



## PRODUCT DISCLOSURE SHEET

Product: Plus Hospital Income Plan

**Read this Product Disclosure Sheet. Be sure to also read the general terms and conditions.**

### 1. What is this product about?

This product provides reimbursement for expenses that are medically necessary, reasonable and customary in the event of hospitalization caused by an illness or accident which is sudden and unforeseen. Coverage is provided 24 hours a day and Worldwide. This cover can be purchased by any individual for themselves and their spouse and their children

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

Please refer to the Schedule of Benefits, which is attached to your policy contract.

Your coverage is renewed automatically upon payment of premium unless you cancel this policy by giving AIG Malaysia 30 days notice in writing. AIG Malaysia will continue to provide cover under this policy for the remaining period which the premium had been received and will terminate upon expiry of such period.

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

- (a) Please refer to the premium printed to the Certificate schedule attached with the policy.
- (b) Premium based on age band.
- (c) Premium is payable monthly

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

- Commission payable is 10%.

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

#### (a) 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 AIG Malaysia 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.

#### (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 30 days from the date of loss.
- (iii) No claim will be admissible if notified after one year from the date of loss.
- (iv) All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.

#### (c) Number of policies: You can only be covered under one policy in respect of this insurance.

#### (d) Age:

- (i) You or your spouse must be 18 years and above and below the age of 61 to qualify for cover.
- (ii) Your age will be based on the age as of your last birthday.

#### (e) Country of residence: You must notify us if you will be out of Malaysia for more than 12 consecutive months. Failure to do so will invalidate this cover.

#### (f) Waiting period:

- (i) Coverage due to illness will only start 30 days from the date that you sign up.
- (ii) Coverage due to illness listed below will only start 120 days from the date that you sign up or reinstatement.
  - \*Hypertension and diabetes mellitus and cardiovascular disease.
  - \*All tumors, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system.
  - \*All ear, nose (including sinuses) and throat conditions.
  - \*Hernias, hemorrhoids, fistulae, hydrocele, varicocele.
  - \*Endometriosis including disease of the reproduction system.
  - \*Vertebro-spinal disorders (including disc) and knee conditions.

#### (g) Renewal:

- (i) Renewal premiums are not guaranteed.
- (ii) Revision in premiums will be subject to the entire portfolio.
- (iii) Renewal of cover is at your consent until:
  - \*Non payment of premium.
  - \*Cancellation at your request.
  - \*The portfolio is cancelled as a whole provided 30 days notice is given by us.

**(h) Overseas treatment is only allowed:**

- (i) If travel out of Malaysia is not for medical treatment, but as a consequence of a medical emergency results in hospitalization.
- (ii) Treatment required cannot be obtained in Malaysia and is recommended by a physician.
- (iii) Diagnosis that is not first made in Malaysia.
- (iv) Treatment of non emergency or chronic conditions which can wait until your return to Malaysia.

**(i) Cooling off period:**

- (i) If you are not satisfied with this cover, you can return the policy to us within 15 days from the date you receive the policy.
- (ii) You will receive a full premium refund less any medical expenses incurred by us.

**(j) Contribution:** If you are covered by any other policy, our share of reimbursement will be proportionate to the total cover available that responds to the claim.

**(k) Switching policies:** If you choose to switch or terminate your cover, you will be subject to the pre-existing conditions, and the waiting period.

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

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

1. the Insured Person is below the age of eighteen (18) years or aged sixty (60) and above;
2. members of the armed forces, police, security guards, firemen, professional sportsmen, miners, racing drivers or riders, stuntmen, bodyguards, ship crew, offshore workers, divers, loggers, tunnellers and asbestos industry workers;
3. any Pre-Existing Illness;
4. Specified Illness occurring during the first one hundred and twenty (120) days of continuous cover;
5. any medical or physical conditions arising within the first thirty (30) days of the Insured Person's cover or reinstatement date whichever is later except for Accidental injuries;
6. plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
7. dental conditions including dental treatment or oral surgery except as necessitated by Accidental injuries to sound natural teeth occurring wholly during the Period of Insurance;
8. private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARD (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law;
9. any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
10. pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and test or treatment related to impotence or sterilization;
11. Hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain;
12. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
13. war or any act of war, declared or undeclared, criminal or terrorist activities, direct participation in Strikes, Riots and Civil Commotion or insurrection;
14. ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
15. expenses incurred for donation of any body organ by an Insured Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
16. investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment.
17. care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured Person and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract;
18. psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
19. cost/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
20. disability arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;

21. private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
22. expenses incurred for sec changes;
23. charges for services received in convalescent and nursing homes, nature cure clinics and similar establishments or for rest care;
24. treatment for any Injury, Illness, Sickness or Disease for which such treatment are provided free;
25. communication or transportation expense except local ambulance services;
26. this policy does not cover any serious physical Injury, Sickness or Disease resulting directly or indirectly from , attributed to, or accelerated by:
  - (a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
  - (b) the dispersal or application of pathogenic or poisonous biological or chemical materials;
  - (c) the release of pathogenic or poisonous biological or chemical materials.For the purposes of this exclusion, serious physical injury means;
  - (a) physical injury that involves a substantial risk of death;
  - (b) protracted and obvious physical disfigurement;
  - (c) protracted loss of or impairment of the function of a bodily member or organ.
27. AIG Malaysia shall not be deemed to provide cover and AIG Malaysia 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 AIG Malaysia, AIG Malaysia's parent company or AIG Malaysia's 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.

Note:

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

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

- (a) You may cancel your policy by giving us 30 days written notice. Your cover will continue for the duration which the premium had been received and will terminate upon expiry of such period.
- (b) We can cancel this policy by giving you 30 days written notice. Your cover will continue for the duration which the premium had been received and will terminated upon expiry of such period.

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

It is important that you inform us 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 refer to the *insuranceinfo* booklet on "Medical & Health Insurance", available at all our branches or you can obtain a copy from the insurance agent or visit

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad (795492-W)  
Menara Worldwide,  
198, Jalan Bukit Bintang,  
55100 Kuala Lumpur,  
Malaysia

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

10. Other types of Medical and Health Insurance cover available  
Please refer to our website at: [www.aig.my](http://www.aig.my)

#### **IMPORTANT NOTE;**

**YOUR SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. 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 September 2018.