



AIG MALAYSIA INSURANCE BERHAD

## Travel Insurance

### Policy Wording

**AIG Malaysia Insurance Berhad** (200701037463)

P O Box 11768, 50670 Kuala Lumpur

Telephone 1800 88 8811 / 603 2118 0188 Facsimile 603 2118 0288

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))



Schedule Of Benefits		Maximum Sum Insured – Up To			
Plan		Basic	Standard	Deluxe	Domestic
A	Medical Related Benefits	Accident & Illness			Accident only
1	Medical Expenses <i>Deductible of MYR 200 for <b>mountain sickness</b> claim</i>	250,000	500,000	1,000,000	15,000
2	Medical Expenses in Malaysia Maximum days of treatment in Malaysia <i>Subject to Medical Expenses Limit in A1</i>	N/A N/A	50,000 30 days	50,000 30 days	N/A N/A
3	Daily Hospital Income (MYR 250 for every complete day) <i>Subject to Medical Expenses Limit in A1</i>	7,500	7,500	7,500	N/A
4	Emergency Medical Evacuation and Repatriation of Mortal Remains	10,000,000	10,000,000	20,000,000	20,000
5	Compassionate visit	N/A	5,000	7,000	N/A
6	Child Guard	N/A	5,000	7,000	N/A
7	Overseas dental expenses	Included in A1, up to 1,500	Included in A1, up to 2,000	Included in A1, up to 2,000	N/A
B	Personal Accident Benefit				
1	Accidental Death & Permanent Disablement	250,000	350,000	400,000	30,000
C	Travel Inconvenience & Other Travel Related Benefits				
1	Travel Cancellation Per Individual Per Family	7,000 21,000	10,000 30,000	15,000 45,000	1,000 3,000
2	Travel Curtailment Per Individual Per Family	7,000 21,000	10,000 30,000	15,000 45,000	N/A N/A
3.1	Travel Delay <u>Common Carrier</u> i. Overseas ii. Malaysia (MYR 150 for every 6 consecutive hours of delay)	1,050 300	1,950 300	3,300 600	N/A 150
3.2	Travel Missed Connection (MYR 200 for every 6 consecutive hours of delay)	N/A	400	600	N/A
4	Baggage Delay <u>Overseas</u> Per Individual Per Family  <u>Malaysia</u> Per Individual Per Family  (MYR 150 for every 6 consecutive hours of delay)	750 2,250  150 450	900 2,700  150 450	1,350 4,050  450 1,350	N/A N/A  150 450



5	Damage or loss of baggage and/or personal effects					
	<u>Baggage Damage</u> Per baggage		250	250	250	250
	<u>Loss of Baggage and/or Personal Effects</u> Per Individual		3,000	5,000	8,000	1,000
	Per Family (Maximum limit for any one item is MYR 500) (Maximum limit for laptop is MYR 1,000)		9,000	15,000	24,000	3,000
6	Loss of Money		1,000	1,000	3,000	N/A
7	Loss of Travel Documents		1,000	3,000	3,000	N/A
8	Personal Liability		500,000	1,000,000	1,000,000	N/A
9	Fraudulent Use of Credit Card		1,000	1,000	3,000	N/A
10	Car Rental Excess Charges		2,000	2,000	3,000	N/A
<b>D Trip Assistance Solutions</b>						
1	24/7 Worldwide Travel Assistance		Included	Included	Included	Included
2	Doctor or Physician On Call		Included	Included	Included	N/A
3	World Event Alert Services		Included	Included	Included	N/A
4	Global Weather		Included	Included	Included	N/A
5	Emergency Travel Services		Included	Included	Included	N/A
6	Emergency Language Interpreter		Included	Included	Included	N/A
7	Ambassador Services		Included	Included	Included	N/A
8	Global Cash		Included	Included	Included	N/A
<b>E Optional Rider Benefits</b>						
	Golf Insurance					
	(a) Loss or Damage to 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 MYR 500) (Maximum limit for golf club is MYR 800)  <i>Deductible of MYR 100 for loss or damage to golf equipment claim</i>					
	(b) Hole-in-one Expenses					
	Per Individual		750	750	750	750
	Per Family		2,250	2,250	2,250	2,250
	Special Sport					
	(a) Winter sport		Included	Included	Included	Included
	(b) Scuba diving					

All amounts shown in Malaysian Ringgit (MYR)

Note: For Family Plan – The maximum sum insured in total for all insured persons under family plan is 300% of the limit shown under the **schedule of benefits** for the **plan** selected and shown on the **policy schedule** issued to **you** except for Part 3(B) –Personal Accident Benefit which remains a per person limit.



## Endorsement Forming Part Of And Attaching To Travel Insurance

The AIG travel insurance policy has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim (which otherwise could have been excluded as set out in the General Exclusions section of **your** policy). This Endorsement addresses what **you** are and what **you** are not covered for as it pertains to COVID-19.

Please note:

1. This Endorsement will attach to and form part of **your** policy if **you** purchased Basic, Standard or Deluxe **plan**. The COVID-19 coverage is not available for Domestic **plans**.
2. This Endorsement is subject to all the provisions, limitations and exclusions of the policy except as they are specifically modified by this Endorsement. If any provision, limitation or exclusion in the policy is inconsistent with this Endorsement, the terms of this Endorsement shall prevail. Please note in particular the "**GENERAL CONDITIONS**" and "**GENERAL EXCLUSIONS**" sections of the policy.
3. All terms defined and references construed in the policy shall have the same meaning and construction in this Endorsement. Terms shown in bold in this Endorsement have defined meanings given to them in the **GENERAL DEFINITIONS** section of this Endorsement or the policy.

### COVID-19 COVER

The policy will cover and **we** will pay up to the maximum sum insured shown in the table below (or where applicable, in the schedule of benefits in **your** policy) for claims relating directly to COVID-19, subject to the exclusions listed below and the terms and exclusions of **your** policy.

BENEFIT	COVERED CONDITIONS AND EXCLUSIONS																			
Medical Expenses (incurred Overseas) & Emergency Medical Evacuation & Repatriation of Mortal Remains	<p>If <b>you</b> are diagnosed with COVID-19 whilst <b>Overseas</b>, <b>we</b> will pay for the necessary and reasonable medical costs incurred as a result of <b>you</b> contracting COVID-19 during <b>your trip</b>.</p> <p>Included within the Medical Expenses (incurred Overseas) benefit, if <b>you</b> contract COVID-19 during <b>your trip</b>, <b>we</b> will cover the cost of emergency evacuation if deemed medically necessary.</p> <p>This benefit includes the cost of returning <b>your</b> body or <b>your</b> ashes to Malaysia up to the maximum sum insured stated in the policy.</p> <p>The most <b>we</b> will pay for medical and / or emergency evacuation expenses is specified in the table below:</p> <table><tr><th></th><th colspan="5">Maximum Sum Insured</th></tr><tr><th>Plan</th><th></th><th>Basic</th><th>Standard</th><th>Deluxe</th><th>Domestic</th></tr><tr><td>Medical Expenses Incurred Overseas</td><td rowspan="2"></td><td rowspan="2">MYR 250,000</td><td rowspan="2">MYR 500,000</td><td rowspan="2">MYR 700,000</td><td rowspan="2">-</td></tr><tr><td>Emergency Medical Evacuation &amp; Repatriation of Mortal Remains</td></tr></table> <p><b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner's or doctor's advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>In all cases, <b>you</b> or someone on <b>your</b> behalf must contact <b>our</b> assistance department immediately.</p>		Maximum Sum Insured					Plan		Basic	Standard	Deluxe	Domestic	Medical Expenses Incurred Overseas		MYR 250,000	MYR 500,000	MYR 700,000	-	Emergency Medical Evacuation & Repatriation of Mortal Remains
	Maximum Sum Insured																			
Plan		Basic	Standard	Deluxe	Domestic															
Medical Expenses Incurred Overseas		MYR 250,000	MYR 500,000	MYR 700,000	-															
Emergency Medical Evacuation & Repatriation of Mortal Remains																				
Overseas Daily Hospital Income	The Overseas Daily Hospital Income stated in the policy is not payable for any hospitalisation during <b>your trip</b> which results from COVID-19.																			



BENEFIT	COVERED CONDITIONS AND EXCLUSIONS																		
	For details of Medical Expenses (incurred Overseas) for COVID-19, please see above.																		
Travel Cancellation and Travel Postponement	<p><b>We</b> will reimburse <b>you</b> up to the maximum sum insured shown in the <b>schedule of benefits</b> in <b>your</b> policy if the cancellation or postponement of <b>your trip</b>, for which <b>you</b> have paid under a contract and which is not refundable, is necessary and unavoidable as a result of <b>you</b> or <b>your immediate family members</b> being diagnosed with COVID-19 prior to the scheduled <b>trip</b> departure date.</p> <p><b>We</b> will not cover any <b>trip</b> cancellation or <b>trip</b> postponement solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p><b>We</b> will not cover any <b>trip</b> cancellation or <b>trip</b> postponement resulting solely from border closures, <b>quarantine</b> or other government orders, advisories, regulations or directives.</p> <p><b>We</b> will not cover <b>trip</b> cancellation or <b>trip</b> postponement if <b>you</b> cancel <b>your trip</b> because of disinclination to travel, change of mind or fear of travelling.</p> <p><b>We</b> will not cover <b>trip</b> cancellation or <b>trip</b> postponement if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the <b>trip</b> for cancellation refund or compensation.</p> <p><b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner's or doctor's advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>																		
Travel Interruption	<p><b>We</b> will not cover <b>trip</b> Interruption due to epidemic/pandemic related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p><b>We</b> will not cover <b>trip</b> Interruption resulting from border closures, <b>quarantine</b> or other government orders, advisories, regulations or directives.</p> <p><b>We</b> will not cover <b>trip</b> Interruption for any costs incurred for <b>quarantine</b> after <b>you</b> return to Malaysia.</p> <p><b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner's or doctor's advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>																		
Travel Curtailment	<p><b>We</b> will reimburse <b>you</b> up to the maximum sum insured shown in the table below if the disruption of <b>your trip</b> is necessary and unavoidable because <b>you</b> or <b>your immediate family members</b> are diagnosed with COVID-19 while travelling and need to return to Malaysia earlier than planned. In that event, <b>we</b> will cover:</p> <ol style="list-style-type: none"><li>1. reasonable and necessary travel and accommodation expenses for which <b>you</b> have paid, and which are not refundable.</li><li>2. reasonable and necessary additional travel costs to return back to Malaysia.</li></ol> <table><tr><td></td><td colspan="5">Maximum Sum Insured</td></tr><tr><td><b>Plan</b></td><td></td><td>Basic</td><td>Standard</td><td>Deluxe</td><td>Domestic</td></tr><tr><td>Travel Curtailment</td><td></td><td>MYR 7,000</td><td>MYR 10,000</td><td>MYR 15,000</td><td>-</td></tr></table> <p><b>We</b> will not cover <b>trip</b> curtailment resulting solely from border closures, <b>quarantine</b> or other government orders, advisories, regulations or directives.</p>		Maximum Sum Insured					<b>Plan</b>		Basic	Standard	Deluxe	Domestic	Travel Curtailment		MYR 7,000	MYR 10,000	MYR 15,000	-
	Maximum Sum Insured																		
<b>Plan</b>		Basic	Standard	Deluxe	Domestic														
Travel Curtailment		MYR 7,000	MYR 10,000	MYR 15,000	-														



