



## PRODUCT DISCLOSURE SHEET

**Please read this Product Disclosure Sheet before you decide to purchase the MyGuardian Personal Accident Policy. Be sure to also read the general terms and conditions.**

Wherever the following words or phrases appear and begin in uppercase, the definitions with interpretation are set out in the policy wordings under section 'General Policy Definitions'.

**Product: MyGuardian PA**

**Date Issued: March 2024**

### 1. What is this product about?

- (a) This product provides protection in the event of injuries, disability or death caused solely by an Accident.
- (b) Coverage is provided worldwide and is valid for 24 hours throughout the Policy Period.
- (c) You can select a Category to cover yourself and/or include your Spouse and/or Children. There is also an option to extend coverage to your Parent(s), where applicable.
- (d) This product has a range of 5 different plans that are meant to correspond to individual financial needs.

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

This Policy provides coverage for the following core Benefits:

1.	Accidental Death	8.	Ambulance Fees
2.	Permanent Disablement	9.	Daily Hospitalization Income Due To An Injury
3.	Accidental Death and Permanent Disablement On A Common Carrier	10.	Surgical Cash Allowance
4.	Funeral Expenses	11.	Serious Burns
5.	Repatriation of Mortal Remains	12.	Mobility Assistance
6.	Medical Expenses Due To An Injury	13.	Get Well Benefit
7.	Dental And Corrective Surgery	14.	Medical Concierge

With an additional premium, you may opt for the following add-on Benefits to your Policy:

1.	Fractures	9.	Infertility or Impotency
2.	Loan Protection	10.	Snatch theft
3.	Household Bills Protection	11.	Child Support Assistance
4.	Home Nursing Care	12.	Parent Support Assistance
5.	Weekly Allowance Due To Temporary Total Disablement	13.	Personal Liability
6.	Alternative Medical Treatments	14.	Medical Expenses Due To Specified Infectious Diseases contracted in Malaysia only <sup>#</sup>
7.	Compassionate Visit	15.	Bereavement Benefit Due To Death From Specified Infectious Diseases contracted in Malaysia only <sup>#</sup>
8.	Miscarriage		

<sup>#</sup>A waiting period of 30 days is applicable for add-on Benefits 14 & 15.

*Note: Please refer to the policy wordings for further details of the benefits.*

Duration of cover is for one year. You need to renew your insurance cover annually.

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

The premium to be paid will vary depending on your occupational classification (nature of work) and the Category, Plan and add-on Benefits selected.



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

Type	Amount
Commission paid to the insurance intermediaries/agent	Up to 25% of the premium*
Stamp duty	RM10.00 per policy
Service Tax	8%

\*Commission at 15% for Medical Expenses Due to Specified Infectious Diseases and 25% for other Benefits.

#### 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 disclose all material facts which you know or ought to know which could impact your risk profile and ensure that all your answers to the questions are full, complete, correct, honest and to the best of your knowledge as these information form the basis of your contract.
- (ii) You also have a duty to inform the Company of any change in the information given to the Company earlier before the Company issues the Policy 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 paid in full.

##### (b) **Eligibility:**

###### Age

- (i) Entry age for an adult is 18 to 75 years of age (inclusive).
- (ii) Entry age for a Child is 30 days after birth up to 19 years of age or up to 25 years of age if the Child is a full-time student at an accredited institution of higher learning.
- (iii) The Policy can be renewed for each Insured Person up to the age of 100 years.

###### Notes:

1. The Compensation for 'Accidental Death & Permanent Disablement' Benefit applicable for Children is 25% of the Plan selected.
2. When an Insured Person attains the age of 76 years at time of renewal, the Compensation applicable to the Benefits (not including 'Snatch Theft' Benefit) provided under the Policy reduces to 50% of the Compensation.

