

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: 8 December 2025

This product is distributed through Maxis Broadband Sdn. Bhd. (Level 21, Menara Maxis, Kuala Lumpur City Centre, 50088 Kuala Lumpur) and is underwritten by AIA General Berhad. Maxis Broadband Sdn. Bhd. is a registered corporate agent of AIA General Berhad. AIA General Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Note: Unless otherwise defined in this Product Disclosure Sheet, the capitalised terms in this Product Disclosure Sheet shall have the same meaning ascribed to it in the [Policy Wording](#).

1 What is Maxis Device Care?

Maxis Device Care is a product that provides protection on your brand new electronic device (for smartphone, smartwatch and/or tablet) purchased from Maxis against accidental damage, liquid damage, screen crack* and/or attended theft by repair* or replacement with a new or refurbished electronic device, depending on the plan selected.

This product is covered under the Master Policy, where Maxis Broadband Sdn. Bhd. is the Master Policyholder.

*Screen crack damage is by repair only.

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

2 Know Your Coverage

As an illustration, gross premium of **RM27.78 per month** (*Maxis Device Care Plus plan*) for a smartphone with unsubsidized retail value of RM6,000 at the time of purchase, you will receive the following **coverage**:

This policy covers :	This policy excludes :
<ul style="list-style-type: none">Replacement due to Accidental damage, Liquid Damage and/or Attended Theft of the Insured Product –<ul style="list-style-type: none">up to Sum Insured, Deductible applies for each claim;the damaged or lost device shall be replaced with a new device; orRepair due to Screen Crack of the Insured Product, or replacement of Insured Product if cost of repair for Screen Crack is beyond RM2,000 (at AIA's option) –<ul style="list-style-type: none">up to RM2,000, no Deductible applies;the damaged or lost device shall be replaced with a new device.Subject to maximum 2 claims per Insured Product during the coverage period, of which limited to:<ul style="list-style-type: none">1 claim on Accidental damage, Liquid Damage or Screen Crack; and1 claim on Attended Theft.	<ul style="list-style-type: none">Pre-existing condition;Any loss or damage covered by the original manufacturer's warranty, supplier's warranty, seller's warranty, repairer's warranty, or any other warranty still in effect;Any loss or damage that is covered, compensated or indemnified by any other sources;Non-operating and cosmetic defects, paint, color, or exterior finish, accessories, external cables and cords, or add-on options, that does not affect the manufacturer's intended use;Normal wear and tear of any kind;Deliberate damage by any party;Negligence, omission or default in the use or care of the Insured Product;Repairs performed by any unauthorized repairer;Damage to any screen protector used on the Insured Product;Any loss or damage of the Insured Product due to malicious damage;Losses incurred during the delivery process between our authorized repairer and you;Consequential loss of any kind;Cyber loss.

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

The duration of coverage is 12 months commencing from the date of subscription, yearly renewable up to a total of 5 years.

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



Contact us via WhatsApp
at 019 629 9660



Visit us at:
[All-New Maxis Device Care | Device Insurance Program](#)



Email us at:
my.aiaonline@aia.com



Scan the QR code above

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Know Your Obligations

For this device protection insurance that you have selected (Maxis Device Care Plus), you must pay a premium of:

Standard Cover	RM XX.XX (Monthly Premium)
	The Monthly Premium payable is subject to applicable tax imposed by the Government of Malaysia at the prevailing rate. The Monthly Premium will be waived by AIA for first 3 months in the first year of coverage period, and you will need to pay the Monthly Premium thereafter whereby it will be charged to your registered Maxis account.

You also have to pay the following fees and charges:

Distribution Cost paid to distribution partner <i>(included in the Monthly Premium) – 25% of gross premium</i>	RM XX.XX (per month)
Applicable Government Tax <i>(excluded in the Monthly Premium)</i>	RM XX.XX (per month)

Stamp Duty of RM10.00 will be paid by the Master Policyholder and it will not be charged to you.

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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 is allowed to be transferred to a third party by providing a written notice to us within 10 days of the change of ownership.

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

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Can I cancel my policy?

Yes, you can cancel your policy by giving a written notice to us or by calling Maxis at 123. There shall be no refund of premium. 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, Premium Table, Deductible Table and Distribution Cost Table.

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 (if applicable) (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 answering the questions in the Proposal/Application Form (if applicable) (or 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, varied or renewed with us any of the information given in the Proposal/Application Form (if applicable) (or when you apply for this insurance) is inaccurate or has changed.