BENEFIT	COVERED CONDITIONS AND EXCLUSIONS																		
	<b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner's or doctor's advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).																		
Travel Delay	<b>We</b> will not pay for any travel delay under this section.																		
Out-of-country COVID-19 Diagnosis Quarantine (New Benefit)	<p><b>We</b> will reimburse <b>you</b> up to the maximum sum insured as specified in the table below according to <b>your</b> selected <b>plan</b>, per person for up to 14 consecutive days, if during <b>your trip</b>, <b>you</b> test positive for COVID-19, and as a result are unexpectedly placed into compulsory <b>quarantine</b> outside Malaysia.</p> <table><tr><th></th><th colspan="5">Maximum Sum Insured</th></tr><tr><th>Plan</th><th></th><th>Basic</th><th>Standard</th><th>Deluxe</th><th>Domestic</th></tr><tr><td>Diagnosis Quarantine (per day)</td><td></td><td>Up to MYR 250</td><td>Up to MYR 300</td><td>Up to MYR 500</td><td>-</td></tr></table> <p><b>We</b> will reimburse <b>you</b> the reasonable and necessary accommodation costs, meals or other expenses directly related to the prescribed <b>quarantine</b> for the occurrence.</p> <p>This benefit will not apply where <b>quarantine</b> measures are mandatory for all arriving passengers or <b>quarantine</b> mandates exist for all passengers from a particular country/region of origin.</p> <p><b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner's or doctor's advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>Any claim for Out-of-country COVID-19 Diagnosis Quarantine shall be offset against any amount <b>we</b> have paid or are liable to pay and/or reimburse under Travel Cancellation, Travel Postponement, Travel Curtailment and/or Travel Interruption in respect of the same event.</p>		Maximum Sum Insured					Plan		Basic	Standard	Deluxe	Domestic	Diagnosis Quarantine (per day)		Up to MYR 250	Up to MYR 300	Up to MYR 500	-
	Maximum Sum Insured																		
Plan		Basic	Standard	Deluxe	Domestic														
Diagnosis Quarantine (per day)		Up to MYR 250	Up to MYR 300	Up to MYR 500	-														

ASSISTANCE SERVICES	Please note: Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered as part of this insurance plan are the responsibility of the Policyholder (see policy fulfillment for assistance contact details).
Denied boarding due to fever or other medical concern	An AIG staff member will be available to discuss next steps and options. If necessary, <b>we</b> will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to Malaysia when <b>you</b> are medically cleared to fly. For contact details, please refer to <b>your</b> policy.
Denied entry to country due to fever or other medical concern	<b>We</b> will provide assistance with making a medical appointment, booking hotel accommodation and/or a return flight to Malaysia when <b>you</b> are medically cleared to fly. For contact details, please refer to <b>your</b> policy.
Feel ill while traveling internationally (To access benefits, <b>you</b> must contact <b>our</b> assistance department immediately)	An AIG staff member will be available to discuss <b>your</b> options. <b>We</b> will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to Malaysia when <b>you</b> are medically cleared to fly. For contact details, please refer to <b>your</b> policy.



## Part 1: The Contract

This policy, together with the **policy schedule**, the application, and any endorsements, is evidence of the contract between **you**, holder of the policy, and if selected, on behalf of **your spouse** or **your family** as named in the **policy schedule** and **us**. **We** agree to provide **you** the insurance cover described in this policy provided that **you** pay the premium when due and **we** agree to accept it subject to the terms and conditions of this policy.

## Part 2: Definitions

The following words and phrases shown in bold, when used anywhere within this policy, have specific meanings and are explained below.

### **Accident/Accidental**

shall mean a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of **injury**.

### **AIDS**

shall mean Acquired Immune Deficiency Syndrome or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this policy, the definition of **AIDS** shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in **our** opinion, either the presence of HIV or antibodies to such a virus).

**AIG Travel Asia Pacific/ATAP** is **our** business partner that provides travel, medical and claim service assistance.

### **Annual Trip Plan**

shall refer to a policy for multiple **trips** over the annual period within the **period of insurance** up to:

- (a) 90 consecutive days for an **overseas trip**;  
from the time of departure to the date of return to Malaysia.

### **Burglary**

shall mean the illegal entry into a private premise to steal and the definition of which shall be that of the legal definition provided in Malaysia which in any event, shall be an admitted crime.

### **Car Rental Excess Charges**

shall mean any excess or deductible under your rental vehicle motor insurance policy which you become legally liable to pay in respect of loss or damage caused by an accident to the rental vehicle during your trip.

### **C.B.R.N Incident**

shall mean the actual, alleged or threatened, whether intentional or accidental, discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination.

### **Chartered Flights**

shall mean air conveyance organized by the travel agent for travel on regular and published routes for a period of 1 month or more and is licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers.

### **Child/Children**

shall mean a legitimate dependent child (including stepchildren and those legally adopted) aged 30 days and above and up to 18 years.

### **Civil Unrest, Riot or Commotion**

shall mean a gathering of persons (organized or unorganized) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

### **Common Carrier**

shall mean any commercial road, rail, sea or air conveyance licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers and which have fixed and established routes only. It does not include taxis, helicopters, limousine services and **chartered flights**.

### **Competent Age**

shall mean the age eligibility for **you** to qualify for cover under this policy as described below:



- (a) age of 30 days to 85 years for a **per trip plan**; or
- (b) age of 18 to 70 years, for an **annual trip plan**.

\*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.

#### **Cyber Event**

means unauthorized and/or unintended activities that:

- (a) target or effect the devices, equipment, files, data systems, websites, networks or databases of one or more people or companies; and
- (b) are performed
  - i. using internet or network access via computers or other electronic devices; and/or
  - ii. via physical means including, but not limited to damaging or altering network connections; physically destroying data center or network center equipment; or electromagnetic pulse detonation.

#### **Date of Loss**

is the date when **you** are first diagnosed with a **disability** or an incident which leads to a claim event covered by this policy.

#### **Deductible**

shall mean the amount of expenses or loss to be paid by **you** before the policy benefits become payable.

#### **Dental Expenses**

shall mean the necessary and reasonable expenses incurred and paid to a **dental practitioner** for dental treatment carried out by the **dental practitioner**. All treatment including specialist treatment must be prescribed or referred by a **dental practitioner** in order for expenses to be reimbursed under this **policy** which reimbursement will not exceed the usual level of charges for similar treatment, dental services or supplies in the location where the expenses were incurred and paid, had this insurance not existed.

#### **Dental Practitioner**

shall mean a registered and properly qualified dental practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending **dental practitioner** cannot be **you**, any of **your** relative, **your** business partner, employer, employee, or **your travel companion**.

#### **Disability**

shall mean an **injury** and/or **illness** including complications arising, sustained or related to the same **injury** or **illness**.

#### **Doctor**

shall mean a medical practitioner who is currently registered, licensed and qualified to practice contemporary western medicine within the scope of expertise in the geographical area and jurisdiction where medical services are provided and is certified by the appropriate health authorities in an area of medical specialty, provided that such medical practitioner:

- (a) is not **you**, **your** business partner or **our** agent; and
- (b) is not related to **you** and/or **your immediate family members**.

#### **Domestic Trip** (applicable for Domestic Plan)

shall mean travel undertaken by **you** during the **period of insurance** for the purpose of leisure and/or business travel which is a **per trip plan** which are:

- (a) within Malaysia including travel from West to East Malaysia and vice versa;
- (b) beyond 50 kilometers from **your** place of residence or stay; and
- (c) excludes any daily commute to and from **your** place of employment or work.

The coverage for **domestic trip** consists of:

- (i) Travel Cancellation:
  - **Per trip plan**- coverage shall commence after 24 hours from the purchase of the policy, unless due to **accidental** causes in which case cover commences from the policy purchase date; and shall terminate upon departure from **your** normal place of residence or work, whichever occurs earlier.
- (ii) Travel Delay shall commence within 12 hours prior to departure from **your** normal place of residence or work, whichever occurs later, and shall terminate upon **your** return to **your** normal place of residence or work, whichever occurs earlier.
- (iii) For benefits not stated under items (i) & (ii) above, **your** policy coverage shall commence upon departure from **your** normal place of residence or work, whichever occurs later and terminates upon return to **your** place of residence or work or after the expiry of the policy, whichever occurs earlier.

Please note that the terms and conditions stated in Part 3 – Benefits shall apply to all benefits and no coverage will be provided outside the **period of insurance**.



**Effective Date**

shall mean the date this insurance coverage starts as shown in the **policy schedule** as the case may be.

**Electromagnetic Event**

shall mean a large-scale disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse (E.M.P.). This includes both naturally occurring events (including, but not limited to solar flares and geomagnetic storms) and man-made events (including, but not limited to nuclear E.M.P. and Electromagnetic Interference Devices).

**Expedition**

shall mean any travel to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organized kayaking around the coast of a country or travel to generally inaccessible interiors of a country or areas previously unexplored or uncharted, or travel undertaken for scientific research or political purposes to such locations or travel to the Antarctica or similar remote and inhospitable locations. It does not mean treks and travel, outside of these previously given examples, provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

**Extreme Sports and Activities**

shall mean any sport or sporting activity that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons and stunt riding. 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 which are provided by a recognized local tour operator but always providing that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.

**Family**

shall mean your legal **spouse** and your **child/children**.

**Financial Default**

shall mean insolvency, provisional insolvency, bankruptcy, appointment of a liquidator or provisional liquidator, liquidation, restructuring or composition with creditors.

**Golf Equipment**

shall mean golf-related equipment normally used for playing golf, including clubs, golf shoes, golf bags, caddie cars and other golfing accessories.

**Hospital**

shall mean an establishment duly constituted, registered and operating as a **hospital** for the care and treatment of sick and injured persons as paying bed patients and which has:

- (a) facilities for diagnosis and major **surgery**;
- (b) provides 24 hours nursing services by graduate nurses;
- (c) under the supervision of a **doctor**; and
- (d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishments.

**Illness**

shall mean a physical condition marked by a pathological deviation from the normal healthy state.

