefit' should be referred to for full details of coverage.

SCHEDULE OF BENEFITS		
No	Benefit	Compensation (RM)
1	Permanent Total Disablement	30,000



IMPORTANT NOTICE

This Policy is issued to the Master Policyholder for the benefit of the Certificate Holder upon the terms and conditions set out within. This Policy, together with the Certificate of Insurance and Schedule of Benefits shall be read together to form an entire contract between the Certificate Holder and the Company.

The Certificate Holder is advised to read this Policy carefully together with the Certificate of Insurance and Schedule of Benefits to ensure that the Certificate Holder understands the terms and conditions and that the coverage meets the Certificate Holder's requirements.

Please contact the Company if the Certificate Holder requires any further information after reading this Policy.

All terms and conditions of this Policy must be continuously satisfied by the Certificate Holder to be eligible for coverage under this Policy.

ONGOING DUTY OF DISCLOSURE

CONSUMER INSURANCE CONTRACT

Where the Master Policyholder and Certificate Holder(s) have applied for this insurance wholly for purposes unrelated to their trade, business or profession, the Master Policyholder and Certificate Holder(s) have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form or when they applied for this insurance i.e. the Master Policyholder and Certificate Holder(s) should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in the cancellation of the contract of insurance, refusal or reduction of claim(s), change of terms or termination of the contract of insurance in accordance with Schedule 9 of the Financial Services Act 2013. The Master Policyholder and Certificate Holder(s) are also required to disclose any other matters that they know to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied. The Master Policyholder and Certificate Holder(s) also have a duty to inform the Company immediately if at any time after the contract of insurance has been entered into or varied 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.

NON-CONSUMER INSURANCE CONTRACT

Where the Master Policyholder and Certificate Holder(s) have applied for this insurance for purposes related to their trade, business or profession, the Master Policyholder and Certificate Holder(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 Master Policyholder and Certificate Holder(s) also have a duty to inform the Company immediately if at any time after the contract of insurance has been entered into or varied 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 comply with the section 'Consumer Insurance Contract' and 'Non-Consumer Insurance Contract' may:

1. void this Policy from inception (which means treating it as invalid);
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 ;
5. entitle the Company to recover from the Master Policyholder and Certificate Holder (s) the total amount of any claim already paid under the Policy or any claim the Company has to pay under any relevant legislation, plus any recovery costs.



PART 2 - ELIGIBILITY

All requirements as specified in this Part 2 of this Policy must be continuously satisfied by the Certificate Holder to be eligible for coverage under this Policy.

A. AGE

Entry age for an adult under this Policy is 18 to 65 years of age (inclusive).

Note: All ages refer to the age as of the Certificate Holder's last birthday.

B. RESIDENCY

To be eligible for cover under this Policy, the Certificate Holder must be residing in Malaysia and is:

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

C. EXCLUDED OCCUPATION

Persons engaged in occupations with high risk or exposure to hazardous conditions are not covered under this Policy. This would include but is not limited to the following occupations:

- (a) Military personnel including the armed forces, naval or air force service or operations;
- (b) Police, security personnel including any peace keeping forces;
- (c) Fire service;
- (d) Professional sports person when the Certificate Holder could or would earn income or remuneration from engaging in such sport;
- (e) Pilots or crew of any air or water vessel;
- (f) Off-shore work or activities including oil rig work;
- (g) Loggers and sawmill workers or workers using woodworking machinery;
- (h) Workers handling boilers, pressure vessels or crane operators;
- (i) Workers engaged in construction of dams, bridges, tunnels or underground work;
- (j) Miners and quarry workers;
- (k) Work that involves heavy machinery, explosives or hazardous materials or chemicals;
- (l) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers;
- (m) Window cleaners and steeplejacks;
- (n) Construction workers involved in heavy machinery;
- (o) Any manual work at heights exceeding 24 feet; or
- (p) Other occupations like those characterised above and which place the Certificate Holder at risk of Injury necessitating specialist equipment (e.g., harness) or protective gear to keep them safe.



