

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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



AIA General Berhad
201001040438 (924363-W)

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.

1 What is Bill Protection?

Bill Protection is a product that provides protection to cover your Bill due to:

- Hospitalisation for at least 3 consecutive days caused by accident or infectious diseases
- Involuntary loss of employment if you are employed

"Bill" refers to your monthly payment for charges incurred for Maxis or Hotlink products and services under your Account, registered with Maxis Broadband Sdn. Bhd.

"Account" refers to your Maxis or Hotlink account registered with Maxis Broadband Sdn. Bhd. Each of your Account under this Policy is only allowed to be covered with 1 in-force certificate of insurance at any point of time.

This product is covered under 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, for RM3.00 per month (Plan 300), you will receive the following coverage:

This policy covers :	This policy excludes :
<ul style="list-style-type: none">• Hospitalisation for at least 3 consecutive days caused by Accident or Infectious Disease benefit – RM300 per month; or• Involuntary loss of employment benefit – RM300 per month. <p>Note:</p> <ul style="list-style-type: none">• The benefit payable is three times, the Amount of Benefit per month, as shown in the Schedule of Benefits in one lump sum and it is fixed regardless of your actual incurred Bill amount.• If the Amount of Benefit is higher than the actual monthly Bill, any excess amount will remain in your Account as credit to be carried forward to the next Bill cycle.• You can only make one claim from this policy – either 1 event of hospitalisation or 1 event of involuntary loss of employment.• Your monthly premium payment will be charged to your Account as part of your Bill.• This policy can be opted in for auto renewal. Kindly note that we reserve the right of not to renew your policy due to risk and business considerations.	<ul style="list-style-type: none">• Pre-existing conditions;• Bacteria, viral or fungal infections (except those specified infectious diseases covered by the policy)• Suicide or intentional self-injury;• War or civil war;• While on duty as armed forces• Violation of law• Childbirth, pregnancy or miscarriage;• Professional sports;• AIDS;• Mental or nervous disorders;• Use of drugs/narcotics of any kind;• Engaging in any hazardous activity;• Racing of any kind.

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 6 months commencing from the date of purchase.

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



Contact us via WhatsApp
at 019 629 9660



Visit us at:
[Bill Protection | Accident Protection](#)



Email us at:
my.aiaonline@aia.com



Scan the QR code above

For this personal accident insurance that you have selected (Bill Protection Plan 300), you must pay a premium of:

Standard Cover	RM XX.XX (per month)
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You also have to pay the following fees and charges:

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

Stamp Duty of RM10.00 on the policy has been paid by the master policyholder.

- 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.
- Waiting period is applicable, whereby the eligibility for benefits will commence after a specific period from the issue date or the commencement date of the certificate of insurance, whichever is later. Waiting period is applied only when you are first covered and shall not be applicable after the first 6 months of coverage. However, if there is a break in continuity of the insurance coverage after the first 6 months of coverage, the waiting period shall apply again.

Benefit	Waiting Period
Hospitalisation due to infectious diseases benefit	14 days
Involuntary loss of employment benefit	30 days

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

Yes, you may cancel your policy by giving a written notice to us. There shall be no refund of premium.

Please refer to the Appendix for more details on the Key Terms and Conditions, Premium 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 (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 (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** –
 - Age last birthday at the time of application is between 18 and 60 years old;
 - Malaysian, or foreigner who is permanent resident of Malaysia, work permit holder, pass holder or otherwise legally employed or legally residing in Malaysia;
 - Main Account holder or principal line holder of the eligible Account registered with Maxis.
- **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-policy 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.

Premium Table

The Monthly Premium payable is inclusive of fees/charges and the applicable tax imposed by the government of Malaysia at the prevailing rate.

Amount of Benefit per month (RM)	Monthly Premium (RM)
100	1.00
200	2.00
300	3.00

Distribution Costs Table

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

Amount of Benefit per month (RM)	Monthly Distribution Cost (RM)
100	0.23
200	0.46
300	0.70