



## PRODUCT DISCLOSURE SHEET

**Master Policyholder: Bank Simpanan Nasional**

**Intermediary/agent: Bank Simpanan Nasional**

**Intermediary/agent address: 117, Jalan Ampang, P.O.Box 12498, 50450 Kuala Lumpur.**

### Dear Customer

**Date issued: 1 April 2026**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance. Other customers have read this PDS and found it helpful; You should read it too.

### 1. What is SmartHealth?

This product provides compensation in the event of accidental injury or illness as applicable. Coverage provided is worldwide and is valid for 24 hours. This cover is offered to the customers/members of the master policyholder for themselves, and coverage can be extended to include their legal spouse and/or children.

### 2. Know Your Coverage:

| As an Illustration, for a premium of <b>RM 46.00 (monthly, Plan 150)</b> for a 30-year-old individual, you will receive the following coverage:                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| This Policy covers                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | This Policy excludes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <ul style="list-style-type: none"> <li>• Daily Hospital Income (Accident &amp; Illness) – <b>RM150 per Day</b> (aggregate period: up to 180 Days)</li> <li>• Surgical Cash (per surgery – up to maximum of 2 surgeries per year) – <b>RM2,000 (Accident), RM1,000 (Illness)</b></li> <li>• Recovery Cash (Hospitalization above 15 consecutive days) – <b>RM3,000 (Accident), RM1,500 (Illness)</b></li> <li>• Medical Expenses Reimbursement (Accident only) – up to <b>RM 4,500</b></li> </ul> | <ul style="list-style-type: none"> <li>• Persons engaged in occupations with high risk or exposure to hazardous conditions. This would include but is not limited to the following occupations:               <ul style="list-style-type: none"> <li>(a) Military personnel including the armed forces, naval or air force service or operations; police, security personnel including any peace keeping forces; fire service;</li> <li>(b) Professional sports person when an insured person could or would earn income or remuneration from engaging in such sport.</li> <li>(c) Pilots or crew of any air or water vessel;</li> <li>(d) Off-shore work or activities including oil rig work;</li> <li>(e) Loggers and sawmill workers or workers using woodworking machinery; workers handling boilers, pressure vessels or crane operators, workers engaged in construction of dams, bridges, tunnels or underground work;</li> <li>(f) Miners and quarry workers;</li> <li>(g) Work that involves heavy machinery, explosives or hazardous materials or chemicals;</li> <li>(h) Fisherman, stevedores, stuntman, circus performers, jockey and racing drivers;</li> <li>(i) Window cleaners and steeplejacks; construction workers involved in heavy machinery; any manual works at heights exceeding 24 feet; or</li> <li>(j) Other occupations like those characterised above and which place the insured person at risk of injury necessitating specialist equipment (e.g., harness) or protective gear to keep them safe.</li> </ul> </li> <li>• Suicide or intentional self-inflicted injuries;</li> <li>• Violation of law and any payment that would violate any government prohibition or regulation.</li> <li>• Alcohol or drug-related accidents;</li> <li>• Mental or nervous disorders;</li> <li>• Any pre-existing condition or any complication arising from it;</li> <li>• Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);</li> <li>• Nuclear, chemical or biological materials; or war</li> </ul> <p><i>Please refer to the policy wordings for the full list of exclusions under this policy.</i></p> |
| By paying an additional premium/contribution, you can expand the coverage to include: <ul style="list-style-type: none"> <li>(a) Home Nursing (Accident only) maximum one visit per day – <b>RM100 per visit</b> (Aggregate Period: up to 10 Days)</li> <li>(b) In-Hospital doctor visit (Accident only) – <b>RM100 per day</b> (Aggregate Period: up to 10 Days)</li> </ul>                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Duration of cover is for one month. Your coverage is automatically renewed on a monthly basis upon payment of premium subject to the terms and conditions as stated in your policy contract unless you cancel this policy. Please keep the proof of premium payment for any future reference.                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |



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### 3. Know Your Obligations:

| For this personal accident insurance, you must pay* a premium of: |                             |
|-------------------------------------------------------------------|-----------------------------|
| Standard Cover                                                    | RM 46.00 (Monthly)          |
| Additional Cover                                                  | RM 5.00 (Monthly)           |
| Service Tax (8%)                                                  | RM 4.08                     |
| Total Premium you must pay                                        | RM 55.08                    |
| You also have to pay the following fees and charges               |                             |
| Commission (included in the premium stated)                       | RM 0.00 (0% of the premium) |
| Other Charges                                                     | RM 0.00                     |

Note: A stamp duty of RM10.00 is paid by the Master Policyholder.

\*The above premium, fees and charges are for illustrative purpose only based in the standard plan mentioned in point 2. above. The premium to be paid will vary depending on age band and you have to pay a higher premium as you reach a higher age band.

### 4. Other Key Terms:

- You must provide complete and accurate information at time of applying for this policy.
- It's important that you tell us if there is any change in the information for anyone named in the policy before the policy is issued, renewed or endorsed.
- You should let us know as soon as it is reasonably practical after the accident which leads to a claim.
- You must provide us with documents and any other evidence we may ask for to deal with your claim. You'll also have to follow the claims process set out in the policy document.
- Entry age for an adult under this policy is 18 to 60 years of age and renewable up to the age of 65 years of age. Entry age for a child (where applicable) is 30 days, up to 19 years or up to 23 years if the child is a full-time student.
- From time to time, AIG may vary premium payments for this policy due to underwriting reasons of which you will be notified in writing at least 30 days before the change is to take place.
- You are allowed to hold only one individual policy providing the same or similar benefits underwritten by AIG.

*Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of policy terms and conditions.*

### 5. Can I cancel my policy?

- You may cancel your policy by giving AIG 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period;
- AIG can cancel this policy by giving you 30 days written notice. Subject to your agreement, your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period.

If you have any questions or require assistance on your policy, you can



Call us at 1800 88 8811 or  
603 2118 0188



Visit us at  
[www.aig.my](http://www.aig.my)



Email us at  
[AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)



Please click [here](#) or scan the QR  
code for your policy documents

### 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 contract terms and discuss further with the company if there are any terms that you do not understand before accepting the policy contract. By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or 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)).