

24/7 Worldwide Travel Assistance
AIG Travel
+603 2772 5600



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.

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TRAVEL GUARD®

WHAT WE COVER

SCHEDULE OF BENEFITS

Benefits	Sum Insured Up To (MYR)				
	Primary	Essential	Superior	Premier	Domestic
A Trip Cancellation (Pre-departure)	5,000	20,000	25,000	30,000	1,000
B Medical and Associated Expenses					
1. Medical Expenses	150,000	300,000	600,000	10,000,000	20,000 (Accident Only)
2. Emergency Medical Related Expenses					
(a) Emergency Medical Evacuation and Emergency Medical Repatriation	150,000	Unlimited	Unlimited	Unlimited	20,000 (Accident Only)
(b) Compassionate Visit	3,000	9,000	12,000	15,000	-
(c) Child Guard	-	9,000	12,000	15,000	-
(d) Daily Hospitalization Income (MYR 250 per day) Maximum number of days	5,000 20	15,000 60	20,000 80	30,000 120	-
(e) Emergency Telephone Charges and Internet Use	-	150	300	500	-
3. Follow Up Medical Treatment - in home country - Malaysia					
(a) In-patient Medical Expenses (Up to 30 days)	10,000	50,000	50,000	50,000	-
(b) Outpatient / Specialist Treatments or Services provided by a Medical Practitioner	Included in B3(a)	Included in B3(a)	Included in B3(a)	Included in B3(a)	-
(c) Treatment or Services provided by Healthcare Professionals	-	500	700	1,000	-
4. Overseas Dental Expenses	Included in B1	Included in B1	Included in B1	Included in B1	-
C Repatriation of Mortal Remains	150,000	Unlimited	Unlimited	Unlimited	-
D Trip Curtailment	5,000	20,000	25,000	30,000	-
E1 Trip Interruption	1,000	1,500	2,000	3,000	-
E2 Travel Missed Connection (MYR 200 for every 6 consecutive hours)	200	600	800	1,200	-
F1 Travel Delay (MYR 150 for every 6 consecutive hours)					
(a) Overseas	1,500	3,900	4,200	5,100	-
(b) Malaysia	300	450	450	900	300
F2 Travel Re-Route (MYR 200 for every 6 consecutive hours)	200	600	800	1,200	-

Benefits	Sum Insured Up To (MYR)				
	Primary	Essential	Superior	Premier	Domestic
G Baggage					
1. Loss of Personal Baggage Items	2,000	5,000	7,000	10,000	1,000
Item Limit:					
(a) Any one item including smartphones	500	500	500	500	500
(b) Portable Computers including tablets	1,000	1,000	1,500	2,000	1,000
(c) Baggage Damage per bag	250	250	250	250	250
2. Baggage Delay (MYR 200 for every 6 consecutive hours)					
(a) Overseas	400	800	1,000	2,000	-
(b) Malaysia	-	200	200	800	200
3. Fraudulent Use of Credit Card	-	1,500	2,000	3,000	-
4. Loss of Travel Documents	2,000	5,000	6,000	8,000	-
5. Loss of Personal Money	500	1,000	2,000	3,000	-
H Personal Accident					
Accidental Death and Permanent Disablement					
(i) Age 30 days to 17 years	25,000	75,000	100,000	125,000	50,000
(ii) Age 18 years to 85 years	100,000	300,000	400,000	500,000	50,000
I Personal Liability	500,000	1,000,000	1,000,000	1,000,000	500,000
J Loss of Home Contents	1,000	2,000	3,000	5,000	-
K1 Car Rental Excess Charges	-	2,000	3,000	5,000	-
K2 Car Rental Vehicle Return Costs	-	Included in K1	Included in K1	Included in K1	-
24/7 Worldwide Travel Assistance	Included	Included	Included	Included	Included
Optional Add-on					
L Travel Delay Upgrade (MYR 150 for every 3 consecutive hours)					
Overseas	-	3,900	4,200	5,100	-

Note: For Family Plan – The sum insured in total for all Insured Persons under Family Plan is 300% of the limit shown in the Schedule of Benefits except for Item H – Personal Accident which remains a per person limit.

