



The AIG travel insurance policy has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim (which otherwise could have been excluded as set out in the General Exclusions section of **your** policy). This Endorsement addresses what **you** are and what **you** are not covered for as it pertains to COVID-19.

Please note:

1. This Endorsement will attach to and form part of **your** policy.
2. This Endorsement is subject to all the provisions, limitations and exclusions of the policy except as they are specifically modified by this Endorsement. If any provision, limitation or exclusion in the policy is inconsistent with this Endorsement, the terms of this Endorsement shall prevail. Please note in particular the “**GENERAL CONDITIONS**” and “**GENERAL EXCLUSIONS**” sections of the policy.
3. All terms defined and references construed in the policy shall have the same meaning and construction in this Endorsement. Terms shown in bold in this Endorsement have defined meanings given to them in the **GENERAL DEFINITIONS** section of this Endorsement or the policy.

## GENERAL DEFINITIONS

**Quarantine** means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

## COVID-19 COVER

The policy will cover and **we** will pay up to the amount shown in the table below (or where applicable, in the table of benefits in **your** policy) for claims relating directly to COVID-19, subject to the exclusions listed below and the terms and exclusions of **your** policy.

BENEFIT	COVERED CONDITIONS AND EXCLUSIONS
<b>Medical Expenses &amp; Emergency Medical Evacuation &amp; Repatriation of Mortal Remains</b>	<p>If <b>you</b> are diagnosed with COVID-19 whilst on a <b>trip</b>, <b>we</b> will pay up to RM 1,041,000 for the necessary and reasonable medical costs incurred during <b>your</b> trip, as a result of <b>you</b> contracting COVID-19 during <b>your</b> trip.</p> <p>Included within the Medical Expenses benefit limit of RM 1,041,000 above, if <b>you</b> contract COVID-19 during <b>your</b> trip, <b>we</b> will cover the cost of emergency evacuation if deemed <b>medically necessary</b>.</p> <p>This benefit includes the cost of returning <b>your</b> body or <b>your</b> ashes to Malaysia up to the limit stated in the policy.</p> <p><b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner’s or doctor’s advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>In all cases, <b>you</b> or someone on <b>your</b> behalf must contact <b>our</b> assistance department immediately.</p>
<b>Daily Hospital Income</b>	<p>The Daily Hospital Income stated in the policy is not payable for any hospitalisation during <b>your</b> trip which results from COVID-19.</p> <p>For details of Medical Expenses for COVID-19, please see above.</p>



BENEFIT	COVERED CONDITIONS AND EXCLUSIONS
<b>Travel Cancellation</b>	<p><b>We</b> will pay up to the amount shown in the table of benefits in <b>your</b> policy if the cancellation of <b>your trip</b>, for which <b>you</b> have paid under a contract and which is not refundable, is necessary and unavoidable as a result of <b>you</b> or <b>your immediate family members</b> being diagnosed with COVID-19 prior to the scheduled <b>trip</b> departure date.</p> <p><b>We</b> will not cover any <b>trip</b> cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p><b>We</b> will not cover any <b>trip</b> cancellation resulting solely from border closures, <b>quarantine</b> or other government orders, advisories, regulations or directives.</p> <p><b>We</b> will not cover <b>trip</b> cancellations if <b>you</b> cancel <b>your trip</b> because of disinclination to travel, change of mind or fear of travelling.</p> <p><b>We</b> will not cover <b>trip</b> cancellation if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the <b>trip</b> for cancellation refund or compensation.</p> <p><b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner's or doctor's advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
<b>Travel Interruption</b>	<p><b>We</b> will not cover <b>trip</b> Interruption due to epidemic/pandemic related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p><b>We</b> will not cover <b>trip</b> Interruption resulting from border closures, <b>quarantine</b> or other government orders, advisories, regulations or directives.</p> <p><b>We</b> will not cover <b>trip</b> Interruption for any costs incurred for <b>quarantine</b> after <b>you</b> return to Malaysia.</p> <p><b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner's or doctor's advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
<b>Travel Curtailment</b>	<p><b>We</b> will pay up to the amount listed in the table of benefits in <b>your</b> policy if the disruption of <b>your trip</b> is necessary and unavoidable because <b>you</b> or <b>your immediate family members</b> are diagnosed with COVID-19 while travelling and need to return to Malaysia earlier than planned. In that event, <b>we</b> will cover:</p> <ol style="list-style-type: none"><li>1. reasonable and necessary travel and accommodation expenses for which <b>you</b> have paid, and which are not refundable.</li><li>2. reasonable and necessary additional travel costs to return back to Malaysia.</li></ol> <p><b>We</b> will not cover <b>trip</b> curtailment resulting solely from border closures, <b>quarantine</b> or other government orders, advisories, regulations or directives.</p>



BENEFIT	COVERED CONDITIONS AND EXCLUSIONS									
	<p><b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner's or doctor's advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>									
<p><b>Travel Delay</b></p>	<p><b>We</b> will not pay for any travel delay if <b>you</b> fail a COVID-19 related test a medical screening at the airport.</p>									
<p><b>Out-of-country COVID-19 Diagnosis Quarantine Allowance (New Benefit)</b></p>	<p><b>We</b> will pay up to RM 600 per day as specified in the table below according to <b>your</b> selected <b>plan</b>, per person for up to 14 consecutive days, if while on a <b>trip</b>, <b>you</b> test positive for COVID-19, and as a result are unexpectedly placed into mandatory <b>quarantine</b> outside Malaysia.</p> <table border="1" data-bbox="571 593 1417 750"> <thead> <tr> <th data-bbox="571 593 735 627"></th> <th colspan="2" data-bbox="735 593 1417 627">Overseas quarantine Allowance</th> </tr> <tr> <th data-bbox="571 627 735 667"></th> <th data-bbox="735 627 1074 667">International</th> <th data-bbox="1074 627 1417 667">Regional</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 667 735 750">Allowance per day</td> <td data-bbox="735 667 1074 750">RM 600</td> <td data-bbox="1074 667 1417 750">RM 300</td> </tr> </tbody> </table> <p><b>We</b> will pay the amount specified above to cover reasonable and necessary accommodation costs, meals or other expenses directly related to <b>quarantine</b>.</p> <p>This benefit will not apply where <b>quarantine</b> measures are mandatory for all arriving passengers or <b>quarantine</b> mandates exist for all passengers from a particular country/region of origin.</p> <p><b>We</b> will not cover any loss if <b>you</b> are travelling against a medical practitioner's or doctor's advice, or any claim arising from <b>you</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>Any claim for Out-of-country COVID-19 Diagnosis Quarantine Allowance shall be offset against any amount <b>we</b> have paid or are liable to pay under Travel Cancellation, Travel Curtailment and/or Travel Interruption in respect of the same event.</p>		Overseas quarantine Allowance			International	Regional	Allowance per day	RM 600	RM 300
	Overseas quarantine Allowance									
	International	Regional								
Allowance per day	RM 600	RM 300								
<p><b>ASSISTANCE SERVICES</b> Please note: Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not part of this insurance plan are the responsibility of the policyholder (see policy fulfillment for assistance contact details).</p>										
<p><b>Denied boarding due to fever or other medical concern</b></p>	<p>An AIG staff member will be available to discuss next steps and options. If necessary, <b>we</b> will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to Malaysia when <b>you</b> are medically cleared to fly. For contact details, please refer to <b>your</b> policy.</p>									
<p><b>Denied entry to country due to fever or other medical concern</b></p>	<p><b>We</b> will provide assistance with making a medical appointment, booking hotel accommodation and/or a return flight to Malaysia when <b>you</b> are medically cleared to fly. For contact details, please refer to <b>your</b> policy.</p>									
<p><b>Feel ill while traveling internationally</b> (To access benefits, <b>you</b> must contact <b>our</b> assistance department immediately)</p>	<p>An AIG staff member will be available to discuss <b>your</b> options. <b>We</b> will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to Malaysia when <b>you</b> are medically cleared to fly. For contact details, please refer to <b>your</b> policy.</p>									