PART 3 - GENERAL POLICY DEFINITIONS

Certain words in this Policy have a specific meaning. They have this specific meaning wherever they appear in this Policy and are shown by using capital letters. Where appropriate, words mentioned in the plural shall also have their singular meaning and vice versa. The following definitions are applicable to this Policy as a whole.

The following definitions apply to all sections of this Policy where applicable:

1. **Accident** means a sudden, fortuitous, violent, visible, and specific event caused externally to the body which occurs at an identifiable time and place during the Policy Period
2. **Activities of Daily Living** mean:
 - (a) **Washing** - the ability to bath, or shower or wash by other means;
 - (b) **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances;
 - (c) **Feeding** - the ability to eat food after its preparation and being made available;
 - (d) **Toileting** - the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances, if appropriate;
 - (e) **Mobility** - the ability to move indoors from room to room on level surfaces; and
 - (f) **Transferring** - the ability to move from a bed to an upright chair or wheelchair, and vice versa.
3. **Benefit** means the benefit listed in the Schedule of Benefits and which are subject to the terms and conditions as stated under this Policy.
4. **Campaign Period** shall mean the period in which the Master Policyholder offers this policy to the Certificate Holder.
5. **Certificate Holder** means the person:
 - (a) whose name is provided by the Master Policyholder to the Company within the Campaign Period;
 - (b) named in the Certificate of Insurance; and
 - (c) insured under this policy during a valid Policy Period.
6. **Certificate of Insurance** means the document showing details of the Policy Period, Benefit under this Policy, and the particulars of the Certificate Holder.
7. **Chronic Condition** means a condition that is expected to persist for the remainder of the Certificate Holder's natural life.
8. **Claimant** means the Certificate Holder or their legal representative, as applicable, making a claim against this Policy.
9. **Company** means AIG Malaysia Insurance Berhad (200701037463).
10. **Compensation** means the maximum amount payable for a Benefit as specified in the Schedule of Benefits.
11. **Doctor** means a legally registered and qualified medical practitioner with a medical degree in western medicine and authorised by the medical licensing authority in the Usual Country of Residence or in the country which treatment is being sought, to provide medical or surgical service within the scope of their license, specialised accreditation and training. The doctor cannot be the Certificate Holder, the Certificate Holder's business partner or agent, the Certificate Holder's employer or employee or an Immediate Family Member.
12. **Endorsement** means a written notice stating an amendment, deletion or addition made to this Policy.
13. **Hospital** means any institution lawfully operated for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery (including operating theatres) in the premises of the hospital and having 24 hours daily



nursing service by registered graduate nurses, under the supervision of Doctor(s) and is not a clinic, a nursing home, rest home, convalescence, palliative care, hospice or rehabilitation centre, a place used for custodial care, a place for the treatment of alcoholics or drug addicts, institution to treat mental or behavioural disorders, sanatorium, any transitional care centre or home for the aged or similar establishment; even if located at the same place.

