



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up **SafeTrip**. Be sure to also read the general terms and conditions.

AIA General Berhad

[SafeTrip]

Date: 17 Oct 2024

1. What is this product about?

SafeTrip is a travel insurance product that provides compensation in the events of travel inconvenience, sickness, injury, accidental disability or death during your trip. In addition, there are three optional benefits available for International Plan which covers adventurous & winter sports, home contents and pet.

2. What are the covers/benefits provided?

This Policy covers:

No.	Benefits	Amount of Cover (RM), up to	
		International Plan	Domestic Plan
(A) Travel Inconvenience			
1	Travel Cancellation or Loss of Deposits • Cancellation for Any Reasons (CFAR)	20,000 1,000	5,000 -
2	Travel Curtailment	20,000	-
3	Travel Delay (RM100 for the first complete 3 hours, and RM200 for every 6 hours thereafter)	2,000	-
4	Baggage Delay (RM100 for the first complete 3 hours, and RM200 for every 6 hours thereafter)	2,000	-
5	Loss or Damage of Baggage and Personal Effects • Any one article limit • Portable Computers	5,000	1,000
		500 2,000	500 1,000
6	Travel Assistance Service	Included	-
(B) Medical (accidental bodily injury & sickness)			
7	Medical Expenses	200,000	100,000
8	Follow-up Treatment in Malaysia • Including follow-up alternative treatments by Acupuncturist, Chiropractor or Physiotherapist	20,000	-
		Up to two (2) sessions of alternative treatments	-
9	Emergency Medical Evacuation and Repatriation	Unlimited	-
10	Repatriation of Mortal Remains	Unlimited	-
(C) Personal Accident			
11	Accidental Death and Dismemberment	200,000	100,000
12	Double Indemnity on Public Conveyance	-	100,000
13	Double Indemnity on National Public Holidays	-	100,000
(D) Optional Benefits			
Rider 1	Sports Care – Adventurous & Winter Sports	Covered for Medical & Personal Accident	-
Rider 2	Home Care – Loss or Damage to Home Contents • Any one article limit	20,000	-
		500	-
Rider 3	Pet Care – (a) Veterinary Expenses (RM100 deductible per claim) (b) Daily Allowance for Pet Boarding (RM100 per day, up to 10 days)	1,000	-
		1,000	-

Note:

- This is a single trip policy. The duration of cover ranges from 1 day to a maximum of 90 consecutive days.
- Cancellation for Any Reasons – We will reimburse for 50% of the irrecoverable loss of travel fare and/or accommodation expenses paid in advance, provided that the cancellation must occur within 30 days and at least 72 hours before the date of trip commencement.

- Personal Accident – Please refer to the policy contract for the Schedule of Indemnities for Accidental Death and Dismemberment.
- Sports Care – Please refer to the policy contract for the full list of Adventurous & Winter Sports covered.
- Pet Care – Deductible is applicable, which is a fixed amount that Insured Person must first pay for each claim. We will reimburse the actual loss amount in excess of the deductible amount, up to the sum insured of the benefit.
- Please refer to the policy contract for further information on the benefits provided.

3. How much premium do I have to pay?

The total premiums payable varies depending on your choice of plan, duration of your trip, travel destination and number of persons covered within the same purchase order, subject to any fees/charges and the applicable tax imposed by the government of Malaysia at the prevailing rate.

Applicable to Basic Benefits (i.e. Section A to C)				
No. of Days	Premium (RM)			
	International Plan			Domestic Plan
Area of Coverage	Area 1	Area 2	Area 3	Malaysia
1	10.00	60.00	71.00	2.78 per day
2	21.00			
3	32.00			
4 – 5	44.00			
6 – 10	58.00	81.00	97.00	
11 – 20	82.00	121.00	144.00	
21 – 31	108.00	160.00	191.00	
Additional Week	26.00	38.00	44.00	

Applicable to Optional Benefits (i.e. Section D)										
No. of Days	Premium (RM)									Domestic Plan Malaysia
	International Plan									
Optional Benefits	Rider 1: Sports Care			Rider 2: Home Care			Rider 3: Pet Care			
Area	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	
1	3.00	17.00	20.00	5.00	5.00	5.00	4.00	4.00	4.00	
2	6.00			10.00	10.00	10.00	8.00	8.00	8.00	
3	9.00			15.00	15.00	15.00	12.00	12.00	12.00	
4 – 5	11.00			20.00	20.00	20.00	15.00	15.00	15.00	
6 – 10	15.00	23.00	27.00	27.00	27.00	27.00	20.00	20.00	20.00	
11 – 20	23.00	34.00	41.00	41.00	41.00	41.00	30.00	30.00	30.00	
21 – 31	31.00	45.00	54.00	54.00	54.00	54.00	40.00	40.00	40.00	
Additional Week	7.00	10.00	12.00	13.00	13.00	13.00	9.00	9.00	9.00	

No. of person per order*	Premium Discount per Person per Trip
5 and above	5%

*Order refers to a group of Insured Persons purchased the policies under the same transaction or order.