Schedule of Benefit		International (RM)	Regional (RM)
Plan Type			
<b>A Medical Related Benefit</b>			
1	<b>Medical Expenses</b> - Up To The Age of 70 Years: - Above The Age of 70 Years: <i>Deductible of RM200 for mountain sickness claim</i>	1,000,000 100,000	300,000 75,000
2	<b>Medical Expenses in Malaysia</b> - Up To The Age of 70 Years: - Above The Age of 70 Years: <i>Maximum days of treatment in Malaysia</i> <i>Subject to Medical Expenses Limit in A1</i>	50,000 25,000 7 days	10,000 10,000 7 days
3	<b>Daily Hospital Income</b> <i>(RM 250 for every complete day)</i> <i>Subject to Medical Expenses Limit in A1</i>	30,000	30,000
4	Emergency Medical Evacuation and Repatriation of Mortal Remains	Unlimited	Unlimited
5	Compassionate Visit	10,000	5,000
6	Child Guard	10,000	NIL
<b>B Personal Accident Benefit</b>			
1	Accidental Death & Permanent Disablement	300,000	200,000
<b>C Travel Inconvenience &amp; Other Travel Related Benefits</b>			
1.1	Travel Cancellation	25,000	12,500
1.2	Travel Curtailment / Interruption	25,000	12,500
2	Flight Delay <i>(RM150 for every 6 consecutive hours of delay)</i>	3,000	3,000
3	Travel Misconnection <i>(RM200 for every 6 consecutive hours of delay)</i>	2,000	1,000
4	Baggage Delay <i>(RM200 for every 6 consecutive hours of delay)</i>	1,600	1,600
5	<b>Damage or Loss of baggage and/or Personal Effects</b>  Baggage Damage (Per baggage):  Loss of Baggage and/or Personal Effects: <i>Maximum limit for any one item is RM 500</i> <i>Maximum limit for laptop is RM 1,000</i>	250  10,000	250  2,500
6	Loss of Travel Document(s)	1,000	500
7	Loss of Money	3,000	1,000
8	Personal Liability	1,000,000	1,000,000
9	Home Inconvenience Allowance	3,000	1,000
10	<b>Golf Insurance</b> (a) Loss or Damage to <b>golf equipment</b> - <i>Maximum limit for golf bag is RM 500</i> - <i>Maximum limit for golf club is RM 800</i> <i>Deductible of RM100 for loss or damage to golf equipment claim</i>  (b) Hole-in-one expenses	2,000  500	2,000  500
<b>D Trip Assistance Solutions</b>			
1	24/7 Worldwide Travel Assistance	Included	
2	Doctor or Physician on Call	Included	
3	World Event Alert Services	Included	
4	Global Weather	Included	
5	Emergency Travel Services	Included	
6	Emergency Language Interpreter	Included	
7	Ambassador Services	Included	
8	Global Cash	Included	

## PART 1 – THE CONTRACT

This Master Policy, 25070808, together with the **policy schedule** and any endorsements are evidence of the contract between **you**, the **policyholder** and **us**. **We** agree to provide **you** the insurance cover described in this policy provided that **you** pay the premium when due and **we** agree to accept it subject to the terms and conditions of this policy.

## PART 2 – DEFINITION

The following words and phrases shown in bold when used anywhere within this policy have specific meanings, are explained below.

### Accident/Accidental

shall mean a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of **injury**.

### AIDS

shall mean Acquired Immune Deficiency Syndrome or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this policy, the definition of **AIDS** shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in our opinion that either the presence of any HIV or antibodies to such a virus).

### AIG Travel

is **our** business partner that provides travel, medical and claim service assistance.

### Chartered Flights

shall mean air conveyance organized by the travel agent for travel on regular and published routes for a period of 1 month or more and is licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers.

### Child or Children

shall mean a financially-dependent child (including step-children and those legally adopted) aged 30 days and above and up to 18 or 25 years if they are financially dependent and are in full time education.

### Common Carrier

shall mean any commercial road, rail, sea or air conveyance by an operator licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers and which have fixed and established routes only and is arranged by the **policyholder**. It does not include taxis, helicopters, limousine services and **chartered flights**.

### Competent Age

shall mean the age eligibility for **you** to qualify for cover under this policy as described below:

(a) age of 30 days and above.

### Date of Loss

is the date when **you** are first diagnosed with a **disability** or an incident which leads to a claim event covered by this policy.

### Deductible

shall mean the amount of expenses or loss to be paid by **you** before the policy benefits become payable.

### Disability

shall mean an **injury** and/or **illness** including complications arising, sustained or related to the same **injury** or **illness**.

### Doctor or Physician

shall mean a medical practitioner who is currently registered, licensed and qualified to practice contemporary western medicine within the scope of expertise in the geographical area and jurisdiction where medical services are provided and is certified by the appropriate health authorities in an area of medical specialty, provided that such medical practitioner:

- (a) is not **you**, **your** business partner or **our** agent; and
- (b) is not related to **you** and/or **your immediate family members**.

### Effective Date

shall mean the date this insurance coverage starts as shown in the **policy schedule**.

### Golf Equipment

shall mean golf-related equipment normally used for playing golf, including clubs, golf shoes, golf bags, caddie cars and other golfing accessories.

### Hospital

shall mean an establishment duly constituted, registered and operating as a **hospital** for the care and treatment of sick and injured persons as paying bed patients and which has:

- (a) facilities for diagnosis and major **surgery**;
- (b) provides 24 hours nursing services by graduate nurses;
- (c) under the supervision of a **doctor** or **physician**; and
- (d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishments.

### Illness

shall mean a physical condition marked by a pathological deviation from the normal healthy state.

### Immediate Family Members

shall refer to the **spouse**, **child**, **parent** and their siblings, parent-in-law, grandparent, grandparent-in-law, grandchild, sibling, sibling-in-law, niece or nephew.

### Injury

shall mean bodily injury caused solely and directly by an **accident** and does not result from **illness** and shall include food poisoning.

### Jewelry

shall mean objects worn on the body as decoration which have inclusions of precious metals, precious stones or semi-precious stones.

### Laptop

shall mean the complete **laptop** including accessories or attachments that come as standard equipment with the **laptop**. Any handheld computers, tablet computers or devices including but not limited to personal digital assistants (PDA) and the like are excluded from this category.

### Limb

shall mean a hand at or above the wrist or of a foot at or above ankle.