14. **Immediate Family Member** means the Insured Person's spouse, parent, parent-in-law, grandparent, Child(ren), son-in-law, daughter-in-law, brother or sister, stepparent, stepdaughter, stepson, grandchild, legal guardian.
15. **Infectious Diseases** means health disorders or infections caused by pathogenic microorganisms, such as bacteria, viruses, fungi or parasites. Infectious diseases can be passed from person to person, can be transmitted by insects or other animals or by consuming contaminated food or water or while being exposed to organisms in the environment.
16. **Injury** means an identifiable physical injury which is sustained by the Insured Person during the Policy Period and is caused by an Accident solely and independently of any other causes including any Sickness (except sickness directly resulting from medical or surgical treatment rendered necessary by such Injury), pre-existing or congenital condition. Injury includes:
 - (a) Accidental drowning;
 - (b) Accidental suffocation or inhalation of smoke, poisonous fumes or gases. This does not extend to include air pollution or atmospheric phenomenon including but not limited to haze, smog, and the like. General Policy Exclusions - 13 continues to apply; or
 - (c) Any Injury directly resulting from animal or insect bites. This excludes any claims in connection with any Infectious Diseases.
17. **Master Policyholder** means Axinan Malaysia Sdn Bhd (Igloo Insure) as stated in the Master Policy Schedule.
18. **Master Policy Schedule** means the document issued together with this Policy detailing the particulars of the Master Policyholder, period of this Policy and Benefit under this Policy.
19. **Ombudsman for Financial Services (OFS)** refers to an independent body that provides a free and efficient avenue to help resolve financial disputes between the Master Policyholder or Certificate Holder and the Company under this Policy as an alternative to the Malaysian courts.
20. **Permanent** means lasting 12 consecutive months and at the end of that time is certified by a Doctor as being beyond hope of improvement and will in all probability continue for the remainder of the Certificate Holder's natural life.
21. **Policy** refers to this insurance contract which consists of the policy wordings, Certificate of Insurance, Schedule of Benefits and any other documents the Company may issue to the Certificate Holder that will form part of this Policy (e. g. Endorsements).
22. **Policy Effective Date** refers to the later of:
 - a) the Policy Start Date as shown on the Certificate of Insurance;
 - b) the date as shown on the Endorsement; or
 - c) the first date the Certificate Holder was covered under this Policy;
23. **Policy Period** means the period the Certificate Holder is covered under this Policy and shall commence on the Policy Start Date of which such period will end after 6 months from the Policy Start Date.



24. **Policy Start Date** means the date specified on the Certificate of Insurance on which the cover under this Policy commences.
25. **Pre-Existing Condition** is any Injury, Sickness or other conditions:
- for which the Certificate Holder has sought or received treatment, medication, advice or diagnosis in the 2 years before the Policy Effective Date;
 - which first manifested itself, worsened, became acute or presented signs or symptoms in the 2 years prior to the Policy Effective Date which would have caused a reasonable person to seek diagnosis, care or treatment; or
 - which is a Chronic Condition or cancer diagnosed before the Policy Effective Date.
26. **Schedule of Benefits** means the table containing the applicable Benefit and the corresponding Compensation.
27. **Sickness** means an illness, disease or other physical conditions characterised by a pathological deviation from the normal healthy state. For the avoidance of doubt, Sickness includes Infectious Diseases, heatstroke, decompression sickness, hypothermia and mountain sickness.
28. **Total Disablement** means an Injury sustained by the Certificate Holder resulting in a disablement that consequentially leads to a total inability to perform, by oneself, at least 3 or more Activities of Daily Living.
29. **Usual Country of Residence** means Malaysia, in which the Certificate Holder is a resident of either as a citizen or registered as a permanent resident or holds at the time of claim a valid employment or dependent permit granted by the relevant Government authority.
30. **War** means declared or undeclared hostile action between two or more nations or states.

PART 4 - BENEFIT - PERMANENT TOTAL DISABLEMENT

If the Certificate Holder sustains an Injury that directly results in Permanent Total Disablement within 365 days from the date of the Accident, the Company will pay the Compensation specified in the Schedule of Benefits.

The Policy will automatically terminate in respect of the Certificate Holder when Compensation is paid under this Benefit.

PART 5 - GENERAL POLICY EXCLUSIONS

The following exclusions apply to all parts of this Policy. The Company shall not pay under this Policy any claim arising from, resulting in or in connection with:

- Certificate Holder's:
 - Pre-Existing Condition or any complications arising from it;
 - failure to follow medical advice given by a Doctor;
 - pregnancy, miscarriage, abortion, childbirth, sterilization, contraception as well as treatment for infertility or birth control treatments or any complications;
 - congenital anomalies and conditions arising out of or resulting therefrom or physical impairment;
 - mental, psychiatric or nervous disorder (including any neuroses and their physiological or psychosomatic manifestations), sleep disturbance disorder, anxiety, stress or depression.
- Any Sickness.
- Any Injury arising directly or indirectly due to osteoporosis.
- Any hospitalisation or expenses for:



- (a) any routine health checks,
 - (b) any diagnosis, tests, examinations or x-rays where there is no objective indication of impairment of normal health,
 - (c) any treatment or investigation of a preventive nature, vaccinations, acupuncture,
 - (d) any treatment which is not medically necessary; or
 - (e) any dental treatments.
5. 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.
6. The Certificate Holder committing or attempting to commit any criminal or illegal act (including traffic offences).
7. The Certificate Holder's suicide or attempted suicide or intentional self-inflicted Injury whether sane or insane or from deliberate or reckless exposure to danger.
8. The Certificate Holder engaging, practicing, training or participating in:
- (a) underwater activities which ordinarily require the use of artificial breathing apparatus. This exclusion does not apply to recreational scuba diving whereby:
 - (i) the Certificate Holder dives no deeper than 30 meters under the supervision of a qualified diving instructor; or
 - (ii) the Certificate Holder holds a PADI certification (or equivalent qualification) and dives with a buddy who holds a PADI certification (or equivalent qualification).
 - (b) racing other than on foot, stunts, reliability trials and speed or duration testing. Training or practicing in relation to these activities is also not covered;
 - (c) any aerial activity including but not limited to parachuting, BASE jumping, sky diving or travel in any other air supported device, except as a fare-paying passenger in a commercial aircraft licensed to carry passengers; or
 - (d) any extreme sports or activity that presents a high level of inherent danger (i.e., involving exceptional speed and height, high level of expertise, exceptional physical exertion, or highly specialised gear) or of personal risk. This shall include but not be limited to:
 - (i) any mountaineering; involving climbing harnesses, belay or rappel devices ropes and guides; or
 - (ii) any activity or trekking above 3,000 meters;
 - (iii) big wave surfing;
 - (iv) winter activities like lugging, bobsleighting, ski or snow board jumping or stunts;
 - (v) bicycle, motor, air or sea craft speed trials or stunts;
 - (vi) canoeing/kayaking and white and black water rafting in grade 4 or higher rapids;
 - (vii) cliff jumping, horse jumping, horse polo or any aerobatics; and
 - (viii) hunting trips, caving or pot holing.
- It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and conducted under the supervision of qualified licensed personnel of a registered tour operator.
9. Cosmetic, plastic surgery or elective surgery or treatment.
10. Any Injury sustained whilst the Certificate Holder is riding on a motorcycle without a safety helmet either as a rider or pillion-rider.
11. Nuclear, biological or chemical incidents as outlined below:



- (a) any nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or
 - (b) the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or
 - (c) a terrorist, criminal or other malicious entity's dispersal or application of pathogenic or poisonous biological or chemical materials or the release of pathogenic or poisonous biological or chemical materials.
12. Any deliberate provocation by the Certificate Holder against another person that results in the Injury.
13. The Certificate Holder being under the influence of alcohol or drugs, unless the drug was prescribed or administered by a Doctor and taken in accordance with the directions of a Doctor.
14. Any act of War, invasion, act of foreign enemies, hostilities or warlike operations (whether War be declared or not), civil war, mutiny, rebellion, revolution, insurrection, usurpation of power, trike, riot or civil commotion.

PART 6 - GENERAL POLICY CONDITIONS

1. Condition Precedent to Liability

The Certificate Holder must follow the terms, provisions and conditions of this Policy in order to qualify for any payment under this Policy. The Certificate Holder's failure to do so will invalidate all claims made under this Policy.

2. Reasonable Care

The Certificate Holder must take all reasonable steps to prevent and mitigate any accident or loss.

3. Governing Law Jurisdiction

This Policy is governed by the laws of Malaysia and any dispute or action in connection therewith shall be conducted and determined in Malaysia.

4. Dispute Resolution

Any dispute or differences which may arise between the Master Policyholder or Certificate Holder and the Company on any matters relating to this Policy involving amounts exceeding RM250,000 shall be referred to the Malaysian courts. Any dispute or difference where the disputed amount is less than or equal to RM250,000, the Master Policyholder or Certificate Holder may refer the matter to the Ombudsman for Financial Services to resolve the dispute. All disputes or differences which may arise between the Master Policyholder or Certificate Holder and the Company must be referred to the Malaysian courts and / or the Ombudsman for Financial Services within a reasonable time from the date the decision of the claim is communicated to the Master Policyholder or Certificate Holder.

