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## Travel Guard



Bring on tomorrow

AIG Malaysia Insurance Berhad (795492-W)  
(formerly known as Chartis Malaysia Insurance Berhad)  
Menara Worldwide,  
198 Jalan Bukit Bintang,  
55100, Kuala Lumpur,  
Malaysia.  
[www.aig.my](http://www.aig.my)



Azlina\* and her 3 children's flight from Nice to Dubai was delayed for 42 hours due to bad weather.

Benefit - Travel Delay  
 Payout - RM5,600  
 (RM1,400 x 4pax)  
 Premium - RM147 (Family Plan)



Mr. Low\* had to cancel his trip because he was hospitalized for dengue fever on his departure date. AIG compensated for his non-refundable tour fare to South Africa.

Benefit - Travel Cancellation  
 Payout - RM25,000  
 Premium - RM60

**“Wherever your travel plans are,  
 AIG is always with you.”**

## DESCRIPTION OF COVERAGE

### A1. Medical expenses

Reimbursement for medical expenses incurred during trip.

### A2. Medical expenses in Malaysia

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

### A3. Daily hospital income

Compensation for every day of overseas hospital admission.

### A4. Alternative medicine

Reimbursement for alternative treatment expenses incurred during trip.

### A5. Emergency medical evacuation and repatriation of mortal remains

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

### A6. Compassionate visit

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

### A7. Child Guard

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

### B1. Accidental death and permanent disablement

Pays for accidental death or permanent disablement.

### C1. Travel Cancellation/Curtailment

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

### C2. Travel Delay

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

### C3. Travel Reroute/Overbooked/Misconnection/Missed Departure

Pays for every 6 consecutive hours of delay due to covered reasons.

### C4. Baggage Delay

Pays for delay of your accompanying checked-in baggage.

### C5. Damage or loss of baggage and/or personal effects

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

### C6. Loss of travel document

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

### C7. Loss of money

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

### C8. Personal Liability

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

### C9. Home Inconvenience Allowance

Reimbursement for loss or damage of household contents due to theft while your place of residence is left vacant.

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



#### 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 may obtain a copy from the insurance agent.

If you have any enquiries, please contact us at :  
 AIG Malaysia Insurance Berhad (795492-W)  
 (formerly known as Chartis Malaysia Insurance Berhad)  
 Menara Worldwide,  
 198 Jalan Bukit Bintang,  
 55100, Kuala Lumpur,  
 Malaysia.

Tel: 1 800 88 8811  
 Email : 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.

Ms. Sie's\* handbag was snatched while she was walking to her hotel in Cambodia. Immediately, she called Travel Guard – Ambassador Service for an embassy referral to have her passport replaced.

Benefit - Loss of travel document, personal items and money

Payout - RM3,720

Premium - RM30



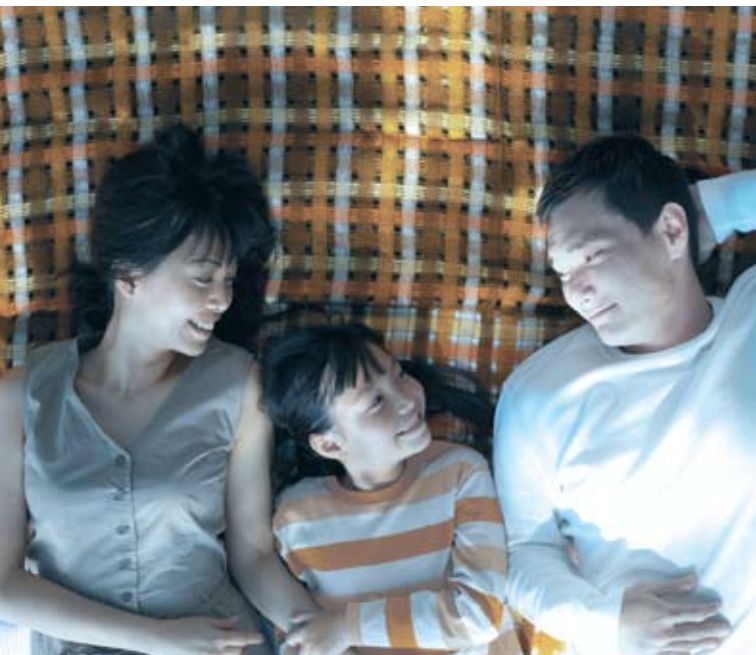
A tour bus of 11 passengers met a road accident in China. 7 survived, 2 were critically injured while the remaining 5 suffered minor injuries. Our crisis team was activated and our highly skilled doctors and nurses immediately assessed the medical condition, guaranteed medical payment and arranged a chartered medical flight evacuating the 6 survivors to Malaysia for follow-up treatment. The remains of the 4 victims were repatriated to Malaysia.