### Loss of Hearing

shall mean **permanent** irrecoverable loss of hearing where:

- If a dB = Hearing loss at 500 Hertz
- If b dB = Hearing loss at 1000 Hertz
- If c dB = Hearing loss at 2000 Hertz
- If d dB = Hearing loss at 4000 Hertz
- 1/6 of (a+2b+2c+d) is 80dB

**Loss of Speech**

shall mean the **permanent disability** in articulating any 3 of the 4 sounds which contribute to speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of the vocal cord or damage of the speech center in the brain resulting in aphasia.

**Loss of Use**

shall mean **permanent** total loss of use or **permanent** total loss by physical severance (separation).

**Medically Necessary**

shall mean a medical service provided by a **doctor** or **physician** which is:

- (a) consistent with the diagnosis and is a customary medical treatment for the covered **disability**;
- (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care and of proven medical benefits;
- (c) not for the convenience of **you** or the **doctor** or **physician** and unable to be rendered out of a **hospital** (if admitted as an in-patient);
- (d) not of experimental, investigational, research, preventive or screening in nature; and
- (e) for which charges are reasonable, customary and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar **disability** in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting **your disability**.

**Mountain Sickness**

shall mean physiological changes and pathological effect caused by an acute exposure to low partial pressure of oxygen at high altitudes resulting in altitude illness.

**Parent**

shall mean **your** legal **parent** (whether biological, step or adopted).

**Period of Insurance**

shall mean the chosen duration of **trip** as stated in the **policy schedule**.

**Permanent**

shall mean an event, which at the end of 6 months from the **date of loss** is concluded by **us** to be beyond any hope of recovery or improvement.

**Policyholder**

shall mean Singapore Airlines Limited.

**Plan**

shall mean either one of the following as stated in the **policy schedule**:

Regional: Singapore, Indonesia, Thailand, Philippines, Vietnam, Myanmar, Laos, Brunei, Cambodia, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan and India.

International: Regional countries listed above and the rest of the world but excludes Tibet, Mongolia (Inner & Outer) and Nepal.

**Policy Schedule**

shall mean a document which is issued to **you** and acts as written proof of insurance coverage for **you**.

**Schedule of Benefits**

shall mean the benefits made available under this insurance coverage.

**Scheduled Flights**

shall refer to commercial flights scheduled and arranged by the **policyholder**. Departure times, transfers and destination points shall be established by references to **your** flight ticket or travel itinerary.

**Spouse**

shall mean **your** legal **spouse**.

**Strike**

shall mean work stoppage caused by collective action carried out by a group of workers or employees who willfully refuse to perform work, usually in response to employees' grievances for which there may be presence of relevant authorities for purposes of preventing violent acts.

**Surgery**

shall mean any of the following medical procedures:

- (a) to incise, excise or electro cauterize any organ or body part, except for dental services;
- (b) to repair, revise, or reconstruct any organ or body part;
- (c) to reduce by manipulating a fracture or dislocation; or
- (d) use of endoscope to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.

**Theft**

shall mean a permanent loss of belongings without **your** consent:

- (a) following a break-in of the hotel at which **you** reside during **your trip** and of which there is physical evidence;
- (b) where belongings are taken or attempted to be taken by force, by causing or attempt to cause death, hurt, wrongful restraint or the fear of the same;
- (c) where belongings are taken by force at any place where the general public has free access to. Such act shall comprise the elements of stealth and surprise; or
- (d) where belongings are taken from a pocket, bag or purse at any place where the general public has free access to. Such act shall comprise the elements of stealth;

**Travel companion**

shall mean **your** sole travelling companion (whom **your trip** depends on) who has travel bookings to accompany **you** for the entire **trip** who is not one of **your immediate family members**.

**Trip**

shall mean travel undertaken by **you** during the **period of insurance** for the purpose of leisure and/or business which:

- (a) commences upon departure from Malaysia and ends upon first arrival to Malaysia;
- (b) is for travels to the selected **plan** as stated in the **policy schedule**; and
- (c) if one-way travel, coverage commences on the day **you** board **your first scheduled flight** from Malaysia and terminates upon the expiry of 5 days from **your** arrival at the **common carrier's** station or terminal

The coverage for **trip** consists of:

- (i) Travel cancellation benefit coverage:
  - shall commence after 24 hours from the purchase of the policy, unless due to **accidental** causes in which case cover commences from the policy purchase date; and
  - shall terminate upon departure from Malaysia.
- (ii) Coverage in-respect of the following benefits;
  - Travel Delay; and
  - Accidental Death & Disablement;

- shall commence within 12 hours prior to **your** departure from Malaysia; and
- except for Accidental Death & Disablement benefit shall terminate at the earlier of **your** arrival to Malaysia or the policy expiry date. Accidental Death & Disablement benefit shall terminate at the earlier of 12 hours upon **your** arrival to Malaysia or after the expiry of the policy.

(iii) For benefits not stated under items (i) & (ii) above, **your** policy coverage shall commence:

- after **your** departure from Malaysia; and
- except for Medical Expenses in Malaysia benefit shall terminate at the earlier of **your** arrival to Malaysia or the policy expiry date. Medical expenses in Malaysia benefit shall terminate at the earlier of 24 hours upon **your** arrival to Malaysia or after the expiry of the policy.

No cover is available outside of the **period of insurance**, except as outlined above for the Accidental Death & Disablement and Medical expenses in Malaysia benefits.

#### **You/Your**

shall mean the person of **competent age** as described in the **policy schedule** to whom this policy has been issued to and of which the applicable premium has been paid.

#### **We, us or our**

shall mean AIG Malaysia Insurance Berhad (795492-W).

### PART 3 – BENEFITS

**We** will pay for the benefits described below for a loss occurring during the **period of insurance**. **We** will pay up to the limits that correspond to the **plan** stated in the **schedule of benefits** as stated in the **policy schedule**.

#### **A) Medical Related Benefits**

##### **1. Medical expenses**

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse the **medically necessary** expenses, incurred overseas within 30 days from the **date of loss** up to the amount specified in item A1 of the **schedule of benefits**, subject to the **deductible** for **mountain sickness** claim as specified.

All arrangements for **hospital** admission must be done via **AIG Travel** unless the arrangements were beyond **your** control and deemed reasonable by **us**.

In respect of **trips** no cover is provided for any expenses incurred in Malaysia except to the extent provided below under item A2. Medical expenses in Malaysia.

##### **2. Medical expenses in Malaysia**

If **you** suffer from a **disability** while on a **trip** and:

- (a) seek follow-up treatment in Malaysia; or
- (b) did not seek treatment overseas but sought treatment within 24 hours from the date of arrival to Malaysia,

**We** will reimburse the **medically necessary** expenses up to the number of days or amount specified in item A2 of the **schedule of benefits** subject to medical expenses limit specified in item A1, whichever occurring first.

For the purpose of item A1 to A2 of the **schedule of benefits**, medical expenses include: **hospital** accommodation and meals (semi private room and intensive care unit), nursing care during **hospital** admission, medicines, **hospital** supplies, laboratory examinations and tests, physiotherapy, **surgery**, anesthetic, operating theatre, consultation, diagnostic tests,

ambulance fees, medical reports fees, **hospital** registration, administration charges and taxes charges for the stated items.

In the event of admission for item A1 and A2 of the **schedule of benefits**, where permissible, **AIG Travel** will advance payment to the **hospital**.