**Immediate Family Members**

shall refer to the **spouse**, **child**, **parent** and their siblings, parent-in-law, grandparent, grandparent-in-law, grandchild, sibling, sibling-in-law, niece or nephew.

**Impact Event**

shall mean the terrestrial impact of an object entering from outside the earth's atmosphere, for example, a meteorite, asteroid, or man-made space debris.

**Injury**

shall mean bodily injury caused solely and directly by an **accident** and does not result from **illness** and shall include food poisoning.

**Jewelry**

shall mean objects worn on the body as decoration which have inclusions of precious metals, precious stones and/or semi-precious stones.

**Laptop**

shall mean the complete **laptop** including accessories and/or attachments that come as standard equipment with the **laptop**. Any handheld computers, tablet computers or devices including but not limited to personal digital assistants (PDA) and the like are excluded from this category.

**Limb**

shall mean a hand at or above the wrist or of a foot at or above ankle.

**Loss of Hearing**

shall mean **permanent** irrecoverable loss of hearing where:

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1000 Hertz

If c dB = Hearing loss at 2000 Hertz

If d dB = Hearing loss at 4000 Hertz

1/6 of (a+2b+2c+d) is 80dB

**Loss of Speech**

shall mean the **permanent disability** in articulating any 3 of the 4 sounds which contribute to speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of the vocal cord or damage of the speech center in the brain resulting in aphasia.

**Loss of Use**

shall mean **permanent** total loss of use or **permanent** total loss by physical severance (separation).

**Medically Necessary**

shall mean a medical service provided by a **doctor** which is:

- (a) consistent with the diagnosis and is a customary medical treatment for the covered **disability**;
- (b) in accordance with standards of good medical practice, consistent with current standards of professional medical care and of proven medical benefits;
- (c) not for the convenience of you or the doctor and unable to be rendered out of a hospital (if admitted as an in- patient);
- (d) not of experimental, investigational, research, preventive or screening in nature; and
- (e) for which charges are reasonable, customary and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar disability in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting your disability.

**Mountain Sickness**

shall mean physiological changes and pathological effects caused by an acute exposure to low partial pressure of oxygen at high altitudes resulting in altitude **illness**.

**Overseas Trip** (not applicable for Domestic Plan)

shall mean a travel undertaken by **you** during the **period of insurance** for the purpose of leisure and/or business travel which is:

- (a) a **per trip plan** or **annual trip plan**;
- (b) out of Malaysia; and
- (c) within the selected region as stated in the **policy schedule**.

The coverage for **overseas trip** consists of:

- (i) Travel Cancellation:
  - **Per trip plan**- coverage shall commence after 24 hours from the purchase of the policy, unless due to accidental causes in which case cover commences from the policy purchase date;
  - **Annual trip plan**- coverage shall commence after 24 hours from the purchase of the policy or after travel is booked whichever occurs later, unless due to **accidental** causes in which case cover commences from the travel booking date;

and shall terminate upon departure from Malaysia.

- (ii) Coverage in-respect of the following benefits;

- Travel Delay; and
- Accidental Death & Disablement;

- shall commence within 12 hours prior to **your** departure from Malaysia; and



- except for Accidental Death & Disablement shall terminate at the earlier of **your** arrival to Malaysia or the policy expiry date. Accidental Death & Disablement shall terminate at the earlier of 12 hours upon **your** arrival to Malaysia or after the expiry of the policy.

(ii) For benefits not stated under items (i) & (ii) above, **your** policy coverage shall commence:

- after **your** departure from Malaysia; and
- except for Medical Treatment in Malaysia shall terminate at the earlier of **your** arrival in Malaysia or the policy expiry date. Medical Treatment in Malaysia shall terminate at the earlier of 24 hours upon **your** arrival in Malaysia or after the expiry of the policy.

No cover is available outside of the **period of insurance**, except as outlined above for the Accidental Death & Disablement and Medical Treatment in Malaysia benefits.

#### Parent

shall mean **your** legal **parent** (whether biological, step or adopted).

#### Period of Insurance

shall mean the duration of the policy as stated in the **policy schedule**.

#### Permanent

shall mean an event, which at the end of 6 months from the **date of loss** and at the expiry of that period, be beyond any hope of recovery or improvement.

#### Per Trip Plan

shall refer to a policy for one returning **trip** within the **period of insurance** up to:

- (a) 180 consecutive days for an **overseas trip**; or
  - (b) 30 consecutive days for a **domestic trip**;
- from the time of departure to the date of return to Malaysia.

For one way travel, coverage terminates 5 days upon **your** arrival at the **common carrier** station or terminal.

#### Plan

shall mean the choice of Basic, Standard, Deluxe or Domestic **plan** as selected by **you** or a representative of **yours, family** or **spouse** as set out in the **policy schedule**.

#### Policy Schedule

shall mean a document which is issued to **you** and acts as written proof of insurance coverage for **you**.

#### Quarantine

shall mean a restriction on movement or travel imposed by an official government body or health authority, in order to slow or prevent the spread of an epidemic or pandemic related communicable disease.

#### Region

shall mean either one of the following as reflected in the **policy schedule**:

	Destination
Cluster 1	<ul style="list-style-type: none"> <li>• China (excluding Tibet), Hong Kong, Indonesia, Japan, Macau, Singapore, South Korea, Taiwan, Thailand and Vietnam;</li> <li>• Excluding Mongolia (inner and outer)</li> </ul>
Cluster 2	<ul style="list-style-type: none"> <li>• Brunei, Cambodia, India, Lao People's Democratic Republic, Maldives, Myanmar, New Zealand, Pakistan, Philippines and Sri Lanka;</li> <li>• Including all countries in Cluster 1</li> </ul>
Cluster 3	<ul style="list-style-type: none"> <li>• Australia, Mauritius, Mongolia (inner and outer), Nauru and Uzbekistan;</li> <li>• Europe (excluding Montenegro and Serbia);</li> <li>• Middle East (excluding Iraq, Palestine and Yemen)</li> <li>• Including all countries in Cluster 1 and Cluster 2</li> </ul>
Cluster 4	<ul style="list-style-type: none"> <li>• Worldwide (including Canada, Iraq, Montenegro, Palestine, Serbia, Tibet, United States of America and Yemen);</li> <li>• Including all countries listed in all other clusters</li> </ul>
Sanctioned Countries	<ul style="list-style-type: none"> <li>• Cuba, Iran, North Korea, Syria, and the Crimea, Donetsk People's Republic (DNR), and Luhansk People's Republic (LNR) regions of Ukraine</li> </ul>
Excluded Destination	<ul style="list-style-type: none"> <li>• Antarctica, Nepal</li> </ul>



### **Rental Vehicle**

shall mean a motor vehicle rented or hired by **you** from a licensed car rental agency for the carriage of non-fare paying passengers and does not include:

- (a) any vehicle designed to be used for the carriage of commercial goods;
- (b) any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes;
- (c) vehicle that is categorized as a non-passenger carrying motorcar including but not limited to motorcycles, racing cars, watercraft and aircraft of any type.

### **Schedule of Benefits**

shall mean the benefits made available under this insurance coverage.

### **Serious Illness or serious injury** means:

- (a) in respect of **you** or **your travelling companion** a condition which necessitates treatment by a **doctor or physician** who certifies that as a direct result of this condition **you** or **your travelling companion** require urgent medical attention and are unfit to commence the **trip** or continue on with your original **trip**.
- (b) in respect of any other person to which this insurance applies, a condition which necessitates such person being hospitalized and the attending **doctor or physician** certifies that their life is in imminent danger necessitating **your** immediate attendance.

### **Spouse**

shall mean a person who is legally married to **you**.

### **Strike**

shall mean work stoppage caused by collective action carried out by a group of workers or employees who willfully refuse to perform work, usually in response to employees' grievances for which there may be presence of relevant authorities for purposes of preventing violent acts.

### **Surgery**

shall mean any of the following medical procedures:

- (a) to incise, excise or electro cauterize any organ or body part, except for dental services;
- (b) to repair, revise, or reconstruct any organ or body part;
- (c) to reduce by manipulating a fracture or dislocation; or
- (d) use of endoscope to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.

### **Terrorist Incident**

shall mean any actual or threatened use of force or violence directed at or causing damage, **injury**, harm or disruption or commission of an act dangerous to human life or property, against any individual property or government with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not, which is verified or recognized by the Malaysia government and/or **your** destination country's government as an act of terrorism. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist incidents.

### **Theft**

shall mean a **permanent** loss of belongings:

- (a) where there is physical evidence of a break-in of a premises (where applicable);
- (b) where your belongings are taken or attempted to be taken by force by causing or attempting to cause death, hurt, wrongful restraint or fear of the same;
- (c) where the belongings are taken by force at any place where the general public has free access to. Such forceful snatching shall comprise the elements of stealth and surprise;
- (d) where the belongings are taken from a pocket, bag or purse at any place where the general public has free access to, such act shall comprise the elements of stealth; or
- (e) shall mean a permanent loss of belongings where the belongings are taken without your consent with the intention of permanently depriving you of your belongings.

### **Travel Companion**

shall mean **your** sole travelling companion (whom **your trip** depends on) who has travel bookings to accompany **you** for the entire **trip** who is not **your immediate family members**.

### **Trip**

shall mean either the **domestic** or **overseas trip** for the purpose of leisure and/or business within the **period of insurance**.



**You/Your**

shall mean the person **of competent age** as described in **the policy schedule** to whom this policy has been issued to and if selected, includes **your spouse** or **your family** of which **you** have paid the applicable premium.

**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. **Your** travel arrangements must be made and paid for in Malaysia and **your trip** must commence in Malaysia.

**We, us or our**

shall mean AIG Malaysia Insurance Berhad (200701037463).

## Part 3: Benefits

**We** will pay for the benefits described below for a loss occurring during the **period of insurance**. **We** will pay the limits that corresponds set to the **plan** stated in the **schedule of benefits** as stated in the **policy schedule**.

### A) Medical Related Benefits

1. Medical Expenses

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse the **medically necessary** expenses, incurred within 52 weeks from the **date of loss** up to the maximum sum insured specified in A-1: Medical Expenses, of the **schedule of benefits**, subject to the **deductible** for **mountain sickness** claim as specified.

All arrangements for **hospital** admission must be done via **ATAP** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

In respect of **overseas trips** no cover is provided for any expenses incurred in Malaysia except to the extent provided below under A-2: Medical Expenses in Malaysia.

In respect of **domestic trip**, this benefit is only applicable to **accidental** causes; we will reimburse the **medically necessary** expenses, incurred within 30 days from the **date of loss**.

