



**Where have you
been lately?**

Travel Insurance



Q1

Would you like to travel with no worries?

The experience of travel, from making plans to arriving, is exciting and can be unforgettable if enjoyed with no worries. This is the importance of travel insurance, giving you complete peace of mind when traveling.

Q2

Why Travel Insurance?

In unforeseen circumstances, travel insurance provides compensation for injuries, disability or death. Coverage also includes expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips.

Q3

What are the benefits of Travel Insurance?



Medical Related Benefits



Travel Inconvenience & Other Related Benefits



24 Hours Worldwide Travel Assistance



Natural Disaster

More benefits

- 24 hours daily Emergency Assistance anywhere, anytime
- 24 hours Doctor on call
- Up to RM1 million medical expenses
- Trip cancellation cover begins even before you travel
- Covers acts of Terrorism, Hijacking and Natural Disaster
- Covers leisure and business travel
- Savings for frequent travelers under the annual plan
- Home Away Protection



**Real experiences
deserve a real insurer.**

Premium Table

Per Trip: Individual / Group

Age Category: 31 Days - 65 Years

Days	Deluxe			Standard			Basic		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
1 - 5	80	110	135	45	65	90	30	45	55
6 - 10	95	145	185	55	85	110	40	55	70
11 -20	140	220	275	85	130	160	55	80	105
21- 31	190	290	370	110	170	215	75	110	135
Additional Week	40	60	75	25	40	45	15	25	30

Per Trip: Family

Age Category: 31 Days - 65 Years

Days	Deluxe			Standard			Basic		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
1 - 5	195	300	380	110	175	330	80	120	150
6 - 10	240	370	475	140	215	275	100	150	190
11 -20	360	555	710	210	320	410	145	220	280
21- 31	475	735	945	275	430	550	190	295	380
Additional Week	100	150	190	60	90	115	40	60	80

Annual Trip

Age Category: 31 Days - 65 Years

Days	Deluxe			Standard			Basic		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
Individual	425	655	840	250	380	490	170	265	340
Family	1190	1835	2350	690	1065	1365	475	730	940

Domestic Trip

Age Category: 31 Days - 65 Years

Days	Individual	Family
1 - 5	11.66	29.68
6 - 10	13.78	36.04
11 -20	20.14	54.06
21- 31	26.50	71.02
Additional Week	6.36	15.90

Note: Premium for Domestic Trip inclusive of Service Tax (6%)

Area of Coverage

Region 1 (R1):Australia, Brunei, Cambodia, China (exc. Tibet & Mongolia (Inner & Outer)), Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan-Province of China, Thailand, Vietnam

Region 2 (R2):Europe countries including Region 1 countries

Region 3 (R3):Worldwide including Bangladesh, Middle East, Mongolia, (Inner & Outer), Sudan, Tibet excluding Nepal.

Domestic : Within Malaysia (beyond 50km from your place of residence or stay). Only available for per trip.

This policy does not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in to, or through Cuba, Iran, Syria, North Korea or the Crimea region.

For policy purchased on the life of a person who is below 18 years, our liability will be limited to 25% of the sum insured states in item B1 (Accidental Death & Permanent Disablement) of the Schedule of Benefits.

Premium Table

Optional Premium for Golf Insurance Rider

Per Trip: Individual / Group

Days	Deluxe			Standard			Basic		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
1 - 5	7	11	11	7	11	11	7	11	11
6 - 10	8	12	12	8	12	12	8	12	12
11 -20	12	19	19	12	19	19	12	19	19
21- 31	15	23	23	15	23	23	15	23	23
Additional Week	3	4	4	3	4	4	3	4	4

Per Trip: Family

Days	Deluxe			Standard			Basic		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
1 - 5	18	30	30	18	30	30	18	30	30
6 - 10	22	35	35	22	35	35	22	35	35
11 -20	33	52	52	33	52	52	33	52	52
21- 31	44	65	65	44	65	65	44	65	65
Additional Week	9	13	13	9	13	13	9	13	13

Annual Trip

Days	Deluxe			Standard			Basic		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
Individual	39	58	58	39	58	58	39	58	58
Family	108	164	164	108	164	164	108	164	164

Domestic Trip

Days	Individual	Family
1 - 5	7.42	19.08
6 - 10	8.48	23.32
11 -20	12.72	33.92
21- 31	15.90	45.58
Additional Week	3.18	9.54

Note: Premium for Domestic Trip inclusive of Service Tax (6%)

