



Extended Warranty & Electronic Protection

Policy Wording

If you purchased your policy **on or before** 11:59:59 p.m. (23:59:59), in Malaysia Time (MYT, GMT/UTC+08:00) on **13th June 2025**, please click [here](#) to view the policy wording.

If you purchase your policy **after** 11:59:59 p.m. (23:59:59), in Malaysia Time (MYT, GMT/UTC+08:00) on **13th June 2025**, please click [here](#) to view the policy wording.



Extended Warranty & Electronic Protection

Policy Wording (applicable until 13th June 2025)

WHEREAS **Peak3 (Malaysia) Sdn. Bhd. (the “Master Policyholder”)** has applied to **AIA General Berhad** for the insurance contract hereinafter contained and the **Member** has duly paid or agreed to pay the **Premium** as consideration for such benefits, or, where applicable, the **Master Policyholder** has duly paid or agreed to pay the **Premium** as consideration for such benefits to the **Member**.

NOW THIS **POLICY** WITNESSETH that in respect of the events occurring during the **Period of Insurance** and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this **Policy**), **We** will indemnify the **Member(s)** in accordance with the terms stated in the various sections of this **Policy**.

I. **DEFINITIONS**

Wherever the following words are used in this **Policy** or in the **Policy Schedule** they shall have the meanings given below.

Accident or Accidental means a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of loss or damage to the **Insured Product**, whichever applies. The said event includes but not limited to collision, drop and compression.

Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any persons or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Certificate of Cover is sent to the **Member** by the **Master Policyholder** where it details the benefits included in the service program(s) provided by the **Master Policyholder** to the **Member** through **Platform Partner**'s e-commerce platform, including the necessary information regarding the **Plan** such as **Insured Product**, **Sum Insured**, **Deductible**, **Premium** and **Period of Insurance**. It is issued to the **Member** after payment of the applicable **Premium** has been made, which payment shall be deemed proof of the insurance cover provided to the **Member's Insured Product** under this **Policy**.

Close Associate means any individual closely connected to the **Entity**, either socially or professionally.

Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

Computer Network means a group of **Computer Systems** and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange **Data**.



Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

- i. the use or operation of any **Computer System** or **Computer Network**;
- ii. the reduction in or loss of ability to use or operate any **Computer System, Computer Network** or **Data**;
- iii. access to, processing, transmission, storage or use of any **Data**;
- iv. inability to access, process, transmit, store or use any **Data**;
- v. any threat of or any hoax relating to points i, ii & iv above; and/or
- vi. any error or omission or accident in respect of any **Computer System, Computer Network** or **Data**.

Data means information used, accessed, processed, transmitted or stored by a **Computer System**.

Deductible means the first amount or percentage of losses that shall be borne by the **Member** for each claim before **We** pay. If the **Deductible** is 5%, the limit of claim payable by **Us** is up to the actual loss amount or **Sum Insured** whichever is lower, after the deduction of 5% deductible.

Endorsement means a written alteration to the terms, conditions and limitations of this **Policy**.

Entity means any individual, body, organisation, institution, establishment, operation that is:

- a) sanctioned, prohibited or restricted under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and/or any other applicable economic or trade sanction laws or regulations ("Sanctioned Entity"); or
- b) employed, employs, trades, or conducts business with a Sanctioned Entity in any manner whatsoever.

Insured Product(s) or **Product(s)** means brand new electrical or electronic product, device or appliance purchased from the **Platform Partner's** e-commerce platform that is covered by the **Plan**, as stated in the **Certificate of Cover**.

Limit of Liability means maximum amount **We** will pay in total of all claims in aggregate which may arise during the **Period of Insurance** up to and not exceeding the **Sum Insured** as stated in the **Certificate of Cover**.

Liquid Damage means fluid has entered the **Insured Product's** internal circuitry touch panel, sub-board, battery or the like by **Accidental** means, resulting in stoppage of their functions.

Master Policyholder, You or **Your** means the person or the entity effecting this **Policy** as indicated in the **Policy Schedule**.

Mechanical, Electrical or Electronic Breakdown means the breaking or burning out (electrical) of any parts of the **Insured Product** arising from mechanical, electrical or electronic defect causing sudden stoppage of their functions. This is only covered by 'Extended Warranty & Electronic Protection (Cash Program)' **Plan** and 'Extended Warranty & Electronic Protection (Repair and Replace)' **Plan**.

Member means the customer who has obtained the service program(s) provided by the **Master Policyholder** to the **Member** through **Platform Partner's** e-commerce platform inclusive of the



Plan covered by this **Policy**, for the **Insured Product** as the **Insured Product's** owner and get enrolled automatically as a member of the **Master Policyholder**.

Original Warranty refers to the original manufacturer's warranty, original supplier's warranty or original seller's warranty provided by the product manufacturer/ supplier/ seller of the **Insured Product** as detailed in the warranty card (if any), which forms part of the **Plan** if applicable.

Period of Insurance means the time period the **Member** is given coverage as stated in the **Certificate of Cover** on the **Insured Product** for which **Premium** has been paid to **Us**, or as stated in the **Policy Schedule** where **Certificate of Cover** is not applicable. This is the Service Period as stated in the Certificate of Cover.

Plan means any or all of the below insurance **Plans** obtained by the **Member** as part of the service programs provided by the **Master Policyholder** to the **Member** through **Platform Partner's** e-commerce platform, as stated in the **Certificate of Cover**:

- i. Gadget Protection (Repair and Replace)
- ii. Electronic Protection (Cash Program)
- iii. Electronic Protection (Repair and Replace)
- iv. Extended Warranty & Electronic Protection (Cash Program)
- v. Extended Warranty & Electronic Protection (Repair and Replace)

Platform Partner refers to ECart Services Malaysia Sdn. Bhd. (also known as "Lazada Malaysia") which is the e-commerce platform for the **Master Policyholder** to provide the service programs.

Policy means the contract of insurance between the **Master Policyholder** and **Us**, which comprises this policy wording, any information provided or declaration made by the **Master Policyholder**, the **Policy Schedule**, and any **Endorsements We** have issued varying the policy cover.

Policy Schedule means the document where the benefit and coverage details are stated. It is issued in favour of the **Master Policyholder** after the **Policy** application has been accepted by **Us**. **Policy Schedule** shall be read together with this **Policy** as one contract.

Premium means any amount **We** require the **Member** or the **Master Policyholder** (where applicable) to pay under this **Policy** and it is exclusive of any **Tax**.

Relative means spouse, partner, sibling, child, parent or parent of the spouse or partner of the **Entity**. Sibling, child, parent or parent of the spouse or partner includes both biological and non-biological relationship.

Robbery, Burglary or Theft means the unlawful appropriation of the **Insured Product** belonging to the **Member** without the **Member's** consent, whether force or violence is used or threatened or otherwise, with the intention of permanently depriving the **Member** of that **Insured Product**, where the **Member** is able to specifically identify such occurrence. **Burglary** and **Theft** shall also mean the unlawful appropriate of the **Insured Product** located in:

- a) the **Member's** place of residence which is fully locked with doors shut and all security systems activated (if the place of residency is equipped with security systems) at the time of the incident, and there is visible proof of forced entry; or
- b) the **Member's** motor vehicle which is fully locked with all windows shut at all time of the incident, and there is visible proof of forced entry.



Service Partner means the company that the **Master Policyholder** has appointed to provide services in respect of the coverage under this **Policy**, including but not limited to managing the process for the repair and replacement of the **Product** as requested by the **Master Policyholder**, after the claim assessment is being reviewed and approved by **Us**.

Sum Insured means the selling price (including applicable **Tax**, if any) of the **Insured Product** set by the registered seller of the **Platform Partner** at the purchase date of the **Insured Product**, excluding any promotions, rebates, discounts and/or vouchers. It refers to the Coverage Amount as stated in the **Certificate of Cover**.

Tax means any present or future, direct or indirect, tax including sales tax, service tax, any other tax of similar nature, levy, impost, duty, charge, fee, deduction or withholding of any nature, and any interest or penalties in respect thereof imposed by the Government of Malaysia.

Third Party means any person who bought over **Member's Insured Product** during the **Period of Insurance**.

Time Element Losses means business interruption, contingent business interruption or any other consequential losses.

We, Our and Us means AIA General Berhad.

II. **TERRITORIAL LIMITS**

For the avoidance of doubt, all coverage applies only to repairs, replacements and/or cash compensation of **Insured Product** performed within Malaysia and for the **Insured Product** purchased and used within Malaysia only.

III. **DATA REQUIRED BY US**

The **Master Policyholder** shall maintain a record with respect to each **Member** and **Insured Product** under this **Policy**, showing the amount of insurance, the date insurance becomes effective, the date insurance gets terminated, changes with dates noted, and other pertinent information as may be necessary to carry out the terms of this **Policy**.

The **Master Policyholder** shall facilitate to furnish **Us** with all information and proofs which **We** may reasonably require with regard to any matters pertaining to this **Policy**. All documents furnished to the **Master Policyholder** in connection with the insurance, and other records as may have a bearing on the insurance under this **Policy**, shall be open for inspection by **Us** at all reasonable times.

The **Master Policyholder** shall provide **Us** the details of each **Insured Product** to be insured under this **Policy** such as:

- **Member's Name** from the **Platform Partner's** e-commerce platform
- **Insured Product's Name**
- **Insured Product's ID**
- **Insured Product's Price**
- **Insured Product's category**
- **Insured Product's Brand**
- **Insured Product's Model**
- **Original Warranty period**



- Order number from the **Platform Partner**
- Order Completion Date

IV. BENEFITS

The table below sets out the benefits covered under this **Policy** coverage, according to the **Plan** obtained by the **Member** as part of the service programs provided by the **Master Policyholder** to the **Member** through **Platform Partner's** e-commerce platform:

Plan	Benefits	Deductible	Limit of Liability
A. Gadget Protection (Repair and Replace)	Repair due to Accidental damage and/or Liquid Damage of the Insured Product , or replacement if beyond economical repair (at Our option) or loss due to Robbery, Burglary or Theft .	<ul style="list-style-type: none"> • 5% of Deductible: repair or replacement of the Insured Product due to Accidental damage and/or Liquid Damage. • 10% of Deductible: replacement of the Insured Product due to Robbery, Burglary or Theft. 	Up to Sum Insured per Insured Product during Period of Insurance , and subject to the following: <ul style="list-style-type: none"> • Two (2) repairs; or • One (1) replacement; or • a combination of a repair and followed by a replacement.
B. Electronic Protection (Cash Program)	Cash compensation in the event of Accidental damage, Liquid Damage and/or Robbery, Burglary or Theft of the Insured Product .	No Deductible applies.	80% of the Sum Insured , and subject to one (1) claim per Insured Product during Period of Insurance .
C. Electronic Protection (Repair and Replace)	Repair due to Accidental damage and/or Liquid Damage of the Insured Product , or replacement if beyond economical repair (at Our option) or loss due to Robbery, Burglary or Theft .	<ul style="list-style-type: none"> • 5% of Deductible: repair or replacement of the Insured Product due to Accidental damage and/or Liquid Damage. • 10% of Deductible: replacement of the Insured Product due to Robbery, Burglary or Theft. 	Up to Sum Insured per Insured Product during Period of Insurance , and subject to the following: <ul style="list-style-type: none"> • Two (2) repairs; or • One (1) replacement; or • a combination of a repair and followed by a replacement.
D. Extended Warranty & Electronic Protection (Cash Program)	Cash compensation in the event of Accidental damage, Liquid Damage , Robbery, Burglary or Theft and/or Mechanical, Electrical or Electronic Breakdown of the Insured Product .	No Deductible applies.	80% of the Sum Insured , and subject to one (1) claim per Insured Product during Period of Insurance .
E. Extended Warranty & Electronic Protection (Repair and Replace)	Repair due to Accidental damage, Liquid Damage , and/or Mechanical, Electrical or Electronic Breakdown of the Insured Product , or replacement if beyond economical repair (at Our option) or loss due	<ul style="list-style-type: none"> • 5% of Deductible: repair or replacement of the Insured Product due to Accidental damage and/or Liquid Damage. • 10% of Deductible: replacement of the Insured Product due to 	Up to Sum Insured per Insured Product during Period of Insurance , and subject to the following: <ul style="list-style-type: none"> • Two (2) repairs; or • One (1) replacement; or



	to Robbery, Burglary or Theft .	Robbery, Burglary or Theft. <ul style="list-style-type: none"> • No Deductible: repair or replacement of the Insured Product due to Mechanical, Electrical or Electronic Breakdown. 	<ul style="list-style-type: none"> • a combination of a repair and followed by a replacement.
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A. Gadget Protection (Repair and Replace)

This **Plan** is applicable to the electrical product or device purchased and covered under the scope of the **Plan** unless otherwise specifically provided, as stated in the **Certificate of Cover**.

