



TERMS AND CONDITIONS

AIG SMART AUTO ASSIST PROGRAM (“PROGRAM”)

This Program is provided by AIG Malaysia Insurance Berhad (Registration No. 200701037463 (795492-W)) (“**AIG**”) and is applicable to new and existing customers who renew or purchase the AIG Private Car insurance for a policy period of at least 1 year for a private passenger car (“**Named Vehicle**”), subject to terms and conditions (“**Term and Conditions**”) stated herein (“**Customers**”). AIG engages its appointed vendor Asia Assistance Network (M) Sdn Bhd (Registration No. 199801014431 (470560-A)) (“**AAN**”) to fulfill the Scope of Services of this Program. This Program will be governed by these Terms and Conditions and any breach of these Terms and Conditions may result in forfeiture of any of the Scope of Services listed herein at AIG’s absolute discretion.

SCOPE OF SERVICES

Service	Coverage Terms	Cost
24-hour customer service hotline	Hotline Number: 1-800-886-990 The customer representative from AAN will first need to verify that you are entitled to the services under this Program before arranging the required service.	Free of charge.
Breakdown Assistance	In the event of a car Breakdown of a Named Vehicle due to punctured tyre(s) and/or mechanical and/or electrical failure, the Customer can contact AAN’s 24-hour call centre for immediate assistance. AAN shall arrange for a mechanic to be sent to the site where the Named Vehicle has broken down or encountered an Accident to provide the Minor Roadside Repair service. In the case where a Minor Roadside Repair is not feasible, a tow truck will be arranged by AAN to be dispatched to the site to tow the Named Vehicle to the nearest Authorized Panel Workshop.	Free of charge – subject to limits set as per Customership Plan below.
Accident Assistance	In the event the Named Vehicle is involved in an Accident, the Customer can contact AAN’s 24-hour call centre for immediate assistance. AAN shall arrange for a tow truck to be dispatched to the site to tow the Named Vehicle to the nearest Authorized Panel Workshop.	Free of charge up to RM200 (per policy limit) . Excess cost will be borne by Customer.
Flood towing	In the event the Named Vehicle is trapped in a flood, AAN may, at its sole discretion as it deems fit, arrange for a tow truck to be dispatched to the site to tow the Named Vehicle to the nearest Authorized Panel Workshop.	Free of charge – subject to limits set as per Customership Plan below.



Minor Roadside Repair	In the event of a car Breakdown of a Named Vehicle due to punctured tyre(s) and/or mechanical and/or electrical failure, the Customer can contact AAN's 24-hour call centre for immediate assistance. AAN shall arrange for a mechanic to be sent to the site where the Named Vehicle has broken down or encountered an Accident which do not warrant towing of the Named Vehicle to the nearest Authorized Panel Workshop to provide the Minor Roadside Repair service. In the case where a Minor Roadside Repair is not feasible, a tow truck will be arranged by AAN to be dispatched to the site to tow the Named Vehicle to the nearest Authorized Panel Workshop. This service shall be made available by AAN in the event the Named Vehicle is immobilized at any place within the geographical areas of Peninsular Malaysia (excluding its islands save and except for Penang and Langkawi). In East Malaysia, such services shall only be made available at major towns and on the island of Labuan.	• The labour costs to conduct the Minor Roadside Repair is free of charge. • The cost of parts repaired or replaced is borne by the Customer. AIG or AAN shall not be responsible for any third party provider costs (including, but without limitation to the costs of spare parts, locksmith, batteries or petrol required during the performance of Minor Roadside Repair and/or the toll charges incurred during the towing of the Named Vehicle) and such costs shall be borne by the Customer, the payments to be settled directly by the Customer to the third party provider involved.
Cross-border* towing	This service can be arranged to tow a Named Vehicle through the borders* back into Malaysia. *Borders in this case refers to the international borders between Malaysia, Singapore, Brunei, and Thailand only.	Costs from the starting point where the Named Vehicle broke down outside Malaysia to the nearest border town in Malaysia are borne by Customer.
Concierge services	This service can be arranged at the Customer's request. Examples include Car Rental Referral, Taxi/transportation Assistance, Hotel Accommodation Arrangement, Courtesy Car, Locksmith Services and call transmission.	Borne by Customer.

“Authorized Panel Workshop” shall mean an entity approved by AIG to provide motor vehicle repair facilities as a result of an accident, or an entity approved by AIG or AAN to provide motor vehicle repair facilities for any incident not as a result of an accident, and includes any other entity which may be determined by AIG or AAN from time to time.



CUSTOMERSHIP PLAN

All existing and new customers under AIG Private Motor Car (depending on coverage) is entitled to the services under this Program, effective **1st November 2022**.

Please note that only the Customer or the Customer's Authorized driver are entitled to this scope of services under this Program. 'Representative' or 'on behalf' will not be accepted.