###### Occupation

This policy is only offered to the following occupation classes:

- (i) **Occupational Class 1** – Professionals and persons engaged in executive or non-manual, administrative or clerical duties solely in offices or similar non-hazardous places.
- (ii) **Occupational Class 2** – Persons engaged in duties of supervisory nature or travelling outside office for business purposes with no exposure to hazardous conditions and not involved in any manual labour.
- (iii) **Occupational Class 3** – Persons engaged in occasional or regular manual work not particularly hazardous in nature but involving the use of tools or light machinery.

###### Notes:

1. Persons engaged in Class 3 occupation can opt to purchase Plans 1 & 2 only.
2. Persons engaged in occupations with high risk or exposure to hazardous conditions are not covered under this Policy. For further information on this, please refer to the policy wordings.

##### (c) **Cash Before Cover:**

The Company must receive the premium due on or before the Premium Due Date. No Benefits will be payable for any claim that occurs during a period for which premium was not received.

##### (d) **Claims:**

- (i) The Company must be notified as soon as it is reasonably practical and in any event within 30 Days after the date of Accident or Sickness which leads to a claim.
- (ii) The Company must be provided with all reasonable and necessary evidence required by the Company to support a claim within 90 Days after the date of Accident or Sickness which leads to a claim.
- (iii) Failure to comply with (i) above may result in the Company's rejection of all or part of the claim. Reasons include, but are not limited to, if it is made so long after the event that the Company is unable to investigate it fully, or may result in the Insured Person not receiving the full amount claimed if the amount payable changes as a result of the delay.



(iv) In the event the Insured Person is a Child, all dealings in relation to any claim will be between the Insured Person's Parent and the Company.

(e) **Number of policies:**

Only one individual policy providing the same product underwritten by the Company is allowed. If more than one policy is held, the Company will consider the Insured Person 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.

(f) **Renewal:**

You are eligible for an additional 20% increase of the Compensation for 'Accidental Death' and 'Permanent Disablement' Benefits on every Anniversary Date up to a maximum of 5 consecutive years if the policy is continuously renewed without interruption and the Policy remains Claims Free for all Insured Persons throughout the Policy Period.

Notes:

1. Refer to the terms and conditions under section 'Renewal Bonus' of this product in the policy wordings for further details on Renewal Bonus.
2. Renewal Bonus is not applicable to Parents.

**6. Can I change the plan or category of my Policy?**

You can change the Plan and/or Category of your Policy at the time of renewal only. However, change of Plan and/or Category is not allowed for policies covering any Insured Persons aged 75 years and above.

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

The Company shall not pay under this Policy any claim in connection with:

1. Pre-Existing Condition or any complication arising from it, mental or nervous disorder, pregnancy or childbirth
2. Any Sickness, except for a Specified Infectious Disease covered under 'Medical Expenses Due To Specified Infectious Diseases' and 'Bereavement Benefit Due To Death From Specified Infectious Diseases' Benefits
3. Suicide or attempted suicide, any criminal or illegal act (including traffic offences) or being under the influence of alcohol or drugs
4. Any Insured Person engaging, practicing, training or participating in any professional sports, any extreme sports or activity that presents a high level of inherent danger
5. Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers
6. HIV and/or any HIV-related illness including AIDS and/or any type of venereal disease
7. War, invasion, and rebellion

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

**8. Can I cancel my policy?**

You can cancel this Policy by giving 30 Days' prior written notice to the Company or via email at the address provided below, provided there is no claim made on the Policy. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. Upon cancellation, you are entitled to a refund of premium based on the Short Period Scale. Please refer to the Policy for the Short Period Scale rates.

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

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

**10. Where can I get further information?**

Should you require additional information about personal accident insurance, please refer to the *Insuranceinfo* booklet on Personal Accident Insurance available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact the Company at:

AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768  
50756 Kuala Lumpur



Phone : 1800 88 8811 / 603 2118 0188

Fax : 603 2118 0288

E-mail : AIGMYCare@aig.com

**11. Other types of Personal Accident cover available**

Please refer to the Company's 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.**

You should read and understand the contract terms and discuss further with the agent or Company 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 Company, or the Policyholder's agent, whichever applicable.

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