Premium Table

Optional Premium for Special Sports Rider

Per Trip: Individual / Group

Days	Deluxe			Standard			Basic		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
1 - 5	13	20	23	8	12	14	6	9	10
6 - 10	17	25	29	10	14	18	7	10	12
11 -20	24	36	43	14	22	25	10	15	18
21- 31	32	48	57	19	29	34	13	20	23
Additional Week	7	10	12	4	7	8	3	4	6

Per Trip: Family

Days	Deluxe			Standard			Basic		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
1 - 5	37	56	65	22	34	41	15	25	29
6 - 10	46	68	80	29	41	50	19	29	34
11 -20	68	102	121	41	62	72	29	44	50
21- 31	90	136	161	53	80	96	37	56	65
Additional Week	19	29	34	13	19	22	10	13	15

Annual Trip

Days	Deluxe			Standard			Basic		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
Individual	78	121	141	46	72	84	32	48	57
Family	219	339	398	130	200	234	90	136	161

Domestic Trip

Days	Individual	Family
1 - 5	3.18	10.60
6 - 10	4.24	13.78
11 -20	6.36	15.90
21- 31	7.42	20.14
Additional Week	2.12	7.42

Note: Premium for Domestic Trip inclusive of Service Tax (6%)

Schedule of Benefits

Core Benefits

Schedule of Benefits Plan		Sum Insured Maximum Up To (RM)			
		Deluxe	Standard	Basic	Domestic
A	Medical Related Benefits	Accident & Illness		Accident only	
	1. Medical Expenses (Deductible of RM200 for mountain sickness claim)	1,000,000	250,000	250,000	15,000
	2. Medical expenses in Malaysia*	100,000	75,000	75,000	X
	Maximum days of treatment in Malaysia	30 days	30 days	30 days	X
	3. Daily Hospital Income* (RM250 for every complete day)	7,000	5,000	5,000	X
	4. Emergency Medical Evacuation & Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited	20,000
	5. Compassionate Visit	8,000	5,000	X	X
	6. Child Guard	8,000	5,000	X	X
	*Subject to Medical Expenses Limit in A1				
B	Personal Accident Benefits				
	1. Accidental Death & Permanent Disablement	300,000	250,000	200,000	30,000
C	Travel Inconvenience & Other Travel Related Benefits				
	1. Travel Cancellation				
	Per Individual	25,000	10,000	X	1,000
	Per Family	75,000	30,000	X	3,000
	2. Travel Curtailment				
	Per Individual	25,000	10,000	X	X
	Per Family	75,000	30,000	X	X
	3. Travel Delay				
	Common Carrier (RM150 for every 6 consecutive hours of delay)				
	i. Overseas	2,100	1,500	X	X
	ii. Malaysia	600	300	X	150
	Chartered Flight (RM150 for every 10 consecutive hours of delay)				
	Overseas and Malaysia	1,200	900	X	150
	4. Baggage Delay (RM150 for every 6 consecutive hours of delay)				
	Overseas				
	Per Individual	1,050	750	X	X
	Per Family	3,150	2,250	X	X
	Malaysia				
	Per Individual	300	150	X	150
	Per Family	900	450	X	450
	5. Damage or loss of baggage and/or personal effects				
	Baggage Damage				
	Per Baggage	250	250	X	250
	Loss of Baggage and/or Personal Effects				
	Per Individual	5,000	3,000	X	1,000
	Per Family	15,000	9,000	X	3,000
	(Maximum limit for any one item is RM500)				
	(Maximum limit for laptop is RM1000)				
	6. Loss of Money	1,500	1,000	X	X
	7. Loss of Travel Documents	5,000	3,000	X	X
	8. Personal Liability	1,000,000	500,000	500,000	X
	9. Home Away Protection	10,000	10,000	5,000	5,000
	Maximum days of coverage	31 Days	31 Days	31 Days	31 Days
	(Maximum limit for any one item is RM1,500)				
	(Maximum limit for personal valuables is RM2,000)				
D	Trip Assistance Solutions				
	1. 24/7 Worldwide Travel Assistance	✓	✓	✓	✓
	2. Doctor On Call	✓	✓	✓	X
	3. World Event Alert Services	✓	✓	✓	X
	4. Global Weather	✓	✓	✓	X
	5. Emergency Travel Services	✓	✓	✓	X
	6. Emergency Language Interpreter	✓	✓	✓	X
	7. Ambassador Services	✓	✓	✓	X
	8. Global Cash	✓	✓	✓	X
E	Optional Rider Benefits				
	1. Golf Insurance*				
	(a) Loss or Damage of Golf Equipment				
	Per Individual	2,000	2,000	2,000	2,000
	Per Family	6,000	6,000	6,000	6,000
	(Maximum limit for golf bag is RM500) (Maximum limit of golf club is RM800)				
	Deductible of RM100 for loss or damage to golf equipment claim				
	(b) Golfer's Personal Liability				
	Per Individual/Per Family	500,000	500,000	500,000	500,000
	(c) Hole-in-one Expenses				
	Per Individual	750	750	750	750
	Per Family	2,250	2,250	2,250	2,250
	*Excludes United States of America & Canada				
	2. Special Sports				
	(a) Winter Sports	✓	✓	✓	✓
	(b) Scuba Diving	✓	✓	✓	✓

