

**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: 28 April 2022

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, and Covid-19 during your trip.

2. What are the covers/benefits provided?

This Policy covers:

No.	Benefits	Amount of Cover (RM)	
		International Plan	Domestic Plan
(A) Travel Inconvenience			
1	Travel Cancellation or Loss of Deposits	10,000	5,000
2	Travel Curtailment	10,000	-
3	Travel Delay (<i>RM100 for every 6 consecutive hours</i>)	1,000	-
4	Baggage Delay (<i>RM100 for every 6 consecutive hours</i>)	1,000	-
5	Loss or Damage of Baggage and Personal Effects <ul style="list-style-type: none"> Any one article limit Portable Computers 	3,000	-
		500	
		2,000	
6	Travel Assistance Service	Included	-
(B) Medical*			
7	Medical Expenses	100,000	100,000
8	Follow-up Treatment in Malaysia	10,000	-
9	Emergency Evacuation and Repatriation	Unlimited	-
10	Repatriation of Mortal Remains	Unlimited	-
(C) Personal Accident			
11	Accidental Death and Dismemberment	100,000	100,000
12	Double Indemnity on Public Conveyance	-	100,000
13	Double Indemnity on National Public Holidays	-	100,000
(D) Covid-19			
14	Death due to Covid-19	20,000	10,000
15	Cash assistance upon hospitalisation due to diagnosed with Covid-19 (<i>up to maximum 10 days</i>)	100 per day	100 per day
16	Quarantine Allowance due to Covid-19 while overseas (<i>up to maximum 10 days</i>)	100 per day	-
(E) Optional Benefit			
17	Top-up Medical Expenses for Covid-19	150,000	-

This is a single trip policy. The duration of cover ranges from 1 day to a maximum of 90 consecutive days.

Note:

- Medical - for International Plan, it covers sickness, accidental bodily injury and Covid-19; whereas for Domestic Plan, it covers sickness and accidental bodily injury only.
- Personal Accident – please refer to the Schedule of Indemnities for death and dismemberment in the policy contract.
- Please refer to the policy contract for more 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 D)				
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	2.83 per day
2	20.00			
3	30.00			
4 – 5	41.00			
6 – 10	55.00	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 E)				
No. of Days	Premium (RM)			
	International Plan			Domestic Plan
Area of Coverage	Area 1	Area 2	Area 3	Malaysia
1	6.00	34.00	40.00	-
2	12.00			
3	18.00			
4 – 5	23.00			
6 – 10	31.00	46.00	55.00	
11 – 20	46.00	69.00	83.00	
21 – 31	62.00	92.00	110.00	
Additional Week	14.00	21.00	24.00	

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 (exc. Mongolia, Nepal and Tibet), Hong Kong, Macau, 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	Mongolia, Nepal and Tibet, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, North Korea, Somalia, Sudan, South Sudan, Crimea (including Sevastopol), Russia, Ukraine, Zimbabwe
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
Applicable Government Tax <i>(for Domestic Plan only)</i>	6% of premium
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 for Insured is from age 30 days to 70 years old;
 - Malaysian, permanent resident of Malaysia, work permit holder, pass holder or otherwise legally employed or legally residing in Malaysia are eligible to apply;
 - Each Insured 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 90 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;
- AIDS;
- Mental or nervous disorders;
- use of drugs/narcotics of any kind;
- Racing of any kind.

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. There shall be no refund of premium.

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", available at all our branches or 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

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.

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

The information provided in this disclosure sheet is valid as at 28 April 2022.