

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 Jul 2026

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 Lite?

Maxis Device Care Lite is an affordable insurance product that provides screen crack protection for your eligible electronic device (for smartphone and/or tablet only), with coverage of up to RM2,000.

This product 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 benefit provided.

2 Know Your Coverage

As an illustration, gross premium of RM5.56 per month, you will receive the following coverage:

This policy covers:	This policy excludes :
<ul style="list-style-type: none"> Repair due to Screen Crack of the Insured Product for up to RM2,000, no deductible applies. Any repair cost in excess of RM2,000 shall be borne by you. Subject to maximum 1 claim per Insured Product during the coverage period. 	<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; Replacement of the Insured Product due to damage resulting from Screen Crack.

Note: This list is **non-exhaustive**. You should refer to the [policy contract](#) for the full information on benefit 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 2 years.

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



Contact us via WhatsApp
at 019 629 9660



Exclusive for existing Maxis Device
Care customers only. Learn more on the
coverage in the [policy contract](#)



Email us at:
my.aiaonline@aia.com

3

Know Your Obligations

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

Standard Cover	RM 5.56 (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 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</i>) – 25% of gross premium	RM 1.39 (per month)
Applicable Government Tax (<i>excluded in the Monthly Premium</i>)	RM 0.44 (per month)

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 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.

?

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.

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** –
 - Member who cancelled his/her Maxis Device Care certificate (Maxis Device Care plan or Maxis Device Care Plus plan) in the first three (3) years and subscribed to Maxis Device Care Lite plan within fourteen (14) days from the date of successful cancellation;
 - 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 an electronic device that was previously covered under the original Maxis Device Care certificate, which has been cancelled at the request of the Member. Eligible Insured Product categories are smartphone 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, regardless of the plan including Maxis Device Care/ Maxis Device Care Plus/ Maxis Device Care Lite. Insured Product device category refers to smartphone, smartwatch (only applicable to Maxis Device Care and Maxis Device Care Plus), 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 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.