- **Eligibility** –
 - Malaysian who aged last birthday at the time of subscription is 18 years old and above;
 - Main account holder or principal line holder of the eligible Maxis account registered with Maxis Broadband Sdn. Bhd.;
 - Insured Product shall be a brand new electronic device purchased from Maxis platform. Eligible Insured Product categories are smartphone, smartwatch and tablet only; and
 - Each Insured Product device category under the same Maxis main account holder or principal line holder is only allowed to cover one device at any point of time. Insured Product device category refers to smartphone, smartwatch, and tablet where each type of the device represents an Insured Product device category.
- **How do I make a claim?** – You need to complete the claim submission webpage which you can obtain the link from the email where you receive e-certificate documents upon coverage commencement, or by contacting AIA Online Customer Service via WhatsApp at 019 629 9660 or email my.aiaonline@aia.com. You must submit your claim within 48 hours from the date of occurrence where there is a loss or damage to your Insured Product. Proof of such claims is required to be produced and provide during claim submission which include the photos and/or videos of such damage of the Insured Product, proof of the Insured Product's IMEI and/or serial number, and police report made within 24 hours (applicable to Attended Theft) as well as the 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.

Premium Table

The Monthly Premium payable is subject to applicable tax imposed by the Government of Malaysia at the prevailing rate.

Unsubsidized retail value at the time of device purchase	Monthly Premium (RM)	
	Maxis Device Care	Maxis Device Care Plus
RM 0.00 – RM2,000.00	6.48	9.26
RM2,001.00 – RM6,000.00	18.52	27.78
RM6,001.00 – RM10,000.00	34.26	46.30

Deductible Table

The Monthly Premium payable is subject to applicable tax imposed by the Government of Malaysia at the prevailing rate.

Deductible table for Maxis Device Care

Unsubsidized retail value at the time of device purchase	For first year coverage period	For each of subsequent year coverage period
RM0.00 to RM500.00	RM25	RM50
RM501.00 to RM1,000.00	RM55	RM110
RM1,001.00 to RM2,000.00	RM100	RM200
RM2,001.00 to RM3,000.00	RM160	RM320
RM3,001.00 to RM4,000.00	RM225	RM450
RM4,001.00 to RM4,800.00	RM263	RM525
RM4,801.00 to RM6,000.00	RM450	RM900
RM6,001.00 to RM7,100.00	RM600	RM1,200
RM7,101.00 to RM8,000.00	RM680	RM1,359
RM8,001.00 to RM9,000.00	RM765	RM1,530
RM9,001.00 to RM10,000.00	RM855	RM1,710

Deductible table for Maxis Device Care Plus

Unsubsidized retail value at the time of device purchase	Accidental damage and Liquid Damage		Attended Theft	
	For first year coverage period	For subsequent years	For first year coverage period	For subsequent years
RM0.00 to RM500.00	RM83	RM167	RM125	RM250
RM501.00 to RM1,000.00	RM167	RM333	RM250	RM500
RM1,001.00 to RM2,000.00	RM333	RM667	RM500	RM1,000
RM2,001.00 to RM3,000.00	RM417	RM833	RM625	RM1,250
RM3,001.00 to RM4,000.00	RM583	RM1,167	RM875	RM1,750
RM4,001.00 to RM4,800.00	RM733	RM1,467	RM1,100	RM2,200
RM4,801.00 to RM6,000.00	RM900	RM1,800	RM1,350	RM2,700
RM6,001.00 to RM7,100.00	RM1,083	RM2,167	RM1,625	RM3,250
RM7,101.00 to RM8,000.00	RM1,250	RM2,500	RM1,875	RM3,750
RM8,001.00 to RM9,000.00	RM1,417	RM2,833	RM2,125	RM4,250
RM9,001.00 to RM10,000.00	RM1,583	RM3,167	RM2,375	RM4,750

Distribution Costs Table

Distribution Costs paid to intermediary stated below are 25% of the gross premium. This cost is included in the Monthly Premium.

Unsubsidized retail value at the time of device purchase	Monthly Distribution Cost (RM)	
	Maxis Device Care	Maxis Device Care Plus
RM 0.00 – RM2,000.00	1.62	2.32
RM2,001.00 – RM6,000.00	4.63	6.95
RM6,001.00 – RM10,000.00	8.57	11.58