

24/7 Worldwide Travel Assistance

AIG Travel
+603 2772 5600

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.

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Additional information about AIG can be found at www.aig.com and www.aig.my. 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 product brochure.

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ENHANCED

WHETHER YOU ARE TRAVELLING FOR BUSINESS OR FOR LEISURE, TRAVEL GUARD® IS ALWAYS THERE FOR YOU.

With eight global service centres across the globe and a bevy of multilingual staff on hand, help is just a phone call away. Better yet, our centres work around the clock so there is always someone who can help you, no matter what time of the day it is where you are.

When you call our service centres, we can help you with:

- Medical services provider referral
- Telephone medical advice
- Lost passport assistance
- Embassy referral
- Interpreter referral

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HOW TO MAKE CLAIMS



1. SUBMISSION

Submit your claim to **MYClaims@aig.com**

You need to include:

- Relevant claim form and supporting documents
- Bank account details



2. DECISION

If your supporting documents are sufficient, we will send you an email to notify you of the claim decision.



3. PAYOUT

If your claim is payable, we will pay via bank transfer and notify you through email or SMS.

COVID-19 Coverages



In the event you are diagnosed with COVID-19, we will cover you for COVID-19 coverages including Medical and Emergency Evacuation & Repatriation Expenses, Travel Cancellation, Travel Curtailment and Quarantine Allowance benefits. (applicable for Superior or Premier plan only).

Cancellation or Curtailment



If you have to cancel or cut short your trip, we will reimburse your forfeited travel and accommodation expenses.

Medical Expense



If you are hospitalised due to accident or illness (exclude pre-existing condition), we will cover the hospitalisation expenses incurred.

Evacuation



In the event of a medical emergency, we will send you to an appropriate medical facility for treatments, or we will bring you home to Malaysia.

Repatriation of Mortal Remains



In the event of death due to accident or illness, we will arrange to transport the remains back to Malaysia and pay for all relevant expenses irrespective of pre-existing condition.

Travel Delay



If your flight is delayed due to covered events, we will pay RM150 every 6 consecutive hours delayed. With an optional add-on, we will pay RM150 every 3 consecutive hours delayed.

WHAT WE COVER

Note : Please refer to policy wording for the full details of coverage and exclusions

WHAT WE COVER

SCHEDULE OF BENEFITS

Benefits	Sum Insured Up To (RM)				
	Primary	Essential	Superior	Premier	Domestic
COVID-19 Coverages					
1. Medical Expenses (incurred Overseas) & Emergency Medical Evacuation & Emergency Medical Repatriation	-	-	600,000	800,000	-
2. Out-of-country COVID-19 Diagnosis Quarantine Allowance (Up to 14 days)	-	-	4,200 RM300 / day	7,000 RM500 / day	-
3. Travel Cancellation and Travel Postponement	-	-	25,000	30,000	-
4. Travel Curtailment	-	-	25,000	30,000	-
Base Coverages					
A Trip Cancellation (Pre-departure)	5,000	20,000	25,000	30,000	1,000
B Medical & Associated Expenses					
1. Medical Expenses	150,000	300,000	600,000	10,000,000	20,000 (Accident only)
2. Emergency Medical Related Expenses					
(a) Emergency Medical Evacuation and Emergency Medical Repatriation	150,000	Unlimited	Unlimited	Unlimited	20,000 (Accident only)
(b) Compassionate Visit	3,000	9,000	12,000	15,000	-
(c) Child Guard	-	9,000	12,000	15,000	-
(d) Daily Hospitalisation Income (RM250 per day)	5,000	15,000	20,000	30,000	-
(e) Emergency Telephone Charges and Internet Use	-	150	300	500	-
3. Follow up Medical Treatments - in home country – Malaysia					
(a) In-patient Medical Expenses (Up to 30 days)	10,000	50,000	50,000	50,000	-
(b) Outpatient / Specialist Treatments or Services provided by a Medical Practitioner	Included in B3(a)	Included in B3(a)	Included in B3(a)	Included in B3(a)	-
(c) Treatments or Services provided by Healthcare Professionals	-	500	700	1,000	-
4. Overseas Dental Expenses	Included in B1	Included in B1	Included in B1	Included in B1	-
C Repatriation of Mortal Remains	150,000	Unlimited	Unlimited	Unlimited	-
D Trip Curtailment	5,000	20,000	25,000	30,000	-
E1 Trip Interruption	1,000	1,500	2,000	3,000	-
E2 Travel Missed Connection (RM200 for every 6 consecutive hours)	200	600	800	1,200	-