WHAT YOU PAY

PREMIUM TABLE (MYR)

Single Trip Plan : 30 Days - 60 Years

	Plan	Primary		Essential				Superior				Premier				
		Cluster	C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	32	42	43	51	62	141	49	59	70	153	67	83	108	174	
	6-10 days	43	60	60	72	83	198	70	82	95	215	98	117	149	244	
	11-20 days	69	94	85	100	112	320	100	116	135	347	136	187	205	392	
	Per week	30	41	32	43	61	181	34	47	66	196	39	53	74	222	
	Travel Delay Upgrade	-	-	3 Per Day (Optional)												
Family	1-5 days	75	112	100	127	154	353	128	164	196	382	145	186	260	432	
	6-10 days	117	149	142	180	232	496	180	228	286	537	200	244	345	610	
	11-20 days	159	234	195	265	318	798	274	371	424	865	305	392	519	979	
	Per week	74	102	78	107	151	452	85	116	163	489	96	131	185	554	
	Travel Delay Upgrade	-	-	8 Per Day (Optional)												

Single Trip Plan : 61 - 70 Years

	Plan	Primary		Essential				Superior				Premier				
		Cluster	C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	32	42	43	51	62	141	49	59	70	153	67	83	108	174	
	6-10 days	43	60	60	72	83	198	70	82	95	215	98	117	149	244	
	11-20 days	69	94	85	100	112	320	100	116	135	347	136	187	205	392	
	Per week	30	41	32	43	61	181	34	47	66	196	39	53	74	222	
	Travel Delay Upgrade	-	-	3 Per Day (Optional)												
Family	1-5 days	75	112	100	127	154	353	128	164	196	382	145	186	260	432	
	6-10 days	117	149	142	180	232	496	180	228	286	537	200	244	345	610	
	11-20 days	159	234	195	265	318	798	274	371	424	865	305	392	519	979	
	Per week	74	102	78	107	151	452	85	116	163	489	96	131	185	554	
	Travel Delay Upgrade	-	-	8 Per Day (Optional)												

Single Trip Plan : 71 - 85 Years

	Plan	Primary		Essential				Superior				Premier				
		Cluster	C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	-	-	92	126	178	532	100	137	192	576	113	155	218	653	
	6-10 days	-	-	129	177	250	748	140	192	271	811	158	218	306	918	
	11-20 days	-	-	208	285	402	1,205	225	309	435	1,305	255	350	593	1,478	
	Per week	-	-	125	171	241	722	135	185	261	782	153	210	296	886	
	Travel Delay Upgrade	-	-	3 Per Day (Optional)												
Family	1-5 days	-	-	229	315	444	1,330	248	341	480	1,440	281	386	544	1,631	
	6-10 days	-	-	322	443	624	1,870	349	480	676	2,026	395	543	765	2,294	
	11-20 days	-	-	519	713	1,004	3,012	562	772	1,088	3,262	636	874	1,232	3,694	
	Per week	-	-	311	427	602	1,805	337	463	652	1,955	381	524	738	2,214	
	Travel Delay Upgrade	-	-	8 Per Day (Optional)												

* Primary Plan is not applicable for C3 & C4

Domestic Plan

Plan	Individual			Family		
	Age	30 days - 60 years	61-70 years	71-85 years	30 days - 60 years	61-70 years
1-5 days	19.08	19.08	64.66	46.64	46.64	162.18
6-10 days	26.50	26.50	91.16	64.66	64.66	227.90
11-20 days	42.40	42.40	147.34	104.94	104.94	366.76
21-30 days	67.84	67.84	235.32	166.42	166.42	586.18

Annual Multi-Trip Plan (Individual Only)

Plan	Essential				Superior				Premier				
	Cluster	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
18-60 years	270	370	450	1,350	350	440	490	1,450	440	530	620	1,650	
61-70 years	500	680	950	2,850	540	730	1,030	3,100	610	830	1,170	3,500	
Optional Add-on													
(i) Travel Delay Upgrade	160				160				160				
(ii) Domestic Add-on													
▶ 18-60 years	162.18				162.18				162.18				
▶ 61-70 years	346.62				346.62				346.62				