Benefit - Medical Expenses Reimbursement, Emergency Medical Evacuation, Repatriation of Mortal Remains, Accidental Death and Compassionate Visit

Payout - RM2,000,000

Premium - RM330 (11pax)

\*Claim cases above are actual events and all names have been changed to protect the identity of the people named.



**Pick up a Travel Assist policy today.  
The smart choice for you and your loved ones.**



No Maximum  
Age Limit



Up To RM10 Million  
Medical Expenses  
(Premier Plan)



24 Hours  
Worldwide  
Travel Assistance



Natural  
Disaster

- ✓ 24 hours daily Emergency Assistance anywhere, anytime
- ✓ 24 hours Doctor On Call
- ✓ No maximum age limit
- ✓ Up to RM10 million medical expenses
- ✓ Spouse, family and annual plans are available
- ✓ Affordable premium
- ✓ Trip cancellation cover begins even before you travel
- ✓ Covers acts of Terrorism, Hijacking and Natural Disaster
- ✓ 24 hours multilingual interpreter service
- ✓ Covers leisure and business travel
- ✓ Flexible Per Trip plan for ad hoc travelers
- ✓ Savings for frequent travelers under Annual Plan

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

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

- (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 motorized vehicles;
  - (iv) Any occupation unless it is solely administrative or management related; or
  - (v) Diving beyond 10 meters 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) Loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
- (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 which you have been made aware of prior to the purchase of the policy.

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

## 7. Can I cancel my policy?

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

- (a) Your annual policy will be cancelled from the 1st day of the month following cancellation request and refund of premium is on prorata basis for the un-used period of cover;
- (b) Your per-trip policy will be cancelled at our discretion.  
No refund of premiums will be allowed once the policy is issued.

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

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



# PRODUCT DISCLOSURE SHEET

Be sure to read this Product Disclosure Sheet and 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 accident, 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 spouse and children.

2. What are the covers/benefits provided?

Please refer to the schedule of benefits in the brochure.  
The details of major benefits provided in this cover shall include:  
(a) Medical Related Benefits;  
(b) Personal Accident Benefits;  
(c) Travel Inconvenience & other Travel-Related Benefits;  
(d) Trip Assistance Solution.

3. How much premium do I have to pay?

- (a) Please refer to the premium table in the brochure;
- (b) The premium varies depending on your choice of plan, destination and duration of cover;
- (c) Payment can be made via cash, cheque or credit card.

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

- (a) Commission: 25%
- (b) Stamp duty: RM10
- (c) Service tax is applicable for organizational policy.

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

(a) Disclosure:

Please ensure that the proposal form is completed accurately as it forms the basis of your insurance contract.

(b) Claims:

- (i) All claims must be notified to us within 30 days from the date of loss;
- (ii) All supporting documents proving the loss must be submitted 90 days from the date of loss;
- (iii) No claim will be admissible if notified after 1 year from the date of loss.

(c) Number of policies:

You can only be covered under 1 policy in respect of this insurance.

(d) Age (based on your last birthday):

- (i) Annual Plan: 18 to 70 years
- (ii) Per Trip Plan: 30 days and above
- (iii) A child must be 30 days and above and up to 18 or 25 years if financially dependent and is in full time education.

(e) Period of insurance:

- (i) Overseas Trip:  
Annual Plan: each trip shall not exceed 100 consecutive days;  
Per Trip Plan: each trip shall not exceed 210 consecutive days;
- (ii) Domestic Trip:  
Each trip shall not exceed 60 consecutive days (Annual & Per Trip Plan);

(f) Renewal, reinstatement & upgrade

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

(g) Payment Terms

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

Premium Table (RM)							
Duration	Superior			Premier			Domestic
	R1	R2	R3	R1	R2	R3	
Individual							
1-5 Days	36	52	64	62	85	113	18
6-10 Days	54	72	98	77	106	141	22
11-20 Days	75	106	138	117	159	204	33
21-31 Days	95	136	184	155	212	270	44
Each Additional Week	23	35	40	31	43	54	9
Annual Plan	218	294	351	311	454	539	*80
Family							
1-5 Days	90	129	159	155	213	282	45
6-10 Days	135	180	244	193	265	354	55
11-20 Days	187	265	345	293	397	511	83
21-31 Days	239	339	460	388	529	674	109
Each Additional Week	58	86	101	78	106	135	23
Insured and Spouse							
1-5 Days	68	98	121	118	162	214	34
6-10 Days	103	137	186	146	201	269	42
11-20 Days	142	201	262	223	302	388	63
21-31 Days	181	258	350	295	402	512	83
Each Additional Week	44	66	76	59	81	102	17

\*Domestic Annual Plan is available as an add-on option for overseas Annual Plan

## Area of Coverage

**Region 1 (R1)** Australia, Brunei, Cambodia, China [excluding Tibet & Mongolia (Inner & Outer)], Dubai, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia (west to east & vice versa), 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 50km from your place of residence or stay

This policy will not cover any loss, injury, damage, or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

Family coverage includes you, your legal spouse and all your accompanying children aged between 30 days to 18 years old, or 25 years old if they are financially dependent and are in full time education.