##### **3. Daily hospital income**

If **you** suffer from a **disability** while on a **trip** which requires admission as an in-patient in a **hospital** overseas and such admission is **medically necessary**, **we** will pay for every day of admission at and up to the amount specified in item A3 of the **schedule of benefits** subject to the medical expenses limit specified in item A1 of the **schedule of benefits**.

##### **4. Emergency medical evacuation & repatriation of mortal remains**

If **you** suffer from a **disability** while on a **trip** and it is deemed reasonable and necessary by **us**, **AIG Travel** will:

- (a) transport **you** to a medical facility deemed appropriate for **medically necessary** treatment; or

- (b) transport **you** to Malaysia;

using transportation that is deemed to be the most suitable up to the amount specified in item A4 of the **schedule of benefits**.

If **you** suffer from a **disability** while on a **trip** and as a result die, **AIG Travel** will arrange for **your** repatriation back to **your** place of residence in Malaysia. **We** will reimburse the reasonable and necessary expenses incurred overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for evacuation and repatriation must be done via **AIG Travel** unless the arrangements are deemed acceptable by **us** because the arrangements were beyond **your** control and are reasonable.

For arrangements that are not done by **AIG Travel** that are deemed acceptable by **us**, **we** will reimburse the reasonable and necessary expenses to **you** for an amount that would have been incurred if **AIG Travel** had made the arrangement.

##### **5. Compassionate visit**

In the event of **your** death or **you** suffer from a **disability** while on a **trip**, **we** will reimburse the reasonable and necessary additional expenses incurred by 1 person for accommodation, communication, travel and meals up to the amount specified in item A5 of the **schedule of benefits**;

- (a) to take care of **you** while **you** are admitted as an in-patient in an overseas **hospital** for more than 5 consecutive days and such admission is **medically necessary**; or
- (b) to assist with **your** repatriation and burial or cremation at the location of **your** death.

For the purpose of item A5, **you** are entitled to only 1 reimbursement for 1 return **trip** within the **period of insurance**.

##### **6. Child guard**

If **you** suffer from a **disability** while on a **trip**, **we** will reimburse **AIG Travel** for the reasonable and necessary expenses incurred to accompany **your child/children** back to Malaysia in an event where:

- (a) **you** are admitted as an in-patient in an overseas **hospital** and such admission is **medically necessary**; and
- (b) there is no one to look after **your child/children**.

## B) Personal Accident Benefit

### 1) Accidental death and permanent disablement

If **you** are involved in an **accident** while on a **trip** and as a result die or suffer from a **permanent disability** within 1 year from the **date of loss**, **we** will pay an amount based on the percentage that corresponds to the loss as stated in the Compensation Table below, multiplied by the sum insured specified in item B1 of the **schedule of benefits**.

Compensation Table		
Conditions		% of sum insured
Death		
1.	Injury resulting in accidental death	100%
Permanent disablement		
2.	<b>Permanent total disablement</b> where <b>you</b> are <b>permanently</b> unable to perform 3 of the activities of daily living as below: <ul style="list-style-type: none"> <li>(a) dressing which means the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical or medical appliances;</li> <li>(b) feeding which means the ability to feed oneself food after its preparation and being made available;</li> <li>(c) mobility which means the ability to move indoors from room to room on level surfaces;</li> <li>(d) toileting which means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate;</li> <li>(e) transferring which means the ability to move from a bed to an upright chair or wheelchair and vice versa; or</li> <li>(f) washing which means the ability to wash in the bath, or shower or wash by other means.</li> </ul>	100%
3.	<b>Permanent loss of use</b> of two or more limbs.	100%
4.	<b>Permanent loss of use</b> of one limb.	100%
5.	<b>Permanent</b> loss of sight of both eyes.	100%
6.	<b>Permanent</b> loss of sight of one eye.	100%
7.	<b>Permanent</b> loss of the lens in one eye.	50%
8.	<b>Permanent loss of hearing</b> and <b>loss of speech</b> .	100%
9.	<b>Permanent loss of hearing</b> of both ears.	75%
10.	<b>Permanent loss of hearing</b> of one ear.	25%
11.	<b>Permanent loss of speech</b> .	50%

Compensation limit:

- (a) when more than one form of **permanent disablement** results from 1 **accident** the percentages are added together, but **we** will not pay more than 100% of the sum insured stated in item B1 of the **schedule of benefits**.
- (b) the amount payable to **you** is limited to 100% of the sum insured stated in item B1 of the **schedule of benefits**. The coverage in respect of **you** will lapse upon payment of 100%.
- (c) if a claim is payable for loss of or **loss of use**, of a whole part of the body, a claim for any component cannot be made.

- (d) **you** will be deemed dead for purpose of this policy if **your** body is not found for more than 1 year as a result of sinking or wreckage of the **common carrier** in which **you** were a fare-paying passenger and onboard at the time of the **accident**.
- (e) any payment made for disappearance will be collected back by **us** from **you**, if **we** are made aware that **you** are alive for which the claim is made in respect of this benefit.
- (f) for policy purchased on the life of a person who is below 18 years, **our** liability will be limited to 25% of the sum insured stated in item B1 of the **schedule of benefits**.

## C) Travel Inconvenience & Other Travel Related Benefits

### 1.1 Travel cancellation

If **you** are prevented from commencing the **trip** due to:

- (a) a **disability** resulting in:
  - (i) death;
  - (ii) **permanent total disablement**; or
  - (iii) an admission as an in-patient in a **hospital** where such admission is **medically necessary**; occurring to **you**, **your immediate family members** or **travel companion** within 60 days prior to original scheduled departure from Malaysia as stated in the **policy schedule**.
- (b) recommendation to rest at home by a **doctor** or **physician** and such recommendation is deemed reasonable by **us** for **you**, **your immediate family members** or **travel companion** within 14 days prior to the original scheduled time of departure from Malaysia as stated in the **policy schedule**;
- (c) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;
- (d) any event excluding **strike** which:
  - (i) leads to widespread violence;
  - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
  - (iii) puts **your** life in danger; and
  - (iv) results in the advice and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- (e) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire within 14 days prior to the original scheduled time of departure from Malaysia as stated in the **policy schedule**.

Please note that in relation to item C1.1d and C1.1e, such claims should be made by **you** against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time will **we** reimburse **you** more than the amount specified in item C1.1 of the **schedule of benefits**.

### 1.2 Travel curtailment/interruption

If **you** are prevented from continuing a **trip** and return directly to Malaysia due to:

- (a) a **disability** resulting in:
  - (i) death;
  - (ii) **permanent total disablement**;
  - (iii) an admission as an in-patient in a **hospital** for at least 48 hours where such admission is **medically necessary**;
  - (iv) a quarantine for at least 48 hours as advised by the **doctor** or **physician**; or
  - (v) recommendation by the **doctor** or **physician** to return home and such recommendation is deemed reasonable by **us**;



- occurring to **you, your immediate family members or travel companion**;
- (b) a fire or natural disaster resulting in serious damage to **your** place of residence in Malaysia;
  - (c) any event excluding **strike** which:
    - (i) leads to widespread violence;
    - (ii) is not due to reasons for purposes of asserting sovereign rights and/or operating on behalf of a sovereign state;
    - (iii) puts **your** life in danger;
    - (iv) occurs after departure from Malaysia; and
    - (v) results in the advice and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
  - (d) natural disasters including but not limited to volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire.