* Primary Plan is not applicable for Annual Multi-Trip Plan
* Domestic Add-on is inclusive of 6% Service Tax (ST)

THE COUNTRIES WE COVER

Cluster	Destination
C1	<ul style="list-style-type: none"> China, Hong Kong, Indonesia, Japan, Macau, Singapore, South Korea, Taiwan, Thailand and Vietnam; Excluding Mongolia (inner and outer)
C2	<ul style="list-style-type: none"> Brunei, Cambodia, India, Lao People's Democratic Republic, Maldives, Myanmar, New Zealand, Pakistan, Philippines and Sri Lanka; Including all countries in C1
C3	<ul style="list-style-type: none"> Australia, Mauritius, Mongolia (inner and outer), Nauru and Uzbekistan; Europe; Middle East (excluding Iraq, Palestine and Yemen); Including all countries in C1 and C2
C4	<ul style="list-style-type: none"> Worldwide (including Canada, Iraq, Nepal, Palestine, Tibet, United States of America and Yemen); Including all countries listed in all other clusters
Sanctioned Countries	<ul style="list-style-type: none"> Crimea Region, Cuba, Iran, North Korea and Syria
Excluded Destination	<ul style="list-style-type: none"> Antarctica
Domestic	<ul style="list-style-type: none"> Malaysia, beyond 50 km from your place of residence or business

Product Disclosure Sheet

Read this Product Disclosure Sheet before you decide to take up the Travel Guard insurance policy. Be sure to also read the general terms and conditions.

What is this product about?

This product provides compensation in the event of injury, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. For domestic trips, coverage for Personal Accident and Medical and Associated Expenses benefit is confined to accidental causes only. This cover can be purchased by an individual person for themselves, their accompanying spouse and dependent children. You will have immediate access to 24/7 worldwide travel assistance in case of an emergency situation when you are abroad. You have an option of Single Trip or Annual Multi-Trip coverage depending on the plan type selected.

Who is eligible to purchase this product?

- You must be either a Malaysian citizen, Malaysian permanent resident, or a holder of a valid work permit or employment pass (of which your place of employment must be in Malaysia during the policy period), dependent pass, student pass or long-term social visit pass not including travelling visa (that is issued by the relevant governmental authority in Malaysia) with full rights to enter into and return to Malaysia regardless of medical status;
- You must be returning to your home (primary residence within Malaysia) at the end of your travel, or be intending to return home on completion of your travel; and
- Your travel pre-arrangements must be made and paid for in Malaysia prior to your trip and your trip must commence in Malaysia.

What are the covers / benefits provided?

Please refer to the schedule of benefits in the brochure. The major benefits covered by this product include:

- Medical and Associated Expenses;
- Personal Accident; and
- 24/7 worldwide travel assistance

Single Trip Plan

Duration of cover ranges from 1 to 5 days to a maximum of 180 consecutive days for overseas trip and a maximum of 30 consecutive days for domestic trip.

Annual-Multi Trip Plan

You are covered for a multiple number of trips during the policy period. The maximum length for each overseas trip is 90 consecutive days and each domestic trip is 30 consecutive days. You need to renew your insurance cover annually.

How much premium do I have to pay?

- Please refer to the Premium Table in the brochure.
- Premium is payable based on the number of days the insured is travelling, age, destination and plan type selected for Single Trip plans.
- As for Annual Multi-Trip plans, premium is payable based on destination, age and plan type selected.

- Please note that premium for Domestic Plans will be subjected to Service Tax (ST).
- The policy is not effective unless the premium payable has been paid.
- Payment can be made by cash, cheque, credit card or debit card.

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

- Commission: 25% of premiums (which is included in the premium charged).

- Stamp duty: MYR10.00.
- Service Tax (ST) of 6% is applicable only to Domestic Plan and Domestic Add-on.

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

(a) Purchase of Policy:

Purchase of policy needs to be made prior to the commencement of your trip.

(b) Importance of Disclosure:

You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge. You also have a duty to inform us/the Company/the Insurer/AIG Malaysia of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

(c) Claims:

Claims documents can be submitted via email to MYClaims@aig.com as soon as practicable but no later than 90 days from the date of the incident. If you are unable to complete the claim documents within 90 days due to reasonable cause, the documents must be submitted no later than 1 year from the date of incident.

