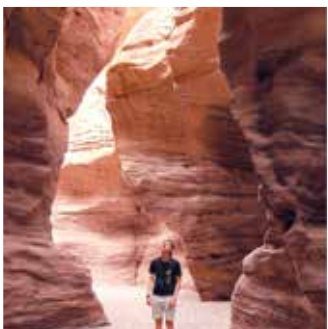
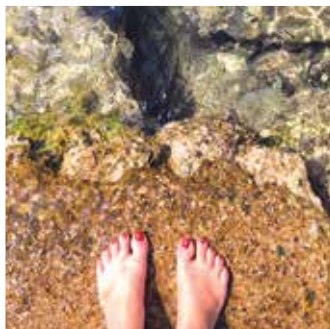


# Travel Guard®



...for all the right reasons



# Travel Guard<sup>®</sup>

Helping you worry  
less wherever you go,  
whatever you do.

Whether you are on a tropical adventure, backpacking around Europe or visiting a friend overseas, AIG Travel is always with you on your trip.

AIG Travel has 8 Global Service Centres across the globe and multilingual staff ready to assist you 24/7, ensuring you enjoy quality service and a seamless claims process.



Help is just a phone call away anytime, in up to 40 different languages. Call AIG Travel at +603 2772 5600.





Comes with  
**TRAVEL ASSISTANCE  
SERVICES**

Call AIG Travel Asia Pacific (ATAP) at  
+603 2772 5600, for advice and referrals on:

- Medical Services Provider Referral
- Telephone Medical Advice
- Lost Passport Assistance
- Lost Luggage Assistance
- Embassy Referral
- Interpreter Referral
- Legal Firm Referral
- Pre-Trip Inoculation Information Services
- Pre-Trip Visa Information
- Pre-Trip Weather Forecast Information Services

## How Travel Guard® covers you



### Baggage Delay

If your baggage is delayed, we will make sure the costs get reimbursed.



### Travel Delay

Any flight departure delays during your trip will be taken care of by us.



### Medical Expense

If you get into an accident or fall sick during your trip, we will cover the expenses.



### Cancellation OR Curtailment

If you are forced to cancel or cut your trip short for reasons covered under our policy, we will cover you.



### Baggage Damage/Loss

Any damage or loss to your baggage or personal items due to theft or negligence by service providers will be covered by us.



### Evacuation

We will also cover your transport to any medical facility, if you need treatment during your trip, and your transport home to Malaysia.

# Travel Guard<sup>®</sup>

We have been there  
for other travellers and  
we will be there for you.



While travelling in China, an AIG customer suffered from acute appendicitis and had to undergo emergency surgery at the local hospital. After 3 weeks of close monitoring and recuperation, she was accompanied home by an AIG non-medical escort. Luckily for her, all medical and repatriation costs were covered under her AIG Travel Insurance policy. Let us take care of you on your trip just as we took care of her.

An AIG customer was golfing in Laos and was accidentally knocked over by a buggy. He sustained severe injuries and wounds, and had to be admitted to a hospital in Thailand. Upon discharge, he was repatriated home to Malaysia with an escort nurse and special flight arrangements, both of which were fully covered by his travel policy under AIG. Let us take care of you on your trip just as we took care of him.





While in China, an AIG customer suffered from a head injury, and was even diagnosed with gastrointestinal haemorrhage. After his treatment in China, we brought him home with special flight arrangements and a physician escort, all of which were taken care of by his AIG travel policy. Let us take care of you on your trip just as we took care of him.

An AIG customer injured her hip while travelling in U.K and had to undergo surgery there. Thanks to her travel policy, she returned home safely, escorted by our AIG nurse. Even better, the costs of her surgery and repatriation were covered. Let us take care of you on your trip just as we took care of her.