5. Geographical Limits & Territorial Limits

- (a) This Policy covers the Certificate Holder in Malaysia for 24 hours and 7 days a week, unless otherwise stated or endorsed under this Policy.
- (b) This Policy covers the Certificate Holder outside of Malaysia, on a worldwide basis, subject to Condition 18 of the General Policy Conditions on Sanction provided that the maximum period the Certificate Holder is outside of Malaysia is not more than 180 consecutive days at any one time.



6. Duplication of Cover

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 Compensation or, where the Compensation under each Policy is identical, under the Policy that was first issued.

7. Limitation of Time for Bringing Suit

No action at law or in equity shall be brought to recover on the Policy prior to the expiration of 90 days from the date the Company receives complete documents on the claim filed in accordance with the requirements of this Policy.

8. Misstatement of Age

If at the correct age the Certificate Holder would not have been eligible for cover under this Policy, no Benefit shall be payable as the Policy Period under this Policy is 6 months only.

If at the time of claim, it is noted that the Certificate Holder has misstated their age and due to which a lower Compensation is applicable, the Company will determine at its sole discretion to either continue to cover the Certificate Holder on the applicable terms and conditions or terminate this Policy.

9. Misrepresentation or Fraud

Any fraud, deliberate dishonesty or deliberate hiding of any information connected with the application for this Policy or in connection with a claim made, will make this Policy invalid. In this event the Company will not refund any premiums as this Policy is offered free of charge and the Company will not consider making payments for any claims submitted to the Company. The Company will report the matter to the Police if deemed necessary. The Company also reserves the right to recover any amount paid to the Certificate Holder in respect to any fraudulent claims submitted.

10. Policy Changes

The Company reserves the right to amend the terms, conditions or premium of this Policy by giving the Certificate Holder:

- (a) 30 days' written notice of such change;
- (b) 7 days' written notice of such change if due to an infectious disease outbreak; or
- (c) Immediate written notice of such change, if due to any Government or statutory declaration which impacts this Policy.

Important note:

1. If the changes in terms or conditions by the Company are acceptable to the Certificate Holder, then this Policy will continue. If the changes are not acceptable, the Certificate Holder may cancel this Policy under Part 7 – Cancellation.
2. No alteration to this Policy shall be valid unless approved in writing by the Company's authorised representative and reflected in an Endorsement.
3. No agent or advisor has the authority to amend or waive any of the terms and conditions of this Policy.

11. Change of Certificate Holder's Occupation

The Certificate Holder must give immediate written notice to the Company of any change in the Certificate Holder's occupation. No claim will be payable in respect of:

- (a) Any Injury arising out of or in the course of an occupation of greater risk than the occupation disclosed in the Certificate Holder's application, unless the Company had agreed to the change in occupation; or



(b) Any Injury where the Company has been prejudiced by the non-disclosure of change in occupation.

12. Change of Usual Country of Residence

The Certificate Holder must inform the Company in writing of any change to the Certificate Holder's Usual Country of Residence. A change in the Usual Country of Residence will be deemed to mean the Certificate Holder is living or intending to live in another country for more than 180 consecutive days. Upon receipt of this information, the Company will determine at its sole discretion to either cover the Certificate Holder on the same terms and conditions or terminate this Policy.

13. Renewal

This policy is non-renewable.

14. Personal Data Use

The Certificate Holder is deemed to have read, understood, and consented to the collection and subsequent processing of their personal information by the Company (whether obtained during the application process or administration of this Policy) in accordance with, the Company's Privacy Notice as from time to time published on the website at <https://www.aig.my/privacy-notice>. If the Certificate Holder submits information relating to other individuals, the Certificate Holder further represents and warrants that they have the authority to provide information relating to the other individuals to the Company, that the Certificate Holder has 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 the Company, and that the other individuals agree and consent that the Company may collect, use and process his/her personal information in accordance with the Privacy Notice. The Certificate Holder reserves the right to obtain access, request correction or withdraw their consent to the use of any of their personal information held by AIG Malaysia. Such request can be made by writing to the Company at:

AIG Malaysia Insurance Berhad (200701037463)
Attn: Customer Care Department
P O Box 11768,
50756 Kuala Lumpur.