Note: Please refer to the policy wording for the full details of the coverages and exclusions.

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 Benefits except for Item H -Personal Accident which remains a per person limit.

Benefits	Sum Insured Up To (RM)				
	Primary	Essential	Superior	Premier	Domestic
Base Coverages					
F1 Travel Delay (RM150 for every 6 consecutive hours)					
(a) Overseas	1,500	3,900	4,200	5,100	-
(b) Malaysia	300	450	450	900	300
F2 Travel Re-Route (RM200 for every 6 consecutive hours)	200	600	800	1,200	-
G Baggage					
1. Loss of Personal Baggage Items	2,000	5,000	7,000	10,000	1,000
Item Limit:					
(a) Any one item	500	500	500	500	500
(b) Portable Computers including tablets and the likes	1,000	1,000	1,500	2,000	1,000
(c) Baggage Damage per bag	250	250	250	250	250
2. Baggage Delay (RM200 for every 6 consecutive hours)					
(a) Overseas	400	800	1,000	2,000	-
(b) Malaysia	-	200	200	800	200
3. Fraudulent Use of Credit Card	-	1,500	2,000	3,000	-
4. Loss of Travel Document	2,000	5,000	6,000	8,000	-
5. Loss of Personal Money	500	1,000	2,000	3,000	-
H Personal Accident					
Accidental Death & Permanent Disablement					
(i) Age 30 days to 17 years	25,000	75,000	100,000	125,000	50,000
(ii) Age 18 years to 85 years	100,000	300,000	400,000	500,000	50,000
I Personal Liability	500,000	1,000,000	1,000,000	1,000,000	500,000
J Loss of Home Contents	1,000	2,000	3,000	5,000	-
K1 Car Rental Excess Charges	-	2,000	3,000	5,000	-
K2 Car Rental Vehicle Return Costs	-	Included in K1	Included in K1	Included in K1	-
24/7 Worldwide Travel Assistance	Included	Included	Included	Included	Included
Optional Add-on					
L Travel Delay Upgrade (RM150 for every 3 consecutive hours)					
Overseas	-	3,900	4,200	5,100	-

Note: Please refer to the policy wording for the full details of the coverages and exclusions.

WHAT YOU PAY

PREMIUM TABLE (RM)

Single Trip Plan : 30 Days - 60 Years

Plan		Primary		Essential				Superior				Premier			
Cluster		C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	32	42	46	54	66	149	56	68	81	176	79	98	127	205
	6-10 days	43	60	64	76	88	210	81	94	109	247	116	138	176	288
	11-20 days	69	94	90	106	119	339	115	133	155	399	160	221	242	463
	Per week	30	41	34	46	65	192	39	54	76	225	46	63	87	262
	Travel Delay Upgrade	-	-	4 Per Day (Optional)											
Family	1-5 days	75	112	106	135	163	374	147	189	225	439	171	219	307	510
	6-10 days	117	149	151	191	246	526	207	262	329	618	236	288	407	720
	11-20 days	159	234	207	281	337	846	315	427	488	995	360	463	612	1,155
	Per week	74	102	83	113	160	479	98	133	187	562	113	155	218	654
	Travel Delay Upgrade	-	-	10 Per Day (Optional)											

