

SCHEDULE OF BENEFITS

Up to Sum Insured (RM)

A. Medical Benefits

Domestic NEW

Superior

Premier CHANGED

| | | | |
|---|-------------------|-------------------------------|-------------------------------|
| 1. Medical & Accidental Dental Expenses a) Insured Person Up to the Age of 70 years b) Insured Person Above the Age of 70 years | 20,000 10,000 | 300,000 150,000 | 10,000,000 250,000 |
| 2. Medical Treatment In Malaysia * a) Insured Person Up to the Age of 70 years* - Per Trip - Annual Trip b) Insured Person Above the Age of 70 years* - Per Trip/Annual Trip * Subject to Medical & Accidental Dental Expenses Limit | N/A N/A N/A | 45 Days 60 Days 30 Days | 45 Days 60 Days 30 Days |
| 3. Alternative Medicine* Covers Traditional Chinese Medicine, Osteopath, Physiotherapy and Chiropractor * Subject to Medical & Accidental Dental Expenses Limit | 250 | 500 | 1,000 |
| 4. Daily Hospital Income Pays RM250 for every complete day the Insured Person is hospitalised whilst overseas | N/A | 15,000 | 30,000 |
| 5. Double Hospital Income Benefit in ICU Pays RM500 for every complete day the Insured Person is hospitalised in Intensive Care Unit (ICU) whilst overseas | N/A | N/A | 60,000 |

B. Evacuation & Repatriation Benefits

| | | | |
|---|-----------|-----------|-----------|
| 6. Emergency Medical Evacuation & Repatriation of Mortal Remains - Covers Emergency Medical Evacuation expenses incurred to send the Insured Person back to Malaysia - Covers expenses incurred in returning the remains of the Insured Person who suffered loss of life back to Malaysia | Unlimited | Unlimited | Unlimited |
| 7. Compassionate Visit (Due to Hospitalisation of Insured Person) Reimbursement of the accommodation, communication, economy class travel fare and meal expenses for the visit of one (1) Immediate Family Member or friend if the Insured Person is alone, as recommended by a doctor cannot be evacuated and requires hospitalisation for more than five (5) days whilst overseas | N/A | 5,000 | 7,500 |
| 8. Compassionate Visit (Due to Insured Person's Death) Reimbursement of the accommodation, communication, economy class travel fare and meal expenses of one (1) Immediate Family Member or friend of the Insured Person to assist in the repatriation arrangement of the Insured Person's remains | N/A | 5,000 | 7,500 |
| 9. Child Guard Reimbursement of the economy class travel fare expenses for one (1) Immediate Family Member to accompany the Insured Person's children (age below 19 years) who is left alone back to Country of Origin following hospitalisation of the Insured Person | N/A | 5,000 | 7,500 |

C. Personal Accident Benefits

| | | | |
|---|--------|---------|---------|
| 10. Accidental Death and Permanent Disablement Pays upon the Insured Person's death or permanent disablement due to an accident | 50,000 | 250,000 | 300,000 |
| 11. Child Education Fund Pays upon the Insured Person's Accidental death provided that the Insured Person has a dependent child up to the age of 25 | N/A | 7,500 | 10,000 |