## Average Payout Per Case\*



\* Based on claims paid in 2015



# Schedule of Benefits

Benefits		Sum Insured Limit Up To (RM)			Domestic
		Overseas			
		Essential	Superior	Premier	
<b>A</b>	<b>Trip Cancellation (Pre-departure)</b>	20,000	22,000	30,000	1,000
<b>B</b>	<b>Medical &amp; Associated Expenses</b>				
1	Medical Expenses	300,000	500,000	Unlimited	20,000 (due to accident only)
2	Emergency Medical Related Expenses				
	(a) Emergency Medical Evacuation & Emergency Medical Repatriation	Unlimited	Unlimited	Unlimited	20,000 (due to accident only)
	(b) Compassionate Visit	7,000	10,000	15,000	NA
	(c) Child Guard (For Overseas Single Trip Only)	7,000	10,000	15,000	NA
	(d) Daily Hospitalisation Income (250 per day up to 60 days)	15,000	15,000	30,000	NA
	(e) Emergency Telephone Charges & Internet Use	100	200	500	NA
3	Follow-Up Medical Treatment – in home Country – Malaysia				
	(a) In-patient Medical Expenses (Up to 30 days)	50,000	50,000	50,000	NA
	(b) Outpatient / Specialist Treatments Or Services Provided by a Medical Practitioner	Included in B3(a)	Included in B3(a)	Included in B3(a)	NA
	(c) Treatment or Services Provided by Healthcare Professionals	500	500	1,000	NA
4	Overseas Dental Expenses	Included in B1	Included in B1	Included in B1	NA
<b>C</b>	<b>Repatriation of Mortal Remains</b>	Unlimited	Unlimited	Unlimited	NA
<b>D</b>	<b>Trip Curtailment</b>	20,000	22,000	30,000	NA
<b>E1</b>	<b>Trip Interruption</b>	1,000	1,500	3,000	NA
<b>E2</b>	<b>Travel Missed Connection (200 for every 6 consecutive hours)</b>	400	600	1,200	NA
<b>F1</b>	<b>Travel Delay (150 for every 6 consecutive hours)</b>				
1	Overseas	3,600	3,600	5,100	NA
2	Within Malaysia	450	450	900	300

Sum Insured Limit Up To (RM)					
Benefits		Overseas			Domestic
		Essential	Superior	Premier	
<b>F2</b>	<b>Travel Re-Route</b> <i>(200 for every 6 consecutive hours)</i>	400	600	1,200	NA
<b>G</b>	<b>Baggage</b>				
1	Loss of Personal Baggage items	5,000	7,000	10,000	1,000 (due to theft or negligence of common carrier only)
	Item Limit				
	(i) Any one item	500	500	500	NA
	(ii) Portable Computers including tablets, PDA and the like	1,000	1,500	2,000	NA
	(iii) Baggage Damage Per Bag	250	250	250	NA
2	Baggage Delay <i>(200 for every 6 consecutive hours)</i>				
	(a) Overseas	800	800	2,000	NA
	(b) Within Malaysia	200	200	800	400
3	Fraudulent Use of Credit Card	1,000	1,500	3,000	NA
4	Loss of Travel Document	5,000	6,000	8,000	NA
5	Loss of Personal Money	1,000	2,000	3,000	NA
<b>H</b>	<b>Personal Accident</b>				
1	Accidental Death & Permanent Disablement				50,000
	(i) Ages 30 days to 17 years	75,000	75,000	125,000	-
	(ii) Ages 18 years to 85 years	300,000	300,000	500,000	-
<b>I</b>	<b>Personal Liability</b>	1,000,000	1,000,000	1,000,000	500,000
<b>J</b>	<b>Loss of Home Contents</b>	2,000	3,000	5,000	NA
<b>K1</b>	<b>Car Rental Excess Charges</b>	2,000	3,000	5,000	NA
<b>K2</b>	<b>Car Rental Vehicle Return Costs</b>	Included in K1	Included in K1	Included in K1	NA

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

Single Trip Plan - Age Category: 30 Days - 70 Years (RM)