Type of AIG Private Car Insurance Policy Coverage	Breakdown Towing Plan	Accident Towing Plan
Comprehensive	Unlimited Towing Distance (with Flood Towing) to nearest Authorized Panel Workshop, or, an Authorized Panel Workshop of choice nearest to the policyholder's registered address in the policy.	Up to RM200 (per policy limit). Excess cost will be borne by Customer.
Third Party, Fire, and Theft	Up to RM150 (with Flood Towing). Excess cost will be borne by Customer.	

TERRITORIAL LIMITS

- 1) All of Malaysia, excluding islands.
- 2) Penang, Labuan, and Langkawi are the only islands covered.
- 3) Cross-border towing assistance is available from Singapore, Brunei, and Thailand only.

EXCLUSIONS

- 1) Services not organized directly by AIG or AAN.
- 2) Service outside the Territorial Limits stated.
- 3) Cost of repair or replacement of parts and components in the workshop or service centre.
- 4) Petrol, toll charges, parking fees, accommodation and telephone charges.
- 5) When the Named Vehicle does not have an engine or mechanical parts.
- 6) When the car keys are not available or locked inside the Named Vehicle.
- 7) When the reason for the towing is to transfer the Named Vehicle from one workshop to another workshop/ location. For clarity purposes, moving the Named Vehicle out from the workshop or service centre to another location for the Services does not exclude the Named Vehicle from this clause.
- 8) When the reason for the towing is to dispose the Named Vehicle.
- 9) When there is no valid road tax disc displayed on the Named Vehicle.
- 10) If AIG or AAN reasonably believes that the Named Vehicle is used for road rally raid/cross country rally, or driven on off-road conditions or activities or has been modified for participation in rally or racing, or if the Named Vehicle has been modified against government regulations.
- 11) Any illegal or unlawful act by the Customer such as but not limited to, the consumption of alcohol, drugs or prohibited or illegal substances as the case may be, or the use of the Named Vehicle for any unlawful or illegal purposes.
- 12) Towing or repair of any motorcycles and commercial Named Vehicles such as but not limited to lorries, trucks, wagons, taxis, e-hailing, car rental etc. The Company reserves the right to refuse assisting and towing of such Named Vehicles.
- 13) When special towing and/or special equipment (Baby Tyre/GoJak/Basement Towing) is required during the course of providing the towing services for the Named Vehicle which, at the discretion of AIG or AAN, are considered high risk and/or reasonably impracticable. For example when the Named Vehicle or tyre falls into drain or river.



- 14) When the Named Vehicle is on an unpaved road surface or on a road that is not a gazetted road of the road systems in Malaysia.
- 15) When the Named Vehicle can still be driven.
- 16) When the breakdown of the Named Vehicle is due to human negligence such as wrong fuels being pumped into the Named Vehicle.
- 17) When the Named Vehicle has requested to have a second towing for one same incident.
- 18) Requests to tow the Named Vehicle to a location which is not a workshop or service centre such as but not limited to: home, office, shopping centre or car rental company.
- 19) In the event the Authorized Panel Workshops or the first workshop are unable to assist in the repair or is closed at the time of towing, the Named Vehicle may at no additional costs be towed to a different workshop or location of the Customer's choice provided the Vehicle has not been unloaded and is still on the same tow truck. However, if the Named Vehicle has been unloaded and a second towing is required, the costs arising from the second towing shall be borne by the Customer.
- 20) When the Named Vehicle's registration plate number differs from that on the insurance policy record.
- 21) When the Named Vehicle has no valid registration number plate displayed.
- 22) Towing of the Named Vehicle for the purpose of regular services and/or other maintenance work.
- 23) Services due to catastrophe events or Acts of God such as events including but not limited to earthquake, windstorm, landslips.
- 24) Services for discovered stolen vehicle, burnt (not as a result of Accident) or abandoned vehicle. For clarity, abandoned vehicle includes where the vehicle is not used or left unattended or being kept in a non-roadworthy condition for more than one (1) month or where regular scheduled maintenance services or upkeep is not carried out within time.
- 25) Failure of the Customer to take reasonable precautions or to follow warnings of any intended strike, riot or civil commotion through or by general mass media.

Should you require additional information about the **Auto Assistance Program**, please contact us at:

- Telephone No: 1 800 8888 11
- Email: AIGMYCare@aig.com

IMPORTANT NOTE: AIG has the absolute discretion to change, amend, vary, delete or add to any of these Terms and Conditions and/or to terminate, suspend or cancel this Program at any time with or without prior notice. For the avoidance of doubt, the termination, suspension or cancellation of the Program shall not entitle the Customers to claim for compensation against AIG for any losses or damages suffered or incurred by the Customers as a direct or indirect result of the act of termination, suspension or cancellation of this Program.

The information provided in this document is reviewed and updated as at **31/10/2022**.