**We** will reimburse the reasonable and necessary:

- additional cost of travel and accommodation up to an amount of RM 1,000; and
- unused and non-refundable expenses which is paid in advance and not recoverable from any relevant parties; up to the amount specified in item C1.2 of the **schedule of benefits**.

Please note that in relation to item C1.2c and C1.2d, such claims should be made against relevant parties prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from these relevant parties or if such compensation is denied, proof of such denial. At no time, will **we** reimburse **you** more than the amount specified in item C1.2 of the **schedule of benefits**.

Note: This policy will only pay for one claim made either under item C1.1 or C1.2. If **we** pay a claim under item C1.1, **we** will not pay a claim under item C1.2 and vice versa.

**Exclusions:**

For purposes of item A1 to C1.2, **we** will not pay for any losses arising under, through or attributed to the exclusions below:

1. if **you** are involved in the following activities related to:
  - (a) armed forces, peacekeeping forces and similar groups;
  - (b) all manual works involving the use/testing of heavy machinery, explosives and/or hazardous materials;
  - (c) semi-professional and professional sports or where a periodic income is received in relation to such sports;
  - (d) racing involving motorized vehicles;
  - (e) any occupation unless it is solely administrative or management related;
  - (f) diving beyond 10 meters in depth; or
  - (g) engagement of any avocational (including but not limited to extreme sports) activities without the proper conduct, guidance and supervision of a licensed operator.
2. **injuries** that are intentionally self-inflicted, suicide or attempt to commit suicide, deliberate or reckless exposure to danger;
3. taking drugs:
  - (a) other than according to the manufacturer's instructions or taken as prescribed by a registered medical practitioner; or
  - (b) for the treatment of drug addiction;
4. any pre-existing condition where **you**:
  - (a) received or are receiving treatment;
  - (b) medical advice, diagnosis, care or treatment has been recommended;
  - (c) clear and distinct symptoms are or were evident; or
  - (d) its existence would have been apparent to a reasonable person in the circumstances,

- within 1 year prior to the **effective date** as stated in **policy schedule**.
5. any venereal disease and its sequelae;
  6. any communicable diseases which requires quarantine by law;
  7. any congenital condition which includes any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth;
  8. **AIDS**; including HIV, HIV Wasting Syndrome and **AIDS**-related conditions (ARC). **We** reserve the right to require **you** to undergo a blood test for HIV as a condition precedent to any processing of any claim;
  9. anxiety, stress, psychotic, mental and nervous disorders (including any neuroses, and their physiological or psychosomatic manifestations);
  10. cosmetic or plastic **surgery** unless caused by an **accident** and recommended by the **doctor** or **physician** or any elective **surgery**;
  11. pregnancy, fertility or birth control;
  12. treatments for weight reduction or gain;
  13. investigation and treatment of sleep and snoring disorders and hormone replacement therapy;
  14. any eye examination, refractive **surgery**, dental treatment or oral **surgery** unless they are direct consequences of an **accident**;
  15. circumcision or expenses incurred for sex change;
  16. vaccinations and their complications;
  17. donation of any body organ including costs of acquisition and donation;
  18. external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses and prescription thereof;
  19. admission as an in-patient to a **hospital** to receive treatment not incidental to the treatment or diagnosis of a **disability**;
  20. any treatment or admission which is deemed not **medically necessary** by **us**;
  21. costs and expenses which are of non-medical nature except to the extent provided under benefit C1.1 and C1.2;
  22. private nursing, rest cures, sanitarium care or detoxification;
  23. routine health checks;
  24. any overseas **trip** undertaken against the advice of a **doctor** or **physician** or when the purpose of such travel was to obtain any form of medical treatment, consultation or advice;
  25. any medical expenses incurred overseas after **we** are of the opinion that **you** are fit for return to Malaysia but **you** have refused;
  26. any medical expenses incurred overseas which **we** are of the opinion can be delayed for treatment upon return to Malaysia; and
  27. any expenses incurred in Malaysia except to the extent provided under benefit A2. Medical expenses in Malaysia.

**2. Flight delay**

If the original scheduled departure time of **your scheduled flight** as stated in **your** ticket or travel itinerary is delayed while on a **trip**, **we** shall pay the amount specified in item C2 of the **schedule of benefits**.

**We** would however not pay in the event:

- (a) **you** missed a **scheduled flight** as a result of **your** failure to check-in within the stipulated time as specified in **your** ticket or travel itinerary;
- (b) any **strike** by the **policyholder** existing on the date **your trip** is arranged or there had been warning in the mass media of the pending **strike** when **your trip** is arranged;
- (c) **you** arrive late to a **scheduled flight** terminal where **your** covered **scheduled flight** is to depart from save and except when such late arrival is caused by a **strike**;

- (d) rescheduling of the **scheduled flight** unless due to natural disaster or equipment failure;
- (e) any delay which **you** have been made aware of 24 hours prior to the original scheduled departure as stated in **your** ticket or travel itinerary; or
- (f) this policy was purchased within 6 hours from the original scheduled departure time as stated in **your** ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time as stated in **your** ticket or travel itinerary to the next available **scheduled flight** or any alternative means of transportation arranged by the **policyholder**, whichever is earlier.

### 3) Travel misconnection

If **you** miss a scheduled connecting **scheduled flight/common carrier** at the transit point due to the delay of an incoming **scheduled flight/common carrier** and no alternative transport is made available by the **scheduled flight/common carrier**, **we** shall pay the amount specified in item C3 of the **schedule of benefits**.

**We** would however not pay if:

- **your** incoming **scheduled flight/common carrier** was scheduled to arrive after the stated check-in time required by the connecting **scheduled flight/common carrier**; and
- this policy was purchased within 6 hours from the original scheduled departure time as stated in **your** ticket or travel itinerary.

The period of delay shall be calculated from the original scheduled departure time as stated in the ticket or travel itinerary to the next available **scheduled flight/common carrier** or any alternative means of transportation arranged by **your scheduled flight/common carrier** whichever is earlier.

**We** shall pay the amount specified in item C3 of the **schedule of benefits**.

Note: This policy will only pay for one claim made either under item C2 or C3. If **we** pay a claim under item C2, **we** will not pay a claim under item C3 and vice versa.

### 4. Baggage delay

If **your** accompanying checked-in baggage is delayed from the time of arrival while on a **trip**, **we** shall pay the amount specified in item C4 of the **schedule of benefits**.

**We** would however not pay for confiscation or detention of baggage by customs, immigration and/or public authorities.

The period of delay shall be calculated from the time of arrival at the baggage pick-up point until the receipt by or delivery of baggage to **you** or a person authorized by **you** to receive the baggage.

### 5. Damage or loss of baggage and/or personal effect/s

If **your** baggage and/or personal effects taken or purchased while on a **trip** are lost or damaged, due to **theft** or the negligence of the **scheduled flight/common carrier**, at **our** sole discretion, **we** will either reimburse **you** for the purchase cost of the lost item or reimburse the repair cost of the damaged item, up to the amount specified in item C5 of the **schedule of benefits**, but always subject to the following:

- (a) for loss or damage due to **scheduled flight's/common carrier's** negligence, the baggage must be checked-in with the **scheduled flight/common carrier**;
- (b) for loss of **jewelry**, the **jewelry** must be worn by **you** at the time of loss;

- (c) for loss of watches, furs, electronic items including but not limited to hand-held mobile telephone, cameras (including digital), video cameras, binoculars, computers and computer related products, it must be carried by **you** at the time of loss.