Single Trip Plan : 61 - 70 Years

Plan		Primary		Essential				Superior				Premier			
Cluster		C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	32	42	46	54	66	149	56	68	81	176	79	98	127	205
	6-10 days	43	60	64	76	88	210	81	94	109	247	116	138	176	288
	11-20 days	69	94	90	106	119	339	115	133	155	399	160	221	242	463
	Per week	30	41	34	46	65	192	39	54	76	225	46	63	87	262
	Travel Delay Upgrade	-	-	4 Per Day (Optional)											
Family	1-5 days	75	112	106	135	163	374	147	189	225	439	171	219	307	510
	6-10 days	117	149	151	191	246	526	207	262	329	618	236	288	407	720
	11-20 days	159	234	207	281	337	846	315	427	488	995	360	463	612	1,155
	Per week	74	102	83	113	160	479	98	133	187	562	113	155	218	654
	Travel Delay Upgrade	-	-	10 Per Day (Optional)											

Single Trip Plan : 71 - 85 Years

Plan		Primary		Essential				Superior				Premier			
Cluster		C1	C2	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
Individual	1-5 days	-	-	98	134	189	564	115	158	221	662	133	183	257	771
	6-10 days	-	-	137	188	265	793	161	221	312	933	186	257	361	1,083
	11-20 days	-	-	220	302	426	1,277	259	355	500	1,500	301	413	700	1,744
	Per week	-	-	133	181	255	765	155	213	300	899	181	248	349	1,045
	Travel Delay Upgrade	-	-	4 Per Day (Optional)											
Family	1-5 days	-	-	243	334	471	1,410	285	392	552	1,656	332	455	642	1,925
	6-10 days	-	-	341	470	661	1,982	401	552	777	2,330	466	641	903	2,707
	11-20 days	-	-	550	756	1,064	3,193	646	888	1,251	3,751	750	1,031	1,454	4,359
	Per week	-	-	330	453	638	1,913	388	532	750	2,248	450	618	871	2,613
	Travel Delay Upgrade	-	-	10 Per Day (Optional)											

* Primary Plan not applicable for C3 & C4

Domestic Plan

Plan	Individual			Family		
Age	30 days - 60 years	61-70 years	71-85 years	30 days - 60 years	61-70 years	71-85 years
1-5 days	19.08	19.08	68.90	46.64	46.64	171.72
6-10 days	26.50	26.50	97.52	64.66	64.66	240.62
11-20 days	42.40	42.40	155.82	104.94	104.94	389.02
21-30 days	67.84	67.84	249.10	166.42	166.42	620.10

Annual Multi-Trip Plan (Individual Only)

Plan	Essential				Superior				Premier			
Cluster	C1	C2	C3	C4	C1	C2	C3	C4	C1	C2	C3	C4
18-60 Years	286	392	477	1,430	403	506	564	1,668	519	625	732	1,947
61-70 Years	530	720	1,007	3,020	620	840	1,185	3,565	720	980	1,380	4,130
Domestic Add-on												
18-60 Years	178.08				178.08				178.08			
61-70 Years	381.60				381.60				381.60			
Optional Upgrade												
Travel Delay Upgrade	208				208				208			

* Primary Plan not applicable for Annual Multi-Trip Plan
* Domestic Add-on is inclusive of 6% Service Tax (ST)

THE COUNTRIES WE COVER

Cluster	Destination
C1	<ul style="list-style-type: none">China, Hong Kong, Indonesia, Japan, Macau, Singapore, South Korea, Taiwan, Thailand and Vietnam;Excluding Mongolia (Inner and Outer)
C2	<ul style="list-style-type: none">Brunei, Cambodia, India, Lao People's Democratic Republic, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka;Including all countries listed in C1
C3	<ul style="list-style-type: none">Australia, Mauritius, Mongolia (Inner and Outer), Nauru and Uzbekistan;EuropeMiddle East (excluding Iraq, Palestine and Yemen);Including all countries listed in C1 and C2
C4	<ul style="list-style-type: none">Worldwide (including Canada, Iraq, Nepal, Palestine, Tibet, United States of America and Yemen);Including all countries listed in all other Clusters
Sanction Countries	<ul style="list-style-type: none">Crimea Region, Cuba, Iran, North Korea and Syria
Excluded Destination	<ul style="list-style-type: none">Antarctica
Domestic	<ul style="list-style-type: none">Malaysia, beyond 50 km from your place of residence or business

Product Disclosure Sheet

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

What is this product about?

