



MyGuardian PA

Insurance coverage is rarely a one-size-fits-all. Introducing a protection plan that can be personalised according to your needs. MyGuardian PA is designed to match your ever-growing lifestyle, covering you and your loved ones at every stage of life.

Protection designed for you.

#AIGJagaYou



1.
START
OF A
NEW JOB

2.
LOVING
MARRIED
LIFE



3.
BABY'S
FIRST
RIDE!



4.
MUM AND DAD'S
40TH ANNIVERSARY

www.aig.my/myguardian-pa-agent

MyGuardian PA is tailored to match your lifestyle to protect you and your loved ones. Our professional agents will guide you towards getting the best protection for yourself and your loved ones.

[Get in touch with our friendly agents today!](#)

Benefits For Every Life Stage



Coverage Up To 100 Years Of Age

The policy covers you, your spouse and parents up to the age of 100 years.



Match Your Growing Lifestyle

Protect every stage of your life. As you progress through the different phases of life – from being single to getting married and having children, we have plans that cater to you and your loved ones.



Lump Sum Claim Payment

Majority of our benefits are paid on a lump sum basis. This makes the claims process easier and allows you to enjoy claims payments in addition to other insurance coverage paying for the same accident / benefit.

Medical And Related Expenses Due To An Injury



Medical Expenses And Daily Hospitalization Income Due To An Injury

Reimbursement for medical expenses to treat injuries suffered from an accident and a daily cash payout if hospitalized.



Dental And Corrective Surgery

Reimbursement for restorative dental correction or corrective surgery to restore appearance if required when you suffer from an accident that leads to injuries.



Alternative Medical Treatments

Reimbursement for medical expenses for traditional chinese medicine or chiropractor treatment to treat injuries suffered from an accident.



Ambulance Fees

Reimbursement for ambulance fees (if required) when you suffer from an accident.



Fractures

Lump sum payout if you suffer from an accident that leads to complete or compound fracture.



Surgical Cash Allowance

Lump sum payout if you suffer from an accident that leads to a surgery.



Serious Burns

Lump sum payout if you suffer from an accident that leads to serious burns.



Compassionate Visit

Reimbursement for travelling and accommodation expenses for your family member if you suffer from an accident that leads to your hospitalization and you have no adult family member with you when hospitalized away from home.



Mobility Assistance

Reimbursement for buying or renting wheelchairs, crutches or any other mobility aid (if required) upon discharge from a hospital if you suffer from an accident.



Home Nursing Care

Cash payout per visit for recommended home nursing care upon discharge if you suffer from an accident that leads to hospitalization for a minimum period of 3 days.



Get Well Benefit

Lump sum payout upon discharge if you suffer from an accident that leads to hospitalization for a minimum period of 7 days and requires post-hospitalization recuperation.



Medical Concierge

Enjoy a worry-free recovery during and after your hospitalization. Our 24/7 medical concierge team is just a call away at +603 - 2772 5655.

(i) Doctor Appointments or Hospital Admission Arrangements

Rest easy knowing that if medically necessary, we will assist you in arranging appointments with medical service providers, or arrange for hospital admission where required.

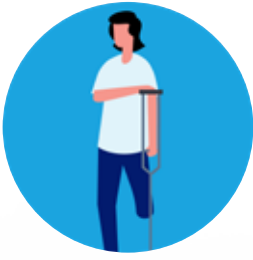
(ii) Medical Monitoring

We will work with your attending doctor to ensure that you are getting the appropriate medical care

(iii) Home Nursing Referral

Upon discharge from a hospital, where recommended by a doctor, we will provide a list of home nursing care available near you.

Cash Flow Protection Due To An Injury



Accidental Death And Permanent Disablement

Lump sum payout if you suffer from an accident that leads to death or permanent disablement.



Renewal Bonus

Your principal policy value for accidental death and permanent disablement benefits increases by 20% annually up to 5 consecutive years as long as you continue to renew your policy and have not made a claim for accidental death or permanent disablement.



Household Bills Protection

Cash payout to support your household bills if you suffer from an accident that leads to hospitalization for a minimum period of 7 days.



Loan Protection

Reimbursement to support outstanding monthly loan payments if you suffer from an accident that leads to death or permanent disability.



