

# PRODUCT DISCLOSURE SHEET



AIA General Berhad  
201001040438 (924363-W)

## Dear Customer,

The 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.**

Date: 3 Mar 2026

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](http://www.pidm.gov.my)).

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## 1 What is CahayaKu?

**CahayaKu** is a yearly non-guaranteed renewable personal accident insurance plan which provides compensation in the event of death, hospitalisation and disablement due to accidental means.

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

## 2 Know Your Coverage

As an illustration, for premium of **RM50.00**, you will receive the following **coverage**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ul style="list-style-type: none"><li>• <b>Death due to Accident:</b> RM50,000</li><li>• <b>Daily Cash Allowance upon Hospitalisation due to Accident:</b> RM100 per day (up to 30 days for each period of coverage)</li><li>• <b>Weekly Cash Allowance upon Disablement due to Accident:</b> RM50 per week (up to 26 weeks for each period of coverage)</li></ul> <p>Note:</p> <ul style="list-style-type: none"><li>• <i>Weekly Cash Allowance upon Disablement due to Accident is limited to one (1) accident per period of coverage.</i></li></ul>	<ul style="list-style-type: none"><li>• Suicide or intentional self-injury;</li><li>• Mental or nervous disorders; use of drugs/narcotics of any kind;</li><li>• Influence of alcohol or use of drug abuse/ narcotics;</li><li>• Pre-existing conditions;</li><li>• Childbirth, pregnancy or miscarriage;</li><li>• Any kind of disease or sickness or congenital defects;</li><li>• Bacterial infections;</li><li>• Medical or surgical treatment (except those necessitated by accidental bodily injuries);</li><li>• Dental treatment (except those necessitated by accidental bodily injuries);</li><li>• AIDS;</li><li>• Professional sports;</li><li>• Racing of any kind;</li><li>• Engaging in hazardous activity.</li></ul>

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.

The duration of coverage is 12 months commencing from the effective date of the coverage.

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:  
[CahayaKu | Perlindungan Tenang Plan](#)



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



Scan the QR code above

## 3 Know Your Obligations

For this personal accident insurance, you must pay a premium of:

Standard Cover	RM 50.00
<b>You also have to pay the following fees and charges:</b>	
Distribution Cost paid to intermediary (included in the premium) – 25% of premium	RM 12.50
Applicable Government Tax (based on the prevailing rate imposed by the Government of Malaysia) Note: For customers utilising the Perlindungan Tenang Voucher (PTV), tax is exempted under the PTV programme.	RM 4.00

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

## Other Key Terms

- You must provide complete and accurate information of your personal details during your purchase on Touch 'n Go eWallet application. Otherwise, you may risk having your claim rejected or certificate terminated/ cancelled.
- You are encouraged to designate a nominee under your certificate of insurance to us by using the relevant nomination form to facilitate the payment of a death claim.

**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 certificate of insurance?

Yes, you may cancel the certificate of insurance at any time by giving a written notice to us, and provided that no claims have been made during the current certificate of insurance coverage year.

- **Free-look period:** You may cancel your certificate of insurance within fifteen (15) days after you have received your certificate of insurance. The premiums that you have paid will be refunded, and you may reuse your Perlindungan Tenang Voucher (if applicable) to participate in other Perlindungan Tenang products.
- **After free-look period:** You shall be entitled to a refund of the premium based on Customary Short-Period Rates Table, and you may no longer reuse your Perlindungan Tenang Voucher (if applicable) to participate in other Perlindungan Tenang products.

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 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** –
  - E-KYC Touch 'n Go eWallet users, i.e. users who are registered and verified by TNG; and
  - Entry age (last birthday) for Insured is from age 18 to 75 years old; and
  - Malaysian only.
  - Each Insured is only allowed to be covered with an in-force certificate of insurance at any point of time.
- **Free Look Period** – You may request for cancellation of your certificate of insurance provided such request is received directly by AIA General Berhad within fifteen (15) days of the certificate of insurance being made available. Upon cancellation of your certificate of insurance during the Free Look Period, any amount that you have paid to AIA General Berhad will be refunded and you may reuse your Perlindungan Tenang Voucher (if applicable) to participate in other Perlindungan Tenang products.
- **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 received your e-certificate upon insurance coverage, or by contacting AIA Online Customer Service via WhatsApp at 019 629 9660 or e-mail [my.aiaonline@aia.com](mailto:my.aiaonline@aia.com). You must provide us with the written notice of a claim in respect of an injury within 30 days of the accident causing your injury. In the event of accidental death, immediate notice of claim must be given to us. We will also require all proof of claims must be produced within 90 days from the date of accident. For a claim in respect of injury, proof of claim will include medical reports, police report, and medical/ treatment bills related to the claim. In the event of an accidental death claim, proof of claim would include hospital certificate, documents on medical treatment or examination, police report, post-mortem report and death certificate or newspaper cuttings. Proof of identity of the person making the claim must also be submitted.

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