

## **FAQ – Student Assist**

### **Eligibility/Purchase**

#### **1. Am I eligible for the cover?**

If you are between 15 to 45 years old, who is enrolled and attending a registered and accredited education institution for higher learning, outside your home country, you are eligible.  
(for student who is above 15 years old and below 18 years old, parents and guardian shall enter into the contact of policy)

#### **2. Will I need to pay for medical fees incurred?**

For outpatient claim, you are required to pay first and submit your original medical bills to AIG for reimbursement later. On the other hand, for inpatient claim, you may call our 24 hours 7 days dedicated line: 603-27725633 for assistance.

#### **3. Can my parents/friends (other than students) buy Student Assist?**

They may purchase Travel Assist, which is meant for leisure travel. It is available in single trip or annual plan, for those who travels frequently.

#### **4. How do I pay for the insurance?**

Please fill in the direct debit form and we shall charge it to your credit card, you may also pay by cash.

#### **5. If I am traveling in 3 months time, do I only buy the insurance 3 months later?**

You can purchase now, your coverage will only commence upon your departure for study from Malaysia.

#### **6. Can I purchase the Optional Benefit only?**

No, it has to be purchased with the primary plan and additional premium is required.

#### **7. Can I purchase Student Assist after I depart from Malaysia for my studies?**

No. You must purchase the policy prior to departing from Malaysia

#### **8. I have purchased Student Assist Plan to further my study in Australia and my spouse will be following me over. Can Student Assist Plan cover her too?**

No, because there is no family cover provided in this plan.  
However, you can purchase our Travel Assist Global Travel Protection which can cover your spouse up to 210 days.

### **Coverage**

#### **9. When does coverage becomes effective?**

Your coverage starts 12 hours prior to your departure from Malaysia

#### **10. How long is the period of coverage?**

You can choose to be covered for 6 months, 1 yr, 2 yrs or 3 yrs  
(you can renew your policy if your coverage expires)

**11. If I courier/freight some personal belongings to the country of study before my departure, will those properties be covered in case of loss/damage?**

No, only luggage & personal effects that the Insured travels with (ie, accompanying luggage) will be covered.

**12. I am having high blood pressure. Can I be covered under this Insurance plan during my study period? Can I claim for medical/hospital and other related expenses if I need treatment while on my study period?**

No. We do not cover any pre-existing condition i.e. any illnesses or injury for which

- a. you have received or are receiving treatment; and
- b. medical advice, diagnosis, care or treatment has been recommended to you; or
- c. clear and distinct symptoms are or were evident; and
- d. the existence would have been apparent to a reasonable person in the circumstances. occurring within ninety (90) days period prior to the policy effective date.

**13. If during my break, I decide to come back to Malaysia, will I be able to seek for medical treatment in Malaysia for an illness or accident that occurred in Malaysia?**

Yes, you are only covered up to sixty (60) days from the time of arrival in Malaysia.

**14. I have decided to travel to another country for holidays during my semester break, am I covered?**

Yes, but you are only covered up to sixty (60) consecutive days outside the Country of Study

**15. Can I continue my medical treatment in Malaysia for injuries sustained overseas?**

Yes. You will be reimbursed for the Medically Necessary Expenses incurred up to sixty (60) days from the time of arrival in Malaysia.

**16. Are dental expenses covered?**

Dental expenses are covered as long as they are direct consequence of an accident.

**17. What does the Study Interruption benefit cover?**

This benefit reimburses the tuition fees which has already been paid for the remaining period of the term semester due to:

- a. hospitalization for fourteen (14) or more consecutive days, as a result of a Covered Condition; or
- b. Injury or Sickness certified by the Doctor, Physician or Surgeon as being life threatening and is highly likely to lead to death within twelve (12) consecutive months; or
- c. Emergency Medical Evacuation; or
- d. the death of an Immediate Family Member.

**18. In what circumstances am I entitled for the benefit under Felonious Assault?**

Felonious Assault covered under this policy must meet the following criteria:

- a. a result of Robbery or Snatch Theft; or
- b. a criminal act of violence which shall include but is not limited to Hijacking, assault, murder or civil disturbance; and
- c. inflicted upon the Insured by individuals other than:
  - i. the students of the Education Institution where the Insured is studying;
  - ii. the Insured's Immediate Family Member; or
  - iii. any individual who resides with the Insured on a permanent basis.

**19. If my father is sick & require hospitalisation in Malaysia, what benefits will I be entitled for?**

You will be covered under the Compassionate Visit benefit, provided that your father is hospitalized for five(5) or more consecutive days. We shall reimburse you the reasonable expenses incurred for your accommodation;  
communication;  
economy class travel fare and travel expenses at the place of loss; and  
meals.

**20. How do you define "Immediate Family Member"?**

Immediate Family Member shall refer to your legal spouse, biological/legally adopted/step child, biological/legally adopted/step parent, and their siblings, parents-in-law, grandparent, grandchild, sibling, sibling-in-law, niece or nephew.

**21. What do I do if I need emergency assistance services abroad?**

If you need emergency assistance services during your trip, these are the steps you need to follow:

1. Call 24-Hour travel assistance hotline at 603-2772 5633 \*  
\* For call collect service, you are required to contact the local Telecommunication Operator to connect you to 603-2772 5633
2. For verification purposes, please provide the following:
  - o Policy Number
  - o Name
  - o Identification Card / Passport Number
3. Inform them on the assistance needed

**Claim**

**22. Can I also claim under Personal Accident benefit if in the event of felonious assault?**

Yes.

**23. Can I claim lost of luggage, if it was left in my campus?**

No, if you have not taken all reasonable care and precaution to safeguard your property.

**24. Will I be covered if my belongings are pick-pocketed while studying overseas?**

No, because you did not take reasonable care and precautions for the safeguard and security of your belongings.

**25. Q: How I do claim while I'm overseas?**

Please fill in a duly completed Travel claim form that can be located in [www.aig.com.my](http://www.aig.com.my) and courier all your original receipts to your parents in Malaysia for them to submit the claim to us, or you can call our 24 hours by 7 days dedicated line: 603-27725633 (reverse charge call) to submit your documents within 30 days after an accident.

For home delivery, you may attention to :  
AIG Malaysia Insurance Berhad  
Customer Service  
Menara Worldwide, No. 198, Jalan Bukit Bintang, 55100 Kuala Lumpur  
Customer Care - Tel : 1800 8888 11 Fax : 03-2685 4896  
Email : AIGMYCare@aig.com