Frequently Asked Questions

- Q1 What is the age limit?**
Per Trip Plan - minimum 31 days, maximum up to 65 years old.
Annual Plan - entry age is between 18 to 65 years old.
Minimum age is determined based on the age you will be on the policy effective date. Maximum age is determined based on the age you will be on the policy expiry date.
- Q2 Who is eligible to purchase?**
An Individual who departs Malaysia for business or leisure trip and is either a Malaysian citizen or Malaysian permanent resident or a resident with full rights to enter into and return to Malaysia.
- Q3 How much premium do I have to pay?**
The premium varies depending on your choice of plan destination and duration of cover selected. Premiums quoted are inclusive of Service Tax of 6% and is applicable for Domestic trips. Premiums shown are net premiums, after direct rebate of 25%.
- Q4 What is the maximum period of coverage?**
Per Trip Plan – 180 consecutive days for an overseas trip, 60 consecutive days for a domestic trip.
Annual Plan – 100 consecutive days for an overseas trip, 60 consecutive days for a domestic trip.
- Q5 Who are covered under the Family Plan?**
Includes you, your legal spouse (optional), and all your accompanying children aged between 31 days and 18 years old.
- Q6 What should I do if the airline loses my baggage?**
Lodge a report and seek compensation from the airline. You may file your claim for the loss not compensated by the airline.
- Q7 When does my coverage for overseas trip begin?**
Travel Cancellation
Per Trip Plan – 24 hours from the purchase of the policy, unless due to accident in which cover commences from the policy purchase date.
Annual Plan – 24 hours from the purchase of the policy or after travel is booked whichever occurs later, unless due to accident in which cover commences from the travel booking date.

Cancellation reason must occur within 60 days (for death/permanent disablement or hospitalization) or 14 days (for other covered reasons) prior to original scheduled departure.

Travel Delay / Accidental Death & Disablement
Within 12 hours prior to departure from Malaysia.

All other benefits
Upon departure from Malaysia.
- Q8 Who do I contact for emergency assistance or if I need to be admitted to a hospital while overseas?**
Please call AIG Travel at 603 2772 5600. You may reverse charge the call where this service is available. Please contact AIG Travel prior to seeking care. If you are unable to do so during an emergency, seek treatment first, and contact AIG Travel as soon as possible.
- Q9 Are activities such as winter sports and scuba diving covered?**
No, unless special sports/optional benefits is purchased.
- Q10 Can I cancel my policy and get a refund?**
Cancellation of Annual Trip Plan will take effect from the 1st day of the calendar month following cancellation notice and refund will be paid for unexpired term on short rate basis. However, for Per Trip Plan, cancellation refund will be at our discretion.
- Q11 Where can I buy this product?**
This product is exclusively available on www.aig.my
- Q12 Can I purchase travel insurance after departure?**
No, you are not allowed to purchase travel insurance once your trip begins.
- Q13 When does my Home Away Protection cover start?**
The coverage will start as soon as you depart from your residence. However, please note that your trip must be for a minimum of 2 days, but not exceeding 31 days.
- Q14 Does Golf Insurance Rider cover extend worldwide?**
Cover is worldwide except for United States of America and/or Canada and to countries where such payment would violate any prohibition or sanction that has been imposed by the Malaysian Government, the American Government and/or the United Nations.
Please refer to policy wording for the full terms & conditions.

Report A Claim

In the event of loss, written notice of claim should be given to us within 30 days from the date of the incident, by completing and submitting the claims notification form, together with all the required supporting documents.

Contact Us

We are open Monday - Friday, 9.00am - 5.00pm.
Telephone: 1 800 88 8811 Facsimile: (603) 2685 4896

You can find us at:

AIG Malaysia Insurance Berhad (795492W)
Menara Worldwide, 198 Jalan Bukit Bintang,
55100, Kuala Lumpur, Malaysia.