2. Medical Expenses in Malaysia

If **you** suffer from a **disability** while on an **overseas trip** and then seek follow-up treatment in Malaysia, **we** will reimburse the **medically necessary** expenses:

- (a) incurred within 30 days upon arrival in Malaysia; and
- (b) if no treatment was sought overseas, the treatment must be sought within 24 hours from the date of arrival in Malaysia;

up to the number of days or maximum sum insured specified in A-2: Medical Expenses in Malaysia, of the **schedule of benefits** subject to the medical expenses maximum sum insured specified in A-1: Medical Expenses, whichever occurs first.

For the purpose of A-1 and A-2, medical expenses includes: **hospital** accommodation and meals (semi private room and intensive care unit), nursing care during admission, medicines, **hospital** supplies, laboratory examinations and tests, physiotherapy, **surgery**, anesthetic, operating theatre, consultation, diagnostic tests, ambulance fees, medical reports fees, **hospital** registration, administration charges and tax charges for the stated items.

In the event of admission for A-1 and A-2, where permissible, **ATAP** will advance payment to the **hospital**.

3. Daily Hospital Income

If **you** suffer from a **disability** while on an **overseas trip** which requires admission as an in-patient in a **hospital** overseas and such admission is **medically necessary**, **we** will pay for every day of admission at and up to the maximum sum insured specified in A-3: Daily Hospital Income, of the **schedule of benefits** subject to the medical expenses maximum sum insured specified in A-1: Medical Expenses.



#### 4. Emergency Medical Evacuation and Repatriation of Mortal Remains

If **you** suffer from a **disability** while on a **trip** and it is deemed reasonable and necessary by **us**, **ATAP** will:

- (a) transport **you** to a medical facility deemed appropriate for **medically necessary** treatment; and/or
- (b) transport **you** to Malaysia;

using transportation that is deemed to be the most suitable up to the maximum sum insured specified in A-4: Emergency Medical Evacuation and Repatriation of Mortal Remains, of the **schedule of benefits**.

If **you** suffer from a **disability** while on a **trip** and as a result die, **ATAP** will arrange for **your** repatriation back to **your** place of residence in Malaysia. **We** will reimburse the reasonable and necessary expenses incurred overseas or within Malaysia (applicable for **domestic trip** only) for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation, if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the evacuation and repatriation must be done via **ATAP** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

For arrangements done by **you**, **we** will reimburse the reasonable and necessary expenses to **you** for an amount that would have been incurred if **ATAP** had made the arrangements.

#### 5. Compassionate Visit

If **you** suffer from death or a **disability** while on an **overseas trip**, **we** will reimburse the reasonable and necessary additional expenses incurred by 1 person for accommodation, communication, travel and meals up to the maximum sum insured specified in A-5: Compassionate Visit, of the **schedule of benefits**;

- (a) to take care of **you** while **you** are admitted as an in-patient in an overseas **hospital** for more than 5 consecutive days and such admission is **medically necessary**; or
- (b) to assist with **your** repatriation and burial or cremation at the location of **your** death.

For the purpose of A-5 above, if **you** have purchased:

- i) a **per trip plan**, **you** are entitled to only 1 reimbursement for 1 return **trip** within the **period of insurance**; or
- ii) an **annual trip plan**, **you** are entitled to only 1 reimbursement for every **trip** commenced over the annual period within the **period of insurance**.

#### 6. Child Guard

If **you** suffer from a **disability** while on an **overseas trip**, **we** will reimburse **ATAP** for the reasonable and necessary expenses incurred to accompany **your child/children** back to Malaysia in an event:

- (a) **you** are admitted as an in-patient in an overseas **hospital** and such admission is **medically necessary**; and
- (b) there is no one to look after the **child/children**.

up to the maximum sum insured specified in A-6: Child Guard, of the **schedule of benefits**.

#### 7. Overseas Dental Expenses

**We** will reimburse **you** for all the reasonable **overseas dental expenses** necessarily incurred and paid following an **injury** to sound and natural teeth sustained from an **accident** occurring during **your trip**.

If **you** are entitled to receive payment of all or part of the **dental expenses** from any other source, **we** will pay the difference between what was actually incurred and the amount paid by such other source.

#### Important:

The limit payable under A-7 is part of, not in addition to, the A-1 maximum sum insured.

## **B) Personal Accident Benefits**

#### 1. Accidental Death and Permanent Disablement

If **you** are involved in an **accident** while on a **trip** and as a result die or suffer from a **disability** set out in the Compensation Table below that occurs within 1 year from the **date of loss**, **we** will pay based on the percentage that corresponds to the loss, stated in the Compensation Table below multiplied by the sum insured in B-1: **Accidental Death and Permanent Disablement**, of the **schedule of benefit**.





#### Compensation Table

Event	Conditions	% of sum insured
<b>Injury</b> resulting in:		
1.	<b>Accidental death</b>	100%
<b>Permanent disablement</b>		
2.	<b>Permanent total disablement</b> is where <b>you</b> are <b>permanently</b> unable to perform 3 of the activities of daily living as below: (a) dressing means 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; feeding means the ability to feed oneself food after it has been prepared and made available; (c) mobility means the ability to move indoors from room to room on level surfaces; toileting means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate; transferring means the ability to move from a bed to an upright chair or wheelchair and vice versa; or (f) washing means the ability to wash in the bath, or shower or wash by other means.	100%
3.	<b>Permanent loss of use</b> of two or more limbs	100%
4.	<b>Permanent loss of use</b> of one limb	100%
5.	<b>Permanent</b> total loss of sight of both eyes	100%
6.	<b>Permanent</b> total loss of sight of one eye	100%
7.	<b>Permanent</b> loss of the lens in one eye	50%
8.	<b>Permanent loss of hearing</b> and <b>loss of speech</b>	100%
9.	<b>Permanent loss of hearing</b> of both ears	75%
10.	<b>Permanent loss of hearing</b> of one ear	25%
11.	<b>Permanent loss of speech</b>	50%

#### Compensation Limit:

- when more than one (1) form of **permanent disablement** results from one (1) **accident** the percentages are added together, but **we** will not pay more than 100% of the maximum sum insured stated in B-1: **Accidental Death** and **Permanent Disablement**, of the **schedule of benefits**.
- the amount payable to you in 1 policy year in respect of an **annual trip plan** is limited to 100% of the maximum sum insured stated in B-1: **Accidental Death** and **Permanent Disablement**, of the **schedule of benefits**. The coverage in respect of you will lapse upon payment of 100% of the amount.
- if a claim is payable for loss of or **loss of use**, of a whole part of the body, a claim for any component cannot be made.
- you** will be deemed dead for the purpose of this policy if **your** body is not found within 1 year as a result of sinking or wreckage of the **common carrier** in which **you** were a fare-paying passenger and onboard at the time of the accident.
- any payment made for disappearance will be collected back by **us** from **you**, if **we** are made aware that **you** are alive for which the claim is made in respect of this benefit.
- for **family plan**, our liability in respect of child will be limited to 25% of the maximum sum insured stated in B-1: **Accidental Death** and **Permanent Disablement**, of the **schedule of benefits**.
- for policy purchased on the life of a person who is below 18 years, **our** liability will be limited to 25% of the maximum sum insured stated in B-1: **Accidental Death** and **Permanent Disablement**, of the **schedule of benefits**.

### C) Travel Inconvenience & Other Travel Related Benefits

#### 1. Travel Cancellation

If **you** are prevented from commencing the **trip** due to:

- a **disability** resulting in:
  - death;
  - permanent total disablement; or
  - an admission as an in-patient in a **hospital** where such admission is **medically necessary**;
  - a serious **illness** or serious **injury**

occurring to **you**, **your immediate family members** or **travel companion** within 60 days prior to the original scheduled departure from Malaysia as stated in the **policy schedule**.

- a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;
- Civil Unrest, Riot or Commotion** resulting in cancellation of scheduled covered transport services;
- a **terrorist incident** in a city listed on **your** itinerary, but only if the city has not experienced a **Terrorist Incident** in the 30 days prior to the effective date of the Trip Cancellation benefit;
- natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.



For the purposes of C-1(b) to C-1(e) above, it must occur within 14 days prior to the original scheduled time of departure from Malaysia as stated in the **policy schedule**.

Please note that in relation to C-1(c) and C-1(e), such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** for more than the maximum sum insured specified in C-1: Travel Cancellation, of the **schedule of benefits**.

**We** will reimburse the reasonable and necessary travel and accommodation expenses which:

- (i) has been paid in advance; and
- (ii) are not recoverable from any relevant parties;

up to the maximum sum insured specified in C-1: Travel Cancellation, of the **schedule of benefits**.

## 2. Travel Curtailment

If **you** are prevented from continuing an **overseas trip** and return directly to Malaysia due to:

- (a) a **disability** resulting in:
  - (i) death;
  - (ii) permanent total disablement;
  - (iii) an admission as an in-patient in a **hospital** for at least 48 hours where such admission is **medically necessary**;
  - (iv) being restricted or confined for **medically necessary** treatment for at least 48 hours as advised by the **doctor**; or
  - (v) recommendation by the attending **doctor** to return home and it is deemed reasonable by **us**;occurring to you, your immediate family members or travel companion;
- (b) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;
- (c) **Civil Unrest, Riot or Commotion** resulting in cancellation of scheduled covered transport services;
- (d) a **terrorist incident** in a city listed on **your** itinerary that occurs within the 30 days prior to **your** scheduled arrival in the city where the incident occurred, or after **your** scheduled arrival in the city where the incident occurred;
- (e) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

Please note that in relation to C-2(c) and C-2(e), such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** for more than the maximum sum insured specified in C-2: Travel Curtailment, of the **schedule of benefits**.

**We** will reimburse the reasonable and necessary:

- (i) additional cost of travel and accommodation up to a limit of MYR 1,000; and/or
  - (ii) unused and non-refundable expenses which is paid in advance and not recoverable from any relevant parties;
- up to the maximum sum insured specified in C-2: Travel Curtailment, of the **schedule of benefits**.

This policy will only pay for one claim made either under C-1 or C-2 above.

