

SCHEDULE OF BENEFITS	Up to Sum Insured (RM)		
	Domestic <small>NEW</small>	Superior	Premier <small>ENHANCED</small>
A. Medical Benefits			
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	45 Days 60 Days	45 Days 60 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>ENHANCED</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	Domestic <small>NEW</small>	Superior	Premier <small>ENHANCED</small>	
Features new choice of plans, benefits and coverage which includes Insured & Spouse Plan, Domestic & Premier Benefit and Annual Coverage	Yes	Yes	Yes	
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	No	Yes	Yes	
Chartered Flights are included	Yes	Yes	Yes	
No Age Limit for Per Trip and Domestic Plan	Yes	Yes	Yes	
Covers death or injury resulting from acts of Terrorism & Hijacking	Yes	Yes	Yes	
Winter sports, scuba diving and mountain climbing for leisure purpose are covered at no additional premium	Yes	Yes	Yes	
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	
PREMIUM TABLE (RM)				
INDIVIDUAL				
Duration	Domestic	Region 1	Region 2	Region 3
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
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
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				
<small>*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</small>				
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	Domestic <small>NEW</small>	Superior	Premier <small>ENHANCED</small>
• Entry age from 18 to 70 years old and renewable up to 80 years old	Yes	Yes	Yes
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.			

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Wisma AIG
No. 99, Jalan Ampang, 50450 Kuala Lumpur
Customer Service Tollfree : 1-800-88-8811
Website : www.aiggeneral.com.my
Email: myaigcare@aig.com

Branches Offices / Pejabat Cawangan
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Tel : 04-731 7817, 733 4922 Fax : 04-733 1750
Ipoh, Perak
Tel : 05-253 8812 Fax : 05-254 0363
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This brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the Policy.
Brochur ini bukan merupakan kontrak insurans. Terma tertentu, Peraturan dan Pengecualian yang melibatkan insurans adalah dinyatakan di dalam polisi.

Underwritten by

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