Keep these to file a claim

- Boarding pass and e-ticket for all claims.
- Original medical receipts and doctor's diagnosis if medical related.
- Letter from airline confirming duration of flight change and reason of change.
- Property irregularity report if your baggage is delayed/damaged.
- Original receipts for additional accommodation, transportation, communication expenses, replacement cost for loss of travel documents.
- Police report (lodged within 24 hours) on loss related incidents.
Please refer to claims checklist for all supporting documents required.

Product Disclosure Sheet

Please read this Product Disclosure Sheet. Be sure to also read the stipulated general terms and conditions of the policy.

1. What is this product about?

This policy provides compensation in the event of injuries, 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.

Additionally, you can choose to purchase our optional rider benefit which extends your coverage to include your golfing equipments and your participation in special sports such as winter sports activities & scuba diving. This product is exclusively available to any individual person for purchase for themselves, their spouse and children at the following website: www.aig.my

2. What are the covers/benefits provided?

Please refer to the schedule of benefits in the brochure.

The details of major benefits in this cover shall include:

- Medical Related Benefits;
- Personal Accidents Benefits;
- Travel Inconvenience & other Travel-Related Benefits;
- Trip Assistance Solutions; and
- Optional Rider Benefits.

3. How much premium do I have to pay?

- Please refer to the premium table in the brochure.
- The premium varies depending on your choice of plan, destination and duration of cover.
- Payment can be made via credit card only.

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

- Commission: No commission is payable.
- Stamp Duty: A one-time stamp duty of RM10.00 is payable.
- Service Tax (ST) of 6% applicable for Domestic Plan only.

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

- Importance of disclosure:** You must disclose all material facts which will affect the risk profile such as your age and occupation. Any fraud, deliberate misrepresentation of material facts or non-disclosure of information in connection with the application for this policy or when making a claim will invalidate the policy and any benefit due will be forfeited and any benefit that has previously been paid must be repaid to us in full.
- Claims:**
 - All claims must be notified to us within 30 days from the date of loss;
 - All supporting documents proving the loss must be submitted within 90 days from the date of loss;
 - No claim will be admissible if notified after 1 year from the date of loss.

- Number of policies:** You can only be covered under 1 policy in respect of this insurance.

Age (eligibility for cover will be based on your last birthday):

- Annual Trip Plan*: 18 to 65 years;
- Per Trip Plan: 31 days to 65 years;

*Should you choose the Family option under Annual Trip Plan, the financially dependent child must be 31 days and above and up to 17 years.

*Minimum age is determined based on the age you will be on the policy effective date. Maximum age is determined based on the age you will be on the policy expiry date.

- Period of insurance:**

- Overseas Trip:
 - Annual Plan: each trip shall not exceed 100 consecutive days;
 - Per Trip Plan: each trip shall shall not exceed 180 consecutive days.
- Domestic Trip:
 - Each trip shall not exceed 60 consecutive days (for both Annual Trip and Per Trip Plan).

- Renewal, reinstatement & upgrade:**

- Applicable for an Annual Trip Plan only and is subject to our prior approval.

- Payment Terms:**

- The insurance shall not be effective unless the premium payable has been paid.

- Economic Sanctions:** 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 Insurer, its parent company or its 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.

24/7 Worldwide Travel Assistance @ 603-2772 5600

***All arrangements for hospital admission, medical evacuation and repatriation must be done via AIG Travel unless the arrangements were beyond your control and deemed reasonable by us.**

Product Disclosure Sheet

Please read this Product Disclosure Sheet. Be sure to also read the stipulated general terms and conditions of the policy.

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by or to:

- (a) any occupation relating to:
 - (i) armed forces, peacekeeping forces and similar groups;
 - (ii) ship crew; or
 - (iii) semi-professional and professional sports or where a periodic income is received in relation to such sports; unless it is solely administrative or management-related;
- (b) any activity relating to:
 - (i) all manual work;
 - (ii) use (including testing) of heavy machinery, explosives or hazardous materials;
 - (iii) work at an off-shore site on any kind of conveyance; or
 - (iv) any kind of winter sports and diving, except if the optional rider benefit is purchased;
- (c) suicide or intentionally self-inflicted injuries or an attempt to do so while being sane or insane
- (d) during air travel unless as a fare paying passenger in a licensed private or commercial aircraft;
- (e) violation of law;
- (f) mental or nervous disorders;
- (g) any pre-existing condition where you;
 - (i) have received or are receiving treatment;
 - (ii) have been given medical advice, diagnosis where care or treatment has been recommended;
 - (iii) have clear and distinct symptoms that are or were evident; or
 - (iv) when its existence would have been apparent to a reasonable person in the circumstances; within 1 year prior to the effective date as stated in the policy schedule;
- (h) Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- (i) racing other than on foot (save for ultra-marathons which are excluded);
- (j) nuclear, chemical, biological materials;
- (k) war;
- (l) any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in to, or through Cuba, Iran, Syria, North Korea or the Crimea region, and
- (m) and any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea or the Crimea region.
- (n) trip undertaken against the advise of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advise;
- (o) failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media; and
- (p) any circumstances which you have been made aware of prior to the purchase of the policy.