Weekly Allowance Due To Temporary Total Disablement

Weekly cash payout if you suffer from an accident that leads to you being unable to work temporarily due to an injury. You must be gainfully employed to be eligible for this benefit.



Repatriation Of Mortal Remains

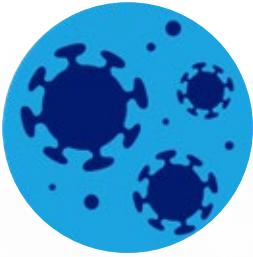
Reimbursement for the return of mortal remains to Malaysia and burial costs if you suffer from an accident overseas that leads to death.



Funeral Expenses

Lump sum payout for funeral expenses if you suffer from an accident that leads to death.

Coverage For Growing Concerns



Specified Infectious Diseases Cover

(i) Medical Expenses Due To Specified Infectious Diseases

Reimbursement for medical expenses in the event you are diagnosed with any one of the 10 specified infectious diseases covered, including COVID-19.

(ii) Bereavement Due To Death From Specified Infectious Diseases

Lump sum payment for bereavement in the event of death due to any one of the 10 specified infectious diseases covered, including COVID-19.



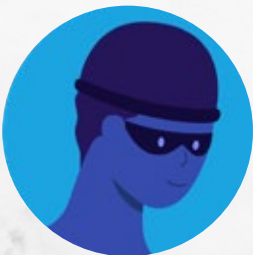
Accidental Death And Permanent Disablement On A Common Carrier

Additional lump sum payout if you suffer from an accident that leads to death or permanent disablement when travelling on a common carrier, for example: bus, train or other such public transportation including e-hailing rides.



Personal Liability

Covers legal liability for unexpected incidents where you are held legally liable for damages you have accidentally caused to another person or their property.



Snatch Theft

Lump sum payout if you become a victim of snatch theft.

Protection For The Family



Parent And Child Support Assistance

Ensure your parents and children are financially supported should you suffer from an accident.

- Lump sum payout per child (up to 3 children) if the accident leads to death or permanent disablement.
- Lump sum payout per parent (up to 2 surviving parents per insured person) if the accident leads to death provided you are gainfully employed at the time of the accident.



Miscarriage

Lump sum payout if you suffer from an accident that leads to a miscarriage.



Infertility Or Impotency

Lump sum payout if you suffer from an accident that leads to permanent infertility or impotency.

What We Cover

Schedule of Benefits

Choose a plan that matches your needs and select optional add-on benefits to enjoy better coverage.

Core Benefits

Benefits	Compensation Limit (RM)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death ¹	100,000	300,000	500,000	800,000	1,000,000
Permanent Disablement ²	100,000	300,000	500,000	800,000	1,000,000
Accidental Death And Permanent Disablement On A Common Carrier ¹	100,000	300,000	500,000	800,000	1,000,000
Funeral Expenses	5,000	5,000	8,000	10,000	12,000
Repatriation Of Mortal Remains	20,000	20,000	20,000	20,000	20,000
Medical Expenses Due To An Injury	3,000	5,000	8,000	10,000	12,000
Dental And Corrective Surgery	5,000	5,000	8,000	8,000	10,000
Ambulance Fees	500	500	500	500	500
Daily Hospitalization Income Due To An Injury <i>Aggregate Period : Up to 180 days</i>	100 Per Day	150 Per Day	200 Per Day	200 Per Day	250 Per Day
Surgical Cash Allowance	3,000	3,000	3,000	3,000	3,000
Serious Burns	3,000	5,000	7,000	8,000	10,000
Mobility Assistance	2,000	2,000	2,000	2,000	2,000
Get Well Benefit	500	500	500	500	500
Medical Concierge	Included	Included	Included	Included	Included