In the event of **Accidental** damage and/or **Liquid Damage** of the **Insured Product** during the **Period of Insurance**, the **Insured Product** will be repaired or replaced if beyond economical repair. In the event of **Insured Product** lost due to **Robbery, Burglary or Theft** during the **Period of Insurance**, the **Insured Product** will be replaced. The repair and replacement cost made to the **Insured Product** including any applicable expenses incurred by **Service Partner**, including but not limited to diagnostic, labor and transportation fees, shall not exceed the **Limit of Liability**. We have the right and option to either repair or replace the **Product** with another of like kind, quality and specifications.

Due to technological advances, the replaced **Insured Product** may be of a lower retail value than the faulty **Insured Product**. Replacement parts will be new, original or non-original manufacturer's parts that conform to factory specifications and shall be determined at **Our** sole discretion. This **Plan** does not cover damage due to the negligence, omission or default in the use or care of the **Insured Product** by the **Member**. For avoidance of doubt, replacement of the **Insured Product** will be the actual value of the **Insured Product** immediately before the occurrence of **Accidental** damage, **Liquid Damage**, and/or **Robbery, Burglary or Theft**, where such actual value to be calculated by deducting proper depreciation from the replacement value of the **Insured Product**.

In the event of a claim arising from **Robbery, Burglary or Theft**, the **Member** must report the **Robbery, Burglary or Theft** to the police within twenty-four (24) hours of becoming aware of the **Robbery, Burglary or Theft** and retain documentary evidence, such as police report, for use in support of the claim.

This **Plan** will commence from the effective date until the expiry date of the **Plan** as stated in the **Certificate of Cover**, of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**.

B. Electronic Protection (Cash Program)

This **Plan** is applicable to the electrical appliances purchased and covered under the scope of the **Plan** unless otherwise specifically provided, as stated in the **Certificate of Cover**. In the event of **Accidental** damage, **Liquid Damage** and/or **Robbery, Burglary or Theft** of the **Insured Product** during the **Period of Insurance**, the **Member** will be compensated by cash with 80% of the **Sum Insured** and shall not exceed the **Limit of Liability**.

In the event of a claim arising from **Robbery, Burglary or Theft**, the **Member** must report the **Robbery, Burglary or Theft** to the police within twenty-four (24) hours of becoming aware of



the **Robbery, Burglary or Theft** and retain documentary evidence, such as police report, for use in support of the claim.

This **Plan** will commence from the effective date until the expiry date of the **Plan** as stated in the **Certificate of Cover**, of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**.

C. Electronic Protection (Repair and Replace)

This **Plan** is applicable to the electrical appliances purchased and covered under the scope of the **Plan** unless otherwise specifically provided, as stated in the **Certificate of Cover**.

In the event of **Accidental** damage and/or **Liquid Damage** of the **Insured Product** during the **Period of Insurance**, the **Insured Product** will be repaired or replaced if beyond economical repair. In the event of **Insured Product** lost due to **Robbery, Burglary or Theft** during the **Period of Insurance**, the **Insured Product** will be replaced. The repair and replacement cost made to the **Insured Product** including any applicable expenses incurred by **Service Partner**, including but not limited to diagnostic, labor and transportation fees, shall not exceed the **Limit of Liability**. We have the right and option to either repair or replace the **Product** with another of like kind, quality and specifications.

Due to technological advances, the replaced **Insured Product** may be of a lower retail value than the faulty **Insured Product**. Replacement parts will be new, original or non-original manufacturer's parts that conform to factory specifications and shall be determined at **Our** sole discretion. This **Plan** does not cover damage due to the negligence, omission or default in the use or care of the **Insured Product** by the **Member**. For avoidance of doubt, replacement of the **Insured Product** will be the actual value of the **Insured Product** immediately before the occurrence of **Accidental** damage, **Liquid Damage** and/or **Robbery, Burglary or Theft**, where such actual value to be calculated by deducting proper depreciation from the replacement value of the **Insured Product**.

In the event of a claim arising from **Robbery, Burglary or Theft**, the **Member** must report the **Robbery, Burglary or Theft** to the police within twenty-four (24) hours of becoming aware of the **Robbery, Burglary or Theft** and retain documentary evidence, such as police report, for use in support of the claim.

This **Plan** will commence from the effective date until the expiry date of the **Plan** as stated in the **Certificate of Cover**, of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**.

D. Extended Warranty & Electronic Protection (Cash Program)

This **Plan** is applicable to the electrical appliances purchased and covered under the scope of the **Plan** unless otherwise specifically provided, as stated in the **Certificate of Cover**. In the event of **Mechanical, Electrical or Electronic Breakdown, Accidental** damage, **Liquid Damage**, and/or **Robbery, Burglary or Theft** of the **Insured Product** during the **Period of Insurance**, the **Member** will be compensated by cash with 80% of the **Sum Insured** and shall not exceed the **Limit of Liability**.

In the event of a claim arising from **Robbery, Burglary or Theft**, the **Member** must report the **Robbery, Burglary or Theft** to the police within twenty-four (24) hours of becoming aware of



the **Robbery, Burglary or Theft** and retain documentary evidence, such as police report, for use in support of the claim.

The coverage of electronic protection against **Accidental** damage, **Liquid Damage**, and/or **Robbery, Burglary or Theft** will commence from the effective date until the expiry date of the **Plan** as stated in the **Certificate of Cover**, of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**.

The coverage of extended warranty against **Mechanical, Electrical or Electronic Breakdown** will be effective immediately after the date of expiry of the **Original Warranty** period until the expiry of the **Plan** of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**. All claims made during a valid and in-force **Original Warranty** are not accepted by **Us**. For avoidance of doubt, in the event that the **Insured Product** does not have any **Original Warranty**, the coverage of extended warranty will commence immediately on the effective date as stated in the **Certificate of Cover**.

E. Extended Warranty & Electronic Protection (Repair and Replace)

This **Plan** is applicable to the electrical appliances purchased and covered under the scope of the **Plan** unless otherwise specifically provided, as stated in the **Certificate of Cover**.

In the event of **Mechanical, Electrical or Electronic Breakdown, Accidental** damage and/or **Liquid Damage** of the **Insured Product** during the **Period of Insurance**, the **Insured Product** will be repaired or replaced if beyond economical repair. In the event of **Insured Product** lost due to **Robbery, Burglary or Theft** during the **Period of Insurance**, the **Insured Product** will be replaced. The repair and replacement cost made to the **Insured Product** including any applicable expenses incurred by **Service Partner**, including but not limited to diagnostic, labor and transportation fees, shall not exceed the **Limit of Liability**. **We** have the right and option to either repair or replace the **Product** with another of like kind, quality and specifications.

Due to technological advances, the replaced **Insured Product** may be of a lower retail value than the faulty **Insured Product**. Replacement parts will be new, original or non-original manufacturer's parts that conform to factory specifications and shall be determined at **Our** sole discretion. This **Plan** does not cover damage due to the negligence, omission or default in the use or care of the **Insured Product** by the **Member**. For avoidance of doubt, replacement of the **Insured Product** will be the actual value of the **Insured Product** immediately before the occurrence of **Mechanical, Electrical or Electronic Breakdown, Accidental** damage, **Liquid Damage**, and/or **Robbery, Burglary or Theft**, where such actual value to be calculated by deducting proper depreciation from the replacement value of the **Insured Product**.

In the event of a claim arising from **Robbery, Burglary or Theft**, the **Member** must report the **Robbery, Burglary or Theft** to the police within twenty-four (24) hours of becoming aware of the **Robbery, Burglary or Theft** and retain documentary evidence, such as police report, for use in support of the claim.

The coverage of electronic protection against **Accidental** damage, **Liquid Damage**, and/or **Robbery, Burglary or Theft** will commence from the effective date until the expiry date of the **Plan** as stated in the **Certificate of Cover**, of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**.



The coverage of extended warranty against **Mechanical, Electrical or Electronic Breakdown** will be effective immediately after the date of expiry of the **Original Warranty** period until the expiry of the **Plan** of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**. All claims made during a valid and in-force **Original Warranty** are not accepted by **Us**. For avoidance of doubt, in the event that the **Insured Product** does not have any **Original Warranty**, the coverage of extended warranty will commence immediately on the effective date as stated in the **Certificate of Cover**.

GENERAL PROVISIONS WHICH APPLY TO THE WHOLE POLICY

1. GENERAL CONDITIONS

- a) **Service Partner** will perform the assessment of the faulty or damaged **Insured Product** and will arrange for its repair and/or replacement. The decision of **Service Partner** shall be final and conclusive with regards to any assessment and there shall be no right of appeal against such assessment.
- b) The **Member** must have indicated his/her choice of the **Plan** for the **Insured Product** purchased on the sales receipt/ tax invoice issued by the **Platform Partner** and have agreed to be bound by the terms and conditions relevant to the **Plan** chosen as set out in this **Policy**.
- c) The **Insured Product** must be a brand new electrical or electronic product, device or appliance purchased from the **Platform Partner's** e-commerce platform.
- d) The **Insured Product's Original Warranty** must be less than or equal to four (4) years;
- e) Subject to the terms, conditions and exclusions of this **Policy**, it is also a condition of this **Policy** before any claim for any benefits will be admitted that there must be a valid **Plan** between the **Member** and the **Master Policyholder**; and the **Member** has not breached any terms and conditions of the **Plan** which renders the **Plan** invalid.
- f) The ownership of 'Extended Warranty & Electronic Protection (Repair and Replace)' is allowed to be transferred to a **Third Party**, provided that the **Member** shall inform **Us** by providing a written notice within ten (10) days of the change of ownership. The **Plans** are not allowed to be transferred to another product.