Your spouse's coverage is equal to yours. Each child shall receive the same benefit as you except for Accidental Death and Permanent Disablement benefit where they are covered up to 25% of the amount stated in the Schedule of Benefits.

## SCHEDULE OF BENEFITS

	Maximum Sum Insured (RM)		
	SUPERIOR	PREMIER	DOMESTIC
<b>A) Medical Related Benefits</b>	Accident & Illness		Accident
<b>1) Medical Expenses</b>			
• Up to the Age of 70 years	300,000	10,000,000	20,000
• Above the Age of 70 years	75,000	100,000	10,000
Deductible of RM200 for mountain sickness claims			
<b>2) Medical Expenses in Malaysia</b>			
• Up to the Age of 70 years	100,000	150,000	N/A
• Above the Age of 70 years	30,000	50,000	N/A
Maximum days of treatment in Malaysia	30 days	30 days	N/A
Subject to Medical Expenses Limit in A1			
<b>3) Daily Hospital Income</b> (RM250 for every complete day) Subject to Medical Expenses Limit in A1	15,000	30,000	N/A
<b>4) Alternative Medicine</b> Subject to Medical Expenses Limit in A1	500	1,000	N/A
<b>5) Emergency Medical Evacuation and Repatriation of Mortal Remains</b>	Unlimited	Unlimited	20,000
<b>6) Compassionate visit</b> Due to Hospitalization or Death of Insured	5,000	7,500	N/A
<b>7) Child Guard</b>	5,000	7,500	N/A
<b>B) Personal Accident Benefits</b>			
<b>1) Accidental Death &amp; Permanent Disablement</b> Extend to cover acts of Terrorism, Hijack, Natural Disaster	250,000	300,000	50,000
<b>C) Travel Inconvenience &amp; Other Travel Related Benefits</b>			
<b>1.1) Travel Cancellation</b>			
Per Individual	18,000	25,000	1,000
Per Family	54,000	75,000	3,000
<b>1.2) Travel Curtailment</b>			
Per Individual	18,000	25,000	N/A
Per Family	54,000	75,000	N/A



### Report A Claim

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

### Keep these to file a claim

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

Please refer to claims checklist for all supporting document required.

### Contact Us

We are open from Mondays - Fridays, 9:00am - 5:00pm.

Tel : **1800 88 8811** Fax : **(603) 2685 4896**

Find us at:

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

## FREQUENTLY ASKED QUESTIONS

### Q What is the age limit?

Per Trip Plan - minimum 30 days, no maximum age limit

Annual Plan - entry age is between 18 to 70 years old, renewable up to 80 years old.

### Q Who is eligible to purchase?

An individual who departs Malaysia for business or leisure trip.

### Q What is the maximum period of coverage?

Per Trip Plan - 210 consecutive days for overseas trip, 60 consecutive days for domestic trip.

Annual Plan - 100 consecutive days for overseas trip, 60 consecutive days for domestic trip.

### Q Who are covered under the Family plan?

Includes you, your legal spouse (optional), and all your accompanying children aged between 30 days and 18 years old, or below 25 years old if they are financially dependent and are in full time education.

### Q What should I do if the airline loses my baggage?

Lodge a report and seek compensation from the airline. You may file in your claim for the loss if not compensated by the airline.

### Q When does my coverage for overseas trip begin?

#### Travel Cancellation

Per Trip Plan - 24hours from the purchase of the policy, unless due to accident in which cover commences from the policy purchase date.

Annual Plan - 24hours from the purchase of the policy or after travel is booked whichever occurring later, unless due to accident in which cover commences from the travel booking date.

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

#### Travel Overbooked/Missed Departure/Delay/Accidental Death & Disablement

Within 12hours prior to departure from Malaysia.

#### All other benefits

Upon departure from Malaysia.

### Q Who do I contact for an emergency assistance or if I need to be admitted to a hospital whilst overseas?

Please call Travel Guard at (603) 2772 5600. You may reverse charge the call where this service is available. Please contact Travel Guard prior to seeking care. If you are unable to do so during an emergency, seek treatment first and contact Travel Guard as soon as possible.

### Q Are activities such as winter sports & scuba diving covered?

All leisure sports are covered at no extra premium as long as it does not involve engaging, practicing or participating in any sport whether in a semi-professional or a professional capacity or where income or remuneration can be earned from engaging such sports.