Note:

Area of Coverage	Description
Area 1	Australia, Brunei, Cambodia, China including Hong Kong and Macau (but excluding Inner Mongolia and Tibet), India, Indonesia, Japan, South Korea, Laos, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan-Province of China, Thailand, Vietnam only
Area 2	Worldwide excluding USA, Canada and Excluded Countries
Area 3	Worldwide excluding Excluded Countries
Excluded Countries	Afghanistan, Belarus, Crimea (including Sevastopol), Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, Liberia, Inner Mongolia, Outer Mongolia, Nepal, Tibet, North Korea, Russia, Somalia, Sudan, South Sudan, Syria, Ukraine, or Zimbabwe and all other sanctioned and war declared countries.
Domestic	Malaysia (including Sabah and Sarawak)

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

Type	Amount
Distribution Cost paid to intermediary <i>(included in the premium)</i>	25% of the premium (refer to Appendix 1 – Distribution Costs Table)
Applicable Government Tax <i>(for Domestic Plan only)</i>	The premiums amount payable is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate
Stamp Duty <i>(only applicable for policy with premium exceeding RM150)</i>	RM10 per policy

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

- **Duty of Disclosure** – Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal/Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal/Application Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal/Application Form (or when you applied for this insurance) is inaccurate or has changed.

- **Eligibility** –
 - Entry age (last birthday) for Insured Person is from age 30 days to 70 years old;
 - Malaysian, permanent resident of Malaysia, work permit holder, pass holder or otherwise legally employed and legally residing in Malaysia are eligible to apply;
 - Each Insured Person is only allowed to be covered with an in-force policy per trip at any point of time; and
 - The policy can only be purchased no longer than 180 days before the commencement date of your Trip.
- **Trip** – The duration for each Trip shall not exceed 90 consecutive days from the commencement date of the Trip.
 - **International Trip** – The return trip commencing from the time you leave your home or place of work in Malaysia or starts from the period of insurance as specified in the Policy Information Page (whichever is later) until the time you return, and ceases on whichever of the following occurs first:
 - the end of the period of insurance as specified in the Policy Information Page;
 - your arrival at your home or place of work (whichever is earlier) in Malaysia; or
 - 24 hours after your arrival in Malaysia (not applicable for Domestic Plan).
 - **Domestic Trip** – A trip within Malaysia to a destination beyond 50 kilometres from your home, excluding any daily commute to and from your place of work.
- **How do I make a claim?** – You need to complete the claim submission webpage within 30 days from the date of occurrence, which you can obtain the link from the email where you received your e-policy documents upon insurance coverage, or by contacting AIA Online Customer Service via WhatsApp at 019 629 9660 or email my.aiaonline@aia.com.

Note: The list is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this Policy.

6. What are the major exclusions under this policy?

- Pre-existing conditions;
- Suicide or intentional self-injury;
- Childbirth, pregnancy or miscarriage;
- Professional sports;
- Mental or nervous disorders;
- Use of drugs/ narcotics of any kind;
- Congenital defects;
- Any kind of disease or sickness or Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency (AIDS);

- Racing of any kind;
- Violation or attempt of violation of law;
- Insured Person serving in armed forces;
- War or warlike operations (whether war be declared or not).

Note: The list is non-exhaustive. Please refer to the policy contract for the full exclusions under this Policy.

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to us provided that you have not made a claim on the policy. Upon cancellation, you will be entitled to a refund of 85% of pro-rata premium equal to the unexpired period of insurance. Please refer to the policy contract for the terms and conditions of the cancellation clause.

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 contact details such as phone number, email address or home address.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on "Personal Accident Insurance", you can obtain a copy from www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:
AIA General Berhad 201001040438 (924363-W)
 Menara AIA,
 99 Jalan Ampang,
 50450 Kuala Lumpur.
 WhatsApp : 019 629 9660
 Email : my.aiaonline@aia.com

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

10. Other similar types of cover available

Please contact us for other similar types of plans that we offer.

IMPORTANT NOTE:

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 YOUR INTERMEDIARY OR AIA GENERAL BERHAD DIRECTLY FOR MORE INFORMATION.

THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. THE POLICY CONTRACT SHALL PREVAIL OVER THIS DOCUMENT.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA General Berhad or PIDM (visit www.pidm.gov.my).

This product is distributed through TNG Digital Sdn. Bhd. and is underwritten by AIA General Berhad. TNG Digital Sdn. Bhd. is a registered agent of AIA General Berhad.

The information provided in this disclosure sheet is valid as at 17 October 2024.

Appendix 1 – Distribution Costs Table

Distribution Costs paid to intermediary stated below are 25% of the premiums. This cost is included in the premium shown above.

Applicable to Basic Benefits (i.e. Section A to C)				
No. of Days	Premium (RM)			
	International Plan			Domestic Plan
Area of Coverage	Area 1	Area 2	Area 3	Malaysia
1	2.50	15.00	17.75	0.70 per day
2	5.25			
3	8.00			
4 – 5	11.00			
6 – 10	14.50	20.25	24.25	
11 – 20	20.50	30.25	36.00	
21 – 31	27.00	40.00	47.75	
Additional Week	6.50	9.50	11.00	

Applicable to Optional Benefits (i.e. Section D)										
No. of Days	Premium (RM)									Domestic Plan
	International Plan									
Optional Benefits	Rider 1: Sports Care			Rider 2: Home Care			Rider 3: Pet Care			Malaysia
Area	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	
1	0.75	4.25	5.00	1.25	1.25	1.25	1.00	1.00	1.00	-
2	1.50			2.50	2.50	2.50	2.00	2.00	2.00	
3	2.25			3.75	3.75	3.75	3.00	3.00	3.00	
4 – 5	2.75			5.00	5.00	5.00	3.75	3.75	3.75	
6 – 10	3.75	5.75	6.75	6.75	6.75	6.75	5.00	5.00	5.00	
11 – 20	5.75	8.50	10.25	10.25	10.25	10.25	7.50	7.50	7.50	
21 – 31	7.75	11.25	13.50	13.50	13.50	13.50	10.00	10.00	10.00	
Additional Week	1.75	2.50	3.00	3.25	3.25	3.25	2.25	2.25	2.25	