2. GENERAL EXCLUSIONS

This **Policy** does not cover claims for loss or liability directly or indirectly caused by or arising from the following:

- a) **Insured Product(s)** that are still covered by the **Original Warranty**, repairer's warranty, or any other warranty still in effect;
- b) **Insured Product(s)'s Original Warranty** is more than four (4) years (not applicable to 'Gadget Protection (Repair and Replace)', 'Electronic Protection (Cash Program)', and 'Electronic Protection (Repair and Replace)');
- c) Non-operating and cosmetic defects, paint, color, or **Insured Product** finish, accessories used in or with the **Insured Product**, external cables and cords, or add-on options incorporated to the **Insured Product**, unless otherwise specifically covered by the **Policy**;
- d) Normal wear and tear of any kind;
- e) Deliberate damage by any party;
- f) Repairs performed by any unauthorized repairer;
- g) Damage due to abuse neglect, shock, improper use or storage of the **Insured Product**;
- h) Glass and lens, unless specifically covered by the **Policy**;
- i) Software (including operating system and any stored data) defects resulting directly from software installation and/ or removal, computer virus, virus prevention, and other peripherals;



- j) Hardware that has been added after the purchase of the original **Insured Product**;
- k) Consumables such as vacuum cleaner belts, toner, print or ink cartridges, bulbs, compact discs, digital tapes, etc.;
- l) All batteries (including regular non-chargeable batteries and rechargeable batteries), unless otherwise specifically covered by the **Policy**;
- m) External faults such as wiring, electrical connection or plumbing, piping, trunking, fitting, realigning of signal receivers (poor reception), and consequential loss of any kind
- n) Intentional physical damage and **Liquid Damage**;
- o) Failure caused by a voltage converter and/or applying incorrect voltage to the **Insured Product**;
- p) Any defects that are the subject of the manufacturer's recall;
- q) Failure to follow manufacturers' instructions on installation, operation or maintenance of the **Insured Product** and repairs to any items not affecting the function of the **Insured Product**;
- r) The **Member's** failure to comply with the manufacturer's recommendations on routine maintenance, inspection, cleaning, lubrication, external adjustments and any other instructions relating to the use and/or upkeep of the **Insured Product**;
- s) Shipping charges, damage charges, express service charges, transportation damage, removal, installation or reinstallation of the **Insured Product, Products** on loan during the repair process;
- t) Diagnostic fees where no defect has been found or noted;
- u) Defects and on-site service charges not covered by the **Original Warranty**, unless specifically covered in the **Plan**;
- v) Any loss or damage to the **Insured Product** resulting from fire or flood, howsoever caused;
- w) Any loss or damage to the **Insured Product** resulting from an **Act of Terrorism** and an act of God including without limitation, events such as earthquake, war, invasion, act of foreign enemy, hostilities or warlike operations, civil war, civil commotion;
- x) Any loss or damage due to corrosion, insect infestation, pet damage, misuse, neglect and abuse;
- y) Notwithstanding any provision of this agreement including any exclusion, extension or other provision included herein which would otherwise override a general exclusion, all losses, damage, resultant **Time Element Losses**, and costs in connection with or arising directly or indirectly from infectious and/or communicable disease is excluded; and
- z) Notwithstanding any provision to the contrary within this **Plan**, this **Plan** excludes any **Cyber Loss**.

In addition to the General Exclusions listed above, **We** will also not pay for loss or liability directly or indirectly caused by or arising from the following in respect to **Robbery, Burglary or Theft** :

- a) Loss due to any fraudulent, dishonest or criminal act by the **Member**, or by the persons known to the **Member** or **Member's** family members, whether acting alone or collusion with others;
- b) Loss directly or indirectly from:
 - (i) intentional or malicious acts or gross negligence or carelessness of the **Member**; or
 - (ii) mislaying, misplacing or mysterious disappearance of the **Insured Product**;
- c) Loss as a result of pick-pocketing;
- d) **Insured Product** is left unattended in a public place or a place to which the public had access at the time of the **Robbery, Burglary or Theft**;
- e) **Insured Product** is left unattended in a motor vehicle, unless the vehicle is locked, all the security systems are activated, all reasonable care has been taken to conceal the **Insured Product** in the locked boot or locked glove compartment and there is visible proof of forced entry;
- f) **Insured Product** is left on the roof, bonnet, boot or exterior part of a vehicle;



- g) **Insured Product** is left unattended in **Member's** place of residence which is unoccupied for more than ninety (90) days consecutively during the **Period of Insurance**;
- h) **Robbery, Burglary or Theft** is occurring at a school, while the **Insured Product** is in the possession of the **Member** under 18 years of age at the time of the **Robbery, Burglary or Theft**;
- i) **Insured Product** is lost arising from snatch theft whereby the **Member** is a pedestrian at a public walkway or in a public place outside his/her place of residence or place of work at the time of such act;
- j) **Robbery, Burglary or Theft** of the **Insured Product** not reported to police within twenty-four (24) hours of discovery.

3. LIMIT OF LIABILITY

We will not cover any direct or indirect loss or injury to a person or loss or damage to property or any incidental, contingent, special or consequential damages including, but not limited to, losses incurred due to any delay in rendering any services related to this **Policy**, losses incurred during the delivery process between **Our** authorized repairer and the **Member**, and/or loss of use during the period that the **Insured Product** is at **Our** authorized repairer and/or while awaiting replacement parts, even if the **Member** might have informed **Us** of the possibility of such loss or damage.

We will replace the **Insured Product** with one of like kind, quality and/or specification if the **Member** has obtained the **Plan** of 'Gadget Protection (Repair and Replace)', 'Electronic Protection (Repair and Replace)' or 'Extended Warranty & Electronic Protection (Repair and Replace)', and the **Insured Product** is not repairable or beyond economical repair or **Insured Product** is lost due to **Robbery, Burglary or Theft**.

The faulty **Insured Product** that is being replaced (the spoilt unit) shall become **Our** property. **We** reserve the right to pay the **Member** the original purchase price of the **Insured Product** if **We** are unable to give a replacement product that matches the quality and specifications of the faulty **Insured Product**.

We shall not be liable under the **Policy** if the **Member**:

- i. does not report the damage to **Us** or within 5 working days from the expiry of the **Period of Insurance**; unless the **Member** is prevented from doing so due to reasons outside his/her control and **We** shall review such request on case by case basis; and
- ii. does not submit the **Insured Product** to an authorized repairer arranged by **Service Partner** for assessment or repair before the expiry of the **Period of Insurance**.

Our liability for any one **Insured Product** shall not exceed the **Limit of Liability** for each **Plan**.

4. COMMUNICATION

All communication to **Us** must be in writing. **Endorsement** to this **Policy** must be issued and signed by **Us**.

5. MODIFICATIONS

No change in this **Policy** shall be valid unless approved by **Us** and evidenced by **Endorsement**.



6. RENEWAL

This **Policy** shall be in force until the end of **Period of Insurance** as stated in the **Policy Schedule**, and may be renewed for further consecutive periods by the payment of **Premium** at **Our Premium** rate in force at the time of renewal. **We** reserve the right not to renew, or revise or adjust the **Premium** according to **Our** applicable **Premium** rate at the time of such renewal. **We** shall inform **You** in writing, and subject to **Your** agreement, of any revision or adjustment upon such renewal.

A copy of **Your** previous application form will be enclosed with the renewal notice or attached with the original **Policy**. Please read **Your** previous application form and take reasonable care in confirming whether the information provided in **Your** previous application form has changed. **You** must tell **Us** if any of the information in **Your** previous application form changes. If **You** are unsure whether a change will affect **Your Policy** cover, please ask **Us**.

7. TERMINATION OF COVERAGE

The coverage for the **Plan** will terminate if any of the following events occur:

- (i) upon the date the **Policy** is terminated or cancelled;
- (ii) upon expiry of the term of the **Certificate of Cover**;
- (iii) when the **Member** has made one (1) claim (applicable to 'Electronic Protection (Cash Program)' or 'Extended Warranty & Electronic Protection (Cash Program)');
- (iv) when the **Member** has made a claim(s) up to the **Limit of Liability**, subject to the following:
 - a. two (2) repair claims; or
 - b. one (1) replacement claim; or
 - c. one (1) repair claim followed by one (1) replacement claim; (applicable to 'Gadget Protection (Repair and Replace)', 'Electronic Protection (Repair and Replace)' or 'Extended Warranty & Electronic Protection (Repair and Replace)');
- (v) There has been unauthorised modification(s) to the **Insured Product**, the serial number of the **Insured Product** has been altered without authorization and repairs to the **Insured Product** performed by a non-authorized repairer; or
- (vi) when the **Insured Product** is beyond replacement, **We** have paid the **Member** the original purchase price of the **Insured Product**.

8. INTERPRETATION

This document and the **Policy Schedule**, **Endorsements**, memoranda and any other information furnished by the **Master Policyholder** shall be read together as one **Policy** and any word or expression to which a specific meaning has been attached in any part of the **Policy** shall bear such meaning wherever it may appear.

9. CONDITIONS PRECEDENT TO LIABILITY

- a. The due observance and fulfilment of the terms, provisions, conditions and **Endorsements** of this **Policy** by the **Master Policyholder** insofar as they relate to anything to be done or complied with by them and the truth of the statements and answers in the proposal and/or declaration and/or any other information furnished by the **Master Policyholder** shall be conditions precedent to any liability of **Us** making any payment under this **Policy**; and
- b. The validity of this **Policy** is on the condition that, for the same risk insured, the **Master Policyholder** has never had any insurance terminated because of non-payment of **Premium** in the last 12 months before the start of this **Policy**, failing which, the **Master Policyholder**



must provide **Us** with a written confirmation from the previous insurer that the **Master Policyholder** has fully paid all outstanding **Premium** under the previous policy before the start of this **Policy**.

10. PREMIUM PAYMENT WARRANTY

We (or **Our** intermediary) must receive the full **Premium** due from the **Master Policyholder** within sixty (60) days from the (i) start date of the **Policy** or renewal **Policy** (shown in the **Policy Schedule**), or (ii) effective date of each **Endorsement** issued under the **Policy** or renewal **Policy**, or (iii) effective date of each **Certificate of Cover** issued to **Member** containing **Plan(s)** under the **Policy**, failing which, cover is automatically terminated after the 60-day period.

The termination of cover shall not affect the **Member's** right to claim for an event covered by the **Policy** that has taken place during the 60-day period on the condition that the **Member** or **Master Policyholder** (where applicable) pays a pro-rata **Premium** for the 60-day period where the risk is insured under the **Policy**.

11. PAYING BENEFITS

We will pay the benefits listed in this **Policy** only if the **Master Policyholder** and **Member** have met General Provision 10 – Premium Payment Warranty.

For 'Gadget Protection (Repair and Replace)', 'Electronic Protection (Repair and Replace)' or 'Extended Warranty & Electronic Protection (Repair and Replace)', **We** will pay all benefits on repair and replacement of **Insured Product** under this **Policy** to the **Service Partner** based on the terms and conditions of the **Plan**.

For 'Electronic Protection (Cash Program)' and 'Extended Warranty & Electronic Protection (Cash Program)', all indemnities provided in the **Policy** for loss or damage shall be paid to the **Member** after receipt and approval of due proof of loss or damage by **Us**, based on the terms and conditions of the **Plan**.

When **We** pay the benefits as described above, **We** will have no further legal responsibility to the **Member** under this **Plan** for the claim. Despite anything **We** have said to the contrary, **We** will not pay any claim if the laws of Malaysia prevent **Us** from doing so.

12. PROGRAM REVIEW CLAUSE

If at any time during the **Period of Insurance** the Program Review threshold as stated in the **Policy Schedule** is exceeded, **We** reserve the right to make any necessary amendments to the **Policy** which includes but not limited to premium rate adjustments, revisions in terms and conditions and change in benefits. Such amendments are subject to **Your** agreement and **We** shall inform **You** of such amendments in writing.

13. CURRENCY & INTEREST

All dollar amounts shown in the **Policy** and **Policy Schedule** are shown in Malaysian Ringgit (MYR). **We** will not pay interest under this **Policy**.



14. FORFEITURE

If **We** are made aware that any repair or replacement request made by the **Member** is fraudulent or if any fraudulent means or devices are used by the **Member** or anyone acting on his behalf to obtain any benefit under this **Policy**, **We** reserve the right to have the benefits to the **Member** under this **Policy** forfeited.