Optional Benefits

Benefits	Compensation Limit (RM)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Fractures	3,000	3,000	3,000	3,000	3,000
Loan Protection	3,000	5,000	8,000	10,000	12,000
Alternative Medical Treatments a) Per visit b) Per policy period	200 800	200 800	200 800	200 800	200 800
Household Bills Protection³ Aggregate Period: Up to 3 months	1,000 Per Month	1,000 Per Month	1,000 Per Month	2,000 Per Month	2,000 Per Month
Home Nursing Care Aggregate Period: Up to 60 days	50 Per Visit Up To 30 Visits	100 Per Visit Up To 30 Visits	150 Per Visit Up To 30 Visits	150 Per Visit Up To 30 Visits	200 Per Visit Up To 30 Visits
Weekly Allowance Due To Temporary Total Disablement⁴ Aggregate Period: Up to 52 consecutive weeks	100 Per Week	150 Per Week	300 Per Week	400 Per Week	600 Per Week
Compassionate Visit a) Within Malaysia b) Overseas Aggregate Period: Up to 10 days	100 Per Day 300 Per Day	150 Per Day 450 Per Day	200 Per Day 600 Per Day	250 Per Day 700 Per Day	300 Per Day 900 Per Day
Miscarriage	1,000	2,000	3,000	4,000	5,000
Infertility or Impotency	1,000	2,000	3,000	4,000	5,000
Snatch Theft	100	200	300	400	500
Child Support Assistance⁵ (Per child up to 3 children)	5,000	7,500	10,000	12,500	15,000
Parent Support Assistance⁴ (Per parent)	10,000	10,000	10,000	10,000	10,000
Personal Liability	100,000	100,000	300,000	300,000	400,000
Medical Expenses Due To Specified Infectious Diseases Waiting Period: 30 days from policy effective date	1,000	1,000	1,000	1,000	1,000
Bereavement Benefit Due To Death From Specified Infectious Diseases Waiting Period: 30 days from policy effective date	10,000	30,000	50,000	50,000	50,000

Aggregate Period means the maximum number of consecutive days for which a compensation is payable as specified against the benefit in the Schedule of Benefits.

¹ Accidental Death is not applicable to parent(s). Compensation limit for child(ren) is 25% of the plan selected.

² Compensation limit for child(ren) is 25% of the plan selected.

³ This Benefit is not applicable to child(ren).

⁴ This Benefit is only applicable to the Policyholder and spouse who are gainfully employed.

⁵ This benefit is only applicable to the Policyholder and spouse.

Important Notes:

1. Eligible age is any person aged from 18 to 75 years old, renewable up to 100 years old.
2. Eligible age for children is from 30 days up to 19 years old (or up to 25 years old for full-time students).
3. Only legal children who are financially dependent on the Policyholder can be insured (irrespective of number of children on an unnamed basis *).
4. Compensation is reduced to 50% when an Insured Person attains the age of 76 years at time of renewal.
5. Plan 5 is only available to the Policyholder.
6. Persons engaged in Class 3 occupation can opt to purchase plans 1 and 2 only.
7. Optional benefit(s) selected must follow the plan of the core benefits selected.

* Unnamed basis - You do not need to provide us with personal details of your children if you opt for a category including children. However, the children to be covered should fulfill the criteria required under this product.

What You Pay

Premium Table (RM per year)							
Person To Be Insured (Age 18-75 years)	Occupation Class 1 & 2					Occupation Class 3	
Core Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2
Policyholder	220	472	748	1,088	1,330	370	795
Additional - Spouse <i>(limit up to one)</i>	187	376	587	833	N/A	187	376
Additional - Children	123	198	294	371	N/A	123	198
Additional - Parent <i>(per parent)</i>	128	198	291	358	N/A	128	198
Optional Benefits* - Premium up to	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 1	Plan 2
Policyholder	96	110	136	166	189	157	180
Additional - Spouse <i>(limit up to one)</i>	96	110	136	166	N/A	157	180
Additional - Children	63	71	82	87	N/A	63	71
Additional - Parent <i>(Per parent)</i>	76	85	97	118	N/A	76	85

Premium in the table above excludes 6% service tax and stamp duty.

*You can select any number of optional benefits as per Schedule of Benefits and the applicable premium will vary as per benefits selected. The premium provided in the table is the cumulative premium for all available optional benefits. Please contact your agent for further details.

Occupations are classified as below:

Occupational Classification	Description
Occupational Class 1	Professionals and persons engaged in executive or non-manual, administrative or clerical duties solely in offices or similar non-hazardous places.
Occupational Class 2	Persons engaged in duties of supervisory nature or travelling outside office for business purposes with no exposure to hazardous conditions and not involved in any manual labour.
Occupational Class 3	Persons engaged in occasional or regular manual work not particularly hazardous in nature but involving the use of tools or light machinery.