**We** will pay the original purchase price of the lost item subject to provision of an original receipt by **you** otherwise we will reimburse you based on the value of the lost item after factoring depreciation as decided solely at **our** discretion.

For loss or damage due to the **scheduled flight/common carrier** or hotel, the claim should be made against the **scheduled flight/common carrier** or hotel first prior to **us** making any payment under this benefit. Such claims must be submitted with proof of compensation received from the **scheduled flight/common carrier** or hotel or if such compensation is denied, proof of such denial. At no time will **we** reimburse **you** more than the amount specified in item C5 of the **schedule of benefits**.

### Exclusions:

For purposes of item C5, **we** will not pay benefits for a loss due to or expenses incurred for:

- 1) any motorized conveyances;
- 2) sports equipment including **golf equipment**;
- 3) perishable and consumable items;
- 4) antiques, artifacts, paintings, objects of art or any object with intrinsic value;
- 5) manuscripts, financial securities or instruments of any kind, currency notes or travelers cheques;
- 6) stamps, travel documents, credit cards, title deeds, driving license and identity cards;
- 7) external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, implanted pacemakers, contact lenses, lenses, glasses, artificial teeth and dental bridges;
- 8) musical instruments;
- 9) fragile items;
- 10) wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather condition or damage sustained due to any process or while actually being worked upon or resulting therefrom, mechanical or electrical failure or breakdown;
- 11) hired or leased equipment;
- 12) loss to baggage sent in advance, mailed or shipped separately;
- 13) loss to baggage left unattended in any place of which the general public have free access to;
- 14) loss of business goods or samples or equipment of any kind;
- 15) loss of data recorded on tapes, cards, discs or otherwise;
- 16) loss in respect of shortage due to error, omission, exchange transactions or depreciation in value;
- 17) loss or damage by **theft** from an unattended vehicle unless it was completely out of sight in the trunk of the vehicle which is fully locked and windows are closed and there is visible evidence of forced entry;
- 18) confiscation, detention, destruction by customs, immigration and/or public authorities;
- 19) any electronic items, **laptop** or **jewelry** that is checked-in with the **scheduled flight/common carrier**;
- 20) mysterious disappearance.

### 6. Loss of travel documents

If **you** lose **your** passport and/or visa while on a **trip** due to **theft**, **we** shall reimburse the reasonable and necessary expenses incurred for the replacement of such passport and/or visa and any additional reasonable and necessary expenses incurred overseas for:

- (a) accommodation;
  - (b) communication;
  - (c) travel at the place of loss; and
  - (d) meals;
- up to the amount specified in item C6 of the **schedule of benefits**.

#### 7. Loss of money

If **you** lose **your** currency notes or traveler's cheques while on a **trip** due to **theft**, **we** shall pay the amount lost stated in the police report up to the amount specified in item C7 of the **schedule of benefits**.

#### Exclusions:

For purposes of items C6 and C7, **we** will not pay benefits for a loss due to or expenses incurred for:

- (a) shortage of currency due to error, omission, exchange transaction or depreciation in value;
- (b) detention or confiscation of items by any lawfully constituted authorities;
- (c) mysterious disappearance; and
- (d) items left unattended in any place of which the general public have free access to.

#### 8. Personal liability

If **you** are held to be legally liable to a third party for:

- (a) death or **accidental** bodily **injury**; or
  - (b) **accidental** loss of or damage to property.
- which occurs on a **trip**, **we** will reimburse up to the amount specified in item C8 of the **schedule of benefits** for:
- (a) the amount that **you** are held liable for to the third party;
  - (b) the cost and expenses incurred on the defense of the claim;

and provided always that **you** must not:

- (a) make or attempt to make any offer of settlement;
- (b) make a promise of payment;
- (c) admit liability to any party; or
- (d) become involved in any litigation or incur cost and expenses on the defense of any claim without **our** prior written approval and consent.

#### Exclusions:

For purposes of item C8, **we** will not pay benefits due to or expenses incurred for:

- 1) the death or **accidental** bodily **injury** of any person who is under a contract of employment, service or apprenticeship with **you**;
- 2) liability attaching under an express term of a contract, unless liability would attach whether the express term existed or not;
- 3) liability arising directly or indirectly by of through or in connection with any loss or damage to property due to act of animals belonging to, held in trust or in the custody or control of **you** or any of **your** employees or any of **your immediate family member** or household;
- 4) liability arising directly or indirectly by of through or in connection with any mechanically propelled vehicle, aircraft, watercraft; animals;
- 5) liability arising directly or indirectly by or through or in connection with:
  - (a) the ownership, possession or occupation of land or buildings, immobile property or caravans other than occupying on a temporary basis;
  - (b) any willful, malicious, or unlawful act;
  - (c) the carrying on of any trade, business or profession;
  - (d) any racing or rallying activities.
- 6) **accidental** loss or damage to property belonging to, held in trust or in the custody or control of **you** or any of **your** employees or any of **your immediate family member** or household;
- 7) any claims arising out of criminal, malicious or deliberate acts;

- 8) any legal costs resulting from any criminal proceedings;
- 9) any claim involving any of **your immediate family member**;
- 10) any claims that **you** are insane or which results from **you** being under the influence of or affected by drugs (other than taken under the direction of a **doctor** or **physician**), alcohol or solvents;
- 11) judgment(s) that is or are not in the first instance delivered by or obtained from a court of competent jurisdiction within Malaysia;
- 12) sexual molestation, physical or mental abuse;
- 13) golfing either in the course of play or practice;
- 14) court awarded punitive, aggravated or exemplary damages;
- 15) any non-pecuniary losses; and
- 16) liability for which payment should be more specifically claimed under any other contract of insurance in **your** name.

#### 9. Home inconvenience allowance

If **your** place of residence in Malaysia is left vacant while **you** are on a **trip**, and **you** suffer physical loss or damage to **your** household contents due to **theft**, **we** will pay the amount specified in item C9 of the **schedule of benefits**.

**We** will however not pay for:

- (a) any losses or damage occasioned through **your** wilful act or **your** involvement;
- (b) loss (whether temporary or permanent) of **your** property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
- (c) consequential loss or damage of any kind;
- (d) business or professional use in respect of photographic or sports equipment and accessories and musical instruments; and
- (e) motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.

For the purpose of item C9, household contents shall include any household furniture, fixtures, fittings and furnishing, clothing and personal effects belonging to **you**, **your immediate family members** and/or domestic servants who are permanently residing with **you** and excludes the following items:

Antiques, artifacts, paintings, objects of art or intrinsic value, manuscripts, financial securities of any kind, money, stamps, travel documents, credit cards, bonds, coupons, negotiable instruments, title deeds, driving license and identity cards.

#### 10. Golf insurance

**We** will provide **you** cover while **you** are playing or practicing golf on a recognized golf course anywhere around the world.