15. CANCELLATION

- a. This **Policy** may be cancelled at any time where the **Master Policyholder** shall give **Us** ninety (90) days' notice in writing after which no new **Member** will be enrolled and declared. The **Policy** may also be reasonably cancelled by **Us** giving ninety (90) days' notice to the **Master Policyholder**.
- b. The **Plan** may be reasonably cancelled by **Us** at any time and will refund **Member** with pro-rata **Premium** equal to the unexpired **Period of Insurance**. If the **Plan** is cancelled by **Us** due to **Insured Product** not within the **Policy's** coverage terms or the like, immediate notice will be given to the **Member** upon such cancellation and **Premium** shall be fully refunded to the **Member**. If the **Premium** is paid by the **Master Policyholder**, any refund in **Premium** due to cancellation by **Us** shall be paid to the **Master Policyholder** and the **Member** is not entitled to any refund.
- c. The **Plan** may be cancelled at any time on **Member's** request by giving **Us** notice in writing, where the **Member** is entitled to a refund of **Premium** based on the Short Period Rate Table. If the **Premium** is paid by the **Master Policyholder**, any refund in **Premium** due to cancellation on **Member's** request shall be paid to the **Master Policyholder** and the **Member** is not entitled to any refund.

Short Period Rate Table

Period from effective date of coverage, but not exceeding	Percentage of Premium to be refunded
30 days	100%
61 days	70%
92 days	60%
122 days	50%
153 days	40%
183 days	30%
214 days	25%
244 days	20%
275 days	15%
305 days	10%
336 days	5%
Period exceeding 336 days	No refund

- d. Cancellation refund is not applicable if there has been any claim prior to the cancellation.



16. CLAIMS PROCEDURE

- a. The **Member** shall give notice thereof to **Us** in writing and shall within fourteen (14) days or such further time as **We** may in writing allow, deliver to **Us** a claim in writing with all particular and details of the **Insured Product** affected and the amount of the loss or damage thereto respectively.
- b. No repairs may be undertaken or commenced under the terms of this **Policy** without the prior approval from **Us**. All claims must be supported with the relevant documentations. **We** reserve the right to examine the **Insured Product** and subject it to independent assessment. The result of the assessment will determine **Our** insure liability subject to the **Limit of Liability** of the **Policy**.
- c. **Member** shall provide the following details and supporting documents for each claim:
 - (i) Copy of Malaysian Identity Card with front and back (for Malaysian) or Passport (for non-Malaysian);
 - (ii) Copy of **Original Warranty** card (if applicable);
 - (iii) Proof of order purchased (such as receipt or screenshot from **Platform Partner**);
 - (iv) Picture or video of damaged **Insured Product** with serial number; and
 - (v) Police report made within 24 hours (only applicable to **Robbery, Burglary or Theft**).
- d. Repair work must take place at the authorised repairer agreed by **Us**.
- e. **We** reserve the right not to carry out work under the terms of this **Policy** if any of the conditions specified has not been complied.

17. LIMITATION OF TIME BRINGING SUIT

No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of this **Policy**. No such action shall be brought after the expiration of six (6) years after the time written proof of loss is required to be furnished.

18. MEMBER'S DUTY AND RESPONSIBILITY

In the event of any occurrence which might give rise to a claim under this **Policy**, the **Member** shall:

1. Take all reasonable steps within his/ her power to minimize the extend of the loss or damage;
2. Preserve the parts affected and make them available for inspection by **Our** representative or surveyor; and
3. Furnish all such information and documentary evidence to **Us**, which **We** may require.

19. SUBROGATION OF RIGHTS

The **Member** and the **Master Policyholder**, shall at **Our** expense, do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by **Us** for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which **We** shall be or would become entitled or become necessary or required before or after his indemnification.



20. ARBITRATION

In the event of any dispute or difference between the parties, the dispute or difference shall be then referred to and resolved by arbitration in Malaysia in accordance with the Arbitration Rules of the Asian International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference into this clause. The tribunal shall consist of 1 arbitrator to be appointed by the Director of the Asian International Arbitration Centre and the official language of the arbitration shall be English.

Where any dispute or difference is by this condition to be referred to arbitration the making of an award shall be condition precedent to any right of action against **Us**.

Unless any such action or suit be commenced within six (6) months of the making of an award **We** shall not be liable to make any payment in excess of the amount of the award.

21. REGULATORY IMPOSED TAX, CHARGES, FEES ETC

The **Premium** to be paid by the **Member** or the **Master Policyholder** (where applicable) to **Us** under this **Policy** is exclusive of any **Tax**. In the event **We** are required by any applicable law to remit any **Tax** on the **Premium**, **We** shall calculate and collect from the **Member** or the **Master Policyholder** (where applicable) any amount paid or payable under this **Policy** on account of such **Tax**. Such amount as calculated by **Us**, shall be paid by the **Member** or the **Master Policyholder** (where applicable) as additional to and without any deduction or set-off from the **Premium** payable under this **Policy** to **Us**.

22. SANCTION LIMITATION AND EXCLUSION CLAUSE

- (a) **We** shall not provide cover for any risk and/or activity and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and /or any other economic or trade sanction applicable laws or regulations.
- (b) **We** shall not provide cover for any risk and/or activity and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit is for and/or to any **Entity** and/or **Relative/Close Associate** of any **Entity**.
- (c) To the extent that the restrictions under Clause 22 apply, **We** may terminate this **Policy** with immediate effect and shall not thereafter be required to transact any business with **You** in connection with this **Policy**, including but not limited to, making or receiving any payments under this **Policy**. **We** shall inform **You** in writing for the reason of such termination.

23. DUTY OF DISCLOSURE (CONSUMER INSURANCE CONTRACT)

Where **You** have applied for this insurance wholly for purposes unrelated to **Your** trade, business or profession, **You** have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form (or when **You** applied for this insurance) that is **You** should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of the contract of insurance, refusal or



reduction of the claim(s), change of terms or termination of the contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. **You** are also required to disclose any other matter that **You** know to be relevant to **Our** decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell **Us** immediately if at any time after the contract of insurance has been entered into, varied or renewed with **Us** any of the information given in the application (or when **You** applied for this insurance) is inaccurate or has changed.

24. A DUTY TO COMPLY WITH THE CONDITION

We will only be liable to make any payment under this **Policy** if the **Member** have at all times complied with the terms, provisions, conditions and **Endorsement** of this **Policy**.

25. GOVERNING LAW

This **Policy** shall be governed by the laws of Malaysia and the Courts of Malaysia shall have the exclusive jurisdiction in respect of any claims arising out of or in relation to this **Policy**.

26. MISREPRESENTATION/ FRAUD

We may void this **Policy** and refuse all claims made in any of the following cases:

- (a) If any claim made shall be fraudulent or exaggerated; or
- (b) If any false declaration or statement shall be made in support of any claim, however, if the misrepresentation was careless or innocent, **We** reserve the right to:
 - (i) void this **Policy** and refuse all claims, in which case **We** shall return the **Premiums** paid without interest. This payment shall be a complete and valid discharge of any liability under this **Policy**; or
 - (ii) take any necessary remedies in accordance with the Financial Services Act 2013.

27. COMPLAINT PROCEDURES

We believe **You** deserve a courteous, fair and prompt service. If there is any circumstance when **Our** service does not meet **Your** expectations, please contact **Us** using the appropriate contact details below and provide the Policy Number/Claim Number and **Member's** Name:

1. Firstly with the department or person **You** dealt with **Us** on how **You** would like the problem to be solved.
2. Secondly if the problem is not solved to **Your** satisfaction, then make a formal written complaint to the Customer Care Unit at:

Menara AIA, 99 Jalan Ampang
50450 Kuala Lumpur
P.O. Box 10140
50704 Kuala Lumpur
Careline: 1300 88 1899
Tel : 03-2056 1111
Email : my.complaint@aia.com
Website: AIA.COM.MY

We will acknowledge the complaints via email within five (5) working days, and complaints via



correspondences within ten (10) working days, and keep **You** informed of the progress. **We** will do the best to resolve the matter to **Your** satisfaction within fourteen (14) working days or such time period needed, in complex cases, which **We** will keep **You** informed.

3. Thirdly, if there are disputes on **Our** final decision relating to this **Policy** involving the amounts below RM250,000 and subject to the Financial Markets Ombudsman Service (FMOS) jurisdiction which is available at www.fmos.org.my, **You** may refer the dispute to FMOS at the address stated below to resolve the dispute within six (6) months from the date of **Our** final decision.

Chief Executive Officer
Financial Markets Ombudsman Services [Reg. No: 200401025885]
(Formerly known as Ombudsman for Financial Services)
Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel: 03-2272 2811
Website: www.fmos.org.my

If the dispute exceeds RM250,000 or if it does not come within FMOS's jurisdiction, **You** or **Member** may refer to Bank Negara Malaysia for further enquiries at the following address:

BNMLINK
Jabatan Komunikasi Korporat
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel: 1-300-88-5465
Fax: 03-2174 1515
Enquiries & Complaints Webpage: bnm.gov.my/BNMLINK

28. PERSONAL DATA PROTECTION ACT 2010

By giving personal information **You** give **Us** permission and **You** shall also obtain the **Member's** consent to give **Us** permission for its use as described below:-

- I. To process **Yours** and **Member's** personal data with the intention of entering into the contract of insurance.
- II. **You** and **Member** consent and allow **Us** to retain the data and share the data with **Our** service provider namely:
 - a. Registered licensed adjuster;
 - b. Solicitors, and any other professional body(ies) for the purpose of fulfillment of the insurance contract;
 - c. Insurer and reinsurer; and
 - d. ISM Insurance Services Malaysia Berhad.
- III. Data Subject (Member) should be informed of his/her rights to obtain access to and to request correction of his/her personal data.

Notice

In accordance to the provision of the Personal Data Protection Act 2010, **You** and/or **Member** may contact **Us** for the details of **Your** and **Member's** personal data. Such information will only be



granted after verification. **You** and/or **Member** may update/correct the data by providing in writing to **Us** the request for change.



Extended Warranty & Electronic Protection

Policy Wording (applicable after 13th June 2025)

WHEREAS **Peak3 (Malaysia) Sdn. Bhd. (the “Master Policyholder”)** has applied to **AIA General Berhad** for the insurance contract hereinafter contained and the **Member** has duly paid or agreed to pay the **Premium** as consideration for such benefits, or, where applicable, the **Master Policyholder** has duly paid or agreed to pay the **Premium** as consideration for such benefits to the **Member**.

NOW THIS **POLICY** WITNESSETH that in respect of the events occurring during the **Period of Insurance** and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this **Policy**), **We** will indemnify the **Member(s)** in accordance with the terms stated in the various sections of this **Policy**.

I. DEFINITIONS

Wherever the following words are used in this **Policy** or in the **Policy Schedule** they shall have the meanings given below.

Accident or Accidental means a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of loss or damage to the **Insured Product**, whichever applies. The said event includes but not limited to collision, drop and compression.

Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any persons or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Certificate of Cover is sent to the **Member** by the **Master Policyholder** where it details the benefits included in the service program(s) provided by the **Master Policyholder** to the **Member** through **Platform Partner**'s e-commerce platform, including the necessary information regarding the **Plan** such as **Insured Product**, **Sum Insured**, **Deductible**, **Premium** and **Period of Insurance**. It is issued to the **Member** after payment of the applicable **Premium** has been made, which payment shall be deemed proof of the insurance cover provided to the **Member's Insured Product** under this **Policy**.

Close Associate means any individual closely connected to the **Entity**, either socially or professionally.

Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

Computer Network means a group of **Computer Systems** and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange **Data**.



Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

- i. the use or operation of any **Computer System** or **Computer Network**;
- ii. the reduction in or loss of ability to use or operate any **Computer System, Computer Network** or **Data**;
- iii. access to, processing, transmission, storage or use of any **Data**;
- iv. inability to access, process, transmit, store or use any **Data**;
- v. any threat of or any hoax relating to points i, ii & iv above; and/or
- vi. any error or omission or accident in respect of any **Computer System, Computer Network** or **Data**.

Data means information used, accessed, processed, transmitted or stored by a **Computer System**.