Email: AIGMYCare@aig.com
Phone: 1800-88-8811 / 603 2118 0188
Fax: 603-21180288

15. Currency

Claims: All payments will be made in Malaysian Ringgit. Settlement in foreign currencies will only be made if the Certificate Holder 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 Certificate Holder will bear all the administration and conversion costs.

16. Contractual Rights of 3rd Parties

A person or any entity who is not a party to this Policy shall have no right to enforce any terms or conditions of this Policy.



17. Right of Assignment

This Certificate Holder cannot assign or transfer the rights under this Policy to another person or entity.

18. Sanction

The Company shall not be deemed to provide cover and the Company 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 the Company's parent company's 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.

19. Financial Services Act 2013

The Policy is issued in Malaysia and is subject to the Financial Services Act 2013 and all rules, regulations, subsidiary legislation and Government orders enacted thereunder.

20. Automatic Termination of Policy

All cover under this Policy will automatically terminate for the Certificate Holder on the date:

- a) this Policy is cancelled for reasons stated under Part 7 – Cancellation;
- b) of the Certificate Holder's death, from any cause;
- c) the Certificate Holder ceases to satisfy any of the eligibility requirements as stated under Part 2 – Eligibility;
- d) any fraud or misrepresentation to the Company discovered as mentioned under Condition 9. Misrepresentation or Fraud of Part 6 – General Policy Conditions.
- e) the Master Policyholder requests that the Certificate Holder be removed from this Policy.

PART 7 - CANCELLATION

Cancellation right of the Company

The Company can cancel this Policy:

- a) by giving 30 days' prior written notice to the Master Policyholder's last known address or via email.
- b) by giving 7 days' prior written notice to the Master Policyholder in the event of War in Malaysia.

On cancellation of the Policy by the Company, there will be no refund for any premiums, as this Policy is offered free of charge.

Cancellation right of the Master Policyholder or Certificate Holder

The Master Policyholder or Certificate Holder can cancel this Policy by giving 30 days' prior written notice to the Company or via email at the address provided below. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier.

On cancellation of the Policy by the Master Policyholder or Certificate Holder, there will be no refund for any premiums, as this Policy is offered free of charge.

Contact Information:

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



Fax: 603 2118 0288

PART 8 - CLAIMS PROCEDURES

1. STEPS TO MAKE A CLAIM

Step 1: The Certificate Holder must notify the Company immediately after the event which could give rise to a claim under '3. Claim Notification'.

- a) Call the Company at 1800 88 8811 / 603 2118 0188; or
- b) Complete the [Personal Accident & Health Claims Form](#) and email it to MYPAClaims@aig.com.

Step 2: The Certificate Holder must prepare the relevant basic supporting documents according to the nature of claim as specified in the link below:

<https://www.aig.my/claims/personal-claims/personal-accident-claims>

Step 3: The Certificate Holder must submit the claims evidence to the Company within 30 days after the event which could give rise to a claim under '5. Claims Evidence / Information' to:

AIG Malaysia Insurance Berhad (200701037463)
Claims Department, Level 16
P O Box 11768
50756 Kuala Lumpur
Email: MYPAClaims@aig.com

The Company may request for additional documents depending on nature and circumstances of the claim in which case the Company will contact the Claimant.

2. COMPLIANCE

The Company shall not be liable for any consequences arising by reason of the Certificate Holder's failure to obtain or follow a Doctor's advice and use such appliances or remedies as may be prescribed in the event of an Injury when claiming Compensation.