		Essential			Superior			Premier		
		R1	R2	R3	R1	R2	R3	R1	R2	R3
Individual	1 to 5 days	41	57	75	47	66	85	73	102	132
	Each Day	5	7	9	6	8	11	9	13	16
Couple	1 to 5 days	78	108	142	89	125	161	138	193	250
	Each Day	9	13	17	11	15	20	17	24	31
Family	1 to 5 days	103	143	188	118	165	213	183	255	330
	Each Day	12	17	23	15	20	26	22	31	40

Single Trip Plan - Age Category: 71 - 85 Years (RM)

		Essential			Superior			Premier		
		R1	R2	R3	R1	R2	R3	R1	R2	R3
Individual	1 to 5 days	74	103	135	85	119	153	131	184	238
	Each Day	9	13	16	10	15	19	16	23	29
Couple	1 to 5 days	140	194	256	160	225	290	248	347	450
	Each Day	17	24	31	20	28	36	31	43	55
Family	1 to 5 days	185	257	338	212	297	383	329	459	594
	Each Day	23	32	41	26	36	47	40	56	73

Annual Multi-trip Plan (RM)

		Essential			Superior			Premier		
		R1	R2	R3	R1	R2	R3	R1	R2	R3
18 -70 Years		270	365	435	310	435	615	440	615	795
71 - 85 Years (Renewal only)		485	655	790	560	780	1,105	790	1,100	1,430
Domestic Annual Multi-Trip (Add-On) (Inclusive GST)		84.80								

Domestic Single Trip Plan (RM)

	1-5 days	6-10 days	11-20 days	21-31 days	Each Additional Week
Individual	19.08	23.32	34.98	46.64	9.54
Couple	36.04	44.52	66.78	87.98	18.02
Family	47.70	58.30	87.98	115.54	24.38

\* Premium inclusive of Goods & Services Tax (6%) if applicable.

\* Domestic Annual Multi-Trip Plan is available as an add-on option only for Annual Multi-Trip Plan.

**Areas of Coverage**

**Region 1 (R1)**

Australia, Brunei, Cambodia, China (excluding Tibet & Mongolia [Inner & Outer]), Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam.

**Region 2 (R2)**

Europe Countries including Region 1 Countries.

**Region 3 (R3)**

Worldwide including Bangladesh, Middle East, Mongolia [Inner & Outer], Nepal, Tibet.

**Domestic**

Within Malaysia, beyond 50 km from your place of residence or stay.

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, Sudan, North Korea or the Crimea region.

Family coverage includes you, your spouse and all your accompanying children aged between 30 days and 18 or 25 years if attending tertiary education on the travel start date.





# Product Disclosure Sheet

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

## 1. What is this product about?

This policy provides compensation in the event of injuries, disability or death caused by sudden and unforeseen accidents, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. This cover can be purchased by any individual person for themselves, their accompanying spouse and dependent children.

You will have immediate access to 24-hour worldwide assistance in case of an emergency situation when you are abroad.

You have an option of Single Trip or Annual Multi-Trip coverage depending on the plan selected.

## 2. What are the covers / benefits provided?

Please refer to the schedule of benefits in the brochure.

The major benefits covered by this policy include:

- (a) Medical-Related Benefits;
- (b) Personal Accidents Benefits;
- (c) Travel Inconvenience & other Travel-Related Benefits;
- (d) Trip Assistance Services.

### Single Trip Plan

Duration of cover ranges from 1 to 5 days to maximum of 210 consecutive days for overseas trips and maximum of 60 consecutive days for domestic trips.

### Annual Multi-Trip Plan

Duration of cover is for one year with unlimited number of overseas trips made during the policy period. The maximum length for each overseas trip is 100 consecutive days and each domestic trip is 60 consecutive days. You need to renew your insurance cover annually.