#### (a) Loss or Damage to golf equipment

**We**, at **our** option, will reinstate, repair, replace or indemnify **you** for loss of or damage to **your golf equipment** due to **theft** and/or an accident as defined below occurring at any recognized golf course or while in transit thereto or therefrom as an accompanying baggage, subject to the **deductible** for **golf equipment** claim, as specified up to the amount specified in item C10 of the **schedule of benefits**.

#### Exclusion:

**We** will not be liable in respect of any:

- (a) loss or destruction of or damage to golf balls unless contained in the golf bag at the time of loss, destruction or damage;
- (b) loss to self-propelled golf cars;
- (c) loss to equipment leased or rented to others by **you**;
- (d) loss that is covered by a manufacturer's guarantee; or
- (e) depreciation, wear and tear.

For the purpose of item C10(a), an accident shall mean an involuntary external, forcible and violent described insured event that is unforeseen, fortuitous, unintentional and not premeditated and occurs while **you** are playing golf at any recognized golf course and independent of all other causes, which gives rise to loss of or damage to **your golf equipment**.

**(b) Hole-in-one expenses**

**We** will pay **you** for the obligatory celebration expense incurred if **you** achieve a “hole-in-one” while playing in any competition or friendly game at a recognized golf course.

Official certification from the recognized golf course and itemized receipts are required for proof in the event of a claim.

For the purposes of items C10(a) and C10(b), **we** will not pay for any losses arising from playing golf in the United States of America or Canada.

**D) Trip Assistance Solutions**

**You** may contact **AIG Travel** for the following listed services:

**1. 24/7 Worldwide Travel Assistance**

**AIG Travel** can provide **you** with assistance on visa requirements, medical advisories, inoculation recommendations and preventive measures that may be needed prior to traveling to **your** destination. **AIG Travel** can also provide the information concerning the exchange rates of major currencies against the Malaysian Ringgit.

**2. Doctor or physician on Call**

**AIG Travel’s doctor** or **physician** and medical professionals are available by telephone to provide **you** with advice and assistance in the event **you** experience a medical emergency and/or any medical-related issues while on a **trip**. If **you** are admitted to a **hospital**, **AIG Travel’s doctor** or **physician** can monitor **your** treatments and keep in regular contact with **your** treating **doctor** or **physician** to ensure that **you** get the appropriate care.

**3. World Event Alert Services**

**You** may contact **AIG Travel** at 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**

**You** may contact **AIG Travel** at any time to receive worldwide weather forecasts and information which may affect **your** travel plans.

**5. Emergency Travel Services**

**AIG Travel** can assist **you** to re-book flight, hotel and car rental in the event of emergency and unforeseen circumstances.

**6. Emergency Language Interpreter**

If **you** are in an emergency situation, **AIG Travel** can provide personal telephone translation services through its assistance centre and referrals to interpreter services if required.

**7. Ambassador Services**

**AIG Travel** can 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**

If **you** lose **your** wallet or purse while on a **trip**, **AIG Travel** can assist **you** to obtain cash overseas for emergencies from **your** home bank accounts. Upon **your** request, **AIG**

**Travel** can also assist **you** to obtain **your** credit card replacement.

For the purposes of items D1 to D8, the following applies:

**Indemnity clause:**

**AIG Travel** undertakes to exercise due care and diligence in the appointment and/or referral of any service provider to assist **you**. **AIG Travel** assumes no responsibility for any advice or service provided by any third-party service provider.

**Third Party Costs:**

All third-party costs associated with the services provided are **your** responsibility.

**PART 4 – TERMINATION CLAUSE**

The insurance coverage provided to **you** shall terminate automatically upon the earliest of any of the following listed events:

- (a) immediately after an admission of 100% liability for a claim of **accidental** death and **permanent disablement** by **you**;
- (b) any premium due which remains unpaid by **you** after the due date;
- (c) upon expiry of the **period of insurance**;
- (d) **you** are not within the **competent age** to qualify for cover;
- (e) **you** are involved in the excluded activities as stated in the Part 3 – Benefits; or
- (f) cancellation made by **you** or **us** as stated in Part 6- General Conditions, item 18 of the policy.

**PART 5 – GENERAL EXCLUSIONS**

**We** will not pay benefits due to or expenses incurred for or losses arising under, through or attributed to the exclusions below:

- 1) violation of law;
- 2) where payment would violate a government prohibition, regulation or law;
- 3) failure to take reasonable precautions to avoid a claim under the policy following the advice and/or warning of the Malaysian government or the government of the destination country declaring unsafe conditions for travel through or by general mass media;
- 4) activities related to any air or sea conveyance unless as a fare-paying passenger in commercial airlines or cruise lines;
- 5) any act of war, act of a foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any war-like activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;
  - (a) any **disability**, resulting directly or indirectly from, attributed to, or accelerated by :the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction, or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; and/or
  - (b) the release of pathogenic or poisonous biological or chemical materials.

For the purpose of this exclusion, serious physical **injury** means:

- (a) physical **injury** that involves a substantial risk of death;
  - (b) protracted and obvious physical disfigurement; and/or
  - (c) protracted loss of or impairment of the function of a bodily member or organ;
- 6) loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- 7) cover or service for:
- (a) any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
  - (b) any loss, **injury**, damage, or legal liability suffered or sustained directly or indirectly by **you**, if **you** are a:
    - (i) terrorist;
    - (ii) member of a terrorist organization;
    - (iii) narcotics trafficker; or
    - (iv) purveyor of nuclear, chemical or biological weapons.
- 8) This policy will not cover any claim, loss, injury, damage or liability suffered or sustained by **residents** of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region
- 9) failure to take all reasonable efforts to safeguard property or to avoid **injury** or minimize any claim under the policy;
- 10) willful, malicious or unlawful act or negligence;
- 11) any consequential loss;
- 12) any losses due to **theft** which is not reported to the police or other relevant authorities having jurisdiction at the place of loss within 24 hours from the discovery of such loss; and
- 13) any circumstances which **you** have been made aware of prior to the purchase of the policy;
- 14) travel insurance purchased after the **trip** has commenced;
- 15) any change of plans or disinclination on **your** part or any other person for the commencement or continuing of **your** planned travel;
- 16) any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy, whether financial or non-financial, including but not limited to any legal or other professional costs and/or travel expenses arising directly or indirectly out of any claim made by **you** under this policy.

#### PART 6 - GENERAL CONDITIONS

- 1) **Age to qualify for cover:** **You** must be aged 30 days and above. All ages refers to the age as of **your** last birthday.
- 2) **Number of policies:** **You** are only allowed to be covered under 1 policy by **us** for each **trip**. Cover will only be provided by the policy that provides the highest coverage.
- 3) **Claims procedure:** Before claiming under this policy, please contact **your** travel agent, airline or transport provider beforehand to seek alternative relief such as re-arranging **your trip** or obtaining a refund. **We** will only pay the covered amount that cannot be claimed or recovered from another source. **You** or someone duly authorized on **your** behalf must contact **us** within 30 days after **you** incur a loss which is likely to lead to a claim. This can be done by contacting **us** at 1800 88 8811, by e-mailing to **SIAMy@aig.com** or by writing to The Claims Department, Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia. Any delay must be supported by justifiable reasons for the delay and acceptance is at **our** sole discretion. **We** will not pay

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The **policy schedule** and policy wordings shall be read together to form an entire contract between AIG Malaysia Insurance Berhad and **policyholder/you**.

any claims that are notified to **us** after 1 year from the **date of loss**.