Deductible means the first amount or percentage of losses that shall be borne by the **Member** for each claim before **We** pay. If the **Deductible** is 5%, the limit of claim payable by **Us** is up to the actual loss amount or **Sum Insured** whichever is lower, after the deduction of 5% deductible.

Endorsement means a written alteration to the terms, conditions and limitations of this **Policy**.

Entity means any individual, body, organisation, institution, establishment, operation that is:

- c) sanctioned, prohibited or restricted under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and/or any other applicable economic or trade sanction laws or regulations ("Sanctioned Entity"); or
- d) employed, employs, trades, or conducts business with a Sanctioned Entity in any manner whatsoever.

Insured Product(s) or **Product(s)** means brand new electrical or electronic product, device or appliance purchased from the **Platform Partner's** e-commerce platform that is covered by the **Plan**, as stated in the **Certificate of Cover**.

Limit of Liability means maximum amount **We** will pay in total of all claims in aggregate which may arise during the **Period of Insurance** up to and not exceeding the **Sum Insured** as stated in the **Certificate of Cover**.

Liquid Damage means fluid has entered the **Insured Product's** internal circuitry touch panel, sub-board, battery or the like by **Accidental** means, resulting in stoppage of their functions.

Master Policyholder, You or **Your** means the person or the entity effecting this **Policy** as indicated in the **Policy Schedule**.

Mechanical, Electrical or Electronic Breakdown means the breaking or burning out (electrical) of any parts of the **Insured Product** arising from mechanical, electrical or electronic defect causing sudden stoppage of their functions. This is only covered by 'Extended Warranty & Electronic Protection (Cash Program)' **Plan** and 'Extended Warranty & Electronic Protection (Repair and Replace)' **Plan**.

Member means the customer who has obtained the service program(s) provided by the **Master Policyholder** to the **Member** through **Platform Partner's** e-commerce platform inclusive of the



Plan covered by this **Policy**, for the **Insured Product** as the **Insured Product's** owner and get enrolled automatically as a member of the **Master Policyholder**.

Original Warranty refers to the original manufacturer's warranty, original supplier's warranty or original seller's warranty provided by the product manufacturer/ supplier/ seller of the **Insured Product** as detailed in the warranty card (if any), which forms part of the **Plan** if applicable.

Period of Insurance means the time period the **Member** is given coverage as stated in the **Certificate of Cover** on the **Insured Product** for which **Premium** has been paid to **Us**, or as stated in the **Policy Schedule** where **Certificate of Cover** is not applicable. This is the Service Period as stated in the Certificate of Cover.

Plan means any or all of the below insurance **Plans** obtained by the **Member** as part of the service programs provided by the **Master Policyholder** to the **Member** through **Platform Partner's** e-commerce platform, as stated in the **Certificate of Cover**:

- i. Gadget Protection (Repair and Replace)
- ii. Extended Warranty & Electronic Protection (Cash Program)
- iii. Extended Warranty & Electronic Protection (Repair and Replace)

Platform Partner refers to ECart Services Malaysia Sdn. Bhd. (also known as "Lazada Malaysia") which is the e-commerce platform for the **Master Policyholder** to provide the service programs.

Policy means the contract of insurance between the **Master Policyholder** and **Us**, which comprises this policy wording, any information provided or declaration made by the **Master Policyholder**, the **Policy Schedule**, and any **Endorsements We** have issued varying the policy cover.

Policy Schedule means the document where the benefit and coverage details are stated. It is issued in favour of the **Master Policyholder** after the **Policy** application has been accepted by **Us**. **Policy Schedule** shall be read together with this **Policy** as one contract.

Premium means any amount **We** require the **Member** or the **Master Policyholder** (where applicable) to pay under this **Policy** and it is exclusive of any **Tax**.

Relative means spouse, partner, sibling, child, parent or parent of the spouse or partner of the **Entity**. Sibling, child, parent or parent of the spouse or partner includes both biological and non-biological relationship.

Robbery, Burglary or Theft means the unlawful appropriation of the **Insured Product** belonging to the **Member** without the **Member's** consent, whether force or violence is used or threatened or otherwise, with the intention of permanently depriving the **Member** of that **Insured Product**, where the **Member** is able to specifically identify such occurrence. **Burglary** and **Theft** shall also mean the unlawful appropriate of the **Insured Product** located in:

- a) the **Member's** place of residence which is fully locked with doors shut and all security systems activated (if the place of residency is equipped with security systems) at the time of the incident, and there is visible proof of forced entry; or
- b) the **Member's** motor vehicle which is fully locked with all windows shut at all time of the incident, and there is visible proof of forced entry.

Service Partner means the company that the **Master Policyholder** has appointed to provide services in respect of the coverage under this **Policy**, including but not limited to managing the



process for the repair and replacement of the **Product** as requested by the **Master Policyholder**, after the claim assessment is being reviewed and approved by **Us**.

Sum Insured means the selling price (including applicable **Tax**, if any) of the **Insured Product** set by the registered seller of the **Platform Partner** at the purchase date of the **Insured Product**, excluding any promotions, rebates, discounts and/or vouchers. It refers to the Coverage Amount as stated in the **Certificate of Cover**.

Tax means any present or future, direct or indirect, tax including sales tax, service tax, any other tax of similar nature, levy, impost, duty, charge, fee, deduction or withholding of any nature, and any interest or penalties in respect thereof imposed by the Government of Malaysia.

Third Party means any person who bought over **Member's Insured Product** during the **Period of Insurance**.

Time Element Losses means business interruption, contingent business interruption or any other consequential losses.

We, Our and Us means AIA General Berhad.

II. **TERRITORIAL LIMITS**

For the avoidance of doubt, all coverage applies only to repairs, replacements and/or cash compensation of **Insured Product** performed within Malaysia and for the **Insured Product** purchased and used within Malaysia only.

III. **DATA REQUIRED BY US**

The **Master Policyholder** shall maintain a record with respect to each **Member** and **Insured Product** under this **Policy**, showing the amount of insurance, the date insurance becomes effective, the date insurance gets terminated, changes with dates noted, and other pertinent information as may be necessary to carry out the terms of this **Policy**.

The **Master Policyholder** shall facilitate to furnish **Us** with all information and proofs which **We** may reasonably require with regard to any matters pertaining to this **Policy**. All documents furnished to the **Master Policyholder** in connection with the insurance, and other records as may have a bearing on the insurance under this **Policy**, shall be open for inspection by **Us** at all reasonable times.

The **Master Policyholder** shall provide **Us** the details of each **Insured Product** to be insured under this **Policy** such as:

- **Member's Name** from the **Platform Partner's** e-commerce platform
- **Insured Product's Name**
- **Insured Product's ID**
- **Insured Product's Price**
- **Insured Product's category**
- **Insured Product's Brand**
- **Insured Product's Model**
- **Original Warranty** period
- Order number from the **Platform Partner**
- Order Completion Date



IV. **BENEFITS**

The table below sets out the benefits covered under this **Policy** coverage, according to the **Plan** obtained by the **Member** as part of the service programs provided by the **Master Policyholder** to the **Member** through **Platform Partner's** e-commerce platform:

Plan	Benefits	Deductible	Limit of Liability
A. Gadget Protection (Repair and Replace)	Repair due to Accidental damage and/or Liquid Damage of the Insured Product , or replacement if beyond economical repair (at Our option) or loss due to Robbery, Burglary or Theft .	<ul style="list-style-type: none"> • 5% of Deductible: repair or replacement of the Insured Product due to Accidental damage and/or Liquid Damage. • 10% of Deductible: replacement of the Insured Product due to Robbery, Burglary or Theft. 	Up to Sum Insured per Insured Product during Period of Insurance , and subject to the following: <ul style="list-style-type: none"> • Two (2) repairs; or • One (1) replacement; or • a combination of a repair and followed by a replacement.
B. Extended Warranty & Electronic Protection (Cash Program)	Cash compensation in the event of Accidental damage, Liquid Damage , Robbery, Burglary or Theft and/or Mechanical, Electrical or Electronic Breakdown of the Insured Product .	No Deductible applies.	80% of the Sum Insured , and subject to one (1) claim per Insured Product during Period of Insurance .
C. Extended Warranty & Electronic Protection (Repair and Replace)	Repair due to Accidental damage, Liquid Damage , and/or Mechanical, Electrical or Electronic Breakdown of the Insured Product , or replacement if beyond economical repair (at Our option) or loss due to Robbery, Burglary or Theft .	<ul style="list-style-type: none"> • 5% of Deductible: repair or replacement of the Insured Product due to Accidental damage and/or Liquid Damage. • 10% of Deductible: replacement of the Insured Product due to Robbery, Burglary or Theft. • No Deductible: repair or replacement of the Insured Product due to Mechanical, Electrical or Electronic Breakdown. 	Up to Sum Insured per Insured Product during Period of Insurance , and subject to the following: <ul style="list-style-type: none"> • Two (2) repairs; or • One (1) replacement; or • a combination of a repair and followed by a replacement.

A. Gadget Protection (Repair and Replace)

This **Plan** is applicable to the electrical product or device purchased and covered under the scope of the **Plan** unless otherwise specifically provided, as stated in the **Certificate of Cover**.

In the event of **Accidental** damage and/or **Liquid Damage** of the **Insured Product** during the **Period of Insurance**, the **Insured Product** will be repaired or replaced if beyond economical repair. In the event of **Insured Product** lost due to **Robbery, Burglary or Theft** during the **Period of Insurance**, the **Insured Product** will be replaced. The repair and replacement cost made to the **Insured Product** including any applicable expenses incurred by **Service Partner**, including but not limited to diagnostic, labor and transportation fees, shall not exceed the



Limit of Liability. We have the right and option to either repair or replace the **Product** with another of like kind, quality and specifications.

Due to technological advances, the replaced **Insured Product** may be of a lower retail value than the faulty **Insured Product**. Replacement parts will be new, original or non-original manufacturer's parts that conform to factory specifications and shall be determined at **Our** sole discretion. This **Plan** does not cover damage due to the negligence, omission or default in the use or care of the **Insured Product** by the **Member**. For avoidance of doubt, replacement of the **Insured Product** will be the actual value of the **Insured Product** immediately before the occurrence of **Accidental damage, Liquid Damage, and/or Robbery, Burglary or Theft**, where such actual value to be calculated by deducting proper depreciation from the replacement value of the **Insured Product**.

In the event of a claim arising from **Robbery, Burglary or Theft**, the **Member** must report the **Robbery, Burglary or Theft** to the police within twenty-four (24) hours of becoming aware of the **Robbery, Burglary or Theft** and retain documentary evidence, such as police report, for use in support of the claim.

This **Plan** will commence from the effective date until the expiry date of the **Plan** as stated in the **Certificate of Cover**, of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**.

B. Extended Warranty & Electronic Protection (Cash Program)

This **Plan** is applicable to the electrical appliances purchased and covered under the scope of the **Plan** unless otherwise specifically provided, as stated in the **Certificate of Cover**. In the event of **Mechanical, Electrical or Electronic Breakdown, Accidental damage, Liquid Damage, and/or Robbery, Burglary or Theft** of the **Insured Product** during the **Period of Insurance**, the **Member** will be compensated by cash with 80% of the **Sum Insured** and shall not exceed the **Limit of Liability**.

In the event of a claim arising from **Robbery, Burglary or Theft**, the **Member** must report the **Robbery, Burglary or Theft** to the police within twenty-four (24) hours of becoming aware of the **Robbery, Burglary or Theft** and retain documentary evidence, such as police report, for use in support of the claim.

The coverage of electronic protection against **Accidental damage, Liquid Damage, and/or Robbery, Burglary or Theft** will commence from the effective date until the expiry date of the **Plan** as stated in the **Certificate of Cover**, of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**.

