



SINGAPORE AIRLINES TRAVEL INSURANCE

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet carefully before you decide to take out this Travel Insurance Plan. Be sure to also read the stipulated general terms and conditions of the policy. Singapore Airlines Travel Insurance is underwritten by AIG Malaysia Insurance Berhad (795492-W) ("AIG Malaysia").

1. What is Singapore Airlines Travel Insurance?

This policy provides compensation in the event of injuries, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for overseas trips.

Singapore Airlines Travel Insurance is exclusively made available at: www.singaporeair.com when you make your flight bookings online for travels made with Singapore Airlines which departs from Malaysia.

2. What are the benefits provided?

The benefits provided in this cover are:

Schedule of Benefit		International	Regional
Plan Type		(RM)	(RM)
A Medical Related Benefit			
1	Medical Expenses - Up To The Age of 70 Years: - Above The Age of 70 Years: <i>Deductible of RM200 for mountain sickness claim</i>	1,000,000 100,000	300,000 75,000
2	Medical Expenses in Malaysia - Up To The Age of 70 Years: - Above The Age of 70 Years: <i>Maximum days of treatment in Malaysia</i> <i>Subject to Medical Expenses Limit in A1</i>	50,000 25,000 7 days	10,000 10,000 7 days
3	Daily Hospital Income <i>(RM 250 for every complete day)</i> <i>Subject to Medical Expenses Limit in A1</i>	30,000	30,000
4	Emergency Medical Evacuation and Repatriation of Mortal Remains	Unlimited	Unlimited
5	Compassionate Visit	10,000	5,000
6	Child Guard	10,000	NIL
B Personal Accident Benefit			
1	Accidental Death & Permanent Disablement	300,000	200,000
C Travel Inconvenience & Other Travel Related Benefits			
1.1	Travel Cancellation	25,000	12,500
1.2	Travel Curtailment / Interruption	25,000	12,500
2	Flight Delay <i>(RM150 for every 6 consecutive hours of delay)</i>	3,000	3,000
3	Travel Misconnection <i>(RM200 for every 6 consecutive hours of delay)</i>	2,000	1,000
4	Baggage Delay <i>(RM200 for every 6 consecutive hours of delay)</i>	1,600	1,600

Schedule of Benefit Plan Type		International (RM)	Regional (RM)
C Travel Inconvenience & Other Travel Related Benefits			
5	Damage or Loss of baggage and/or Personal Effects		
	Baggage Damage (Per baggage):	250	250
	Loss of Baggage and/or Personal Effects: <i>Maximum limit for any one item is RM 500</i> <i>Maximum limit for laptop is RM 1,000</i>	10,000	2,500
6	Loss of Travel Document(s)	1,000	500
7	Loss of Money	3,000	1,000
8	Personal Liability	1,000,000	1,000,000
9	Home Inconvenience Allowance	3,000	1,000
10	Golf Insurance		
	(a) Loss or Damage to golf equipment - <i>Maximum limit for golf bag is RM 500</i> - <i>Maximum limit for golf club is RM 800</i> <i>Deductible of RM100 for loss or damage to golf equipment claim</i>	2,000	2,000
	(b) Hole-in-one expenses	500	500
D Trip Assistance Solutions			
1	24/7 Worldwide Travel Assistance	Included	
2	Doctor or Physician on Call	Included	
3	World Event Alert Services	Included	
4	Global Weather	Included	
5	Emergency Travel Services	Included	
6	Emergency Language Interpreter	Included	
7	Ambassador Services	Included	
8	Global Cash	Included	

Note: Please refer to the policy contract for the full details of coverage.

3. Does the policy cover COVID-19 benefits?

Yes, the policy covers the following COVID-19 benefits:

Benefit	Sum Insured									
Medical Expenses & Emergency Medical Evacuation & Repatriation of Mortal Remains	Up to RM 1,041,000									
Travel Cancellation	Up to limit stated in Schedule of Benefit above									
Travel Curtailment	Up to limit stated in Schedule of Benefit above									
Out-of-country COVID-19 Diagnosis Quarantine Allowance	<table border="1"> <thead> <tr> <th></th> <th colspan="2">Overseas quarantine Allowance</th> </tr> <tr> <th></th> <th>International</th> <th>Regional</th> </tr> </thead> <tbody> <tr> <td>Allowance per day</td> <td>RM 600</td> <td>RM 300</td> </tr> </tbody> </table>		Overseas quarantine Allowance			International	Regional	Allowance per day	RM 600	RM 300
	Overseas quarantine Allowance									
	International	Regional								
Allowance per day	RM 600	RM 300								

Note: Please refer to the policy contract (COVID-19 Endorsement) for the full details of the covered conditions and exclusions.