This product provides compensation in the event of injury, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. For domestic trips, coverages for Personal Accident and Medical and Associated Expenses benefit is confined to accidental causes only. This cover can be purchased by an individual person for themselves, their accompanying spouse and dependent children. You will have immediate access to 24/7 worldwide travel assistance in case of an emergency situation when you are abroad. You have an option of Single Trip or Annual Multi-Trip coverages depending on the plan type selected.

Who is eligible to purchase this product?

- (a) 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;
- (b) You must be returning to your home (primary residence within Malaysia) at the end of your travel, or be intending to return home on completion of your travel;
- (c) Your travel pre-arrangements must be made and paid for in Malaysia prior to your trip and your trip must commence in Malaysia; and
- (d) You need to be a resident in Malaysia.

What are the covers / benefits provided?

Please refer to the schedule of benefits in the brochure. The key benefits covered by this product include:

- (a) Medical and Associated Expenses; (b) Personal Accident; (c) 24/7 Worldwide Travel Assistance; and
- (d) In the event you are diagnosed with COVID-19, we will cover you for COVID-19 coverages including Medical and Emergency Evacuation & Repatriation Expenses, Travel Cancellation, Travel Curtailment and Quarantine Allowance benefits. (applicable for Superior or Premier plan only).

Note: Please refer to the policy wording for the full details of the coverages and exclusions.

Single Trip Plan

Duration of cover ranges from 1 to 5 days to a maximum of 180 consecutive days for overseas trip and a maximum of 30 consecutive days for domestic trip.

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 the insured is travelling, age, destination and plan type selected for Single Trip plans.
- (c) As for Annual Multi-Trip plans, premium is payable based on destination, age and plan type selected.

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

- (a) Commission: 25% of premiums (which is included in the premium charged).

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

- (a) **Purchase of Policy:**
Purchase of policy needs to be made prior to the commencement of your trip.
- (b) **Importance of Disclosure:**
You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge. You also have a duty to inform 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, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.
- (c) **Claims:**
Claims documents can be submitted via email to MYClaims@aig.com as soon as practicable but no later than 90 days from the date of the incident. If you are unable to complete the claim documents within 90 days due to reasonable cause, the documents must be submitted no later than 1 year from the date of incident.
- (d) **Number of policies:**
You can only be covered under one policy in respect of this insurance with AIG Malaysia Insurance Berhad.

Can I cancel my policy?

- (a) **Single Trip Plan**
Cancellation for Single Trip Plan is at our discretion. Any cancellation will be made on the date of your request provided that it is prior to the commencement of the trip. We will refund the premium to you provided no claim has been or will be submitted by you. No cancellation request will be entertained after the commencement of your trip.

Annual-Multi Trip Plan

Duration of cover is for one year with unlimited number of trips made during the policy period. The maximum duration for each overseas trip is 90 consecutive days and each domestic trip is 30 consecutive days

- (d) Please note that premium for Domestic Plans will be subjected to Service Tax (ST).
- (e) The policy is not effective unless the premium payable has been paid.
- (f) Payment can be made by cash, cheque, credit card or debit card.

- (b) Stamp duty: RM10.00.
- (c) Service Tax (ST) of 6% is applicable only to Domestic Plan and Domestic Add-on.