### Exclusions:

For the purposes of A-1 to C-2, **we** will not pay for any losses arising under, through or attributed to the exclusions below:

- 1) injuries that are intentionally self-inflicted, suicide or attempt to commit suicide, deliberate or reckless exposure to danger;
- 2) taking drugs:
  - (a) other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner; or
  - (b) for the treatment of drug addiction;
- 3) any pre-existing condition where **you** or **your family**:
  - (a) have received or are receiving treatment;
  - (b) have been given medical advice, diagnosis, where care or treatment has been recommended;
  - (c) have clear and distinct symptoms that are or were evident; or
  - (d) 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**;
- 4) any venereal disease and its sequel;
- 5) any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth;
- 6) **AIDS**; including HIV, HIV Wasting Syndrome and **AIDS**-related conditions (ARC). **We** reserve the right to require **you** to undergo a blood test for HIV as a condition precedent to any processing of any claim;
- 7) anxiety, stress, psychotic, mental and nervous disorders (including any neuroses, and their physiological or psychosomatic





- manifestations);
- 8) cosmetic or plastic **surgery** unless caused by an **accident** and recommended by the **doctor** or any elective **surgery**;
  - 9) pregnancy, fertility or birth control;
  - 10) treatments for weight reduction or gain;
  - 11) investigation and treatment of sleep and snoring disorders and hormone replacement therapy;
  - 12) any eye examination, refractive **surgery**, dental treatment or oral **surgery** unless they are direct consequences of an **accident**;
  - 13) circumcision or expenses incurred for sexchange;
  - 14) vaccinations and their complications;
  - 15) donation of anybody organ including costs of acquisition and donation;
  - 16) external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses and prescription thereof;
  - 17) admission as an in-patient to a **hospital** to receive treatment not incidental to the treatment or diagnosis of a **disability**;
  - 18) any treatment or admission which is deemed not **medically necessary** by **us**;
  - 19) costs and expenses which are of non-medical nature;
  - 20) private nursing, rest cures, sanitarium care or detoxification;
  - 21) routine health checks;
  - 22) any **trip** overseas undertaken against the advice of a **doctor** or when the purpose of such travel was to obtain any form of medical treatment, consultation or advice;
  - 23) any medical expenses incurred overseas after **we** are of the opinion that **you** are fit for return to Malaysia but **you** have refused;
  - 24) any medical expenses incurred overseas which **we** are of the opinion can be delayed for treatment upon return to Malaysia; and
  - 25) any expenses incurred in Malaysia except to the extent provided for under A-2: Medical Expenses in Malaysia and A-1: Medical Expenses in respect of **domestic trip** resulting from **accidental** causes.

### 3.1 Travel Delay

If the original scheduled departure time of **your common carrier** as stated in **your** ticket or travel itinerary is delayed while on a **trip**, **we** shall pay the limit specified in C-3.1: Travel Delay, of the **schedule of benefits**.

**We** would however, not pay in the event:

- (a) **you** missed a schedule **common carrier** as a result of **your** failure to check in within the stipulated time as specified in **your** ticket or travel itinerary;
- (b) any **strike** by the scheduled **common carrier** existing on the date of **your overseas trip** or **domestic trip** is arranged or there had been warning in the mass media of the pending **strike** when **your overseas trip** or **domestic trip** is arranged;
- (c) **you** arrive late to a **common carrier** terminal where **your** covered scheduled **common carrier** is to depart from, save and except when such late arrival is caused by a **strike**;
- (d) rescheduling of the **common carrier** unless due to natural disaster or equipment failure;
- (e) any delay of which **you** have been made aware of 24 hours prior to the original scheduled departure as stated in **your** ticket or travel itinerary; or
- (f) any travel insurance purchased within 6 hours from the original scheduled departure time as stated in **your** ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time as stated in **your** ticket or travel itinerary to the next available **common carrier**, or any alternative means of transportation, whichever is earlier.

### 3.2 Travel Missed Connection

If **you** miss a scheduled connecting **common carrier** at the transit point due to the delay of an incoming **common carrier** and no alternative transport is made available by the incoming **common carrier**, then **we** will pay for each six (6) hour delay period the limit for **your** selected **plan**, up to the applicable maximum sum insured, as shown in the **schedule of benefits**.

**We** would however not pay if:

1. **Your** incoming **common carrier** was scheduled to arrive after the stated check-in time required by the connecting **common carrier**; or
2. the incoming **common carrier** was scheduled to arrive less than one (1) hours prior to the scheduled departure time of connecting **common carrier**; or
3. **You** purchased this policy within six (6) hours from the original scheduled departure time of the connecting **common carrier** as stated on **your** ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time of the connecting common carrier as stated on your ticket or travel itinerary to the next available common carrier or any alternative means of transportation, whichever is earlier.



**Exclusions:**

For purposes of C-3.2, **we** will not pay benefits due to or expenses incurred for:

1. costs which have been paid for or incurred on behalf of a person other than **you**.
2. any disinclination to travel or change in travel plans on the part of **you** or **your travel companion**.
3. **you** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.

In any one (1) event of loss, **you** can only claim under either C-3.1: Travel Delay or C-3.2: Travel Missed Connection, where applicable.

**4. Baggage Delay**

If **your** accompanying checked-in baggage is delayed from the time of arrival while on a **trip**, **we** shall pay the limit specified in C-4: Baggage Delay, of the **schedule of benefits**.

**We** will however, not pay for confiscation or detention by customs, immigration and/or public authorities.

The period of delay shall be calculated from the time of arrival at the baggage pick-up point until the receipt or delivery of baggage to **you** or a person authorized by **you** to receive the baggage.

**5. Damage or Loss of Baggage and/or Personal Effects**

If **your** baggage and/or personal effects taken or purchased while on a **trip** are lost or damaged, due to **theft** or the negligence of the **common carrier**, at **our** sole discretion **we** will either reimburse **you** for the purchase cost of the lost item or reimburse the repair cost of the damaged item, up to the maximum sum insured specified in C-5: Damage or Loss of Baggage and/or Personal Effects, of the **schedule of benefits**, but always subject to the following:

- (a) for loss or damage due to **common carrier's** negligence, the baggage must be checked-in with the **common carrier**;
- (b) for loss of **jewelry**, the **jewelry** must be worn by **you** at the time of loss and taken by force;
- (c) for loss of watches, furs, electronic items including but not limited to hand-held mobile telephone, cameras (including digital), video cameras, binoculars, computers and computer related products, it must be carried by **you** at the time of loss; and
- (d) for loss including item (c) as above stated, occurring in a hotel room, there must be physical evidence of break-in.

**We** will pay the original purchase price of the lost item given the provision of an original receipt otherwise reimbursement is based on the depreciation value made solely at **our** discretion.

For loss or damage due to the **common carrier** or hotel, the claim should be made against the **common carrier** or hotel first prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from the **common carrier** or hotel or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** for more than the maximum sum insured specified in C-5: Damage or Loss of Baggage and/or Personal Effects, of the **schedule of benefits**.

**Exclusions:**

For purposes of C-5, **we** will not pay benefits for a loss due to or expenses incurred for:

- 1) any motorized conveyances;
- 2) sports equipment's including **golfing equipment**;
- 3) perishable and consumable items;
- 4) antiques, artifacts, paintings, objects of art or any object with intrinsic value;
- 5) manuscripts, financial securities or instruments of any kind, currency notes or travelers cheques;
- 6) stamps, travel documents, credit cards, title deeds, driving license and identity cards;
- 7) external prosthetic appliances or devices which include but is not limited to artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses, artificial teeth and dental bridges;
- 8) acts of animals;
- 9) musical instruments;
- 10) fragile items;
- 11) wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather condition or damage sustained due to any process or while actually being worked upon or resulting there from, mechanical or electrical failure or breakdown;
- 12) hired or leased equipment;
- 13) loss to baggage sent in advance, mailed or shipped separately;
- 14) loss to baggage left unattended in any place of which the general public have free access to;
- 15) loss of business goods or samples or equipment of any kind;
- 16) loss of data recorded on tapes, cards, discs or otherwise;
- 17) loss in respect of shortage due to error, omission, exchange transactions or depreciation in value;
- 18) loss by **theft** from an unattended vehicle;



- 19) confiscation, detention, destruction by customs, immigration and/or public authorities;
- 20) any electronic items, **laptop** or **jewelry** that is checked-in with the **common carrier**; and
- 21) mysterious or unexplainable disappearance.

6. Loss of Money

If **you** lose **your** currency notes or traveler's cheques while on an **overseas trip** due to **theft**, **we** shall pay the amount lost stated in the police report subject up to the maximum sum insured specified in C-6: Loss of Money, of the **schedule of benefits**.

7. Loss of Travel Documents

If **you** lose **your** passport or visa while on an **overseas trip** due to **theft**, **we** shall reimburse the reasonable and necessary expenses incurred for the replacement of such passport and/or visa; and any additional reasonable and necessary expenses incurred overseas for:

- (a) accommodation;
- (b) communication;
- (c) travel at the place of loss; and
- (d) meals;

up to the amount specified in C-7: Loss of Travel Documents, of the **schedule of benefits**.

Exclusions:

For purposes of C-6 and C-7, **we** will not pay benefits for a loss due to or expenses incurred for:

- (a) shortage of currency due to error, omission, exchange transaction or depreciation in value;
- (b) detention or confiscation by any lawfully constituted authorities;
- (c) mysterious disappearance; and
- (d) items left unattended in any place of which the general public has free access to.

8. Personal Liability

If **you** are held to be legally liable to a third party for:

- (a) death or **accidental** bodily **injury**; and/or
- (b) **accidental** loss of or damage to property;

which occurs on a **trip**, **we** will reimburse up to the maximum sum insured specified in C-8: Personal Liability, of the **schedule of benefits** for:

- (a) the amount that **you** are held liable for to the third party; and/or
- (b) the cost and expenses incurred on the defense of the claim subject to **our** written approval and consent;

provided always that **you** must not:

- (a) make or attempt to make any offer of settlement;
- (b) promise of payment;
- (c) admit liability to any party; and/or
- (d) become involved in any litigation without **our** prior written approval.

Exclusions:

For purposes of C-8, **we** will not pay benefits due to or expenses incurred for:

- 1) the death or **accidental** bodily **injury** of any person who is under a contract of employment, service or apprenticeship with **you**;
- 2) liability attaching under an express term of a contract, unless liability would attach whether the express term existed or not;
- 3) liability arising directly or indirectly by, through or in connection with any loss or damage to property due to act of animals belonging to, held in trust or in the custody or control of **you** or **your** employees or any of **your immediate family member** or household;
- 4) liability arising directly or indirectly by, through or in connection with any mechanically propelled vehicle, aircraft, watercraft or animals;
- 5) liability arising directly or indirectly by, through or in connection with:
  - (a) the ownership, possession or occupation of land or buildings, immobile property or caravans other than occupying on a temporary basis;
  - (b) any willful, malicious, or unlawful act;
  - (c) the carrying on of any trade, business or profession; and
  - (d) any racing or rallying activities.
- 6) **accidental** loss or damage to property belonging to, held in trust or in the custody or control of **you** or any of **your** employees or any of **your immediate family member** or household;
- 7) any claims arising out of criminal, malicious or deliberate acts;



- 8) any legal costs resulting from any criminal proceedings;
- 9) any claim involving any of your immediate family members;
- 10) any claim where **you** are insane or which results from **you** being under the influence of or affected by drugs (other than taken under the direction of a **doctor**), alcohol or solvents;
- 11) judgment(s) that is or are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia;
- 12) sexual molestation, physical or mental abuse;
- 13) golfing either in the course of play or practice;
- 14) any punitive, aggravated or exemplary damages awarded by any court;
- 15) any non-pecuniary losses; and
- 16) liability for which payment should be more specifically claimed under any other contract of insurance in **your** name.

