



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet carefully and understand the terms and conditions of the insurance policy.

Product: Senheng Elitecare
Date Issued: December 2019

1. What is this product about?

- (a) This product provides compensation in the event of injuries, disability or death caused by an accident.
- (b) Coverage provided is worldwide and is valid for 24 hours.
- (c) This cover can be purchased by Senheng customers for themselves and coverage can be extended to include their legal spouse and/or children.

2. What are the covers/benefits provided?

Please refer to the schedule of benefits which is attached in your policy contract.

3. How much premium do I have to pay?

- (a) Please refer to the premium printed in the policy schedule/certificate of insurance attached to the policy.
- (b) Premium is payable on a monthly basis.

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

- (a) Commission of 20% is applicable;
- (b) Service Tax 6% is applicable; and
- (c) Stamp Duty of RM10.00.

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

(a) Duty of disclosure:

- (i) 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.
- (ii) You also have a duty to inform AIG Malaysia Insurance Berhad (hereinafter referred to as "AIG") of any change in the information given to AIG earlier before we issue the policy schedule/certificate of insurance 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.

(b) Claims:

- (i) All claims must be notified to AIG within 30 days from the date of loss. Failure to comply may result in the Company's rejection of all or part of the claim.
- (ii) If AIG does not receive the information it requires within the time period advised, AIG may reject the claim or withhold payment until the information it require has been received.
- (iii) All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate, where applicable.

(c) Number of policies:

Only one individual policy providing the same or similar benefits underwritten by AIG is allowed. If more than one policy is held, AIG will consider you to be insured under the policy with the highest compensation or, where the compensation under each policy is identical, under the policy that was first issued.

(d) Age:

- (i) The insured must be 18 to 65 years to qualify for cover which is renewable at our discretion up to 75 years of age.
- (ii) Your child(ren) must be 30 days to 19 or 23 years of age, if the child(ren) is a full-time student and primarily dependant on their parents for financial maintenance and support.

(e) Renewal:

- (i) Your coverage is automatically renewed on a monthly basis at AIG's sole discretion and subject to successful collection of premium unless you cancel this policy by giving AIG 30 days' notice in writing.
- (ii) From time to time, the company may vary premium payments for this policy.
- (iii) the company will notify you of such premium variation in writing at least 30 days before the change is to take place and to also update you of the new premium amount payable to maintain the policy.

6. What are the major exclusions under this policy?

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

(a) Any Insured Person employed in the following occupations:

- (i) Military personnel including the armed forces, naval or air force service or operations, including peace keeping;
- (ii) Police Personnel;
- (iii) Professional sports person when an Insured Person could or would earn income or remuneration from engaging in such sport.

(b) Any Injury suffered whilst performing any activities or duties related to an occupation listed below:

- (iv) Security, firefighting, piloting or crewing of any air or water vessel;
- (v) Off-shore work or activities including oil rig work;
- (vi) Miners and quarry workers;
- (vii) Loggers and sawmill workers; workers handling boilers or pressure vessels or crane operator;



- (viii) Workers engaged in construction of dams, bridges, tunnels or underground work;
 - (ix) Work that involves heavy machinery, explosives or hazardous materials or chemicals;
 - (x) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers;
 - (xi) Window cleaners and construction workers at heights exceeding 30 feet (outside a building);
-
- (c) Racing other than on foot;
 - (d) suicide or intentional self-inflicted injuries;
 - (e) during air travel unless as a fare-paying passenger;
 - (f) violation of law and any payment that would violate any government prohibition or regulation;
 - (g) Alcohol or drug-related accidents;
 - (h) mental or nervous disorders;
 - (i) any pre-existing conditions;
 - (j) any sickness;
 - (k) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);
 - (l) nuclear, chemical or biological materials;
 - (m) war.

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

7. Can I cancel my policy?

(a) You may cancel your policy by giving AIG 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period;

(b) AIG can cancel this policy by giving you 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period.

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

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

9. Where can I get further information?

Should you require additional information about this policy please contact us at:

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

Telephone : 1800 88 8811
E-mail : AIGMYCare@aig.com

10. Other types of Personal Accident cover available

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

IMPORTANT NOTE:

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 the insured person.

The information provided in this disclosure sheet is valid as at December 2019.