



## PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to purchase the Hospital Protection Plus policy. Be sure to also read the general terms and conditions.

**Product: Hospital Protection Plus**

**Date Issued: July 2022**

Wherever words or phrases appear in bold, the definitions with interpretation are set out in the policy wordings under section 'Part 2 - Definitions'.

### 1. What is this product about?

- This product provides a daily hospital cash allowance benefit in the event of **hospitalization** due to an **accident** or **illness** including **specified infectious diseases**.
- Coverage provided is worldwide and is valid for 24 hours throughout the **period of insurance**.
- The duration of the policy is for 3 consecutive months commencing from the **policy start date** and it is non-renewable.
- This cover can only be purchased by registered users of the **master policyholder's** mobile application known as PULSE.

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

This policy provides coverage for the following benefit:

- Daily Hospital Income for hospitalization up to 30 days;  
Sub-limit: Daily Hospital Income - due to Specified Infectious Diseases - Hospitalization up to 14 days;

*Note: Please refer to the policy wordings for further details of the benefit.*

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

- You will have to pay a premium of RM20.00.
- As the **period of insurance** is for a pre-agreed duration of more than one calendar month, therefore the premium payable is for the whole applicable **period of insurance**.

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

Type	Amount
Commission paid to the insurance intermediaries/agent (Included in the premium)	10%

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

- Duty of disclosure:**
  - 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 your answers to the questions are full, complete, correct, honest and to the best of your knowledge as these information form the basis of your contract.
  - You also have a duty to inform **us** of any change in the information given to **us** earlier before **we** issue the policy to you 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 paid in full.

#### (b) Eligibility:

##### **Residency**

To be eligible for cover under this policy, you must be:

- Malaysian 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**) or a dependent pass granted by the relevant Government authority.

##### **Age**

Entry age for an adult is 18 to 60 years of age (inclusive). Your age will be based on the age as of your last birthday.

##### **Occupation**

Occupations other than those listed under Item 6(h) below.

#### (c) Claims:

- We** must be notified as soon as it is reasonably practical and in any event within **30 days** after the date of **accident** or **illness** which leads to a claim.
- We** must be provided with all reasonable and necessary evidence required by **us** to support a claim within **90 days** after the date of **accident** or **illness** which leads to a claim.



c. Failure to comply with the above may result in the 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 **we** are unable to investigate it fully or may result in the **insured person** not receiving the full amount claimed if the amount payable changes as a result of the delay.

(d) **Waiting period:**

The **waiting period** for any diagnosis or **hospitalization of illness** including **specified infectious diseases** is 30 days from the **effective date**.

(e) **Overseas diagnosis and treatment:**

**We** will only cover your overseas treatment if:

- (a) the travel overseas is not for the purpose of seeking medical treatment; or
- (b) you are advised by a **doctor** to be transferred to a **hospital** overseas to obtain medical treatment because the nature of treatment is not available in Malaysia.

The following are excluded:

- (a) Non-emergency **hospitalization** or treatments i.e., where the treatment can reasonably be postponed until return to Malaysia;
- (b) Overseas **hospitalization** or treatments of an **injury** or **illness** which is diagnosed in Malaysia where treatment can reasonably be postponed until return to Malaysia; or
- (c) any **hospitalization** due to **specified infectious diseases**.

(f) **Free Look Period:**

If this policy does not meet your insurance requirements, you can return the policy to **us** within 15 days from the date this policy is delivered to you. You will receive a full premium refund less any medical expenses incurred by **us** as long as no claim has been made for that period.

(g) **Number of policies:**

Only one individual policy providing the same product underwritten by **us** is allowed. If more than one policy is held, **we** will consider the **insured person** 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.

(h) **Sanctions:**

**We** 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 **us, our** parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the 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?

**We** shall not pay under this policy any claim in connection with:

- (a) **Pre-existing condition** or any complication arising from it, mental or nervous disorder, pregnancy or childbirth
- (b) Suicide or attempted suicide, any criminal or illegal act (including traffic offences) or being under the influence of alcohol or drugs
- (c) Any routine health checks, any treatment or investigation of a preventive nature, vaccinations, acupuncture or any treatment which is not **medically necessary**
- (d) Any **certificate holder** engaging, practicing, training or participating in any professional sports, any extreme sports or activity that presents a high level of inherent danger
- (e) Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers
- (f) HIV and/or any HIV related illness including AIDS and/or any type of venereal disease
- (g) War, invasion, and rebellion
- (h) Persons engaged in occupations with high risk or exposure to hazardous conditions. This would include but is not limited to the following occupations:
  - i. Military personnel including the armed forces, naval or air force service or operations;
  - ii. Police, security personnel including any peace keeping forces;
  - iii. Professional sports person when an insured person could or would earn income or remuneration from engaging in such sport.
  - iv. Pilots or crew of any air or water vessel;
  - v. Off-shore work or activities including oil rig work;
- (i) Any **illness** occurring during the first 30 days from the **effective date** unless due to an **accident**;
- (j) Any **specified illnesses**.

*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?

The **certificate holder** can cancel this policy by giving **us** 30 days' notice in writing to: The Customer Servicing Group, Menara Worldwide, 198, Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia. **We** will continue to provide cover under this policy for the remaining period for which the premium had been received and this policy shall terminate upon the expiry of such period.



**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 including your occupational and personal pursuits which would affect the risk profile.

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

Should you require additional information about medical and health insurance, please refer to the *Insuranceinfo* booklet on "Medical & Health Insurance" available at all **our** branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact **us** at:

AIG Malaysia Insurance Berhad,  
Menara Worldwide,  
198 Jalan Bukit Bintang,  
55100, Kuala Lumpur,  
Malaysia.  
Telephone: 1800 88 8811  
E-mail : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

**10. Other types of Medical and Health Insurance cover available**

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

You should read and understand the contract terms and discuss further with the agent or **us** 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 policy wordings, the **master policyholder** or **certificate holder** may contact **us** or the agent, whichever applicable.

By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or **us** to you and that the policy contract offered is suitable for your insurance needs.

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