



Mobility Protect by AXCESS

[product underwritten by AIG Malaysia Insurance Berhad (200701037463)]

Insurance Terms & Conditions

Please read the below terms and conditions to understand your coverage and eligibility.

1. This product provides compensation in the event of any Accidental Injury resulting in death, disablement, hospitalisation or medical expenses, Snatch Theft, Accidental Damage or Theft to your Car key, Vehicle Break-in, Transportation Allowance or Hotel Accommodation Allowance in event of your Car being towed due to an Accident, or Damage to your Car Tyres.
2. To be eligible under this Policy, you must hold an active Touch 'n Go card and must be:
 - a) Between 18 to 75 years old; and
 - b) A Malaysia citizen, Malaysian permanent resident or Holder of a valid employment pass (of which the place of employment must be in Malaysia during the Period of Insurance), student pass or a dependent pass granted by the relevant Malaysian authority.
3. You need to register your Touch 'n Go card so that you can retrieve your Touch 'n Go card transaction history for claims purpose (if any).
4. Residents of Cuba, Iran, Syria, North Korea, the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine are not allowed to purchase the Mobility Protect Policy.
5. At any one event, you will only be eligible for only one policy irrespective of the number of Touch 'n Go cards held by you.
6. You must refer to your Policy Schedule to know when your policy starts.
7. Coverage provided is within Malaysia and is valid during the Period of Insurance. Period of Insurance means the period of time between the effective date and the expiry date as shown in the Policy Schedule. During the Period of Insurance, the Insured Person is entitled to the Benefits under the Scope of Coverage subject to the following:
 - i) **Parking Protection:**
When you drive your Car using your Touch 'n Go card by tapping on the Access Control System Barrier to enter into and to exit from the Car Park Area, which in no case shall exceed 48 hours from the time of entry. You are also considered to have entered into the Car Park Area if license plate of the Car you are driving is read by the Access Control System Barrier. The time of entry, time of exit and the location of the Car Park Area must be recorded in the Insured Person's Touch 'n Go account transaction history.
 - ii) **Toll Road Protection:**
When you drive the Car to enter on to a Toll Road, continues while they are on the Toll Road and ends when they exit the Toll Road.
 - iii) **Public Transport Transportation:**
When you tap your Touch 'n Go card at the entry gate of the bus or the train station to board the bus or train; continues while you are travelling in the bus or train and ends when you tap your Touch 'n Go card at the exit gate of the bus or the train station. The time of entry and exit must be recorded in your Touch 'n Go account transaction history.
8. A summary of the key terms and conditions can be found in the [Product Disclosure Sheet](#) and the [Policy Wording](#) which are available in the link.
9. By opting in for this Mobility Protect Insurance Policy:
 - (a) You confirm that you have an active Touch 'n Go card.
 - (b) You understand that you must register your Touch 'n Go card before you make a claim so that you can retrieve your Touch 'n Go card transaction history for claims purpose (if any).
 - (c) You hereby acknowledge and agree that you have fully read and understand our Product Disclosure Sheet and Policy Wordings, and that the Mobility Protect Insurance opted is suitable for your insurance needs.
 - (d) You are aware of the eligibility requirements, and that you fulfill the same.
 - (e) You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia Insurance Berhad (whether obtained during the application process or administration of the Mobility Protect Insurance Policy) in accordance with the Privacy Notices as from time to time published on the websites at <https://www.aig.my/privacy-notice>.



10. You acknowledge and agree that you must take reasonable care to disclose all material facts which you know or ought to know which could impact your risk profile and ensure that all information provided are full, complete, correct, honest and to the best of your knowledge as this information forms the basis of your contract of insurance.
11. When you cease to satisfy any of the eligibility requirements of this Mobility Protect Insurance Policy, the coverage provided will automatically terminate.
12. AIG Malaysia Insurance Berhad 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 AIG Malaysia Insurance Berhad, AIG Malaysia Insurance Berhad'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.
13. This Mobility Protect Insurance Policy may be withdrawn or terminated by AIG Malaysia Insurance Berhad at any time without prior notice to you. Please refer to the Policy Wordings for more details.
14. If you have any questions regarding the terms and conditions of this Mobility Protect Insurance Policy, you may contact your agent or AIG Malaysia at 1800 88 8811 (Monday – Friday, 9am – 5pm, excluding Public Holidays) or email AIGMYCare@aig.com.
15. This Mobility Protect Policy is underwritten by AIG Malaysia Insurance Berhad which is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.