

AIG StaySurance Personal Accident Cover FAQ¹

This document is for general information only. For a detailed summary of what is covered or not covered under the AIG StaySurance Personal Accident Cover, please refer to the policy wording [here](#).

1) Who is eligible for this coverage?

Guests who are local residents, including work/residential pass holders, and who have booked and confirmed a room reservation with Shangri-La Hotels & Resorts (including redemption of Golden Circle points) will be automatically enrolled for the AIG StaySurance Personal Accident Cover offered by Shangri-La.

Kindly note that the coverage will only be applicable for guests who complete their stay with us. A pre-requisite prior to AIG assessing the StaySurance medical claims form would be the claimant has to be a registered/checked-in guest at the hotel.

2) Do I need to fill out any forms to receive this coverage?

No, this cover is automatically provided if you have booked and confirmed a room reservation with a participating Shangri-La Group property for eligible check-in dates (view here).

Kindly note that the coverage will only be applicable for guests who complete their stay with us. A pre-requisite prior to AIG assessing the StaySurance medical claims form would be the claimant has to be a registered/checked-in guest at the hotel.

3) What is the duration of the coverage?

The AIG StaySurance Personal Accident Cover commences at the earlier of:

- a) 06:00 a.m. on the check-in date; or
- b) upon check in to a participating Shangri-La Group Property.

The cover ends at the later of:

- a) 6:00 p.m. on the check-out date; or
- b) upon check out of a participating Shangri-La Group Property.

4) Can I pay an additional premium and seek an upgrade in coverage being provided under this policy?

No, there are no upgrades in coverage available under this policy.

5) What are the key benefits for AIG StaySurance Personal Accident Cover under this policy?

Key benefits for - AIG StaySurance Personal Accident cover include:

- a) Accidental Death and Permanent Disablement cover of up to a total of USD 50,000.
- b) Accident Medical Reimbursement cover of up to USD 500 per day.
- c) Daily Hospital Income cover due to accident or Specified Infectious Disease of USD 100 per day per hospitalized guest up to a maximum of 30 days
- d) Ambulance Cover of up to USD 500.

6) Can the benefits be claimed on top of any other existing insurance?

The benefits are payable on top of any other insurance plans except for Accident Medical Reimbursement Cover and Ambulance Cover.

7) Which infectious diseases are covered?

Infectious Diseases are:

- Coronavirus Disease 2019 (COVID-19)
- Ebola Virus Disease (EVD)
- Middle East Respiratory Syndrome Coronavirus Infection (MERS-CoV)
- Severe Acute Respiratory Syndrome (SARS)
- Dengue Fever or Dengue Hemorrhagic Fever
- Avian Influenza
- Malaria
- Chikungunya Fever
- Zika Virus Infection
- Yellow Fever

Hand, Foot & Mouth Disease is also covered under AIG StaySurance Personal Accident Cover.

(¹The insurance policy under which cover is provided is underwritten by insurance company subsidiaries, affiliates, or network partners of American International Group, Inc.)