## 3. How much premium do I have to pay?

- (a) Please refer to the premium table in the brochure.
- (b) Premium is payable based on the number of days travelling for Single Trip Plans.
- (c) The policy is not effective unless the premium payable has been paid.
- (d) Payment can be made by cash, cheque or credit card.

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

- (a) Commission: 25% of premiums.
- (b) Stamp duty: RM10.00.
- (c) Goods and Service Tax (GST) of 6% is applicable for domestic plans only.

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

### (a) Disclosure:

- (i) You must disclose all material facts which will affect the risk profile such as your age and occupation.
- (ii) Any fraud, deliberate misrepresentation of material facts or non-disclosure of information in connection with the application for this policy or when making a claim will invalidate the policy and any benefit due will be forfeited and any benefit that has previously been paid must be repaid to us in full.

### (b) Claims:

Claims documents must be submitted to our office as soon as practicable but no later than 90 days from the date of the incident happening. If you cannot complete claim documents within this 90 days' time due to reasonable cause, the documents must be submitted no later than 1 year from the date of incident happening.

**(c) Number of policies:**

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

**(d) Age\*:**

The minimum and maximum age\* for cover is:

30 days up to 85 years for Single-Trip plans and 18 years up to 70 years for Annual Multi-Trip plans.

Annual Multi-Trip plans may be renewed up to age of 85 years with our consent.

\* Age is determined based on the age you will be on the policy expiry date.

**(e) Maximum trip period:**

(i) Overseas Trip

Annual Multi-Trip Plan: each trip shall not exceed 100 consecutive days;

Single Trip Plan: each trip shall not exceed 210 consecutive days;

(ii) Domestic Trip

Each trip shall not exceed 60 consecutive days (Annual Multi-Trip & Single Trip plan).

**(f) Renewal, reinstatement & upgrade:**

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

**(g) Economic Sanctions:**

We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any 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.

**6. What are the major exclusions under this policy?**

(a) activities relating to:

(i) armed forces, peacekeeping forces and similar groups;

(ii) semi-professional and professional sports or where a periodic income is received;

(iii) racing involving motorised vehicles;

(iv) any occupation unless it is solely administrative or management related; or

(v) diving beyond 30 metres in depth.

(b) engaging in manual works, offshore activities like diving, oil-rigging, mining, handling explosives or aerial photography;

(c) suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane;

(d) during air travel unless as a fare paying passenger in a licensed private or commercial aircraft;

(e) violation of law;

(f) mental or nervous disorders;

(g) any pre-existing condition where you have reasonable knowledge of in the 1 year prior to your policy effective date;

(h) Acquired Immune Deficiency Syndrome (AIDS) or Human Deficiency Virus (HIV);

(i) driving or riding in any type of race;

(j) nuclear, chemical or biological materials;

(k) war;

(l) any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region;

(m) trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice.

(n) Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;

(o) any circumstances you have been made aware of prior to the purchase of the policy.

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

## **7. Can I cancel my policy?**

### **(a) Single Trip**

Cancellation for Single 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.

### **(b) Annual Multi-Trip**

You may cancel this policy by giving us notice in writing. Cancellation for an annual trip plan will take effect from the 1st day of the calendar month following the receipt of cancellation notice.

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.

## **8. What do I need to do if there are changes to my contact / personal details?**

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

## **9. Where can I get further information?**

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

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad,  
Menara Worldwide,  
No. 198 Jalan Bukit Bintang,  
55100 Kuala Lumpur,  
Malaysia.  
Tel : 1-800-888-811  
E-mail : AIGMYCare@aig.com

## **10. Other types of Personal Accident cover available?**

Please refer to our website at: [www.aig.my](http://www.aig.my)

## **IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/03/2017.

This product brochure is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 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 and the Tokyo Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) and [www.aig.com/strategyupdate](http://www.aig.com/strategyupdate) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance | LinkedIn: <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 into this [profile/brochure].

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 coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.



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\*Print-date: March 2017.