- (e) **Age:**
The eligible age is from 30 days up to 85 years for Single Trip Plan and 18 years up to 70 years for Annual Multi-Trip Plan. Age is determined as at policy expiry date.

- (f) **Maximum Trip Period:**
 - i. Overseas Trip:
 - Single Trip Plan: each trip shall not exceed 180 consecutive days;
 - Annual Multi-Trip Plan: each trip shall not exceed 90 consecutive days;
 - ii. Domestic Trip:
 - Each trip shall not exceed 30 consecutive days (Single Trip Plan & Annual Multi-Trip Plan).

- (g) **Renewal & Upgrade:**
Available for Annual Multi-Trip Plan only and is subject to our consent.

- (h) **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 sanctions, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

- (b) **Annual Multi-Trip Plan**
You may cancel this policy by giving us notice in writing. Cancellation for an Annual Multi-Trip Plan will take effect from the 1st day of the next calendar month following the receipt of cancellation notice. We will refund the premium to you for the unexpired term provided no claim has been or will be submitted by you.

What are the major exclusions under this policy?

We shall not be liable under any section for any claim arising out of, based upon or attributable to:

- (a) your involvement or you taking part in any:
 - (i) manual work which includes but is not limited to:
 - Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding 3 meters in height;
 - Work that involves heavy machinery, explosives or hazardous materials;
 - Work as a diver, lifeguard, taxi driver, bus driver or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
 - Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders.
 - (ii) Missionary work and related travel;
 - (iii) Humanitarian work and related travel;
 - (iv) Naval, military or air-force service or operation;
 - (v) Professional sports or where a periodic income or financial reward of any kind is received;
 - (vi) Aerial activities;
- (b) Activities relating to:
 - (i) Extreme sports and sporting activities;
 - (ii) Competition sports;
 - (iii) Racing other than on foot;
 - (iv) Diving beyond 30 meters in depth;
 - (v) Mountaineering;
 - (vi) Trekking above 3000 meters.
- (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 illness, disease, injury, including symptoms, suffered by you, your relative, business associate or travelling companion which in the 1 year period before the travel start date and time:
 - First manifested itself, worsened, became acute exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatments;
 - Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a medical practitioner; or
 - Was treated by a medical practitioner or treatments had been recommended by a medical practitioner.

It shall also mean any congenital, hereditary, **chronic** or ongoing condition of yours, your relative, business associates or travelling companion which you or they are aware of, or could reasonably be expected to be aware of, before the travel start date and time.

Chronic means any condition that persists or is expected to persist for longer than a year and after that time is likely to recur. These include but are not limited to: arthritis, cardiovascular disorders, cancer (carcinoma/carcinoma in situ/malignant tumors), epilepsy, hemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease, respiratory disorder.

- (h) Acquired Immune Deficient Syndrome (AIDS) or Human Deficiency Virus (HIV);
- (i) Nuclear, chemical or biological materials;
- (j) War;
- (k) Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through the Crimea Region, Cuba, Iran, North Korea or Syria;
- (l) Trips undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatments, consultation or advice;
- (m) Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;
- (n) 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 policy wording for the full list of exclusions under this product.

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 which would affect your risk profile.

Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Travel 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.
Telephone : 1800 88 8811
E-mail : AIGMYCare@aig.com

Other types of Personal Accident cover available

Please refer to our agents.

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. All nominations require the completion of the nomination form. The original physical form is a mandatory document required in the event of a claim. In the absence of the form we will be guided by Paragraph 8 of Schedule 10 of the Financial Services Act 2013 when paying policy monies upon death of a policyholder. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

You should read and understand the contract terms and discuss further with the Insurance Company if you require more information or if there are any terms that you do not understand before accepting the policy contract. If there are any questions regarding the terms and conditions of this Policy wordings, the Policyholder may contact the Insurance Company.

By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or Company to you and that the policy contract offered is suitable for your insurance needs.

AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea, or the Crimea region. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

AIG Malaysia Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as of September 2021.