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

7. Can I cancel my policy?

You may cancel your policy by giving us 30 days written notice to our registered address.

- (a) Your annual policy will be cancelled from the 1st day of the month following cancellation request and refund of premium is in accordance with the short rate table used by us for the unused period of cover;
- (b) Your per trip policy can be cancelled subject to our approval provided that your request date is prior to the commencement of the trip or period of insurance.

8. 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 including your personal pursuits which would affect the risk profile.

9. 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 visit the following website: www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad
Menara Worldwide,
198, Jalan Bukit Bintang,
55100 Kuala Lumpur, Malaysia

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

IMPORTANT NOTE:

All nominations require the completion of the nomination form. The original physical form is a mandatory requirement 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.

The information provided in this disclosure sheet is updated as at 1st August 2019.

Description of Coverage

A 1. *Medical expenses*

Reimbursement for medical expenses incurred during trip.

A 2. *Medical expenses in Malaysia*

Reimbursement for follow-up medical expenses incurred in Malaysia, within 30 days upon arrival.

A 3. *Daily hospital income*

Compensation for every day of overseas hospital admission.

A 4. *Emergency medical evacuation and repatriation of mortal remains*

Transporting you to a medical facility or Malaysia for medical treatment; Repatriation of mortal remains to Malaysia and reimbursement for expenses incurred.

A 5. *Compassionate visit*

Reimbursement for covered expenses incurred by 1 person if you are hospitalized (more than 5 days) or suffer death.

A 6. *Child Guard*

Reimbursement for covered expenses incurred to accompany your child/children back to Malaysia if you are hospitalized and there is no one to look after your child/children.

B 1. *Accidental Death and permanent disablement*

Pays for accidental death or permanent disablement.

C1/C2. *Travel cancellation/Travel Curtailment*

Reimbursement for expenses not recoverable if you cancel your trip prior to departure from Malaysia or curtail your trip and return directly to Malaysia due to covered reasons.

C3. *Travel Delay*

Pays for common carrier or chartered flight delay, as stated in the schedule of benefits.

C 4. *Baggage Delay*

Pays for delay of your accompanying checked-in baggage.

C 5. *Damage or loss of baggage and/or personal effects*

Reimbursement for damage or loss of baggage or personal effects due to theft or common carrier negligence.

C 6. *Loss of Money*

Pays for lost of currency note or traveler's cheques due to theft.

C 7. *Loss of travel document*

Reimbursement for replacement cost of passport/visa due to theft, and additional covered expenses incurred.

C 8. *Personal Liability*

Reimbursement for expenses incurred on defense of claim, if you are held legally liable to a third party for death/accidental bodily injury or loss/damage to property.

C 9. *Home Away Protection*

Reimbursement for loss or damage to household goods and personal effects due to burglary while you are away on a trip for a minimum of 2 days but not exceeding 31 days.

D. *Trip Assistance Solutions*

AIG Travel, our global travel insurance and service assistance provider is located throughout the world, offering various customer support, including medical advice from our in-house doctors and nurses, emergency telephone translation services, on a 24/7 basis in 26 different languages.

E 1. *Golf Insurance*

Cover for any loss or damage to your golfing equipment or any liability to a third party for property damage or bodily injury and hole-in-one expenses (excludes playing golf in the United States of America & Canada).

E 2. *Special sports*

Extends your coverage if you choose to participate in winter sporting activities & scuba diving (up to 30m), with the proper conduct, guidance and supervision by a licensed operator.

Please refer to policy wordings for the full terms & conditions.

About AIG

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



Bring on tomorrow

AIG Malaysia Insurance Berhad (795492-W)
Menara Worldwide,
198 Jalan Bukit Bintang,
55100, Kuala Lumpur, Malaysia.
www.aig.my