3. CLAIM NOTIFICATION

- a) The Company must be notified as soon as it is reasonably practical and in any event within 30 days after the Accident which leads to a claim.
- b) Failure to comply with a) 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 Claimant not receiving the full amount claimed if the amount payable changes as a result of the delay.

4. BURDEN OF PROOF

If the Company alleges that by reason of any of the exclusions listed, an event is not covered by this Policy, the burden of proving the contrary shall be on the Claimant.



5. CLAIM EVIDENCE /INFORMATION

- a) 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 Accident which leads to a claim. Information provided to the Company to support a claim includes but is not limited to original reports, invoices and receipts, medical certificates and other documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary. If the information supplied is insufficient, the Company will confirm the additional information required.
- b) If the Company does not receive the information it requires within the time period advised, the Company may reject the claim or withhold payment until the information it requires has been received.
- c) Where medical certificates or reports are required, the Company will only accept original medical certificates or reports issued by a Doctor. For the avoidance of doubt, medical certificates or reports issued by other practitioners, including but not limited to Chinese physicians, will not be accepted.
- d) The Company may refuse to refund any expense for which the Claimant cannot provide original receipts or invoices.
- e) The Claimant may be required by the Company to submit a medical examination by Doctor(s) appointed by the Company before the initial or further Compensation can be paid.
- f) The Company may at the Company's expense arrange an autopsy unless this is illegal in the country in which the autopsy is to be performed.

6. SETTLEMENT OF CLAIM

- a) Compensation will be paid in accordance with the Policy terms and conditions. It can only be made once the Company has received the information it requires to investigate and verify the claim (including information supplied) and it is satisfied that the claim falls within the Policy. Compensation will be paid according to the terms set out in the Policy.
- b) The Compensation for each Benefit is payable as shown in the Schedule of Benefits. Any Compensation that the Company makes under this Policy will not exceed the limit shown in the Schedule of Benefits for the claim event. Compensation under each Benefit is included only for the events specified in the Schedule of Benefits.
- c) Unless otherwise specified in this Policy, payments or reimbursements will be made at the Company's sole discretion to the Claimant.
- d) In the course of the Company's claims process, the Claimant is to render full cooperation to the Company and to the Company's appointed service providers, vendors and experts, including providing face to face interviews, if and when required.

7. SUBROGATION

In the event that a third party is held liable for all or part of any claim paid under this Policy, the Company may exercise its legal right to pursue the third party to recover its outlay. The Certificate Holder or the Certificate Holder's legal representative, upon the Company's request, will agree to and permit the Company to do such acts and things as may be necessary or reasonably required for the purpose of exercising the Company's legal right. The Company will pay the costs and expenses involved in exercising the Company's legal right against the third party.



8. RIGHTS OF RECOVERY

If the Company makes a payment and subsequently is made aware that the claim is not payable, the Company has the right to recover the amount paid from the Certificate Holder.

COMPLAINTS PROCEDURES

1. If there is any occasion when the Company's service does not meet the Certificate Holder's expectations, the Certificate Holder may contact the Company using the appropriate contact details below, providing the Policy/Claim Number and the name of the Certificate Holder to help the Company deal with Certificate Holder's comments quickly.

AIG Malaysia Insurance Berhad (200701037463)
Complaint Handling Unit
P O Box 11768
50756 Kuala Lumpur
Phone: 1800 88 8811 / 603 2118 0188
Fax: 603 2118 0288
Email: AIGMYComplain@aig.com

2. Any Certificate Holder who is not satisfied with the decision of the Company may refer to the Ombudsman for Financial Services (OFS) giving details of the dispute, the name of the insurance company and the policy number. The contact details of the OFS are as follows:

Ombudsman for Financial Services
Level 14, Main Block,
Menara Takaful Malaysia,
No 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
Phone: 03 - 2272 2811
Fax: 03 - 2272 1577
Email: enquiry@ofs.org.my

3. Any Certificate Holder who is not satisfied with the conduct of the Company may write to BNMLINK giving details of the complaint, the name of the insurance company and the policy number or the claim number. The contact details of BNMLINK are as follows:

Bank Negara Malaysia
Laman Informasi Nasihat dan Khidmat (BNMLINK)
P O Box 10922,
50929 Kuala Lumpur

Phone: 1-300-88-5465 (1300-88-LINK) or 03- 2174 1717 (overseas)
Fax: 03 - 2174 1515

Physical Visits: BNMLINK will receive visitors by appointment only. You may request for an appointment through their website or telephone.