A completed claim form along with supporting evidence (original copies, where applicable) must be supplied to **us** at **your** expense within 90 days from the **date of loss**. **We** have the right to ask for a post-mortem examination and/or the undergoing of a blood test for HIV as a condition precedent to any processing of any claim.

It is **your** responsibility to prove that the loss did not in any way arise under or through any of the exclusion set in this policy.

If **we** request that **you** take a medical examination, **we** will pay the cost of such medical examination.

- 4) **Payment of claims:** All claims payment will be made to **you**. In the event of **your** death, **we** shall pay the claims proceeds to **your** named nominee(s) (if applicable) or to **your** estate. Upon payment **we** will be fully discharged of **our** obligations under this policy.

In the event costs and expenses for emergency medical treatment are guaranteed to be paid to the **hospital** by **AIG Travel**, indemnities shall be payable directly to such **hospital**. For "Emergency Medical Evacuation", the benefits will be paid directly to the service provider(s). For "Repatriation of Mortal Remains", the arrangement and repatriation of the mortal remains will be paid directly to the service provider(s). For "Child Guard" indemnities shall be paid directly to the service provider(s)." For "Personal Liability", claim monies shall be payable directly to the third party to whom **you** are legally liable to.

If **you** are incompetent or otherwise unable to give a valid release for the claim, **we** may make arrangements to pay claims to a trustee pursuant to Schedule 10 subparagraph 5(1) of the Financial Services Act, 2013. Their receipt will discharge **our** liability under the policy.

- 5) **Contribution:** If **you** are covered by another policy which covers the benefit in respect of Part 3 – Benefits, items A1, A2, A4, A5, A6, C1.1, C1.2, C5, C6, C7, C8, C9 and/or C10(a), **we** will only reimburse the excess amount that is not payable by any other source or other insurance policies provided that the benefit is payable by this policy.

- 6) **Upgraded policies:** Any upgrade is subject to **our** prior approval. If **you** suffer from a **disability** prior to this change, **we** will pay based on the limits prior to the upgrade.

- 7) **Extension of coverage:** Coverage shall be extended at **our** discretion for up to 30 days from the expiry of the **period of insurance** for a **trip** without payment of any additional premium if **you** are hospitalized and/or quarantined overseas as recommended by a **doctor** or **physician** or any other circumstances beyond **your** control which is deemed reasonable by **us** and prohibits **your** return to Malaysia prior to the expiry of the **period of insurance**.

- 8) **Our rights to recover:** If **we** make a payment and subsequently are made aware that the claim is not payable, **we** have the right to recover the amount paid.

- 9) **Currency of payment:** All payments will be made in Ringgit Malaysia (RM).

- 10) **Rights of ownership:** **You** have the right to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between **you** and **us** and shall be valid without notice to **you**. **We** will not recognize any claim made by another party who is not insured by this policy. The **policyholder/you** cannot assign the benefits covered in this policy to another person or entity.

- 11) **Rights of nominees:** Nominees do not have any rights to make any changes to the policy.

- 12) **Legal proceedings:** No legal proceeding against **us** is valid within 90 days from the **date of loss**.

- 13) **Arbitration:** Any dispute or difference which may arise between **you** and the **policyholder/us** can and may be referred to the Kuala Lumpur Regional Centre for Arbitration. All arbitration proceedings must take place, within 6 months from the date of disclaimer, failing which; **we** would have no obligation in respect of the claim.
- 14) **Subrogation:** Upon making a claim payment, **we** will acquire all the **policyholder's/your** rights to recover against any third party that may have contributed to the loss, at **our** own cost. The **policyholder/you** must however give **us your** full cooperation to secure these rights and provide all assistance **we** require to institute legal proceedings against the third party.
- 15) **Conformity with law.** All terms and conditions of this policy are in accordance to the relevant laws of Malaysia and/or directives issued by the Malaysian insurance regulatory bodies.
- 16) **Renewal/reinstatement of policy:** No renewal and reinstatement of policies are applicable to this policy.
- 17) **Changes:** **We** can change the terms and provisions of this policy by giving **you** 30 days' prior notice. No changes to this policy shall be valid unless authorized by **us** and is endorsed thereon.
- 18) **Cancellation:** **We** will give **you** a full refund of premium in conjunction with the cancellation or rescheduling of **your** flight itinerary provided **you** have not made any claim and **you** have not commenced **your trip**. Save as aforementioned, any cancellation initiated by **you** is not allowed and no refund of premium will be given once the policy has been purchased.
- 19) **Communication to us:** All communication to **us** shall be in writing or other means acceptable by **us**.
- 20) **Time:** Refers to Malaysian time.
- 21) **Premium warranty endorsement** (only applicable to policies issued to corporate entity): It is a fundamental and absolute condition of this contract of insurance that the premium due must be paid and received by **us** within 60 days from the inception date of this policy, endorsement and/or renewal. If this condition is not complied with then this contract is automatically cancelled and **we** shall be entitled to the pro-rata premium for the period they have been on risk. Where the premium payable pursuant to this warranty is received by **our** authorized agent, the payment shall be deemed to be received by **us** for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorized to receive such premium, shall lie on **us**.
- 22) **Consent to use personal data:** By submitting the application for coverage, **you** consent to the collection of **your** personal information by **us** (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by **us** to individuals, service providers and organizations associated with **us** or any other selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this insurance and providing subsequent service(s) for this purpose, **our** financial products and services, data matching, surveys, and to communicate with **you** for such purposes. **You** reserve the right to obtain access, request correction or withdraw your consent to the use of any of **your** personal information held by **us**.
- 23) **Duty of disclosure:** **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. **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** change any of the terms of **your** policy.
- If **you** don't, **we** may:
- declare your policy void from inception (which means treating it as invalid) and **we** may not return the premium or recover any unpaid premium;
  - cancel this policy and return any premium less **our** cancellation charge or recover any unpaid premium;
  - recover any shortfall in premium;
  - not pay any claim that has been or will be made under the policy; or
  - be entitled to recover from you the total amount of any claim already paid under the policy or any claim **we** have to pay under any relevant legislation, plus any recovery costs.
- 24) **Goods and Services Tax ("GST"):** The amount of premium payable by **you** for this policy includes an amount on account of the GST payable by **you**, if any. Any payment in settlement of a **claim** under this policy will be reduced by the input tax credit amount **you** are, or would be, entitled to claim from the relevant tax authority:
- for the acquisition of such goods or services; or
  - had the compensation been used to acquire such goods or services.
- We** will apply the limits shown in this policy or the **schedule of benefits** before any reduction on account of the input tax credit amount **you** are, or would be entitled to. Where the limits shown in this policy or the **schedule of benefits** is not sufficient to cover **your** loss, **we** will only pay an amount for GST that relates to **our** proportion of the loss. Any fines or penalties imposed by the relevant authorities upon **us** arising from **your** failure to inform or the provision of wrong GST status or information relating to **you**, shall be payable by **you**, and/or **we** shall have the right to recover from **you**. For the avoidance of doubt, notwithstanding this condition, **we** will not pay any amount above the limits of liability shown in this policy or in the **schedule of benefits**.
- 25) **Sanction:** The Insurer shall not be deemed to provide cover and the Insurer 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 the Insurer, its parent company or its 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