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

a) Premium varies depending on your destination and the duration of your trip as below:

Trip Duration	International (RM)	Regional (RM)
1-5 days	125.00	75.00
6-10 days	150.00	100.00
11- 20 days	200.00	125.00
21-31 days	250.00	150.00
Each Additional Week	63.00	38.00

b) Payment can be made using Visa or MasterCard credit cards through: www.singaporeair.com

5. **What are the fees and charges that I have to pay besides the premium above?**

(a) Stamp duty: MYR10.00 which is paid by Singapore Airlines;

(b) Service Tax (ST) 6% - is not applicable.

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

a) **Importance of disclosure:**

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 (where applicable).

You also have a duty to inform AIG Malaysia of any change in the information given to AIG Malaysia earlier before AIG Malaysia issues the policy schedule to you, before you 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) All claims must be notified to AIG Malaysia using the Claims Notification Form within 30 days from the date of loss. No claims will be admissible, if notified after 1 year from the date of loss;

(ii) All supporting documents must be submitted to AIG Malaysia within 90 days from the date of loss together with the Claims Notification Form;

(iii) A copy of the Claims Notification Form and Claims Checklist are available at: www.singaporeair.com;

(iv) The Claims Notification Form and supporting documents can be submitted by emailing AIG Malaysia at SIAMy@aig.com or by sending to AIG Malaysia's address as described in item 10 below.

c) **Number of policies:**

You are eligible to be covered under 1 policy by AIG Malaysia for each trip in respect of this insurance policy.

d) **Age to qualify for cover:**

(i) 30 days and above, no age limit.

(ii) All ages refer to the age as of your last birthday.

e) **Period of insurance:**

(i) Return trip: Each International/Regional return trip shall not exceed 180 consecutive days and commences upon first departing from Malaysia and terminates upon your first arrival to Malaysia.

(ii) One-way trip: Commences on the day you check-in for your first scheduled flight from Malaysia and terminates 5 days upon your arrival at the common carrier's station or terminal.

f) **Renewal & reinstatement of policy:**

No renewal and reinstatement requests are applicable for this insurance cover.

g) **Payment terms:**

The insurance shall not be effective unless the premium payable has been paid.

7. What are the major exclusions under this policy?

This policy does not cover death or injury caused by or to:

- a) Involvement in the following activities relating to:
 - (i) armed forces, peacekeeping forces and similar groups;
 - (ii) all manual work/s involving the use and testing of heavy machinery, explosives and/or hazardous materials;
 - (iii) semi-professional and professional sports or where a periodic income is received in relation to such sports;
 - (iv) racing involving motorized vehicles;
 - (v) any occupation unless it is solely administrative or management-related;
 - (vi) diving beyond 10 meters in depth; or
 - (vii) engagement of any avocational (including but not limited to extreme sports) activities without the proper conduct, guidance and supervision of a licensed operator
- b) Suicide or intentional self-inflicted injuries or an attempt to do so and deliberate or reckless exposure to danger;
- c) During air travel unless as a fare-paying passenger in a licensed private or commercial aircraft;
- d) Violation of law;
- e) Mental or nervous disorder.
- f) Any pre-existing conditions which would have been reasonably apparent to you in the 1-year period prior to policy effective date;
- g) Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- h) Nuclear, chemical or biological materials;
- i) War.
- j) any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in to, or through Cuba, Iran, Syria, North Korea or the Crimea region;
- k) This policy will not cover any claim, loss, injury, damage or liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea region
- l) Trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice.
- m) Failure to take reasonable precautions to avoid a claim under the policy following the warning of the Malaysian government or the government of your destination country through or by general mass media; and
- n) Any circumstances which you have been made aware of prior to the purchase of the policy.

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

8. Can I cancel my policy?

- a) We will give you a full premium refund if policy cancellation is in conjunction with the cancellation or rescheduling of your Singapore Airlines flight, provided you have not made a claim and you have not commenced your trip.
- b) Except for the circumstance described in (a), any cancellation initiated by you is not allowed and no refund of premium will be given once the policy has been purchased

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 contact details to ensure that all correspondences reach you in a timely manner. It is also important that you inform us of any changes to your life profile including your personal pursuits which would affect the risk profile of this policy.

10. Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Travel Insurance", available at all our branches or you can visit the following website: www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad
The Customer Care Department
Level 17 Menara Worldwide 198
Jalan Bukit Bintang
55100 Kuala Lumpur
Malaysia

Telephone: 1800 88 8811 or 03 2118 0188

E-mail: SIAMy@aig.com

11. Where can I get more information about other insurance products offered by AIG Malaysia?

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 PRODUCT DISCLOSURE SHEET IS UPDATED AS AT NOVEMBER 2020.