| D. Travel Inconvenience Benefits | | Domestic <small>NEW</small> | Superior | Premier <small>NEW</small> |
|---|---|-----------------------------|--------------|--|
| 12. Travel Cancellation | Reimbursement of the irrecoverable travel and accommodation expenses paid in advance prior to departure should the Insured Person's Trip be cancelled for covered reasons | 1,000 | 18,000 | 25,000 |
| 13. Travel Curtailment | Reimbursement of the unused and non refundable portion of the Trip paid in advance and the additional cost of travel or accommodation expenses incurred should the Insured Person's Trip be curtailed for covered reasons | N/A | 18,000 | 25,000 |
| 14. Travel Postponement | Reimbursement on the resulting cost of rebooking by the airlines and Travel Agent prior to departure from Malaysia due to covered reasons | N/A | 1,800 | 2,500 |
| 15. Loss of Travel Deposit and/or Fares | Reimbursement of the irrecoverable travel deposits or travel fares paid in advance due to insolvency of an airline, cruise-line, tour operator or Travel Agent which results in the Insured Person's Trip being cancelled | 1,000 | 7,500 | 10,000 |
| 16. Travel Delay | Pays RM200 for every six (6) full consecutive hours of delay from the original scheduled departure time | 1,000 | 3,600 | 5,000 |
| 17. Travel Reroute | Lump sum payment in the event the Insured Person's scheduled Common Carrier is delayed for six (6) consecutive hours from the original scheduled arrival time due to rerouting | N/A | 250 | 500 |
| 18. Travel Overbooked | Pays RM500 for every six (6) full consecutive hours in the event the Insured Person's scheduled Common Carrier is overbooked and no alternative Common Carrier is made available to the Insured Person within six (6) consecutive hours from the original scheduled departure time | N/A | 1,000 | 3,000 |
| 19. Travel Misconnection | Lump sum payment in the event the Insured Person misses an onward travel connecting scheduled Common Carrier at the transfer point due to the late arrival of the incoming connecting scheduled Common Carrier and no onward Common Carrier is available for six (6) consecutive hours from the original scheduled departure time | 200 | 600 | 1,000 |
| 20. Baggage Delay | Payment of RM200 for every six (6) full consecutive hours if the Insured Person's checked-in baggage is delayed | 600 | 800 | 1,000 |
| 21. Baggage Damage During Air Common Carrier Travel | Lump sum payment in the event if the Insured Person's accompanying check-in baggage is damaged to the extent that it is no longer useable | N/A | 250 | 500 |
| 22. Damage or Loss of Personal Effects | (maximum limit of RM 500 for any one item and RM1,000 only in respect of a laptop) Reimbursement for any loss or damage to personal effects due to Burglary, Robbery, Snatch Theft or the negligence of a Common Carrier | 1,000 | 5,000 | 7,500 |
| 23. Loss of Travel Documents | a) Reimburses the additional expenses incurred for the replacement of passport/visa, accommodation, communication, transportation and meals due to Burglary, Robbery or Snatch Theft b) Lump sum payment if the Air Ticket is lost due to Burglary, Robbery or Snatch Theft | N/A N/A | 5,000 200 | 6,500 300 |
| 24. Loss of Money | Pays for loss of the Insured Person's money due to Burglary, Robbery or Snatch Theft | N/A | 750 | 1,000 |
| Other Travel Related Benefits | | | | |
| 25. Personal Liability | Covers the Insured Person's liability for a) death or accidental bodily injury caused to a third party b) accidental loss of or damage to property belonging to any third party | 1,000,000 | 1,000,000 | 1,000,000 |
| 26. Credit Card Indemnity | Pays for the Insured Person's outstanding credit card expenses incurred during the Trip in the event the Insured Person suffers loss of life or sustains permanent total disablement due to an Accident | 2,500 | 5,000 | 10,000 |
| 27. Home Guard | Lump sum payment in the event of a Burglary resulting in loss or damage to household contents within the Insured Person's residence in Malaysia which was left vacant for the full duration of the Trip | N/A | 1,000 | 2,000 |
| 28. 24 Hours Worldwide AIG Travel Assistance | Offers assistance for Pre-Trip Service, Medical Service, Emergency Medical Evacuation and Repatriation Services, Lost / Stolen Luggage Service, Legal Referral Service and General Service | | Included | (Call Collect through the local operator at 603 – 2772 5600) |

SPECIAL FEATURES

Features new choice of plans, benefits and coverage which includes Insured & Spouse Plan, Domestic & Premier Benefit and Annual Coverage

Domestic ^{NEW}

Superior

Premier ^{NEW}

Extension of Coverage

Allows extension up to 30 days without additional premium due to hospitalisation or quarantine overseas or due to the delay or interruption of the public transport services or other circumstances beyond the Insured Person's control which prohibits the Insured Person's return prior to the expiry of the period of insurance

Chartered Flights are included

No Age Limit for Per Trip and Domestic Plan

Covers death or injury resulting from acts of Terrorism & Hijacking

Winter sports, scuba diving and mountain climbing for leisure purpose are covered at no additional premium

Accidental Miscarriage

Extends cover for miscarriage due to an Accident during the Trip which is not attributed to any natural causes and/or sickness relating to pregnancy or childbirth

Yes

Yes

Yes

No

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

PREMIUM TABLE (RM)

INDIVIDUAL

| Duration | Domestic | Region 1 | | Region 2 | | Region 3 | |
|----------------------|----------|----------|---------|----------|---------|----------|---------|
| | | SUPERIOR | PREMIER | SUPERIOR | PREMIER | SUPERIOR | PREMIER |
| 1-5 Days | 15 | 30 | 54 | 43 | 74 | 53 | 98 |
| 6-10 Days | 19 | 45 | 67 | 60 | 92 | 85 | 123 |
| 11-20 Days | 29 | 65 | 102 | 92 | 138 | 120 | 184 |
| 21-31 Days | 38 | 83 | 135 | 118 | 184 | 160 | 245 |
| Each Additional Week | 8 | 20 | 27 | 30 | 37 | 35 | 49 |
| Annual Plan | N/A | 168 | 270 | 256 | 413 | 305 | 490 |

