



## PRODUCT DISCLOSURE SHEET

**Read this Product Disclosure Sheet before you decide to purchase the Mobility Protect Plan. Be sure to also read the general terms and conditions.**

### Product: Mobility Protect by AXXESS

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

**Date Issued: 01<sup>st</sup> December 2024**

#### 1. What is this product about?

- (a) 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.
- (b) Coverage provided is within Malaysia and is valid during the Period of Insurance.
- (c) This cover is offered to a customer who holds an active Touch 'n Go card.

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

This Policy provides the following benefit under each Scope of Coverage:

- (a) Parking Protection
  - (i) Accidental Medical Reimbursement
  - (ii) Snatch Theft\*
  - (iii) Car Key Replacement – due to Accidental Damage and/or Theft\*
  - (iv) Vehicle Break-in\*
  - (v) Transportation Allowance – due to Accident resulting in Car being towed\*
- (b) Toll Road Protection
  - (i) Accidental Death and Permanent Disablement
  - (ii) Accidental Death and Permanent Disablement – during Public Holidays
  - (iii) Transportation Allowance – due to Accident resulting in Car being towed\*
  - (iv) Hotel Accommodation Allowance – due to Accident resulting in Car being towed\*
  - (v) Accidental Medical Reimbursement
  - (vi) Daily Hospital Income – Accident only
  - (vii) Damage to Tyres\*
- (c) Public Transport Protection
  - (i) Accidental Death and Permanent Disablement
  - (ii) Accidental Death and Permanent Disablement – during Public Holidays
  - (iii) Accidental Medical Reimbursement
  - (iv) Daily Hospital Income – Accident only
  - (v) Snatch Theft\*
  - (vi) Transportation Allowance – due to Accident in bus\*

*\* This Benefit is only payable once for each Insured Person in an annual policy or once in a 12-month period for a monthly policy, regardless of the number of incidents occurring under Section 2(a), 2(b) or 2(c) during the Period of Insurance.*

*Note: Please refer to the schedule of benefits which is attached in your Policy Wording for further details of the benefits.*

#### 3. When am I covered?

You must refer to your Policy Schedule to know when your policy starts.

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 your 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.

**4. How much premium do I have to pay?**

- (a) You will have to pay a premium of RM2.99 (excluding of service tax) for a monthly Policy or RM35.88 (excluding of service tax) for an annual Policy.
- (b) Premium is payable on a monthly or annual basis where applicable.
- (c) Please keep the proof of premium payment for any future reference.

**5. Who is the insurance intermediary/agent?**

Name: Perks Premier Sdn Bhd

Address: A-15-1, Block A, JayaOne 72A, Jalan Prof.Diraja Ungku Aziz, 46200 Petaling Jaya, Selangor.

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

Type	Amount
Commission paid to the insurance intermediary/agent (Included in the premium)	Monthly - 25% of premium or RM0.75 Annual – 25% of premium or RM8.97
Service Tax	8% of premium

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

**(a) Duty of disclosure:**

- (i) You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.
- (ii) You also have a duty to inform us of any change in the information given to us earlier before we issue the policy schedule 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 fully paid.

**(b) Claims:**

- (i) You must register your Touch 'n Go card so that you can retrieve your Touch 'n Go card transaction history for claims purpose (if any).
- (ii) All claims must be notified to the agent immediately after the event that could give rise to a claim.
- (iii) All claims evidence must be submitted to the agent within 7 days after the date of loss.
- (iv) All claims will be paid to you. In the event of death, claims will be paid to your nominee or estate.

**(c) Number of policies:**

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.

**(d) Age:**

- (i) The insured must be 18 to 75 years to qualify for cover.
- (ii) The age of an insured person is based on the age as of their last birthday.

**(e) Residency:**

To be eligible for cover under this Policy a:

- (i) Malaysian citizen;
- (ii) Malaysian permanent resident; or
- (iii) 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.



(f) **Renewal:**

- (i) For annual Policies, the renewable policy period will be 12 consecutive months from the Policy effective date unless otherwise notified in writing by us. For monthly Policies, the Policy is automatically renewed on a monthly basis subject to the terms and conditions of the policy and successful collection of Premium by us. Alternatively, we may elect to no longer renew this Policy due to underwriting reasons. In that event, we shall notify you in writing at least 30 days before their next renewal date.
- (ii) Premium rates are not guaranteed.
- (iii) Revision of premium at the time of renewal is based in the portfolio claim experience.
- (iv) A 30-day written notice will be provided to you prior to the change of premium.

**8. What are the major exclusions under this policy?**

The Insurance Company shall not pay under this Policy for any claim arising from, resulting in or in connection with:

- (a) the Parking Protection or Toll Road Protection cover under this Policy for any person other than the Insured Person who drives the Car. For avoidance of doubt, the Scope of Coverage is specific to the Insured Person only and there can be only one claimant per incident.
- (b) Any loss which cannot be supported by evidence that the incident has occurred during coverage period as provided in 'Part 3 – General Policy Definitions – Item 22. Period of Insurance' of the Policy.
- (c) The following persons while engaged in their occupation with high risk or exposure to hazardous conditions and/or related activities. 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 a Certificate Holder 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.
- (d) Any two-wheeler.
- (e) any Sickness;
- (f) Any car not registered in the Insured Person's name or any two-wheeler;
- (g) suicide or intentional self-inflicted injuries;
- (h) The Insured Person committing or attempting to commit any criminal or illegal act (including traffic offences).
- (i) drug-related accidents;
- (j) mental or nervous disorders;
- (k) any pre-existing conditions or any complication arising from it;
- (l) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);
- (m) driving or riding in any type of race using a motorized vehicle;
- (n) nuclear, chemical or biological materials;
- (o) war.

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

**9. Can I cancel my policy?**

- (a) You may cancel your policy by giving us 30 days written notice.

(i) **For Monthly Policy:**

The Insurance Company 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.

(ii) **For Annual Policy:**

On cancellation of the Policy:

1. If no claim has been made, the Insurance Company will refund the pro-rated premium for the remaining Period of Insurance to the Insured Person.
2. If a claim has been paid by the Insurance Company in the current Period of Insurance, no return premium will be paid.
3. If an incident has occurred that could give rise to a claim under this Policy, then no return premium will be considered until the Insurance Company and the Insured Person finalises the claim and subsequently, if the claim is paid, no return premium will be paid to the Insured Person.



**10. 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 which would affect the risk profile.

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

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad (200701037463)  
P O Box 11768  
50756, Kuala Lumpur

Phone : 1800 88 8811 / 603 2118 0188  
Fax : 603 2118 0288  
Email : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)

**12. Other types of Personal Accident cover available**

Please refer to our website at: [www.aig.my](http://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 CONTRACT TERMS AND DISCUSS FURTHER WITH THE INSURANCE 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 PRODUCT DISCLOSURE SHEET, THE INSURED PERSON MAY CONTACT THE INSURANCE COMPANY.**

**BY ACCEPTING THE POLICY CONTRACT, YOU ACKNOWLEDGE THAT THE KEY CONTRACT TERMS HAVE BEEN ADEQUATELY EXPLAINED BY THE AGENT OR INSURANCE 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.

The benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Bhd or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

The information provided in this disclosure sheet is valid as at 01<sup>st</sup> December 2024.