PRODUCT DISCLOSURE SHEET

Master Policyholder: Senheng Electric (KL) Sdn. Bhd.
Intermediary/agent: Insurnet Consultancy Sdn. Bhd.
Intermediary/agent's Address: 59-1 & 61-1 Jalan Melati Utama 4, Taman Melati Utama, 53100 Kuala Lumpur, Malaysia

Dear Customer **Date issued: 01/12/2025**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your accidental damage insurance. Other customers have read this PDS and found it helpful; You should read it too.

1. What is Mobile Protection Plan?

(a) This product provides provides cover against repair or replacement costs to smartphones, tablets or smartwatches that is accidentally damaged (non-deliberate physical damage and spillage of liquid).

(b) This cover can be purchased by all customers of Senheng Electric (KL) Sdn Bhd who purchase a smartphone, tablet or smartwatch from Senheng Electric (KL) Sdn Bhd for their personal use.

2. Know Your Coverage:

As an Illustration, for a premium of **RM 134.00** (device price between RM1,000- RM2,000), you will receive the following coverage:	
This policy **covers**:	This policy **excludes**:
One (1) repair or replacement of the product up to the product purchase price.	• Damages caused by repair work or failure to perform repair work by the insured, its agents or employees, or any other repair facility, its agents or employees; • Negligence of any kind; • Liability to anyone other than the insured person; • Product liability insurance; • Any loss that is covered under the manufacturer's warranty; • Damage caused by neglect, abuse, misuse, theft, sand, water damage, corrosion, battery leakage, acts of god or commercial usage; • Damage to any screen protector used on the product; • Problems or defects caused by unauthorized modifications or failure to follow the manufacturer's installation, operation, or maintenance instructions; • Losses that do not occur within the period of insurance; • Losses caused by illegal acts committed by the insured person; • Losses that are intentionally caused by the insured person; • Losses due to war (whether war has been declared or not), civil commotion, uprising, martial law, riot or the act of any lawfully constituted authority; • Invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power; • Any defects that are subject to the manufacturer's recall; • Burglary, theft, corrosion, animal and insect infestation, misuse, neglect and abuse; • Accidental damage of the product deliberately caused by any third party which you were unable to prevent • Resulting from, or related to, business use of products; and • Any collateral damage to the product as a result of accidental damage. ***Note:*** *Please refer to the policy wordings for the full list of exclusions under this policy*
Duration of cover is for one (1) year. Please keep the proof of premium payment for any future reference.	

3. Know Your Obligations:

For this insurance, you must pay* a premium of:	
Standard Cover	**RM 134.00 (annual)**
Service Tax (8%)	**RM 10.72**
Total Premium you must pay	**RM 144.72**
You also have to pay the following fees and charges	
Stamp Duty*	**RM 10.00**
Commission (included in the premium stated)	**RM 33.50** (**25%** of the premium)
Other Charges	**RM 0.00**

Note: A stamp duty of RM10.00 is paid by the Master Policyholder.

*The above premium, fees and charges are for illustrative purpose only based on the standard plan mentioned in point 2. above.

4. Other Key Terms:

a) Duty of disclosure:

i. You have a duty to disclose any information that you know, or reasonably should know, is relevant when assessing the risk and determining the applicable rates and terms.

ii. You also have a duty to inform AIG Malaysia Insurance Berhad (hereinafter referred to as the "**Insurer**") of any change in the information given to us earlier before we issue the policy to you. If you don't, it may result in avoidance of the policy, refusal or reduction of claims, change of terms or termination of the policy.

b) Claims:

i. All claims must be notified to us within 21 days from the date of loss.

ii. All supporting documents proving the loss must be submitted 30 days from the date of loss. If this is not reasonably possible, proof must be furnished as soon as possible and, in any event, no later than 6 months from the date of loss

c) Cover:

You are only entitled to buy one cover throughout the duration that this policy is in force.

d) Transfer:

This covered is issued to the person named in the certificate. Any change to this name requires a written notice requesting for this change and our approval.

Note*: This list is non-exhaustive. Please refer to the policy wordings for the full list of policy terms and conditions.*

5. Can I cancel my policy?

Yes:

a) You may cancel your certificate by returning the original certificate to Senheng Electric (KL) Sdn Bhd. The date of cancellation will be the date of receipt of the cancelled certificate.

b) We can cancel this certificate by giving you 30 days written notice. Your cover will continue for the duration which premium has been received and will terminate upon expiry of such period.

c) No refunds will be payable upon cancellation of certificate.

If you have any questions or require assistance on your policy, you can:

Call us at 1800 88 8811 or 603 2118 0188	Visit us at www.aig.my	Email us at AIGMYCare@aig.com

IMPORTANT NOTE:

You should satisfy yourself that this policy will best serve your needs. You should read and understand the policy wordings and contact the Insurer directly for more information.

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

The benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Bhd or PIDM (visit www.pidm.gov.my).