Note - Persons engaged in occupations with high risk or exposure to hazardous conditions are not covered under this product. For further information on this, please refer to the policy wordings.

We Make Claims Easy For You With Just 3 Simple Steps



1 Notify us immediately
after the incident



2 Prepare all your relevant
supporting documents as per
the nature of the claim



3 Submit your documents within
90 days of the incident



Submit your claims to MYPAClaims@aig.com

Need more information? Visit the link below to download your claims form and a guide list of supporting documents needed to make a claim:

www.aig.my/claims/personal-claims/personal-accident-claims

We will contact you if any additional documents for the claim submission is required.

Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to purchase the MyGuardian Personal Accident Policy. Be sure to also read the general terms and conditions.

Wherever the following words or phrases appear and begin in uppercase, the definitions with interpretation are set out in the policy wordings under section 'General Policy Definitions'.

Product: MyGuardian PA
Date Issued: March 2021

1. What is this product about?

- This product provides protection in the event of injuries, disability or death caused solely by an Accident.
- Coverage is provided worldwide and is valid for 24 hours throughout the Policy Period.
- You can select a Category to cover yourself and/or include your Spouse and/or Children. There is also an option to extend coverage to your Parent(s), where applicable.
- This product has a range of 5 different plans that are meant to correspond to individual financial needs.

2. What are the covers/benefits provided?

This Policy provides coverage for the following core Benefits:

1.	Accidental Death
2.	Permanent Disablement
3.	Accidental Death And Permanent Disablement On A Common Carrier
4.	Funeral Expenses
5.	Repatriation of Mortal Remains
6.	Medical Expenses Due To An Injury
7.	Dental And Corrective Surgery

8.	Ambulance Fees
9.	Daily Hospitalization Income Due To An Injury
10.	Surgical Cash Allowance
11.	Serious Burns
12.	Mobility Assistance
13.	Get Well Benefit
14.	Medical Concierge

With an additional premium, you may opt for the following add-on Benefits to your Policy:

1.	Fractures
2.	Loan Protection
3.	Household Bills Protection
4.	Home Nursing Care
5.	Weekly Allowance Due To Temporary Total Disablement
6.	Alternative Medical Treatments
7.	Compassionate Visit
8.	Miscarriage

9.	Infertility or Impotency
10.	Snatch Theft
11.	Child Support Assistance
12.	Parent Support Assistance
13.	Personal Liability
14.	Medical Expenses Due To Specified Infectious Diseases contracted in Malaysia only [#]
15.	Bereavement Benefit Due To Death From Specified Infectious Diseases contracted in Malaysia only [#]

[#]A waiting period of 30 days is applicable for add-on Benefits 14 and 15.

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

Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The premium to be paid will vary depending on your occupational classification (nature of work) and the Category, Plan and add-on Benefits selected.

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

Type	Amount
Commission paid to the insurance intermediaries/agent	Up to 25%* of the premium
Stamp duty	RM 10.00 per policy
Service Tax	6%

*Commission at 15% for Medical Expenses Due to Specified Infectious Diseases and 25% for other Benefits.

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

(a) 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 the Company of any change in the information given to the Company earlier before the Company issues the Policy 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 paid in full.

(b) Eligibility:

Age

- Entry age for an adult is 18 to 75 years of age (inclusive).
- Entry age for a Child is 30 days after birth up to 19 years of age or up to 25 years of age if the Child is a full time student at an accredited institution of higher learning.
- The Policy can be renewed for each Insured Person up to the age of 100 years old.

Notes:

- The Compensation for 'Accidental Death and Permanent Disablement' Benefit applicable for Children is 25% of the Plan selected.
- When an Insured Person attains the age of 76 years at time of renewal, the Compensation applicable to the Benefits (not including 'Snatch Theft' Benefit) provided under the Policy reduces to 50% of the Compensation.