The coverage of extended warranty against **Mechanical, Electrical or Electronic Breakdown** will be effective immediately after the date of expiry of the **Original Warranty** period until the expiry of the **Plan** of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**. All claims made during a valid and in-force **Original Warranty** are not accepted by **Us**. For avoidance of doubt, in the event that the **Insured Product** does not have any **Original Warranty**, the coverage of extended warranty will commence immediately on the effective date as stated in the **Certificate of Cover**.



C. Extended Warranty & Electronic Protection (Repair and Replace)

This **Plan** is applicable to the electrical appliances purchased and covered under the scope of the **Plan** unless otherwise specifically provided, as stated in the **Certificate of Cover**.

In the event of **Mechanical, Electrical or Electronic Breakdown, Accidental** damage and/or **Liquid Damage** of the **Insured Product** during the **Period of Insurance**, the **Insured Product** will be repaired or replaced if beyond economical repair. In the event of **Insured Product** lost due to **Robbery, Burglary or Theft** during the **Period of Insurance**, the **Insured Product** will be replaced. The repair and replacement cost made to the **Insured Product** including any applicable expenses incurred by **Service Partner**, including but not limited to diagnostic, labor and transportation fees, shall not exceed the **Limit of Liability**. **We** have the right and option to either repair or replace the **Product** with another of like kind, quality and specifications.

Due to technological advances, the replaced **Insured Product** may be of a lower retail value than the faulty **Insured Product**. Replacement parts will be new, original or non-original manufacturer's parts that conform to factory specifications and shall be determined at **Our** sole discretion. This **Plan** does not cover damage due to the negligence, omission or default in the use or care of the **Insured Product** by the **Member**. For avoidance of doubt, replacement of the **Insured Product** will be the actual value of the **Insured Product** immediately before the occurrence of **Mechanical, Electrical or Electronic Breakdown, Accidental** damage, **Liquid Damage**, and/or **Robbery, Burglary or Theft**, where such actual value to be calculated by deducting proper depreciation from the replacement value of the **Insured Product**.

In the event of a claim arising from **Robbery, Burglary or Theft**, the **Member** must report the **Robbery, Burglary or Theft** to the police within twenty-four (24) hours of becoming aware of the **Robbery, Burglary or Theft** and retain documentary evidence, such as police report, for use in support of the claim.

The coverage of electronic protection against **Accidental** damage, **Liquid Damage**, and/or **Robbery, Burglary or Theft** will commence from the effective date until the expiry date of the **Plan** as stated in the **Certificate of Cover**, of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**.

The coverage of extended warranty against **Mechanical, Electrical or Electronic Breakdown** will be effective immediately after the date of expiry of the **Original Warranty** period until the expiry of the **Plan** of one (1) year, unless coverage is no longer applicable or is terminated as provided under the terms of the **Plan**. All claims made during a valid and in-force **Original Warranty** are not accepted by **Us**. For avoidance of doubt, in the event that the **Insured Product** does not have any **Original Warranty**, the coverage of extended warranty will commence immediately on the effective date as stated in the **Certificate of Cover**.

GENERAL PROVISIONS WHICH APPLY TO THE WHOLE POLICY

1. GENERAL CONDITIONS

- a) **Service Partner** will perform the assessment of the faulty or damaged **Insured Product** and will arrange for its repair and/or replacement. The decision of **Service Partner** shall be final and conclusive with regards to any assessment and there shall be no right of appeal against such assessment.



- b) The **Member** must have indicated his/her choice of the **Plan** for the **Insured Product** purchased on the sales receipt/ tax invoice issued by the **Platform Partner** and have agreed to be bound by the terms and conditions relevant to the **Plan** chosen as set out in this **Policy**.
- c) The **Insured Product** must be a brand new electrical or electronic product, device or appliance purchased from the **Platform Partner's** e-commerce platform.
- d) The **Insured Product's Original Warranty** must be less than or equal to four (4) years;
- e) Subject to the terms, conditions and exclusions of this **Policy**, it is also a condition of this **Policy** before any claim for any benefits will be admitted that there must be a valid **Plan** between the **Member** and the **Master Policyholder**; and the **Member** has not breached any terms and conditions of the **Plan** which renders the **Plan** invalid.
- f) The ownership of 'Extended Warranty & Electronic Protection (Repair and Replace)' is allowed to be transferred to a **Third Party**, provided that the **Member** shall inform **Us** by providing a written notice within ten (10) days of the change of ownership. The **Plans** are not allowed to be transferred to another product.

2. GENERAL EXCLUSIONS

This **Policy** does not cover claims for loss or liability directly or indirectly caused by or arising from the following:

- a) **Insured Product(s)** that are still covered by the **Original Warranty**, repairer's warranty, or any other warranty still in effect;
- b) **Insured Product(s)'s Original Warranty** is more than four (4) years (not applicable to 'Gadget Protection (Repair and Replace)');
- c) Non-operating and cosmetic defects, paint, color, or **Insured Product** finish, accessories used in or with the **Insured Product**, external cables and cords, or add-on options incorporated to the **Insured Product**, unless otherwise specifically covered by the **Policy**;
- d) Normal wear and tear of any kind;
- e) Deliberate damage by any party;
- f) Repairs performed by any unauthorized repairer;
- g) Damage due to abuse neglect, shock, improper use or storage of the **Insured Product**;
- h) Glass and lens, unless specifically covered by the **Policy**;
- i) Software (including operating system and any stored data) defects resulting directly from software installation and/ or removal, computer virus, virus prevention, and other peripherals;
- j) Hardware that has been added after the purchase of the original **Insured Product**;
- k) Consumables such as vacuum cleaner belts, toner, print or ink cartridges, bulbs, compact discs, digital tapes, etc.;
- l) All batteries (including regular non-chargeable batteries and rechargeable batteries), unless otherwise specifically covered by the **Policy**;
- m) External faults such as wiring, electrical connection or plumbing, piping, trunking, fitting, realigning of signal receivers (poor reception), and consequential loss of any kind
- n) Intentional physical damage and **Liquid Damage**;
- o) Failure caused by a voltage converter and/or applying incorrect voltage to the **Insured Product**;
- p) Any defects that are the subject of the manufacturer's recall;
- q) Failure to follow manufacturers' instructions on installation, operation or maintenance of the **Insured Product** and repairs to any items not affecting the function of the **Insured Product**;
- r) The **Member's** failure to comply with the manufacturer's recommendations on routine maintenance, inspection, cleaning, lubrication, external adjustments and any other instructions relating to the use and/or upkeep of the **Insured Product**;



- s) Shipping charges, damage charges, express service charges, transportation damage, removal, installation or reinstallation of the **Insured Product, Products** on loan during the repair process;
- t) Diagnostic fees where no defect has been found or noted;
- u) Defects and on-site service charges not covered by the **Original Warranty**, unless specifically covered in the **Plan**;
- v) Any loss or damage to the **Insured Product** resulting from fire or flood, howsoever caused;
- w) Any loss or damage to the **Insured Product** resulting from an **Act of Terrorism** and an act of God including without limitation, events such as earthquake, war, invasion, act of foreign enemy, hostilities or warlike operations, civil war, civil commotion;
- x) Any loss or damage due to corrosion, insect infestation, pet damage, misuse, neglect and abuse;
- y) Notwithstanding any provision of this agreement including any exclusion, extension or other provision included herein which would otherwise override a general exclusion, all losses, damage, resultant **Time Element Losses**, and costs in connection with or arising directly or indirectly from infectious and/or communicable disease is excluded; and
- z) Notwithstanding any provision to the contrary within this **Plan**, this **Plan** excludes any **Cyber Loss**.

In addition to the General Exclusions listed above, **We** will also not pay for loss or liability directly or indirectly caused by or arising from the following in respect to **Robbery, Burglary or Theft** :

- a) Loss due to any fraudulent, dishonest or criminal act by the **Member**, or by the persons known to the **Member** or **Member's** family members, whether acting alone or collusion with others;
- b) Loss directly or indirectly from:
 - (iii) intentional or malicious acts or gross negligence or carelessness of the **Member**; or
 - (iv) mislaying, misplacing or mysterious disappearance of the **Insured Product**;
- c) Loss as a result of pick-pocketing;
- d) **Insured Product** is left unattended in a public place or a place to which the public had access at the time of the **Robbery, Burglary or Theft**;
- e) **Insured Product** is left unattended in a motor vehicle, unless the vehicle is locked, all the security systems are activated, all reasonable care has been taken to conceal the **Insured Product** in the locked boot or locked glove compartment and there is visible proof of forced entry;
- f) **Insured Product** is left on the roof, bonnet, boot or exterior part of a vehicle;
- g) **Insured Product** is left unattended in **Member's** place of residence which is unoccupied for more than ninety (90) days consecutively during the **Period of Insurance**;
- h) **Robbery, Burglary or Theft** is occurring at a school, while the **Insured Product** is in the possession of the **Member** under 18 years of age at the time of the **Robbery, Burglary or Theft**;
- i) **Insured Product** is lost arising from snatch theft whereby the **Member** is a pedestrian at a public walkway or in a public place outside his/her place of residence or place of work at the time of such act;
- j) **Robbery, Burglary or Theft** of the **Insured Product** not reported to police within twenty-four (24) hours of discovery.

3. LIMIT OF LIABILITY

We will not cover any direct or indirect loss or injury to a person or loss or damage to property or any incidental, contingent, special or consequential damages including, but not limited to, losses incurred due to any delay in rendering any services related to this **Policy**, losses incurred during the delivery process between **Our** authorized repairer and the **Member**, and/or loss of use during



the period that the **Insured Product** is at **Our** authorized repairer and/or while awaiting replacement parts, even if the **Member** might have informed **Us** of the possibility of such loss or damage.

We will replace the **Insured Product** with one of like kind, quality and/or specification if the **Member** has obtained the **Plan** of 'Gadget Protection (Repair and Replace)' or 'Extended Warranty & Electronic Protection (Repair and Replace)', and the **Insured Product** is not repairable or beyond economical repair or **Insured Product** is lost due to **Robbery, Burglary or Theft**.

The faulty **Insured Product** that is being replaced (the spoilt unit) shall become **Our** property. **We** reserve the right to pay the **Member** the original purchase price of the **Insured Product** if **We** are unable to give a replacement product that matches the quality and specifications of the faulty **Insured Product**.

We shall not be liable under the **Policy** if the **Member**:

- i. does not report the damage to **Us** or within 5 working days from the expiry of the **Period of Insurance**; unless the **Member** is prevented from doing so due to reasons outside his/her control and **We** shall review such request on case by case basis; and
- ii. does not submit the **Insured Product** to an authorized repairer arranged by **Service Partner** for assessment or repair before the expiry of the **Period of Insurance**.

Our liability for any one **Insured Product** shall not exceed the **Limit of Liability** for each **Plan**.

4. COMMUNICATION

All communication to **Us** must be in writing. **Endorsement** to this **Policy** must be issued and signed by **Us**.

5. MODIFICATIONS

No change in this **Policy** shall be valid unless approved by **Us** and evidenced by **Endorsement**.

6. RENEWAL

This **Policy** shall be in force until the end of **Period of Insurance** as stated in the **Policy Schedule**, and may be renewed for further consecutive periods by the payment of **Premium** at **Our Premium** rate in force at the time of renewal. **We** reserve the right not to renew, or revise or adjust the **Premium** according to **Our** applicable **Premium** rate at the time of such renewal. **We** shall inform **You** in writing, and subject to **Your** agreement, of any revision or adjustment upon such renewal.

A copy of **Your** previous application form will be enclosed with the renewal notice or attached with the original **Policy**. Please read **Your** previous application form and take reasonable care in confirming whether the information provided in **Your** previous application form has changed. **You** must tell **Us** if any of the information in **Your** previous application form changes. If **You** are unsure whether a change will affect **Your Policy** cover, please ask **Us**.

