



## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Student Assist. Be sure to also read the general terms and conditions.

**Product: Student Assist**

**Date Issued: 01<sup>st</sup> March 2025**

### 1. What is this product about?

- (a) This product provides compensation in the event of injury, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness and travel inconvenience benefits for students studying overseas.
- (b) Coverage is provided worldwide and you will have access to 24/7 worldwide travel assistance in case of an emergency while abroad.
- (c) This product has a range of 3 different plans that are meant to correspond to individual financial and protection needs.
- (d) This product offers coverage only to individuals ordinarily resident in Malaysia and is null and void as to non-residents of Malaysia.

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

This Policy provides the following benefits:

- (a) Medical & Accidental Dental Expenses
  - i. Treatment in Country of Study
  - ii. Treatment out of Country of Study
- (b) Emergency Medical Evacuation & Repatriation of Mortal Remains
- (c) Compassionate Visit
- (d) Accidental Death & Permanent Disablement
- (e) Felonious Assault
- (f) Sponsor Protection
- (g) Study Interruption
- (h) Travel Delay
- (i) Baggage Damage During Air Common Carrier Travel
- (j) Damage or Loss of Personal Effects (including laptop)
- (k) Loss of Travel Documents
  - i. Loss of Passport/Visa
  - ii. Loss of Air Ticket
- (l) Loss of Money
- (m) Personal Liability
- (n) 24 hours Worldwide Travel Assistance

You may increase the sum insured for the following benefit at additional premium:

- (a) Medical & Accidental Dental Expenses
  - i. Treatment in Country of Study
  - ii. Treatment out of Country of Study

Duration of cover ranges from 6 months, 1 year, 2 years and 3 years selection. There is also an option for you to renew your annual insurance cover annually if there is an extension to period of study.

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

- (a) The premium to be paid will vary depending on the Plan, Period of Study and Optional Benefits selected.
- (b) Please keep the proof of premium payment for any future reference.

Premium (RM) – Primary Benefits	Classic	Superior	Premier
6 months	238.00	378.00	550.00
1 year	475.00	760.00	1,100.00
2 years	928.00	1,475.00	2,145.00



3 years	1,355.00	2,150.00	3,135.00
<b>Premium (RM) – Optional Benefits</b>	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>
6 months	570.00	845.00	1,238.00
1 year	1,140.00	1,690.00	2,475.00
2 years	2,280.00	3,380.00	4,950.00
3 years	3,335.00	4,945.00	7,239.00

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

- (a) Commission is payable up to a maximum of 25% or you can refer to the commission table below.
- (b) Stamp duty of RM10.00 per policy.

**Commission Table**

<b>Commission (RM) – Primary Benefits</b>	<b>Classic</b>	<b>Superior</b>	<b>Premier</b>
6 months	59.50	94.50	137.50
1 year	118.75	190.00	275.00
2 years	232.00	368.75	536.25
3 years	338.75	537.50	783.75
<b>Commission (RM) – Optional Benefits</b>	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>
6 months	142.50	211.25	309.50
1 year	285.00	422.50	618.75
2 years	570.00	845.00	1,237.50
3 years	833.75	1,236.25	1,809.75

**5. What are some of the key terms and conditions that I should be aware of?**

**(a) Duty of disclosure:**

- (i) You must take reasonable care to ensure that all your answers to the questions are full, complete, correct, honest and to the best of your knowledge.
- (ii) You also have a duty to inform AIG Malaysia Insurance Berhad (hereinafter referred to as "AIG") of any change in the information given to AIG earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

**(b) Claims:**

- (i) All claims must be notified as soon as it is reasonably practical and in any event within 30 days after the accident or sickness which leads to a claim.
- (ii) All supporting documents proving the loss must be submitted 60 days from the date of loss.
- (iii) All claims save for medical benefits, evacuation & repatriation benefits, personal liability benefits (hereinafter referred to as 'Other Benefits') will be paid to you. Claims in relation to Other Benefits will be paid directly to third parties, for example Travel Guard, hospitals or other service providers. In the event of death, claims will be paid to your nominee or estate.
- (iv) Failure to comply with (i) above may result in AIG's rejection of all or part of the claim. Reasons include, but are not limited to, if it is made so long after the event that AIG is unable to investigate it fully, or may result in you not receiving the full amount claimed if the amount payable changes as a result of the delay.