Occupation

This policy is only offered to the following occupation classes:

- Occupational Class 1** – Professionals and persons engaged in executive or non-manual, administrative or clerical duties solely in offices or similar non-hazardous places.
- Occupational Class 2** – Persons engaged in duties of supervisory nature or travelling outside of the office for business purposes with no exposure to hazardous conditions and not involved in any manual labour.
- Occupational Class 3** – Persons engaged in occasional or regular manual work not particularly hazardous in nature but involving the use of tools or light machinery.

Notes:

- Persons engaged in Class 3 occupation can opt to purchase Plans 1 and 2 only.
- Persons engaged in occupations with high risk or exposure to hazardous conditions are not covered under this Policy. For further information on this, please refer to the policy wordings.

(c) Cash Before Cover:

The Company must receive the premium due on or before the Premium Due Date. No Benefits will be payable for any claim that occurs during a period for which premium was not received.

(d) Claims:

- (i) The Company must be notified as soon as it is reasonably practical and in any event within 30 Days after the date of Accident or Sickness which leads to a claim.
- (ii) The Company must be provided with all reasonable and necessary evidence required by the Company to support a claim within 90 Days after the date of Accident or Sickness which leads to a claim.
- (iii) Failure to comply with (i) above may result in the Company'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 the Company is 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.
- (iv) In the event the Insured Person is a Child, all dealings in relation to any claim will be between the Insured Person's Parent and the Company.

(e) Number of policies:

Only one individual policy providing the same product underwritten by the Company is allowed. If more than one policy is held, the Company 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.

(f) Renewal:

You are eligible for an additional 20% increase of the Compensation for 'Accidental Death' and 'Permanent Disablement' Benefits on every Anniversary Date up to a maximum of 5 consecutive years if the policy is continuously renewed without interruption and the Policy remains Claims Free for all Insured Persons throughout the Policy Period.

Notes:

1. Refer to the terms and conditions under section 'Renewal Bonus' of this product in the policy wordings for further details on Renewal Bonus.
2. Renewal Bonus is not applicable to Parents.

6. Can I change the plan or category of my Policy?

You can change the Plan and/or Category of your Policy at the time of renewal only. However, change of Plan and/or Category is not allowed for policies covering any Insured Persons aged 75 years old and above.

7. What are the major exclusions under this policy?

1. Pre-Existing Condition or any complication arising from it, mental or nervous disorder, pregnancy or childbirth
2. Any Sickness, except for a Specified Infectious Disease covered under 'Medical Expenses Due To Specified Infectious Diseases' and 'Bereavement Benefit Due To Death From Specified Infectious Diseases' Benefits
3. Suicide or attempted suicide, any criminal or illegal act (including traffic offences) or being under the influence of alcohol or drugs
4. Any Insured Person engaging, practicing, training or participating in any professional sports, any extreme sports or activity that presents a high level of inherent danger
5. Any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers
6. HIV and/or any HIV-related illness including AIDS and/or any type of venereal disease
7. War, invasion, and rebellion

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

8. Can I cancel my policy?

You can cancel this Policy by giving 30 Days prior written notice to the Company or via email at the address provided below, provided there is no claim made on the Policy. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier date. Upon cancellation, you are entitled to a refund of premium based on the Short Period Scale. Please refer to the Policy for the Short Period Scale rates.

9. What do I need to do if there are changes to my contact personal details?

It is important that you inform the Company of any change in your life profile including your occupational and personal pursuits which would affect the risk profile.

10. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the Insurance info booklet on Personal Accident Insurance available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact the Company at:

AIG Malaysia Insurance Berhad,
Menara Worldwide,
198 Jalan Bukit Bintang,
55100, Kuala Lumpur,
Malaysia.

Telephone : 1800 88 8811
E-mail : AIGMYCare@aig.com

11. Other types of Personal Accident cover available

Please refer to the Company's website at: 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 insurance policy and contact the insurance company directly for more information.

You should read and understand the contract terms and discuss further with the agent or 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 Policy wordings, the Policyholder may contact the Company, or the Policyholder's agent, whichever applicable.

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.



AIG Malaysia Insurance Berhad (795492-W)

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55100 Kuala Lumpur
Malaysia

www.aig.my

This product brochure is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.my. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this product brochure.

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**Up-to-date as of March 2021.*

MyGuardian PA