9. Fraudulent Use of Credit Card

If during **your trip**, **your** credit cards are stolen by any person other than **your** relative or **your travel companion** and **you** are legally liable for payment arising out of the unauthorized use of **your** credit cards, **we** will pay up to the maximum sum insured shown in the **schedule of benefits** for the non-recoverable legal liability and/or the cost of replacing credit cards.

10. Car Rental Excess Charges

**We** will reimburse **you** up to the maximum sum insured specified in C-10: **Car Rental Excess Charges**, of the **schedule of benefits**.

The following conditions apply:

- (a) the **rental vehicle** must be rented from a licensed car rental agency.
- (b) **you** are a named driver or co-driver of the rental car.
- (c) **you** have adhered to all terms and conditions stipulated in the car rental agreement.
- (d) **you** are using the **rental vehicle** solely for the carriage of non-fare paying passengers and are not using it for the carriage of commercial goods.
- (e) **you** have purchased comprehensive motor insurance for the **rental vehicle** during the car hire period and **you** have adhered to all terms and conditions stipulated in the comprehensive motor insurance policy.

Exclusions:

For purposes of C-10, we will not pay for any losses arising under, through or attributed to the exclusions below:

1. contravention of the terms and conditions stipulated in the car rental agreement.
2. any rented vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes.
3. any rented vehicle that is not categorised as a passenger carrying motorcar including but not limited to motorcycle, racing cars, watercraft and aircraft of any kind.
4. wear and tear and gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
5. loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars.

## D) Trip Assistance Solutions

**You** may contact **ATAP** for the following listed services:

1. 24/7 Worldwide Travel Assistance

**ATAP** can provide **you** with assistance on visa requirements, medical advisories, inoculation recommendations and preventive measures that may be needed prior to traveling to **your** destination. **ATAP** can also provide the information concerning the exchange rates of major currencies against the Malaysian Ringgit.

2. Doctor on Call

**ATAP's doctor** and medical professionals are available by telephone to provide **you** with advice and assistance in the event **you** experience a medical emergency and/or any medical-related issues while on a **trip**. If **you** are admitted to a **hospital**, **ATAP's doctors** can monitor **your** treatments and keep in regular contact with **your** treating **doctor** to ensure that **you** get the appropriate care.

3. World Event Alert Services

**You** may contact **ATAP** at any time to get information on political and mass medical events around the world which may pose a threat to **your** travelsafety.

4. Global Weather

**You** may contact **ATAP** at any time to receive worldwide weather forecasts and information which may affect **your** Travel plans.



5. Emergency Travel Services

**ATAP** can assist **you** to re-book flights, hotels and car rentals in the event of emergency and unforeseen circumstances.

6. Emergency Language Interpreter

If **you** are in an emergency situation, **ATAP** can provide personal telephone translation services through its assistance centre and referrals to interpreter services if required.

7. Ambassador Services

**ATAP** can act as **your** personal ambassador while **you** are on a **trip** and provide assistance such as directions to embassies, replacement of travel documents, legal referral and delivery of urgent messages to **your immediate family members**.

8. Global Cash

If **you** lose **your** wallet or purse while on a trip, **ATAP** can assist **you** to obtain cash overseas for emergencies from **your** home bank accounts. Upon **your** request, **ATAP** can also assist **you** to replace **your** credit cards.

For the purpose of D-1 to D-8, the following applies:

**Indemnity Clause:**

**ATAP** undertakes to exercise due care and diligence in the appointment and/or referral of any service provider to assist **you**. **ATAP** assumes no responsibility for any advice or service provided by any third-party service provider.

**Third Party Costs:**

All third-party costs associated with the services provided are **your** responsibility.

## Part 4: Optional Rider Benefit

The benefit described below is an optional benefit and is only applicable if **you** have purchased the benefit and it is reflected in the **policy schedule**.

### E) Optional Riders Benefits

1. Golf Insurance

**We** will provide **you** with the benefits described in E-1, while **you** are playing or practicing golf on a recognized golf course anywhere in the world.

(a) Loss or Damage to Golf Equipment

**We** in **our** option, will reinstate, repair, replace or indemnify **you** for loss of or damage to **your golfing equipment** due to **theft** and/or accident occurring at any recognized golf course or while in transit thereto or therefrom as an accompanied baggage up to the maximum sum insured specified in E-1(a): Loss or Damage to Gold Equipment, of the **schedule of benefits**, subject to the **deductible** for **golfing equipment** claim as specified.

**Exclusions:**

**We** shall not be liable in respect of any:

- 1) loss or destruction of or damage to golf balls unless contained in the golf bag at the time of loss, destruction or damage;
- 2) loss to self-propelled golf cars or to golf balls;
- 3) loss to equipment leased or rented to others by **you**;
- 4) loss that is covered by a manufacturer's guarantee; or
- 5) depreciation, wear and tear.

For the purpose of E-1(a), an accident shall mean an involuntary external, forcible and violent described insured event that is unforeseen, fortuitous, unintentional and not premeditated and occurs while **you** are playing golf at any recognized golf course and independent of all other causes, which gives rise to loss of or damage to **your golf equipment**.

(b) Hole-in-one Expense

**We** will pay **you** for the obligatory celebration expense incurred if **you** achieve a "hole-in-one" while playing in any competition or friendly game at a recognized golf course.



Official certification from the recognized golf course and itemized receipts are required for proof in the event of a claim.

For the purpose of E-1(a), in no event, will **we** pay any losses arising from playing golf in the United States of America or Canada.

2. Special Sports

**We** will provide **you** with the benefits described in E-2, when **you** participate in winter sport and scuba diving.

(a) Winter sports

If **you** participate in winter sporting activities, **we** shall include snowboarding and skiing activities as a covered event provided that these activities are performed within the designated boundaries of a commercial ski-field during the hours the ski-field is open to the general public.

We will not pay any claim due to expenses incurred for or losses arising under, through or attributed to:

- 1) competitive snowboarding or skiing;
- 2) jumps involving ramps; or
- 3) acrobatic, free or extreme snowboarding or skiing activities.

(b) Scuba diving

If **you** participate in scuba diving activities, **we** shall include scuba diving as a covered event provided that **you** are diving with a qualified instructor with the use of all necessary gears and diving apparatus, not exceeding 30 meters in depth.

## Part 5: Termination Clause

The insurance coverage provided to **you** shall terminate automatically upon the earliest of any of the following listed events:

- (a) immediately after an admission of 100% liability for a claim of **accidental** death and **permanent disablement** by **you**;
- (b) any premium due which remains unpaid by **you** after the due date;
- (c) upon expiry of the **period of insurance**;
- (d) **you** are not within the **competent age** to qualify for cover;
- (e) **you** are involved in the excluded activities as stated in the Part 3: Benefits; or
- (f) cancellation made by **you or us** as stated in Part 7: General Conditions – Cancellation of this policy.

## Part 6: General Exclusions

**We** will not pay benefits due to or expenses incurred for or losses arising directly or indirectly out of, under, through or attributed to the exclusions below:

- 1) if **you** are involved in the following occupation;
  - (a) armed forces, peacekeeping forces and similar groups;
  - (b) ship crew; or
  - (c) 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;
- 2) if **you** are engaged in the following activities related to:
  - (a) all manual work;
  - (b) use (including testing) of heavy machinery, explosives or hazardous materials
  - (c) work at an off-shore site on any kind of conveyance;
  - (d) racing other than on foot (save for ultra-marathons which are excluded);
  - (e) any kind of diving, except if the optional rider benefit is purchased;
  - (f) any kind of winter sports, except if the optional rider benefit is purchased;
- 3) **extreme sports and activities**;
- 4) **expeditions**, private hunting trips, off-site skiing/snowboarding, private white water rafting grade 4 or above, ocean yachting, pot-holing, mountaineering if **you** need to use climbing equipment, ropes or guides, or outdoor rock climbing, or trekking above 3,000 meters.
- 5) violation of law;
- 6) where payment would violate a government prohibition, regulation or law;
- 7) **your** failure to take reasonable precautions to avoid a claim under the policy following the warning of any major travel events including disaster and extreme weather conditions, major industrial accident, and/or **civil unrest, riot or commotion** through or by general mass media;





- 8) activities related to any air or sea conveyance unless as a fare paying passenger in a commercial airlines or cruise lines;
- 9) any act of war, act of a foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war (whether declared or not), any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;  
For the purpose of this exclusion, serious physical **injury** means:
  - (a) physical **injury** that involves a substantial risk of death;
  - (b) protracted and obvious physical disfigurement; and/or
  - (c) protracted loss of or impairment of the function of a bodily member or organ;
- 10) failure to take all reasonable efforts to safeguard property or to avoid **injury** or minimize any claim under the policy;
- 11) willful, malicious or unlawful act or negligence;
- 12) any consequential loss;
- 13) any losses due to **theft** or **burglary** which is not reported to the police or other relevant authorities having jurisdiction at the place of loss within 24 hours day from the discovery of such loss;
- 14) awareness of circumstances:
  - (a) an incident or circumstance of which **you** were aware of or could reasonably be expected to be aware of at the time **you** purchased this policy or booked **your** travel (whichever occurs last) and which could reasonably be expected to lead to **you** making a claim under this policy;
  - (b) **you** not taking precaution to avoid a claim after there was a warning in the mass media of a **strike**, riot, bad weather or other circumstances;
  - (c) any circumstances that already existed or are known to the public before **you** book **your** travel; or
  - (d) in the event that **you** have done any laboratory/medical/health test prior to purchase of policy, and which the test result could reasonably be expected to lead to **you** making a claim under this policy.
- 15) travel insurance purchased after the **trip** has commenced;
- 16) any change of plans or disinclination on **your** part or any other person for the commencement or continuing of **your** planned travel; and
- 17) any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy, whether financial or non financial, including but not limited to any legal or other professional costs and/or travel expenses arising directly or indirectly out of any claim made by you under this policy.
- 18) An epidemic or pandemic as declared by the World Health Organization or by any official governmental body or health authority of either Malaysia or **your** destination country; or
  - (a) any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organization as a public health emergency of international concern (including any mutation, strain, or variation of any such disease); or
  - (b) the threat or fear of any such epidemic, pandemic, disease or event; or
  - (c) any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.
- 19) **Quarantine**
- 20) Travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures relating to any current or previous epidemic or pandemic as declared by the World Health Organization or by any official governmental body or health authority of either Malaysia or **your** destination country.
- 21) A **Cyber Event**.
- 22) Government-issued orders, advisories, cessations or interventions that impact the ability to travel.
- 23) A **C.B.R.N** (Chemical, Biological, Radioactive, or Nuclear) **Incident**
- 24) A tour operator, airline or any other company, firm or person's suffering **Financial Default**.
- 25) A tour operator, airline or any other company, firm or person being unable to or unwilling to fulfil any part of their legal or contractual obligation to **you**.
- 26) An **Electromagnetic Event**.
- 27) An **Impact Event**.

