

PRODUCT DISCLOSURE SHEET

Dear Customer,

The Product Disclosure Sheet (PDS) is designed to provide you with some key information on your travel insurance.

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



AIA General Berhad
201001040438 (924363-W)

Date: 11 Dec 2025

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).

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 Travel Care?

Maxis Travel Care is a complimentary travel insurance product that provides compensation in the events of travel inconvenience, sickness, injury, accidental disability or death during the trip. Besides, it also provides automatic extension for delayed return and protection against missed events and for damaged/ non-delivery of shopping items.

This product is complimentary to you who purchased a roaming pass from Maxis. It is covered under the Master Policy, where Maxis Broadband Sdn. Bhd. is the Master Policyholder.

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

2 Know Your Coverage

As an illustration, at no cost (RM0.00) being charged to you, you will receive the following coverage:

This policy covers :			This policy excludes :
No.	Benefits	Amount of Cover (RM), up to	<ul style="list-style-type: none">• Pre-existing conditions;• Suicide or intentional self-injury;• Childbirth, pregnancy or miscarriage;• Professional sports;• Mental or nervous disorders;• Use of drugs/ narcotics of any kind;• Congenital defects;• Any kind of disease or sickness or Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency (AIDS);• Racing of any kind;• Violation or attempt of violation of law;• Insured Person serving in armed forces;• War or warlike operations (whether war be declared or not).
(A) Travel Inconvenience			
1	Baggage Delay (<i>RM100 for the first complete 3 hours, and RM200 for every 6 hours thereafter</i>)	2,000	
2	Automatic Extension for Delayed Return due to Emergencies (<i>up to 14 days</i>)	Included	
(B) Lifestyle			
3	Missed Events in Overseas due to Hospitalisation	2,000	
4	Damage to Shopping Items During Transit back to Malaysia	2,000	
5	Non-Delivery of Shopping Items	1,000	
6	On-trip Loss or Damage of Baggage and Personal Belongings	6,000	
	• For any one Gadget limit	3,000	
	• For any one article limit	500	
(C) Medical (<i>accidental bodily injury & sickness</i>)			
7	Medical Expenses	50,000	
(D) Personal Accident			
8	Accidental Death and Dismemberment	50,000	

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.

This is a single trip policy. The duration of coverage is based on the Maxis roaming pass purchased, commencing from the activation date and time of the Maxis roaming pass.

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



Contact us via WhatsApp at
019 629 9660



Find out more via Maxis app, go to
Service Details > Roaming Passes & Rates



Email us at:
my.aiaonline@aia.com

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Know Your Obligations

For this travel insurance, you must pay a premium of:

Standard Cover	RM 0.00
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Premium will be paid by the Master Policyholder, no premium will be charged to you.
Stamp Duty of RM10.00 will be paid by the Master Policyholder and it will not be charged to you.

4

Other Key Terms

You must provide complete and accurate information of your personal and travel details during your purchase and submission on Maxis application/ platform. Otherwise, you may risk having your claim rejected or policy terminated/ cancelled.

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 provided that you have not made a claim on the policy. Upon cancellation, there shall be no refund in 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.

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 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 (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 (or when you applied for this insurance) is inaccurate or has changed.

- **Eligibility** – The persons eligible for insurance under this policy are Insured Persons who meet the following eligibility:
 - Entry age (last birthday) for Insured Person is from age 30 days to 70 years old;
 - Only Malaysian is eligible to apply;
 - Each Insured Person is only allowed to be covered with an in-force policy per trip at any point of time; and
 - Main Account or principal line or supplementary line holder of the eligible Account registered with Maxis.
- **Trip** – The duration for each Trip is based on the Maxis roaming pass purchased. The return trip commencing from the time you activated your Maxis roaming pass or leave your home or place of work in Malaysia or starts from the Effective Date of Coverage as stated in the Certificate of Insurance (whichever is later) until the time you return in Malaysia, and ceases on whichever of the following occurs first:
 - the Expiry Date of Coverage as specified in the Certificate of Insurance; or
 - your arrival at your home or place of work (whichever is earlier) in Malaysia; or
 - 24 hours after your arrival in Malaysia.
- **How do I make a claim?** – You need to complete the claim submission webpage within 30 days from the date of occurrence, which you can obtain the link from the email where you received your e-certificate documents upon insurance coverage, or by contacting AIA Online Customer Service via WhatsApp at 019 629 9660 or email my.aiaonline@aia.com.

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

Note:

Area of coverage	Description
ASEAN	Brunei, Cambodia, Indonesia, Laos, Philippines, Singapore, Thailand, Vietnam only
APAC	Armenia, Australia, Azerbaijan, Bahrain, Bangladesh, Brunei, Cambodia, China (including Hong Kong, Macau, Mongolia and Tibet), India, Indonesia, Japan, Jordan, Kazakhstan, South Korea, Kuwait, Kyrgyzstan, Laos, New Zealand, Oman, Pakistan, Philippines, Qatar, Saudi Arabia, Singapore, Sri Lanka, Taiwan-Province of China, Tajikistan, Thailand, United Arab Emirates, Vietnam only
WORLDWIDE	Worldwide countries covered under the roaming pass purchased by the Insured Person from the Master Policyholder, except countries listed as Excluded Countries
Excluded Countries	Afghanistan, Belarus, Crimea (including Sevastopol), Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, Liberia, Nepal, North Korea, Russia, Somalia, Sudan, South Sudan, Syria, Ukraine, or Zimbabwe and all other sanctioned and war declared countries.