

**PRODUCT DISCLOSURE SHEET**

Please read this Product Disclosure Sheet before you decide to take up **Maxis Device Care**. Be sure to also read the general terms and conditions.

AIA General Berhad

**Maxis Device Care**

Date: 5 March 2025

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 this product about?**

**Maxis Device Care** is a product underwritten by AIA General Berhad (“AIA”) 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.

**2. What are the covers/benefits provided?**

Depending on the Plan chosen, this product covers:

| Plan                   | Benefits   | Deductible  | Limit of Liability  |
|------------------------|--|---|---|
| Maxis Device Care      | <ul style="list-style-type: none"> <li>Replacement due to Accidental damage and/or Liquid Damage of the Insured Product; or</li> <li>Repair 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).</li> </ul>                 | <p><u>Accidental damage, Liquid Damage:</u><br/>Deductible applies for each claim. Refer to ‘<b>Appendix 1 – Table of Deductible</b>’ below.</p> <p><u>Screen Crack:</u><br/>No Deductible applies.</p>                 | <ul style="list-style-type: none"> <li>For Screen Crack: Up to RM2,000</li> <li>For Accidental damage and/or Liquid Damage: Up to Recommended Retail Price of the Insured Product at the time of claim.</li> <li>Subject to maximum one (1) claim per Insured Product during the coverage period.</li> </ul>  |
| Maxis Device Care Plus | <ul style="list-style-type: none"> <li>Replacement due to Accidental damage, Liquid Damage and/or Attended Theft of the Insured Product; or</li> <li>Repair 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).</li> </ul> | <p><u>Accidental damage, Liquid Damage, Attended Theft:</u><br/>Deductible applies for each claim. Refer to ‘<b>Appendix 1 – Table of Deductible</b>’ below.</p> <p><u>Screen Crack:</u><br/>No Deductible applies.</p> | <ul style="list-style-type: none"> <li>For Screen Crack: Up to RM2,000</li> <li>For Accidental damage, Liquid Damage and/or Attended Theft: Up to Sum Insured.</li> <li>Subject to maximum two (2) claims per Insured Product during the coverage period, of which limited to: <ul style="list-style-type: none"> <li>One (1) claim on Accidental damage, Liquid Damage or Screen Crack; and</li> <li>One (1) claim on Attended Theft.</li> </ul> </li> </ul> |

Duration of cover is 12 months commencing from the date of subscription, yearly renewable up to a total of 5 years.

Note:

- Replacement means to replace the damaged or lost electronic device with a refurbished electronic device (for Maxis Device Care plan) or a new electronic device (for Maxis Device Care Plus plan).
- Recommended Retail Price means the unsubsidized retail value of the Insured Product immediately before the occurrence of Accidental damage, Liquid Damage, Screen Crack and/or Attended Theft (as defined in the Policy Wording) at the time of such claim is being made.
- Sum Insured means the unsubsidized retail value of the Insured Product at the time of purchase from Maxis.
- Deductible means the amount that shall be paid by you for each approved claim before our service partner proceed to replace the damaged or stolen Insured Product upon AIA’s approval.
- Please refer to the policy contract for more information on the benefits provided.

### 3. How much premium do I have to pay?

| 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                  |

The Monthly Premium payable is subject to applicable tax imposed by the Government of Malaysia at the prevailing rate as set out under Question 4 below. 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.

### 4. What are fees and charges that I have to pay?

| Type  | Amount   |
|---|--|
| Distribution Cost paid to distribution partner<br>(included in the Monthly Premium) | 25% of gross premium (refer to 'Appendix 2 – Distribution Cost Table for Maxis Device Care')                             |
| Applicable Government Tax<br>(excluded in the Monthly Premium)                      | The premium amount payable is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate |

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

### 5. What are some of the key terms and conditions that I should be aware of?

- **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.

## 6. What are the major exclusions under this policy?

### **General exclusion of this policy:**

- Any loss or damage that takes place before the electronic device becomes the Insured Product or any condition existing prior to the coverage starts date;
- Any loss or damage to the Insured Product that is 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 Insured Product's exterior finish, accessories, external cables and cords, or add-on options incorporated to the Insured Product, 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 by you or any person using the Insured Product with your permission;
- 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;
- Any defects that are the subject of the manufacturer's recall;
- Failure to follow manufacturers' instructions on installation, operation or maintenance and repairs of the Insured Product;
- Failure to comply with manufacturer's recommendations or any other instructions relating to the use and/or upkeep of the Insured Product;
- Losses incurred during the delivery process between our authorized repairer and you;
- Loss or damage resulting from fire or flood, corrosion, insect infestation, pet damage, misuse, neglect, abuse, natural disasters, war, invasion and civil commotion, terrorism etc.;
- Consequential loss of any kind;
- Cyber loss.

### **Major exclusions applicable to Attended Theft:**

- Loss due to any fraudulent, dishonest or criminal act by you, or by the persons known to you or your family members, whether acting alone or collusion with others;
- Loss directly or indirectly from your intentional or malicious act or gross negligence or carelessness;
- Loss directly or indirectly from mislaying, misplacing or mysterious disappearance of the Insured Product;
- Loss as a result of pick-pocketing;
- Insured Product is left unattended in a public place or a place to which the public had access at the time of the Attended Theft;
- 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;
- Insured Product is left unattended in a soft-top or open-sided vehicle, including but not limited to watercraft, aircraft, train or light rail;
- Insured Product is left at any unattended or unoccupied premises;
- Attended Theft of the Insured Product not reported to police within 24 hours of discovery of such incident.

*Note: The list is non-exhaustive. Please refer to the policy contract for the full exclusions under this policy.*

## 7. Can I cancel my policy?

You may 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.

## 8. What do I need to do if there are changes to my contact/personal details or transfer of insurance ownership to a third party?

It is important that you inform us of any change in your contact details such as phone number, email address or residential address. 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.

## 9. Where can I get further information?

If you have any further information or assistance, please contact us at:

**AIA General Berhad** 201001040438 (924363-W)

Menara AIA,

99 Jalan Ampang,

50450 Kuala Lumpur.

WhatsApp : 019 629 9660

Email : [my.aiaonline@aia.com](mailto:my.aiaonline@aia.com)

AIA General Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

## 10. Other similar types of cover available

Please contact us for other similar types of plans that we offer.

**IMPORTANT NOTE:**

**YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT YOUR INTERMEDIARY OR AIA GENERAL BERHAD DIRECTLY FOR MORE INFORMATION.**

**THIS PRODUCT DISCLOSURE SHEET CONTAINS A SUMMARY OF THE PRODUCT AND IS NOT A CONTRACT OF INSURANCE. THE POLICY CONTRACT SHALL PREVAIL OVER THIS DOCUMENT.**

The benefit(s) payable under eligible policy/product 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](http://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.

The information provided in this disclosure sheet is valid as at 5 March 2025.

### Appendix 1 – Table of Deductible

#### 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              |

## **Appendix 2 – Distribution Cost Table for Maxis Device Care**

Distribution Costs paid to intermediary stated below are 25% of the gross premium. This cost is included in the Monthly Premium as stated under Question 3 above.

| <b>Unsubsidized retail value at the time of device purchase</b> | <b>Monthly Distribution Cost (RM)</b> |                               |
|---|---------------------------------------|-------------------------------|
|   | <b>Maxis Device Care</b>              | <b>Maxis Device Care Plus</b> |
| 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                         |