

MEMORANDUM

Date : 24th July 2009
From : Accident & Health Division and Agency & Branch Channel Management
To : All Valued Agents, Branch Managers, Agency Managers, Sales Managers, Travel Team, CSG Call Centre, CSG Front Counter, Customer Care Unit, Finance Department, Claims Department
Subject : Inclusion of H1N1 Compulsory Quarantine Cash Allowance in replacement for Loss of Travel Deposit and/or Fares (Item 15) for AIG Assist policies.

We are pleased to inform you that with effect from 3rd August 2009, we will be extending our coverage to include H1N1 Compulsory Quarantine Cash Allowance at no additional cost. This will replace the Loss of Travel Deposit and/or Fares (Item 15) in AIG Assist policies.

This benefit will be offered for travel from 3rd of August 2009 until the 31st December 2009 for AIG Assist policies & AIG Corporate Assist policies We will pay daily cash allowance of RM 100 up to a maximum of RM 1,000, if the Insured Person is compulsorily quarantined due to a diagnosis of or suspected exposure to pandemic influenza (as defined) during the trip and within 3 days of returning Malaysia. Please refer our endorsement for full terms & condition.

In view of this change, please return all existing AIG Assist marketing materials (i.e. brochure, proposal form and/or certificates) to us as soon as possible.

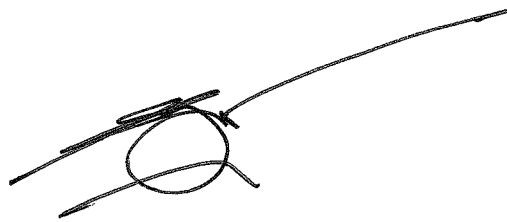
Please do not hesitate to contact your Branch Manager, Sales/Agency Manager or Travel Sales Executive if you require further clarification.

Thank you and we look forward to your continued support.

Yours sincerely,



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Alice Teo
Accident & Health Division



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Ganeswaran Subramaniam
Agency & Branch Channel Management