

**PRODUCT DISCLOSURE SHEET**

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

AIA General Berhad**WalletSafe**

Date: 30 May 2024

1. What is this product about?

WalletSafe is a product that provides compensation for loss of stored monetary value (wholly or partially) due to unauthorised or unconsented transaction from your Touch 'n Go ('TNG') eWallet & GO+ account, death due to accident, and death arising from road traffic accident or in public conveyance with additional payout. In addition, it also reimburses your loss of personal belongings and unauthorised debit/credit card spending as a result of theft.

2. What are the covers/benefits provided?

This Policy covers:

No.	Benefits	Amount of Cover (RM)	
		Basic Plan	Pro Plan
1	Unauthorised Transaction from TNG Digital Wallet (<i>included monetary value reloaded from credit/debit cards</i>)	Up to RM 25,000	Up to RM 25,000
2	Death due to Accident	10 times of Insured's TNG account balance (Up to RM 25,000)	20 times of Insured's TNG account balance (Up to RM 50,000)
3	Accidental Death due to Road Traffic Accident or in Public Conveyance	10 times of Insured's TNG account balance (Up to RM 25,000)	20 times of Insured's TNG account balance (Up to RM 50,000)
4	Loss of Personal Belongings due to Theft	n/a	Up to RM 1,000
5	Unauthorised Debit Card or Credit Card Spending due to Theft	n/a	Up to RM 1,500

Note:

- Duration of cover is 6 months commencing from the effective date of the coverage.
- The territorial limit for Benefit 1 is worldwide, whereas Benefit 2-5 are only limited to Malaysia territory.
- Benefit 3 is payable in addition to Benefit 2 if the accidental death of the Insured is a result of road traffic accident or while travelling in public conveyance.
- Benefit 4 and 5 do not cover gross negligence, carelessness, mislaying, misplacing, mysterious disappearance or pick-pocketing.
- Benefit 5 only covers Insured's principal card(s). Supplementary card(s) is not covered.
- Theft means the act of removing the goods from the possession of another without the owner's consent by taking and/or carrying away with the intention to steal or deprive the owner permanently of his property.
- Please refer to the policy contract for more information on the benefits provided.

3. How much premium do I have to pay?

The premium for each plan is shown below, inclusive of fees/charges and the applicable tax imposed by the government of Malaysia at the prevailing rate. Premium stated is for 6-month coverage.

Basic Plan	Pro Plan
RM 1.00	RM 6.00

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

Type	Amount
Distribution Cost paid to intermediary	25% of premium
Applicable Government Tax	The premiums amount payable is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate

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 (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 70 years old; and
 - Malaysian, permanent resident of Malaysia, work permit holder, pass holder or otherwise legally employed or legally residing in Malaysia are eligible to apply.
 - Each Insured is only allowed to be covered with an in-force policy at any point of time.
- **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.
 - You must provide us with the written notice of a claim in respect of:
 - Unauthorised transaction from TNG digital wallet: within 60 days of the unauthorised transaction causing your loss of monetary value;
 - Unauthorised debit card or credit card spending due to theft: within 60 days of the unauthorised spending of debit card or credit card;
 - Accident: within 30 days of the accident causing your injury, immediate notice of claim must be given to us in the event of death;
 - Loss of personal belongings due to theft: within 30 days of the theft.
 - All proof of claims must be produced within 90 days from the date of loss.

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:

- Suicide or intentional self-injury;
- Mental or nervous disorders; use of drugs/narcotics of any kind;
- Influence of alcohol or use of drug abuse/ narcotics;
- Pre-existing conditions;
- Childbirth, pregnancy or miscarriage;
- Any kind of disease or sickness or congenital defects;
- Bacterial infections;
- Medical or surgical treatment (except those necessitated by accidental bodily injuries);
- Dental treatment (except those necessitated by accidental bodily injuries);
- AIDS;
- Professional sports;
- Racing of any kind;
- Engaging in hazardous activity.

Benefit No. 1 & 5:

- Duplicate claims which have made through other methods, channels, platforms, card issuer for the transaction;
- Any claim per incident under Benefit 1 with amount less than or equal to RM 5,000 will be excluded from this Policy and covered separately by TNG;
- Authorisation of access to your account, debit card or credit card is given to a third party;
- Intention of fraud or negligence;

- Voluntary disclosure of any security information to someone who subsequently commits or colludes with you in fraudulent act;
- Unauthorised transaction or unauthorized spending as a result of any third party terminal or system being impacted by hacking attempts, bank system upgrades/malfunctions, telco downtime etc. of which you are aware before the transaction took place;
- Unauthorised transaction or unauthorized spending under unforeseeable circumstances, such as natural disasters, nuclear risks, war, invasion and civil commotion, terrorism etc.;
- Commercial cyber risks to Touch 'n Go;
- Non-compliance with all the terms and conditions by which Insured's TNG Digital Wallet, debit/credit card are issued;
- Circumstances or facts that the Insured knew will give rise to a claim prior to the commencement of the insurance coverage;
- Any loss caused by the order of any government authority.

Benefit No. 4:

- Any fraudulent, dishonest or criminal act by the Insured, persons known to the Insured or Insured's family members, whether acting alone or collusion with others;
- Any events other than theft, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
- Intentional or malicious acts or gross negligence or carelessness of the Insured;
- Mislaying, misplacing or mysterious disappearance of Insured's personal belongings;
- Securities, obligations, deeds, bonds, bills of exchange, promissory notes, or documents of any kind, stamps, coins or paper money, cheques, currency notes, bank notes manuscripts, books of account or other business books, or computer systems records;
- Transportation tickets or similar items that were also lost;
- Contraband or illegal goods;
- Pick-pocketing.

Benefit No. 5:

- Any financial loss incurred by the Insured which can be recovered or compensated by card issuing bank or other sources as determined at the company's rights;
- Fraudulent, dishonest or criminal act by the Insured, persons known to the Insured or Insured's family members, whether acting alone or collusion with others;
- Intentional or malicious acts, gross negligence or carelessness of the Insured;
- Mislaying, misplacing, mysterious disappearance or pick-pocketing of Insured's debit/ credit card;
- Any loss in connection with supplementary card(s) or supplementary cardholder(s).

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. There shall be no refund of premium.

8. What do I need to do if there are changes to my contact/personal details?

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

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on "Personal Accident Insurance", you can obtain a copy from www.insuranceinfo.com.my.

If you have any enquiries, 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

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 MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. 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 certificate/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).

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The information provided in this disclosure sheet is valid as at 30 May 2024.