FAMILY

| Duration | Domestic | Region 1 | | Region 2 | | Region 3 | |
|----------------------|----------|----------|---------|----------|---------|----------|---------|
| | | SUPERIOR | PREMIER | SUPERIOR | PREMIER | SUPERIOR | PREMIER |
| 1-5 Days | 38 | 75 | 135 | 105 | 184 | 135 | 245 |
| 6-10 Days | 48 | 110 | 168 | 147 | 230 | 200 | 306 |
| 11-20 Days | 72 | 165 | 253 | 238 | 345 | 308 | 459 |
| 21-31 Days | 96 | 238 | 337 | 308 | 459 | 428 | 613 |
| Each Additional Week | 19 | 50 | 67 | 78 | 92 | 95 | 123 |

INSURED AND SPOUSE

| Duration | Domestic | Region 1 | | Region 2 | | Region 3 | |
|----------------------|----------|----------|---------|----------|---------|----------|---------|
| | | SUPERIOR | PREMIER | SUPERIOR | PREMIER | SUPERIOR | PREMIER |
| 1-5 Days | 29 | 56 | 102 | 80 | 140 | 102 | 186 |
| 6-10 Days | 36 | 82 | 128 | 115 | 175 | 155 | 233 |
| 11-20 Days | 55 | 122 | 192 | 170 | 262 | 225 | 349 |
| 21-31 Days | 73 | 160 | 256 | 220 | 349 | 300 | 466 |
| Each Additional Week | 15 | 37 | 50 | 57 | 70 | 67 | 93 |

Area of Coverage

REGION 1: Australia, Brunei, Cambodia, China, Dubai, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia (East to West Malaysia or vice-versa), Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam

REGION 2: Worldwide* excluding Africa, Bangladesh, Canada, Middle East, Nepal, Tibet, USA

REGION 3: Worldwide* including Africa, Bangladesh, Canada, Middle East, Nepal, Tibet, USA

*This policy will not cover any loss, injury, damage or legal liability arising directly from travel in, to or through, Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria

NOTES

FAMILY COVERAGE

- Includes you, your legal spouse and all your accompanying children aged between nine (9) days to eighteen (18), or twenty five (25) years old for those registered as full time students at a recognised educational institution.
- Your spouse's coverage is equal to yours. Each child shall receive the same benefits as you EXCEPT for Personal Accident benefit where they are covered up to 25% of the amount stated in the Schedule of Benefit.
- Loss of Travel Deposit and/or Fares benefit shall not exceed 300% of the amount stated in the Schedule of Benefit

ANNUAL PLAN

- Entry age from 18 to 70 years old and renewable up to 80 years old

COMMENCEMENT OF COVERAGE

- For Travel Cancellation, the coverage commences 24 hours from the date of purchase of insurance unless due to an Accident and terminates upon the commencement of the Trip.
- For Travel Curtailment, the coverage takes effect upon commencement of the Trip.
- Coverage for Overseas Trip shall commence 12 hours prior to your departure from Malaysia.
- Coverage for Domestic Trip shall commence upon departure from your place of residence or stay in Malaysia (if different from the place of residence)

TRIP DURATION

- Per Trip Plan** : The maximum length of each insured Trip is 210 consecutive days.
- Annual Plan** : Covers for an unlimited number of trips made during the policy period. The maximum length of each insured Trip is 100 consecutive days.
- Domestic Trip** : The maximum length of each insured Trip is 60 consecutive days.

DUPLICATE & REFUND COVERAGE

- If you are covered by more than one (1) travel policy underwritten by AIG General Insurance for the same trip, AIG General Insurance will cover you based on the policy which provides the highest benefit level
- No refund of premium is allowed once the policy has been issued

CLAIM PROCEDURE

- To ensure prompt processing of your claim, please submit a complete claim form along with the original Insurance Certificate, Proposal Form and supporting documents within thirty (30) days from the date of loss/accident.

EXCLUSIONS

- Non medically necessary expenses, pre-existing condition, congenital condition, racing, professional sports, suicide, alcoholism, drug related, mental disorders, pregnancy related, war related, nuclear related, willful or malicious acts, negligence, consequential loss, non fare paying passenger
- We will not cover or provide services for any loss, injury, damage or legal liability suffered or sustained directly or indirectly by an Insured Person if that Insured Person is a terrorist, a member of a terrorist, a narcotics trafficker or a purveyor of nuclear, chemical or biological weapons.
- A complete list of exclusions are set out in the policy contract.

Travel with a smile... Travel with AIG Assist!