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you accept the complimentary Permanent Total Disablement coverage. 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: Igloo - Complimentary Permanent Total Disablement

Date Issued: July 2024

1. What is this product about?

- (a) This product provides protection in the event of Permanent Total Disablement caused solely by an Accident.
- (b) Coverage is provided worldwide and is valid for 24 hours throughout the Policy Period.
- (c) The period of coverage under this Policy is for 6 months only.
- (d) Coverage under this policy is provided to individual members of the Master Policyholder.

2. What are the covers/benefits provided?

This Policy provides coverage for Permanent Total Disablement of RM30,000.

3. How much premium do I have to pay?

No Premium is payable by the Certificate Holder as this is a complimentary cover.

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

There are no fees or charges payable by the Certificate holder.

5. 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 earlier before we issue the Certificate of Insurance to you, before you renew or change any of the terms of your Policy. 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 and all Insured Persons to be eligible for coverage under the Policy:

Age

Entry age for an adult under this Policy is 18 to 65 years of age (inclusive).

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

Residency

To be eligible for cover under this Policy, you must be a:

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



Occupation

Occupations other than described below.

Persons engaged in occupations with high risk or exposure to hazardous conditions are not covered under this Policy. This would include but is not limited to the following occupations:

- (a) Military personnel including the armed forces, naval or air force service or operations;
- (b) Police, security personnel including any peace keeping forces;
- (c) Fire service;
- (d) Professional sports person when the Insured Person could or would earn income or remuneration from engaging in such sport;
- (e) Pilots or crew of any air or water vessel; or
- (f) Off-shore work or activities including oil rig work;
- (g) Loggers and sawmill workers or workers using woodworking machinery;
- (h) Workers handling boilers, pressure vessels or crane operators;
- (i) Workers engaged in construction of dams, bridges, tunnels or underground work;
- (j) Miners and quarry workers;
- (k) Work that involves heavy machinery, explosives or hazardous materials or chemicals;
- (l) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers;
- (m) Window cleaners and steeplejacks;
- (n) Construction workers involved in heavy machinery;
- (o) Any manual work at heights exceeding 24 feet; or
- (p) Other occupations like those characterized above and which place the Insured Person at risk of injury necessitating specialist equipment (e.g., harness) or protective gear to keep them safe.

(c) **Country of residence:**

You must notify the Company if you will be out of Malaysia for more than 180 consecutive days. Failure to do so will invalidate this cover.

(d) **Claims:**

- (i) The Company must be notified as soon as it is reasonably practical and in any event within 30 days after the Accident 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 30 days after the date of 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.

(e) **Duplication of Cover:**

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 Compensation or, where the Compensation 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.

(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 the Company's parent company's 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.



(g) **Renewal:**

This policy is non-renewable.

6. What are the major exclusions under this Policy?

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

15. Racing other than on foot;
16. Suicide or intentional self-inflicted injuries;
17. During air travel unless as a fare-paying passenger;
18. Violation of law and any payment that would violate any government prohibition or regulation;
19. Alcohol or drug-related accidents;
20. Mental or nervous disorders;
21. Any Pre-Existing Conditions;
22. Any Sickness;
23. Acquired Immune Deficient Syndrome ("AIDS"), Human Immune Deficiency Virus ("HIV");
24. Nuclear, chemical or biological materials; and
25. War.

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

7. Can I cancel my Policy?

The Master Policyholder or Certificate Holder can cancel this policy by giving 30 days' prior written notice to us or via email at the address provided below. There will be no refund for any premiums, as this Policy is offered free of charge.

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 / 603 2118 0188
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 Insured Person may contact the Company.

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.

The Company is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as of July 2024.