Additionally,

- 28) Notwithstanding any other terms under this agreement, **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** company or **our** 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.
- 29) This policy will 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, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.
- 30) This policy will not cover any loss, **injury**, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.
- 31) This policy will not cover any loss, **injury**, damage, or legal liability suffered or sustained directly or indirectly by **you**, if **you** are a:
  - i) terrorist;
  - ii) member of a terrorist organization; or



- iii) narcotics trafficker.

## Part 7: General Conditions

- 1) Duty of disclosure: **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. **You** also have a duty to inform **us** 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, **we** may:
  - (a) declare your policy void from inception (which means treating it as invalid) and **we** may not return the premium or recover any unpaid premium;
  - (b) cancel this policy and return any premium less **our** cancellation charge or recover any unpaid premium;
  - (c) recover any shortfall in premium;
  - (d) not pay any claim that has been or will be made under the policy; or
  - (e) be entitled to recover from you the total amount of any claim already paid under the policy or any claim **we** have to pay under any relevant legislation, plus any recovery costs.
- 2) Age to qualify for cover: For an **annual trip plan**, **you** must be aged 18 years or above and below the age of 71 years. For a **per trip plan**, **you** must be aged 30 days or above and below the age of 86 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.
- 3) Number of policies: **You** are only allowed to be covered under 1 policy by **us** for each **trip**. Cover will only be provided by the policy that provides the highest coverage.
- 4) Claims procedure: Before claiming under this policy, please contact **your** travel agent, airline or transport provider beforehand to seek alternative relief such as re-arranging **your trip** or obtaining a refund. **We** will only pay the covered sum insured that cannot be claimed or recovered from another source. **You** or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur a loss which is likely to lead to a claim. This can be done by contacting The Claims Department at the email or address indicated in the disclosure & policy statement. Any delay must be supported by justifiable reasons for the delay and acceptance is at **our** sole discretion. **We** will not pay any claims that are notified to age **us** after 1 year from the **date of loss**.  
A completed claim form along with supporting evidence (original copies, where applicable) must be supplied to **us** at **your** expense within 90 days from the **date of loss**. **We** have the right to ask for a post-mortem examination and/or for **you** to undergo a blood test for HIV as a condition precedent to any processing of any claim.  
It is **your** responsibility to prove that the loss did not in any way arise under or through any of the exclusion set in this policy.  
If **we** request **you** to take a medical examination, **we** will pay for the cost of such medical examination.
- 5) Payment of claims: All claims payment will be made to **you**. In the event of **your** death, **we** shall pay the claims proceeds to **your** named nominee(s) (if applicable) or to **your** estate. Upon payment **we** will be fully discharged of **our** obligations under this policy.  
In the event costs and expenses for emergency medical treatment are guaranteed to be paid to the **hospital** by **ATAP**, indemnities shall be payable directly to such **hospital**. For "**Emergency Medical Evacuation**", the benefits will be paid directly to the service provider(s). For "**Repatriation of Mortal Remains**", the arrangement and repatriation of the mortal remains will be paid directly to the service provider(s). For "**Child Guard**", indemnities shall be paid directly to the service provider(s)." For "**Personal Liability**", claim monies shall be payable directly to whom **you** are legally liable to.  
If **you** are incompetent or otherwise unable to give a valid release for the claim, **we** may make arrangements to pay claims to a trustee pursuant to Schedule 10(5) of the Financial Services Act, 2013. Their receipt will discharge **our** liability under the policy.
- 6) **Contribution**: If **you** are covered by another policy which covers the benefit in respect of Part 3: Benefits – A-1, A-2, A-4, A-5, A-6, A-7, C-1, C-2, C-5, C-6, C-7, C-8, C-9, C-10 and Part 4: Optional Rider Benefits – E-1(a) and E-1(b), **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies provided that the benefit is payable by this policy.
- 7) Upgraded policies: Any upgrade is applicable to the **annual trip plan** only and is subject to **our** prior approval. If **you** suffer from a **disability** prior to this change, **we** will pay based on the maximum sum insured prior to the upgrade.
- 8) Extension of coverage: Coverage shall be extended at **our** discretion for up to 30 days from the expiry of the **period of insurance** for a **trip** without payment of any additional premium if **you** are hospitalized and/or confined overseas as recommended by a **doctor** or any other circumstances beyond **your** control which is deemed reasonable by **us** prohibiting **your** return to Malaysia prior to the expiry of the **period of insurance**.
- 9) Our rights to recover: If **we** make a payment and subsequently are made aware that the claim is not payable, **we** have the right to recover the amount paid.
- 10) Currency of payment: All payments will be made in Malaysian Ringgit.
- 11) Rights of ownership: **You** have the right to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between **you** and **us** and shall be valid without notice to **you**. **We** will not recognize any claim made by another party who is not insured by this policy. **You** cannot assign the benefits covered in this policy to another person or entity.
- 12) Rights of nominees: Nominees do not have any rights to make any changes to the policy.
- 13) Legal proceedings: No legal proceeding against **us** is valid within 90 days from the **date of loss**.
- 14) Arbitration: Any dispute or difference which may arise between **you** and **us** can be referred to Asian International Arbitration Center. All arbitration proceedings must take place within 6 months from the date of disclaimer, failing which; **we** would have no obligation





- over the claim.
- 15) Subrogation: Upon making a claim payment, **we** will acquire all **your** rights to recover against any third party that may have contributed to the loss, at **our** own cost. **You** must however give **us** **your** full cooperation to secure these rights and provide all assistance **we** require to institute legal proceedings against the third party.
- 16) Conformity with law. All the terms and conditions of this policy are in accordance to the Malaysian laws and/or directives issued by the Malaysian insurance regulatory bodies.
- 17) Renewal: Any renewal is applicable to the **annual trip plan** only and is subject to **our** prior approval. Premium rates are not guaranteed. **We** reserve the right to revise the premium based on **your** claim experience covered by this policy, for which the changes will be applicable for all persons under this policy irrespective of their individual claims experience prior to the expiry of the policy.
- 18) Changes: **We** can change the terms and provisions of this policy by giving **you** 30 days prior notice. No changes to this policy shall be valid unless authorized by **us** and is endorsed thereon.
- 19) Reinstatement: Any reinstatement is applicable to the **annual trip plan** only and is subject to **our** prior approval provided that **you** make an application to reinstate and provide **us** with all the information **we** require within 90 days from the defaulted premium due date. If accepted, **we** will reinstate the policy from the 1<sup>st</sup> day of the calendar month following the receipt of the premium by **us**. For the avoidance of doubt, **we** will not however accept any premium payment for the period the policy was lapsed due to non-payment of the premium. **We** will not pay for any claims which occur during the interval of time between lapsation date of the policy and reinstatement of the policy.
- 20) Cancellation: **You** may cancel this policy and coverage in respect of a **trip** by giving **us** 30 days notice in writing to The Customer Servicing Group at the email or address indicated in the disclosure & policy statement. Cancellation for an **annual trip plan** will take effect from the 1<sup>st</sup> day of the calendar month following the receipt of cancellation notice. Cancellation for **per trip plan** is at **our** discretion and shall be deemed cancelled on the cancellation request date provided that the request date is prior to the commencement of the **trip** or **period of insurance** whichever is earlier. **We** will refund the premium to **you** that has been paid for the unexpired term provided no claim has been or will be submitted by you before or after the **policy expiry date**. No refund of premium is allowed after the commencement of **your trip**.  
**We** can cancel this policy or cover in respect of a **trip** by giving **you** 30 days notice to the last known address. **We** will refund the premium to **you** for all the premium that has been paid for the unexpired term.
- 21) Communication to us: All communication to **us** shall be in writing or other means acceptable by **us**.
- 22) Time: Refers to Malaysian time.
- 23) Consent to use personal data: **You** are deemed to have read, understood, and consented to the collection and subsequent processing of **your** personal information by **us** (whether obtained during the application process or administration of this policy) in accordance with, **our** Privacy Notice as from time to time published on **our** website at <http://www.aig.my/privacy-notice>. If **you** submit information relating to other individuals, **you** further represent and warrant that **you** have the authority to provide information relating to the other individuals to AIG Malaysia, that **you** have 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 **us**, and that the other individuals agree and consent that **we** may collect, use and process his/her personal information in accordance with **our** Privacy Notice.
- 24) Economic Sanction: **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 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.
- 25) Residence Limitation: This policy offers coverage only to individuals ordinarily resident in Malaysia and is null and void as to non-residents of Malaysia. **You** must be either a Malaysian citizen or Malaysian permanent resident or a resident with full rights to enter into and return to Malaysia regardless of medical status. **Your** travel arrangements must be made and paid for in Malaysia and **your trip** must commence in Malaysia.
- 26) Service Tax (ST): The amount of Premium payable by you for this Policy includes an amount on account of the ST payable by you. ST refers to any service tax, value added tax, goods and services tax, consumption tax, or tax, duty, charge or imposition of a similar nature whatsoever by whatever name known, which may from time to time be imposed or charged (including any increases or decreases to the rate) by any competent tax authority.
- 27) Fitness to Travel: At the time of effecting this insurance and up until the time **you** commence **your trip**, **you** must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the **trip** or to any other claim under this policy, otherwise no claim will be payable.
- 28) Payment Before Cover Warranty: Notwithstanding anything contained in this policy but subject to sub-clause below:  
(a) **you** agree and declare that the total premium due must be paid and actually received in full by **us** (or the intermediary through whom this policy was effected) on or before the **effective date** of the coverage under the policy; and  
(b) in the event that the total premium due is not paid and actually received in full by **us** (or intermediary through whom this policy was effected) on or before the **effective date**, then the policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by **us** as cover never attached to the policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the policy.
- 29) Off-set Clause: **We** will not cover you for any loss or event or liability to the extent that is covered by any other sources including, but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefits which **we** are legally prohibited



to pay by law. **We** will however pay the difference between what is payable under the other sources and what **you** would have been entitled to recover under this policy to the extent permitted by law. This does not apply to benefit B-1: Accidental Death and Permanent Disablement, and A-3: Daily Hospital Income, of the policy.

- 30) Purchase of Travel Insurance: **You** must purchase the insurance before departing Malaysia. If insurance is purchased after **your** departure from Malaysia, no coverage is extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded.

