

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Student Assist/Group Outbound Student-Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.

What is this product about?

This policy provides compensation for students studying overseas in the event of injuries, disability or death caused solely by violent, accidental, external and visible events, emergency evacuation and repatriation, travel inconvenience benefits, study interruption due to unforeseen circumstances arising such as death of parent or guardian who is financing your study. You will have immediate access to 24-hour worldwide assistance in case of an emergency situation when you are abroad.

This cover can be purchased by a student who will be studying overseas at a registered and accredited educational institution for higher learning.

What are the covers/benefits provided?

Please refer to the schedule of benefits in the brochure.

Duration of cover ranges from 6 months, 1 year to 3 years selection. You need to renew your annual 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 period of study.
- Payment can be made by cash, cheque or credit card.

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

Commission is payable up to a maximum of 25% and stamp duty of RM10 per policy.

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

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 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.

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 60 days from the date of loss.
- No claim will be admissible if notified after one year from the date of loss.
- All claims save for medical benefits, evacuation & repatriation benefits, personal liability benefits (hereinafter referred to as 'Other Benefits') will be paid to you. Claims in relation to Other Benefits will be paid directly to third parties, for example Travel Guard, hospitals or other service providers. In the event of death, claims will be paid to your nominee or estate.

What are the major exclusions under this policy?

Number of policies:

- You can only be covered under one policy in respect of this insurance.

Age:

- You must be between the ages of 15 and 45.
- In the event you are below the age of 18, your parent or guardian shall be the policy holder of this policy.
- Your age will be based on the age as at your last birthday.

Renewal:

- You may renew your policy with our consent from term to term by payment of the premium in advance.

Coverage

Coverage shall commence 12 hours prior to departure from Malaysia and expires on the earliest:

- Upon the expiry of the period of insurance; or
- 12 hours from the time of arrival in Malaysia unless Malaysia is a point of transit subject to a maximum period of 6 months from the date studies are completed; or
- The date when an emergency medical evacuation or repatriation of mortal remains is made back to Malaysia.

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

- Members of the armed forces, professional sportsmen.
- Engaging in manual works, offshore activities like diving and oil-rigging or mining or handling explosives.
- 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 and any payment that would violate any government prohibition or regulation.
- Intoxication or drug related accident.
- Mental or nervous disorders.
- Medical or physical abnormalities existing at birth including neonatal physical abnormalities developing 6 months from birth, hernias and epilepsy unless caused by trauma.
- Condition where you have reasonable knowledge of in the 90 days prior to your policy effective date:
 - Had received or is receiving treatment; or
 - Medical advice, treatment care or diagnosis has been recommended; or
 - Symptoms are or were evident; or
 - The condition is apparent.
- Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus(HIV).
- Driving or riding in a motorized vehicle in any type of race.
- Nuclear, chemical or biological materials.
- War.
- Cover or service for:-
 - Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
 - Any loss, injury, damage or legal liability suffered or sustained directly or indirectly by yourself if you are a terrorist, a member of a terrorist organisation, a narcotic or a purveyor of nuclear, chemical or biological weapons.
- The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or

provide any benefit hereunder to the extent that 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.

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

Consumer Notice:

- AIG is subject to compliance with US sanctions laws. Thus, this policy does not cover any claim, loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, Sudan or North Korea. In addition, this policy does not cover residents of these countries or any individual identified on applicable government watch list.
- You may cancel your policy by giving us 30 days written notice by the way of A.R. registered mail.
- We can cancel this policy with effect from the 1st day of the calendar month. Your cover will continue for the duration that the premium has been paid for.
- You will be entitled to a refund of the premium on a prorata basis for the unexpired period of coverage.

Can I cancel my policy?

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 occupation which would affect the 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 the insurance agent or visit 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.

Tel: 1800 88 8811
Email : AIGMYCare@aig.com

Other types of Personal Accident cover available

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

IMPORTANT NOTE:

You are advised to note the scale of benefits for death and disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.