**(c) Number of policies:**

Only one individual policy providing the same or similar benefits underwritten by AIG is allowed. If more than one policy is held, AIG will consider you to be insured under the policy with the highest compensation or, where the compensation under each policy is identical, under the policy that was first issued.

**(d) Age:**

- (i) You must be between the ages of 15 and 45.
- (ii) In the event you are below the age of 18, your parent or guardian shall be the policyholder of this policy.
- (iii) Your age will be based on the age as at your last birthday.

**(e) Renewal:**

- (i) You may renew your policy with our consent from term to term by payment of the premium in advance.

**(f) Coverage:**

Coverage shall commence 12 hours prior to departure from Malaysia and expires on the earliest:



- (i) Upon the expiry of the period of insurance; or
- (ii) 12 hours from the time of arrival in Malaysia unless Malaysia is a point of transit subject to a maximum period of 6 months from the date studies are completed; or
- (iii) The date when an emergency medical evacuation or repatriation of mortal remains is made back to Malaysia.

**(g) Sanctions:**

AIG shall not be deemed to provide cover and 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 Company, the Company's parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union or the United States of America.

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

This policy does not cover death or injury caused by or to:

- (a) Members of the armed forces, professional sportsmen.
- (b) Engaging in manual works, offshore activities like diving and oil-rigging or mining or handling explosives.
- (c) Suicide or intentional self-inflicted injuries or an attempt to do so while being sane or insane.
- (d) During air travel unless as a fare paying passenger in a licensed private or commercial aircraft.
- (e) Violation of law and any payment that would violate any government prohibition or regulation.
- (f) Intoxication or drug related accident.
- (g) Mental or nervous disorder
- (h) Medical or physical abnormalities existing at birth including neonatal physical abnormalities developing 6 months from birth, hernias and epilepsy unless caused by trauma.
- (i) Condition where you have reasonable knowledge of in the 90 days prior to your policy effective date:
  - (i) Had received or is receiving treatment; or
  - (ii) Medical advice, treatment care or diagnosis has been recommended; or
  - (iii) Symptoms are or were evident; or
  - (iv) The condition is apparent.
- (j) Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus (HIV).
- (k) Driving or riding in a motorized vehicle in any type of race.
- (l) Nuclear, chemical or biological materials.
- (m) War.
- (n) Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine. In addition, this policy does not cover residents of these countries or any individual identified on applicable government watch list.
- (o) Any loss, injury, damage or legal liability suffered or sustained directly or indirectly by yourself if you are a terrorist, a member of a terrorist organisation, a narcotic or a purveyor of nuclear, chemical or biological weapons.

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

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

- (a) You may cancel your policy by giving AIG 30 days written notice. AIG shall cancel this policy with effect from the 1<sup>st</sup> day of the calendar month following the cancellation request.
- (b) You will be entitled to a refund of the premium on a prorata basis for the unexpired period of coverage.

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

It is important that you inform us of any change in your life profile which would affect the risk profile.

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

Should you require additional information about this policy, please contact us at:

AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768  
50756 Kuala Lumpur  
Telephone : 1800 88 8811 / 603 2118 0188  
Fax : 603 2118 0288  
E-mail : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

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

Please refer to our website at: [www.aig.my](http://www.aig.my)



**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED.**

**YOU SHOULD READ AND UNDERSTAND THE CONTRACT TERMS AND DISCUSS FURTHER WITH THE COMPANY IF THERE ARE ANY TERMS THAT YOU DO NOT UNDERSTAND BEFORE ACCEPTING THE POLICY CONTRACT. IF THERE ARE ANY QUESTIONS REGARDING THE TERMS AND CONDITIONS OF THIS PRODUCT DISCLOSURE SHEET, THE INSURED PERSON MAY CONTACT THE COMPANY.**

**BY ACCEPTING THE POLICY CONTRACT, YOU ACKNOWLEDGE THAT THE KEY CONTRACT TERMS HAVE BEEN ADEQUATELY EXPLAINED BY THE AGENT OR COMPANY TO YOU AND THAT THE POLICY CONTRACT OFFERED IS SUITABLE FOR YOUR INSURANCE NEEDS.**

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

The information provided in this disclosure sheet is valid as at 01<sup>st</sup> March 2025.