(d) Number of policies:

You can only be covered under one policy in respect of this insurance with AIG Malaysia Insurance Berhad.

(e) Age:

The eligible age is from 30 days up to 85 years for Single Trip Plan and 18 years up to 70 years for Annual Multi-Trip Plan. Age is determined as at policy expiry date.

(f) Maximum Trip Period:

- Overseas Trip:
 - Single Trip Plan: each trip shall not exceed 180 consecutive days;
 - Annual Multi-Trip Plan: each trip shall not exceed 90 consecutive days;
- Domestic Trip:
 - Each trip shall not exceed 30 consecutive days (Single Trip Plan & Annual Multi-Trip Plan).

(g) Renewal & Upgrade:

Available for Annual Multi-Trip Plan only and is subject to our consent.

(h) Economic Sanctions:

We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any sanctions, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

What are the major exclusions under this policy?

We shall not be liable under any section for any claim arising out of, based upon or attributable to:

- your involvement or you taking part in any:
 - manual work which includes but is not limited to:
 - Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding 3 meters in height;
 - Work that involves heavy machinery, explosives or hazardous materials;
 - Work as a diver, life guard, taxi driver, bus driver or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
 - Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders.
 - missionary work and related travel;
 - humanitarian work and related travel;
 - naval, military or air-force service or operation;
 - professional sports or where a periodic income or financial reward of any kind is received;
 - aerial activities;
- activities relating to:
 - extreme sports and sporting activities;
 - competition sports;
 - racing other than on foot;
 - diving beyond 30 meters in depth;
 - mountaineering;
 - trekking above 3000 meters;
- suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;
- during air travel unless as a fare paying passenger in a licensed private or commercial aircraft;
- violation of law;
- mental or nervous disorders;
- any illness, disease, injury, including symptoms, suffered by you, your relative, business associate or travelling companion which in the 1 year period before the travel start date and time:
 - first manifested itself, worsened, became acute exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
 - required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a medical practitioner; or
 - was treated by a medical practitioner or treatment had been recommended by a medical practitioner.

It shall also mean any congenital, hereditary, **chronic** or ongoing condition of yours, your relative, business associates or travelling companion which you or they are aware of, or could reasonably be expected to be aware of, before the travel start date and time.

Chronic means any condition that persists, or is expected to persist for longer than a year and after that time is likely to recur. These include but are not limited to: arthritis, cardiovascular disorders, cancer (carcinoma/carcinoma in situ/malignant tumors), epilepsy, hemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease, respiratory disorder.

- Acquired Immune Deficient Syndrome (AIDS) or Human Deficiency Virus (HIV);
- nuclear, chemical or biological materials;
- war;
- any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through the Crimea Region, Cuba, Iran, North Korea or Syria
- trips undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice.
- failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;
- any circumstances you have been made aware of prior to the purchase of the policy.

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

Can I cancel my policy?

(a) Single Trip Plan

Cancellation for Single Trip Plan is at our discretion. Any cancellation will be made on the date of your request provided that it is prior to the commencement of the trip. We will refund the premium to you provided no claim has been or will be submitted by you. No cancellation request will be entertained after the commencement of your trip.

(b) Annual Multi-Trip Plan

You may cancel this policy by giving us notice in writing. Cancellation for an Annual Multi-Trip Plan will take effect from the 1st day of the next calendar month following the receipt of cancellation notice. We will refund the premium to you for the unexpired term provided no claim has been or will be submitted by you.

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

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

Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from an insurance agent.

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad
Menara Worldwide
No 198 Jalan Bukit Bintang
55100 Kuala Lumpur Malaysia
Tel : 1800 88 8811
E-mail : AIGMYCare@aig.com

Other types of Personal Accident cover available

Please refer to our Agents

IMPORTANT NOTE:

All nominations require the completion of the nomination form. The original physical form is a mandatory document required in the event of a claim. In the absence of the form we will be guided by Paragraph 8 of Schedule 10 of the Financial Services Act 2013 when paying policy monies upon death of a policyholder.

YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/05/2019.