### Q Can I cancel my policy and get a refund?

No refund of premium is allowed once the policy has been issued.

Please refer to policy wordings for full terms & conditions.

	Maximum Sum Insured (RM)		
	SUPERIOR	PREMIER	DOMESTIC
<b>2) Travel Delay</b>			
<b>Common Carrier</b>			
(i) Overseas	3,150	3,600	N/A
(ii) Malaysia	300	600	300
(RM150 for every 6 consecutive hours of delay)			
<b>Chartered Flight</b>			
(i) Overseas and Malaysia	900	1,200	150
(RM150 for every 10 consecutive hours of delay)			
<b>3.1) Travel Re-route</b>			
<b>3.2) Travel Overbooked</b>			
<b>3.3) Travel Misconnection</b>			
<b>3.4) Missed Departure</b>			
(RM200 for every 6 consecutive hours of delay)			
<b>4) Baggage Delay</b>			
<b>Overseas</b>			
Per Individual	800	1,000	N/A
Per Family	2,400	3,000	N/A
<b>Malaysia</b>			
Per Individual	200	400	400
Per Family	600	1,200	1,200
(RM200 for every 6 consecutive hours delay)			
<b>5) Damage or loss of baggage and/or personal effects due to theft or negligence of common carrier</b>			
<b>Baggage Damage</b>			
Per Baggage	250	250	N/A
<b>Lost of Baggage and/or Personal Effects</b>			
Per Individual	5,000	7,500	1,000
Per Family	15,000	22,500	3,000
(Maximum limit any one item is RM500)			
(Maximum limit for laptop or golf equipment is RM1,000)			
<b>6) Loss of Travel Documents due to theft</b>	5,000	6,500	N/A
<b>7) Loss of Money due to theft</b>	750	1,000	N/A
<b>8) Personal liability</b>	1,000,000	1,000,000	500,000
<b>9) Home Inconvenience Allowance due to theft</b>	1,000	2,000	N/A

**"Did you know that every year, 25 million bags are mishandled, i.e. 11 mishandled bags for every 1,000 passengers."**

\*Source from SITA's Baggage Report 2010.

D) Trip Assistance Solutions

SuperiorPremierDomestic

1) 24/7 Worldwide Travel Assistance	Included	Included	Included
Travel Guard will provide you with visa requirement, medical advisories, inoculation recommendations and preventive measures that may be needed prior to your travel. Travel Guard will also provide information on exchange rates against the Malaysian Ringgit.			
2) Doctor or Physician On Call	Included	Included	N/A
Travel Guard's doctor and medical professionals are available by telephone to provide you with advice and assistance during medical emergency. If you are admitted to a hospital, Travel Guard's doctor will keep in contact with your treating doctor to ensure that you get the appropriate care.			
3) World Event Alert Services	Included	Included	N/A
You may contact Travel Guard any time to get information on political and mass medical events around the world which may pose a threat to your travel safety.			
4) Global Weather	Included	Included	N/A
You may contact Travel Guard at any time to receive worldwide weather forecasts and information which may affect your travel plans.			
5) Emergency Travel Services	Included	Included	N/A
Travel Guard can assist you to re-book flight, hotel and car rental in the event of emergency and unforeseen circumstances.			
6) Emergency Language Interpreter	Included	Included	N/A
If you are in an emergency situation, Travel Guard will provide personal telephone translation services through its assistance centre and referrals to interpreter services if required.			
7) Ambassador Services	Included	Included	N/A
Travel Guard will 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	Included	Included	N/A
If you lose your wallet/purse while on a trip, Travel Guard can assist you to obtain cash overseas for emergencies from your home bank accounts, and assist you to replace your credit card if required.			

For D 1 to 8, all third-party costs associated with the services provided are your responsibility.  
Please refer to policy wording for full terms & conditions.



Travel Guard Assistance Services

Travel Guard, an AIG company, is a worldwide leader in travel insurance and assistance services. Our global assistance service centres are spread throughout the world, offering customer support, including medical advice from our in-house doctors and nurses, on a 24/7 basis in 26 different languages.

Travel Guard operates on a 24/7 basis, 365 days a year and has relationship with over 20,000 providers worldwide to provide customers access to medical care anytime, anywhere.

Chong\* and Adam\* fell from a cliff while backpacking in Santorini, Greece. They were immediately evacuated to Athens for emergency treatment. Travel Guard arranged for an extended night stay in a hotel in Athens while they waited for the next available flight back to Malaysia.

Payout : RM275,000  
Premium : RM120 (2pax)

\*Claim case above is an actual event and all names have been changed to protect the identity of the people named.