### Important Contact Information

**AIG Travel Asia Pacific (ATAP)** (available 24 hours worldwide for emergency travel related calls):

Overseas: + 603 2772 5600

Malaysia: 03 2772 5600

AIG Travel Customer Service Centre 1800 88 88 11 (9.00am to 5.00pm week days, excluding public holidays) or email us at AIGMYCare@aig.com.

If **you** require assistance or need to call about this policy that **we** have issued to **you** please quote the policy number as shown on **your** **policy schedule** or certificate of insurance. Please also have close to hand any information that will assist the call operator in answering **your** question or request for assistance. This includes **your** circumstances, current location and contact number.

#### **ATAP** Emergency Assistance

24 Hour worldwide emergency assistance pre-trip and emergency assistance is provided by **ATAP**.

If **you** require medical treatment that necessitates admittance to hospital as an in-patient, **you** must contact ATAP and follow their advice or instruction. Failure to do so may prejudice your claim under this Policy.

**ATAP** operates a network of service centres that will provide **you** with 24/7 access to appropriate medical facilities and emergency transportation services. By choosing AIG, **you** have direct access to these vital services before and during **your** trip.

Depending on your specific needs, we can:

1. Provide pre-trip advice and the local medical conditions at **your** destination.
2. When medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as well as keeping **your** **family** and friends at **home** informed.
3. Decide if and when evacuation or repatriation is necessary and coordinate all services.

**We** will try to get **you** medical attention when **you** travel but **ATAP** cannot guarantee that appropriate medical facilities will always be available. **ATAP** is only provided to assess and monitor **your** condition and cannot take over the running of **your** medical treatment. Please note that where **your claim** is not covered under the Policy, the provision of emergency assistance will not in itself be an admission of liability of **your claim**.

To contact **ATAP** assistance services, phone from anywhere in the world on +603 2772 5600.

### How To Make A Claim

Depending on the nature of the claim, the following evidence may be required. Note, **we** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

- proof of value and ownership
- proof of travel (confirmation invoice, travel tickets)

Note, if **you** wish to make a claim for Medical Expenses in Malaysia under A-2, the covered treatments and services must be provided within thirty (30) consecutive days of **your** return date to Malaysia.

### Conditions Applicable To Claims

Examination and medical records

**We** shall have the right and opportunity to conduct the following on **you** at **our** own expense:



AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768, 50670 Kuala Lumpur  
Telephone : 1800 88 8811 / 603 2118 0188 Facsimile : 603 2118 0288

- (a) any medical examination(s);
- (b) an autopsy, in the case of death, where permissible at law.

**You** agree to provide **us** with **your** permission for **us** to obtain any medical reports or records that **we** require from any medical practitioner.

### Notice Of Claim

**You** or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur a loss which is likely to lead to a claim. Claims documents must be submitted to **Us** by registering online through our claim portal at <https://aigmy.merimen.com.my/travel-claims> as soon as practicable but no later than ninety (90) days from the date of the incident happening. If policyholder cannot complete claim documents within this ninety (90) days' time due to reasonable cause, the documents must be submitted no later than one (1) year from the date of incident happening.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

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](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. 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.

-----End of Policy Wording-----

## DISCLOSURE & POLICY STATEMENT

### KETERANGAN & KENYATAAN POLISI

1. Under the prudential framework of Corporate Governance the following avenues have been set up to handle customer grievances: -  
*Di bawah rangka kewaspadaan Kawalan Korporat, cara-cara berikut telah disediakan kepada sesiapa yang ingin membuat aduan: -*
- a) The Customer Care Officer of AIG Malaysia Insurance Berhad (200701037463) ("Company") at tel: 1800 88 8811 / 603 2118 0188 or fax: 603 2118 0288 or via e-mail to [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com). At branch level, complaints can be received by the respective Branch Managers who will direct it to the Customer Care Officer.  
*Pegawai Khidmat Pelanggan AIG Malaysia Insurance Berhad (200701037463) ("Syarikat") di tel: 1800 88 8811 / 603 2118 0188 atau faks: 603 2118 0288 atau e-mel pada [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com). Bagi bahagian cawangan, segala aduan boleh ditujukan kepada Pengurus Cawangan yang akan memanjangkan kepada Pegawai Khidmat Pelanggan.*
- b) Financial Market Ombudsman Services (FMOS) at tel: 03-2272 2811 or fax: 03-2272 1577  
Any policyholder who is not satisfied with the decision of an insurance company may write to the FMOS, giving details of the dispute, the name of the insurance company and the policy number. Copies of the correspondence between the policyholder and the insurance company must be submitted to facilitate FMOS's reference.  
*Perkhidmatan Ombudsman Pasaran Kewangan (POPK) di tel: 03-2272 2811 atau faks: 03-2272 1577  
Pemegang polisi yang tidak berpuas hati dengan keputusan sesebuah syarikat insurans boleh menulis surat aduan kepada POPK dengan butir-butir pertikaian, nama syarikat insurans dan nombor polisi. Salinan surat antara pemegang polisi dan pihak syarikat insurans perlu diserahkan kepada POPK untuk rujukan.*

An award of the FMOS is binding on the Company. The policyholder can choose to accept or not. Acceptance is acknowledged only if it is in writing within 14 days of the decision. The Company shall settle the award within 30 days of policyholder's acceptance. But if the policyholder is not satisfied, he can reject the FMOS's decision and pursue an alternative legal recourse instead. There is no fee charged for services of the FMOS.

*Pihak Syarikat adalah terikat kepada keputusan POPK. Pemegang polisi boleh memilih sama ada bersetuju atau tidak. Persetujuan hanya diterima secara bertulis dalam tempoh 14 hari. Pihak Syarikat akan menyelesaikan tuntutan dalam tempoh 30 hari dari persetujuan pemegang polisi. Sekiranya pemegang polisi tidak berpuas hati dengan keputusan POPK, beliau boleh memilih untuk mengambil tindakan alternatif undang-undang. Tidak ada yuran bayaran yang dicaj untuk perkhidmatan POPK.*

The address is / Alamat ialah:-

#### Financial Market Ombudsman Services

Level 14, Main Block  
Menara Takaful Malaysia  
No 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur

- c) Bank Negara Malaysia Laman Informasi Nasihat dan Khidmat (BNMLINK)  
Any policyholder who is not satisfied with the conduct of an insurance company may write to BNMLINK, giving details of the complaint, the name of the insurance company and the policy number or the claim number. Documentary support should be provided to facilitate reference.  
*Bank Negara Malaysia Laman Informasi Nasihat dan Khidmat (BNMLINK)  
Pemunya polisi yang tidak puas hati dengan kendalian pihak syarikat insurans boleh membuat aduan kepada BNMLINK dengan butir-butir pertikaian, nama pihak syarikat insurans dan nombor polisi atau nombor tuntutan. Sokongan dokumen perlu diserahkan untuk rujukan.*

The address is / Alamat ialah:-

#### Bank Negara Malaysia

Laman Informasi Nasihat dan Khidmat (BNMLINK)  
4<sup>th</sup> Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur

Tel: 1-300-88-5465 (1-300-88-LINK) or 603 2174 1717 (Overseas)

Fax: 603 2174 1515

Email: [bnm.gov.my/BNMLINK](mailto:bnm.gov.my/BNMLINK)

2. By virtue of the Financing Anti-Money Laundering, Anti-Terrorism Act and Proceeds of Unlawful Activities Act 2001, any 'Suspicious Transaction' as classified by the law is required to be reported to the Competent Authority at Bank Negara Malaysia.  
*Bersandarkan Akta Pencegahan Pengubahan Wang Haram, Pecegahan Pembiayaan Keganasan dan Hasil daripada Aktiviti Haram 2001, sebarang 'Transaksi yang Mencurigakan' seperti yang termaktub di bawah undang-undang hendaklah dilaporkan kepada pihak berkuasa yang berkenaan di Bank Negara Malaysia.*
3. For all intents and purposes where there is a conflict or ambiguity as to the meaning in the English provisions or the Bahasa Malaysia provisions of any part of the contract, it is hereby agreed that the English version of the contract prevails.  
*Boleh dikatakan di mana terdapat konflik atau kekaburan berkenaan makna dalam peruntukan Bahasa Inggeris atau peruntukan Bahasa Malaysia tentang mana-mana bahagian kontrak, adalah dipersetujui bahawa versi kontrak Bahasa Inggeris akan mengatasi dan diikuti.*
4. **PERSONAL DATA CONSENT:** You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia (whether obtained during the application process or administration of this policy) in accordance with AIG Malaysia's Privacy Notice as from time to time published on AIG Malaysia's website at <http://www.aig.my/privacy-notice>. If you submit information relating to other individuals, you are further deemed to represent and warrant that you have the authority to provide information relating to the other individuals to AIG Malaysia, that you have 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 AIG Malaysia, and that the other individuals agree and consent that AIG Malaysia may collect, use and process his/her personal information in accordance with AIG Malaysia's Privacy Notice. Requests to obtain access, correct, or withdraw your consent to the use of your personal information can be made by mail: Customer Care, AIG Malaysia Insurance Berhad, P O Box 11768, 50670 Kuala Lumpur, phone: 1800 88 8811 / 603 2118 0188, fax: 603 2118 0288 or email: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com).

**KESETUJUAN DATA PERIBADI:** Anda adalah dianggap telah membaca, memahami dan bersetuju dengan pengumpulan dan pemprosesan seterusnya maklumat peribadi anda oleh AIG Malaysia (sama ada yang diperolehi semasa proses permohonan atau pentadbiran polisi ini) mengikut Notis Privasi AIG Malaysia seperti yang diterbitkan dari semasa ke semasa pada laman web AIG Malaysia di <http://www.aig.my/privacy-notice>. Jika anda mengemukakan maklumat berkaitan individu lain, anda juga dianggap untuk mewakili dan menjamin bahawa anda mempunyai kuasa untuk mengemukakan maklumat yang berhubungan dengan individu lain kepada AIG Malaysia, bahawa anda telah memaklumkan kepada individu lain mengenai tujuan maklumat peribadinya boleh dikumpul, digunakan dan didedahkan serta pihak maklumat peribadinya boleh didedahkan oleh AIG Malaysia, dan bahawa individu lain bersetuju dan membenarkan AIG Malaysia mengumpul, menggunakan dan memproses maklumat peribadinya mengikut Notis Privasi AIG Malaysia. Permohonan untuk akses, pembetulan atau menarik balik persetujuan untuk kegunaan maklumat peribadi anda boleh dibuat secara surat: Customer Care, AIG Malaysia Insurance Berhad, P O Box 11768, 50670 Kuala Lumpur, telefon: 1800 88 8811 / 603 2118 0188, faks: 603 2118 0288 atau e-mel: [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com).