7. TERMINATION OF COVERAGE

The coverage for the **Plan** will terminate if any of the following events occur:

- (i) upon the date the **Policy** is terminated or cancelled;
- (ii) upon expiry of the term of the **Certificate of Cover**;



- (iii) when the **Member** has made one (1) claim (applicable to 'Extended Warranty & Electronic Protection (Cash Program)');
- (iv) when the **Member** has made a claim(s) up to the **Limit of Liability**, subject to the following:
 - a. two (2) repair claims; or
 - b. one (1) replacement claim; or
 - c. one (1) repair claim followed by one (1) replacement claim; (applicable to 'Gadget Protection (Repair and Replace)' or 'Extended Warranty & Electronic Protection (Repair and Replace)');
- (v) There has been unauthorised modification(s) to the **Insured Product**, the serial number of the **Insured Product** has been altered without authorization and repairs to the **Insured Product** performed by a non-authorized repairer; or
- (vi) when the **Insured Product** is beyond replacement, **We** have paid the **Member** the original purchase price of the **Insured Product**.

8. INTERPRETATION

This document and the **Policy Schedule, Endorsements**, memoranda and any other information furnished by the **Master Policyholder** shall be read together as one **Policy** and any word or expression to which a specific meaning has been attached in any part of the **Policy** shall bear such meaning wherever it may appear.

9. CONDITIONS PRECEDENT TO LIABILITY

- a. The due observance and fulfilment of the terms, provisions, conditions and **Endorsements** of this **Policy** by the **Master Policyholder** insofar as they relate to anything to be done or complied with by them and the truth of the statements and answers in the proposal and/or declaration and/or any other information furnished by the **Master Policyholder** shall be conditions precedent to any liability of **Us** making any payment under this **Policy**; and
- b. The validity of this **Policy** is on the condition that, for the same risk insured, the **Master Policyholder** has never had any insurance terminated because of non-payment of **Premium** in the last 12 months before the start of this **Policy**, failing which, the **Master Policyholder** must provide **Us** with a written confirmation from the previous insurer that the **Master Policyholder** has fully paid all outstanding **Premium** under the previous policy before the start of this **Policy**.

10. PREMIUM PAYMENT WARRANTY

We (or **Our** intermediary) must receive the full **Premium** due from the **Master Policyholder** within sixty (60) days from the (i) start date of the **Policy** or renewal **Policy** (shown in the **Policy Schedule**), or (ii) effective date of each **Endorsement** issued under the **Policy** or renewal **Policy**, or (iii) effective date of each **Certificate of Cover** issued to **Member** containing **Plan(s)** under the **Policy**, failing which, cover is automatically terminated after the 60-day period.

The termination of cover shall not affect the **Member's** right to claim for an event covered by the **Policy** that has taken place during the 60-day period on the condition that the **Member** or **Master Policyholder** (where applicable) pays a pro-rata **Premium** for the 60-day period where the risk is insured under the **Policy**.



11. PAYING BENEFITS

We will pay the benefits listed in this **Policy** only if the **Master Policyholder** and **Member** have met General Provision 10 – Premium Payment Warranty.

For ‘Gadget Protection (Repair and Replace)’ or ‘Extended Warranty & Electronic Protection (Repair and Replace)’, **We** will pay all benefits on repair and replacement of **Insured Product** under this **Policy** to the **Service Partner** based on the terms and conditions of the **Plan**.

For ‘Extended Warranty & Electronic Protection (Cash Program)’, all indemnities provided in the **Policy** for loss or damage shall be paid to the **Member** after receipt and approval of due proof of loss or damage by **Us**, based on the terms and conditions of the **Plan**.

When **We** pay the benefits as described above, **We** will have no further legal responsibility to the **Member** under this **Plan** for the claim. Despite anything **We** have said to the contrary, **We** will not pay any claim if the laws of Malaysia prevent **Us** from doing so.

12. PROGRAM REVIEW CLAUSE

If at any time during the **Period of Insurance** the Program Review threshold as stated in the **Policy Schedule** is exceeded, **We** reserve the right to make any necessary amendments to the **Policy** which includes but not limited to premium rate adjustments, revisions in terms and conditions and change in benefits. Such amendments are subject to **Your** agreement and **We** shall inform **You** of such amendments in writing.

13. CURRENCY & INTEREST

All dollar amounts shown in the **Policy** and **Policy Schedule** are shown in Malaysian Ringgit (MYR). **We** will not pay interest under this **Policy**.

14. FORFEITURE

If **We** are made aware that any repair or replacement request made by the **Member** is fraudulent or if any fraudulent means or devices are used by the **Member** or anyone acting on his behalf to obtain any benefit under this **Policy**, **We** reserve the right to have the benefits to the **Member** under this **Policy** forfeited.

15. CANCELLATION

- a. This **Policy** may be cancelled at any time where the **Master Policyholder** shall give **Us** ninety (90) days’ notice in writing after which no new **Member** will be enrolled and declared. The **Policy** may also be reasonably cancelled by **Us** giving ninety (90) days’ notice to the **Master Policyholder**.
- b. The **Plan** may be reasonably cancelled by **Us** at any time and will refund **Member** with pro-rata **Premium** equal to the unexpired **Period of Insurance**. If the **Plan** is cancelled by **Us** due to **Insured Product** not within the **Policy**’s coverage terms or the like, immediate notice will be given to the **Member** upon such cancellation and **Premium** shall be fully refunded to the **Member**. If the **Premium** is paid by the **Master Policyholder**, any refund in **Premium** due to cancellation by **Us** shall be paid to the **Master Policyholder** and the **Member** is not entitled to any refund.



- c. The **Plan** may be cancelled at any time on **Member's** request by giving **Us** notice in writing, where the **Member** is entitled to a refund of **Premium** based on the Short Period Rate Table. If the **Premium** is paid by the **Master Policyholder**, any refund in **Premium** due to cancellation on **Member's** request shall be paid to the **Master Policyholder** and the **Member** is not entitled to any refund.

Short Period Rate Table

Period from effective date of coverage, but not exceeding	Percentage of Premium to be refunded
30 days	100%
61 days	70%
92 days	60%
122 days	50%
153 days	40%
183 days	30%
214 days	25%
244 days	20%
275 days	15%
305 days	10%
336 days	5%
Period exceeding 336 days	No refund

- d. Cancellation refund is not applicable if there has been any claim prior to the cancellation.

16. CLAIMS PROCEDURE

- a. The **Member** shall give notice thereof to **Us** in writing and shall within fourteen (14) days or such further time as **We** may in writing allow, deliver to **Us** a claim in writing with all particular and details of the **Insured Product** affected and the amount of the loss or damage thereto respectively.
- b. No repairs may be undertaken or commenced under the terms of this **Policy** without the prior approval from **Us**. All claims must be supported with the relevant documentations. **We** reserve the right to examine the **Insured Product** and subject it to independent assessment. The result of the assessment will determine **Our** insure liability subject to the **Limit of Liability** of the **Policy**.
- c. **Member** shall provide the following details and supporting documents for each claim:
- Copy of Malaysian Identity Card with front and back (for Malaysian) or Passport (for non-Malaysian);
 - Copy of **Original Warranty** card (if applicable);
 - Proof of order purchased (such as receipt or screenshot from **Platform Partner**);
 - Picture or video of damaged **Insured Product** with serial number; and
 - Police report made within 24 hours (only applicable to **Robbery, Burglary or Theft**).
- d. Repair work must take place at the authorised repairer agreed by **Us**.
- e. **We** reserve the right not to carry out work under the terms of this **Policy** if any of the conditions specified has not been complied.



17. LIMITATION OF TIME BRINGING SUIT

No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of this **Policy**. No such action shall be brought after the expiration of six (6) years after the time written proof of loss is required to be furnished.

18. MEMBER'S DUTY AND RESPONSIBILITY

In the event of any occurrence which might give rise to a claim under this **Policy**, the **Member** shall:

1. Take all reasonable steps within his/ her power to minimize the extend of the loss or damage;
2. Preserve the parts affected and make them available for inspection by **Our** representative or surveyor; and
3. Furnish all such information and documentary evidence to **Us**, which **We** may require.

19. SUBROGATION OF RIGHTS

The **Member** and the **Master Policyholder**, shall at **Our** expense, do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by **Us** for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which **We** shall be or would become entitled or become necessary or required before or after his indemnification.

20. ARBITRATION

In the event of any dispute or difference between the parties, the dispute or difference shall be then referred to and resolved by arbitration in Malaysia in accordance with the Arbitration Rules of the Asian International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference into this clause. The tribunal shall consist of 1 arbitrator to be appointed by the Director of the Asian International Arbitration Centre and the official language of the arbitration shall be English.

Where any dispute or difference is by this condition to be referred to arbitration the making of an award shall be condition precedent to any right of action against **Us**.

Unless any such action or suit be commenced within six (6) months of the making of an award **We** shall not be liable to make any payment in excess of the amount of the award.

21. REGULATORY IMPOSED TAX, CHARGES, FEES ETC

The **Premium** to be paid by the **Member** or the **Master Policyholder** (where applicable) to **Us** under this **Policy** is exclusive of any **Tax**. In the event **We** are required by any applicable law to remit any **Tax** on the **Premium**, **We** shall calculate and collect from the **Member** or the **Master Policyholder** (where applicable) any amount paid or payable under this **Policy** on account of such **Tax**. Such amount as calculated by **Us**, shall be paid by the **Member** or the **Master Policyholder** (where applicable) as additional to and without any deduction or set-off from the **Premium** payable under this **Policy** to **Us**.



22. SANCTION LIMITATION AND EXCLUSION CLAUSE

- (a) **We** shall not provide cover for any risk and/or activity and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and /or any other economic or trade sanction applicable laws or regulations.
- (b) **We** shall not provide cover for any risk and/or activity and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit is for and/or to any **Entity** and/or **Relative/Close Associate** of any **Entity**.
- (c) To the extent that the restrictions under Clause 22 apply, **We** may terminate this **Policy** with immediate effect and shall not thereafter be required to transact any business with **You** in connection with this **Policy**, including but not limited to, making or receiving any payments under this **Policy**. **We** shall inform **You** in writing for the reason of such termination.

23. DUTY OF DISCLOSURE (CONSUMER INSURANCE CONTRACT)

Where **You** have applied for this insurance wholly for purposes unrelated to **Your** trade, business or profession, **You** have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form (or when **You** applied for this insurance) that is **You** should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of the contract of insurance, refusal or reduction of the claim(s), change of terms or termination of the contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. **You** are also required to disclose any other matter that **You** know to be relevant to **Our** decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell **Us** immediately if at any time after the contract of insurance has been entered into, varied or renewed with **Us** any of the information given in the application (or when **You** applied for this insurance) is inaccurate or has changed.

24. A DUTY TO COMPLY WITH THE CONDITION

We will only be liable to make any payment under this **Policy** if the **Member** have at all times complied with the terms, provisions, conditions and **Endorsement** of this **Policy**.

25. GOVERNING LAW

This **Policy** shall be governed by the laws of Malaysia and the Courts of Malaysia shall have the exclusive jurisdiction in respect of any claims arising out of or in relation to this **Policy**.

26. MISREPRESENTATION/ FRAUD

We may void this **Policy** and refuse all claims made in any of the following cases:

- (a) If any claim made shall be fraudulent or exaggerated; or
- (b) If any false declaration or statement shall be made in support of any claim, however, if the misrepresentation was careless or innocent, **We** reserve the right to:



- (i) void this **Policy** and refuse all claims, in which case **We** shall return the **Premiums** paid without interest. This payment shall be a complete and valid discharge of any liability under this **Policy**; or
- (ii) take any necessary remedies in accordance with the Financial Services Act 2013.

