PRODUCT DISCLOSURE SHEET

Product: DiGi Personal Accident Plan

Date Issued:

Read this Product Disclosure Sheet carefully and be sure to also read the general policy terms and conditions.

1. What is this product about?
This product provides compensation in the event of disability or death caused by a sudden and unforeseen accident. Coverage provided is worldwide and is valid 24 hours a day.

2. Who can purchase this cover?
This cover can be purchased by any DiGi Telecommunications Sdn Bhd (“DiGi”) postpaid and prepaid subscribers for themselves and cover can be extended to include their spouse and/or children.

3. What are the covers/benefits provided?
Please refer to the Schedule of Benefits, which is attached in your policy contract.

Your coverage is renewed automatically upon payment of premium unless you cancel this policy by giving us a 30 days notice in writing. We will continue to provide cover under this policy for the remaining period for which the premium had been received and will terminate upon expiry of such period.

4. How much premium do I have to pay?
(a) Please refer to the premium printed to the Certificate Schedule attached to the policy.
(b) Premium is payable monthly.

5. What are the fees and charges that I have to pay?
Commission of 25% is payable and a one-time Stamping Duty of RM 10.00 is applicable.

6. What are some of the key terms and conditions that I should be aware of?
(a) Disclosure:
   (i) You must disclose all material facts (such as your age and occupation) which will affect the risk profile.
   (ii) Any misrepresentation of material facts (such as your age and occupation) or fraud which will affect the risk profile.
(b) Renewal:
   (i) Renewal of cover is at your consent until:
      *Non-payment of premium.
      *Cancellation at your request.
(c) Claims:
   (i) All claims must be notified to us within 30 days from the date of loss.
   (ii) All supporting documents proving the loss must be submitted 90 days from the date of loss.
   (iii) No claim will be admissible if notified after one year from 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.
   (v) Immediatly after admission of 100% liability for an admitted claim by us
(d) Number of policies: You can only be covered under 1 policy in respect of this insurance.
(e) Age:
   (i) You or your spouse must be 18 years and above and below the age of 76 to qualify for cover.
   (ii) Your children (if applicable) must be 1 year and above and up to 18 or 25 years, if they are financially dependent and is in full-time education.
   (iii) Your age will be based on the age as of your last birthday.

7. What are the major exclusions under this policy?
This policy does not cover death or injury caused by or to:
(a) Members of the armed forces and professional sportsmen.
(b) Suicide or intentional self inflicted injuries.
(c) During air travel unless as a fare paying passenger.
(d) Violation of law and any payment that would violate any government prohibition or regulation.
(e) All drug-related accidents.
(f) Mental or nervous disorders.
(g) Condition prior to the date you signed up where (not applicable to the bereavement benefit):
   • you are receiving treatment.
   • advise, treatment or diagnosis has been recommended.
   • symptoms are evident.
   • the condition is apparent.
(h) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV).
(i) Driving or riding in any type of race using a motorized vehicle.
(j) Nuclear, chemical or biological materials.

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8. Can I cancel my policy?
(a) You may cancel your policy by giving us a 30 days written notice. Your cover will continue for the duration which the premium had been received and will terminate upon expiry of such period.
(b) We can cancel this policy by giving you a 30 days written notice. Your cover will continue for the duration which the premium had been received and will terminate upon expiry of such period.

9. 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.

10. Where can I get further information?
Should you require additional information about this policy, please refer to the insuranceinfo 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 us at:
AIG Malaysia Insurance Berhad
Menara Worldwide
198, Jalan Bukit Bintang
55100 Kuala Lumpur
Telephone : 1 800 88 88 11
E-mail : AIGMYCare@aig.com

11. Other types of Personal Accident cover available
Please refer to our 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 DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is updated as at 1st January 2014.