27. COMPLAINT PROCEDURES

We believe **You** deserve a courteous, fair and prompt service. If there is any circumstance when **Our** service does not meet **Your** expectations, please contact **Us** using the appropriate contact details below and provide the Policy Number/Claim Number and **Member's** Name:

1. Firstly with the department or person **You** dealt with **Us** on how **You** would like the problem to be solved.
2. Secondly if the problem is not solved to **Your** satisfaction, then make a formal written complaint to the Customer Care Unit at:

Menara AIA, 99 Jalan Ampang
50450 Kuala Lumpur
P.O. Box 10140
50704 Kuala Lumpur
Careline: 1300 88 1899
Tel : 03-2056 1111
Email : my.complaint@aia.com
Website: AIA.COM.MY

We will acknowledge the complaints via email within five (5) working days, and complaints via correspondences within ten (10) working days, and keep **You** informed of the progress. **We** will do the best to resolve the matter to **Your** satisfaction within fourteen (14) working days or such time period needed, in complex cases, which **We** will keep **You** informed.

3. Thirdly, if there are disputes on **Our** final decision relating to this **Policy** involving the amounts below RM250,000 and subject to the Financial Markets Ombudsman Service (FMOS) jurisdiction which is available at www.fmos.org.my, **You** may refer the dispute to FMOS at the address stated below to resolve the dispute within six (6) months from the date of **Our** final decision.

Chief Executive Officer
Financial Markets Ombudsman Services [Reg. No: 200401025885]
(Formerly known as Ombudsman for Financial Services)
Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel: 03-2272 2811
Website: www.fmos.org.my

If the dispute exceeds RM250,000 or if it does not come within FMOS's jurisdiction, **You** or **Member** may refer to Bank Negara Malaysia for further enquiries at the following address:

BNMLINK
Jabatan Komunikasi Korporat
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,



50480 Kuala Lumpur.
Tel: 1-300-88-5465
Fax: 03-2174 1515
Enquiries & Complaints Webpage: bnm.gov.my/BNMLINK

28. PERSONAL DATA PROTECTION ACT 2010

By giving personal information **You** give **Us** permission and **You** shall also obtain the **Member's** consent to give **Us** permission for its use as described below:-

- I. To process **Yours** and **Member's** personal data with the intention of entering into the contract of insurance.
- II. **You** and **Member** consent and allow **Us** to retain the data and share the data with **Our** service provider namely:
 - a. Registered licensed adjuster;
 - b. Solicitors, and any other professional body(ies) for the purpose of fulfillment of the insurance contract;
 - c. Insurer and reinsurer; and
 - d. ISM Insurance Services Malaysia Berhad.
- III. Data Subject (Member) should be informed of his/her rights to obtain access to and to request correction of his/her personal data.

Notice

In accordance to the provision of the Personal Data Protection Act 2010, **You** and/or **Member** may contact **Us** for the details of **Your** and **Member's** personal data. Such information will only be granted after verification. **You** and/or **Member** may update/correct the data by providing in writing to **Us** the request for change.

PRODUCT DISCLOSURE SHEET



AIA General Berhad
201001040438 (924363-W)

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your device protection insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

The benefit(s) payable under eligible policy / products is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA General Berhad or PIDM (visit www.pidm.gov.my).

Date: 27 Nov 2025

This product is distributed through Peak3 (Malaysia) Sdn. Bhd. and is underwritten by AIA General Berhad. Peak3 (Malaysia) Sdn. Bhd. is a registered agent of AIA General Berhad. AIA General Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

1 What is Extended Warranty & Electronic Protection?

Extended Warranty & Electronic Protection is a product that provides protection on your brand new electronic device or appliance purchased from Lazada Malaysia (the e-commerce platform partner of the Master Policyholder Peak3 (Malaysia) Sdn. Bhd. against electronic breakdown, accidental damage, liquid damage, or robbery, burglary or theft with forcible break-in, by repair, replacement or cash compensation depending on the plan obtained.

Note: Kindly refer to the [policy contract](#) for further information on the benefits provided under respective plans.

2 Know Your Coverage

As an illustration, for the following gross premium amount, you will receive the following coverage: -

- **RM8.10** [*Gadget Protection (Repair and Replace)*] for an electronic device of RM500; or
- **RM1.99** [*Extended Warranty & Electronic Protection (Cash Program)*] for an electronic appliance of RM100; or
- **RM11.70** [*Extended Warranty & Electronic Protection (Repair and Replace)*] for an electronic appliance of RM500.

Depending on the Plan, this policy **covers**:

This policy **excludes**:

Plan Name	Sum Insured (RM)	Benefits	Deductible	Limit of Liability	<ul style="list-style-type: none"> • Insured Product that is still covered under original warranty, repairer's warranty, or any other warranty still in effect; • Insured Product's original warranty is more than 4 years (<i>not applicable to 'Gadget Protection (Repair and Replace)'</i>); • Non-operating and cosmetic defects, paint, color, or Insured Product finishes, accessories, external cables and cords, or add-on options; • Normal wear and tear of any kind; • Deliberate damage by any party; • Repairs performed by any unauthorized repairer; • Shipping charges, damage charges, express service charges, transportation damage, removal, installation or reinstallation of the Insured Product, Products on loan during the repair process; • Diagnostic fees where no defect has been found or noted; • All batteries; • Consequential loss of any kind; • Cyber loss.
Gadget Protection (Repair and Replace)	50.00 – 10,000.00	Repair due to accidental damage and/or liquid damage of the Insured Product, or replacement if beyond economical repair (at AIA's option) or loss due to robbery, burglary or theft with forcible break-in.	<ul style="list-style-type: none"> • 5% of deductible: Repair or replacement of the Insured Product due to accidental or liquid damage. • 10% of deductible: replacement of the Insured Product due to robbery, burglary or theft with forcible break-in. 	Up to Sum Insured per Insured Product during the coverage period, and subject to the following: <ul style="list-style-type: none"> • 2 repairs; or • 1 replacement; or • a combination of a repair and followed by a replacement. 	
Extended Warranty & Electronic Protection (Cash Program)	Up to 100.00	Cash compensation in the event of accidental damage, liquid damage, robbery, burglary or theft with forcible break-in and/or mechanical, electrical and electronic breakdown of the Insured Product.	No deductible applies.	80% of the Sum Insured, and subject to one (1) claim per Insured Product during the coverage period.	
Extended Warranty & Electronic Protection (Repair and Replace)	100.01 – 10,000.00	Repair due to accidental damage, liquid damage and/or mechanical, electrical and electronic breakdown of the Insured Product, or replacement if beyond economical repair (at AIA's option) or loss due to robbery, burglary or theft with forcible break-in.	<ul style="list-style-type: none"> • 5% of deductible: Repair or replacement of the Insured Product due to accidental or liquid damage. • 10% of deductible: replacement of the Insured Product due to robbery, burglary or theft with forcible break-in. • No deductible: repair or replacement of the Insured Product due to mechanical, electrical or electronic breakdown. 	Up to Sum Insured per Insured Product during the coverage period, and subject to the following: <ul style="list-style-type: none"> • 2 repairs; or • 1 replacement; or • a combination of a repair and followed by a replacement. 	

Note: This list is **non-exhaustive**. You should refer to the [policy contract](#) for the full information on the benefits provided and list of exclusions.

The duration of coverage is 12 months for all plans, whereby:

- o For 'Gadget Protection (Repair and Replace)', the coverage will commence from the date of successful delivery of the Insured Product, i.e. the date of order delivery confirmation by you on Lazada Malaysia platform.
- o For 'Extended Warranty & Electronic Protection (Cash Program)' and 'Extended Warranty & Electronic Protection (Repair and Replace)':
 - a) the electronic protection coverage will commence from the date of successful delivery of the Insured Product, i.e. the date of order delivery confirmation by you on Lazada Malaysia platform;
 - b) the extended warranty coverage will commence immediately after the expiry date of your original warranty (if there is original warranty), or the same date of that of electronic protection coverage (if there is no original warranty).

If you have any questions or require assistance on your device protection insurance, you can:



Contact us via WhatsApp
at 019 629 9660



Learn more when you purchase an
electronic device or appliance from
Lazada Malaysia platform



Email us at:
my.aiaonline@aia.com

3 Know Your Obligations

For this device protection insurance, you must pay a premium of:

Standard Cover	Depending on the plan obtained: <ul style="list-style-type: none"> • Gadget Protection (Repair and Replace): 1.62% of Sum Insured; or • Extended Warranty & Electronic Protection (Cash Program): 1.99% of Sum Insured; or • Extended Warranty & Electronic Protection (Repair and Replace): 2.34% of Sum Insured.
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You also have to pay the following fees and charges:

Applicable Government Tax	The premium amount payable is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate
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Stamp Duty of RM10.00 will be paid by the Master Policyholder and it will not be charged to you.

If the premium is paid by the Master Policyholder (where applicable), Applicable Government Tax will be paid by the Master Policyholder, no premium and Applicable Government Tax will be charged to you.

4 Other Key Terms

- You must provide complete and accurate information of your personal details during your purchase with Maxis. Otherwise, you may risk having your claim rejected or policy terminated/ cancelled.
- The insurance ownership for 'Extended Warranty & Electronic Protection (Repair and Replace)' is allowed to be transferred to a third party by providing a written notice to us and such transfer will be effected within 10 days.
- In the event that a plan is issued but not within the coverage terms of the policy, AIA reserves the right to cancel the plan and provide full refund of premium.

Note: This list is **non-exhaustive**. You should refer to the [policy contract](#) for the full list of terms and conditions.

? Can I cancel my policy?

Yes, you can cancel your plan by giving a written notice to us, where you are entitled to a refund of premium based on the short period rate table, provided that you have not made a claim on your plan. If the premium is paid by the Master Policyholder, any refund in premium (subject to no claim being made by you) from the cancellation of your plan shall be paid to the Master Policyholder and you are not entitled to any refund. Please refer to the policy contract for the terms and conditions of the cancellation clause.

Please refer to the Appendix for more details on the Key Terms and Conditions.

APPENDIX

Key Terms and Conditions

- **Duty of Disclosure** – Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal/Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to the required information you may be required to provide when you apply for this insurance, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into or varied with us any of the information given when you applied for this insurance is inaccurate or has changed.

- **Eligibility** –
 - Malaysian, and non-Malaysian who is permanent resident of Malaysia, work permit holder, pass holder or otherwise legally employed or legally residing in Malaysia are eligible to obtain the protection plan(s).
 - Insured Product shall be a brand new electrical or electronic product, device or appliance purchased from Lazada Malaysia platform.
 - Eligible Insured Product categories varies by plans as stated below:
 - (a) 'Gadget Protection (Repair and Replace)' is offered to selected electronic gadgets / devices only;
 - (b) 'Extended Warranty & Electronic Protection (Cash Program)' and 'Extended Warranty & Electronic Protection (Repair and Replace)' are offered to selected electrical appliances only.
 - Each Insured Product is only allowed to be covered with an in-force plan at any point of time.
- **How do I make a claim?** – You need to complete the claim submission webpage by the Master Policyholder, whereby you can obtain the link from the email where you receive your Certificate of Cover or at the Order Details page on Lazada Malaysia platform upon the Insured Product order delivery confirmation by you on Lazada Malaysia platform. Alternatively, you can contact Peak3 MY via e-mail at support_my@peak3.com or AIA Online Customer Service via WhatsApp at 019 629 9660 or email my.aiaonline@aia.com. You must submit your claim within 14 days from the incident date where there is a loss or damage to your Insured Product. Proof of such claims is required to be produced within 30 days from the date of the incident, which include the proof of order purchase from Lazada Malaysia platform, photos and/or videos of such loss or damage, copy of original warranty card (if any), police report within 24 hours (applicable to robbery, burglary or theft with forcible break-in only) as well as proof of identity of the person making the claim.

Note: The list is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this Policy.