

<h1>PRODUCT DISCLOSURE SHEET</h1> <p>Read this Product Disclosure Sheet before you decide to take out AppleCare+. Be sure to also read the general terms and conditions.</p>	<p><b>AIG MALAYSIA INSURANCE BERHAD</b></p> <p><b>Product: Accidental Damage from Handling Under AppleCare+</b></p> <p><b>Date: 23/01/24</b></p>
<p><b>1. What is this product about?</b></p>	
<p>(a) This policy provides cover against repair or replacement costs to Apple devices (Eligible Equipment) that are accidentally damaged from handling.</p> <p>(b) This cover is provided to all customers who purchase AppleCare+ on their Apple device(s).</p>	
<p><b>2. What are the covers/benefits provided?</b></p>	
<p>This policy provides the cover for the repair/replacement cost on your Eligible Equipment that has an operational or mechanical failure caused by an accident, being an unexpected and unintentional external event that arises from normal daily usage.</p>	
<p><b>3. How much premium do I have to pay?</b></p>	
<p>This product is being offered on a free-of-charge basis.</p>	
<p><b>4. What are the fees and charges that I have to pay?</b></p>	
<p>Sale and Services Tax (SST) of 6% is charged.</p>	
<p><b>5. What are some of the key terms and conditions that I should be aware of?</b></p>	
<p>(a) <b>Duty of disclosure:</b></p> <p>(i) You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.</p> <p>(ii) You also have a duty to inform AIG Malaysia Insurance Berhad (hereinafter referred to as the "<b>Company</b>") of any change in the information given to us earlier before we issue the certificate to you. If you don't, your certificate may be cancelled, or treated as if it never existed, or your claim may be rejected or not fully paid.</p> <p>(b) <b>Eligibility:</b></p> <p>The requirements below must also be continuously satisfied by you to be eligible for coverage under the Policy:</p> <p><b><u>Age</u></b></p> <p>Entry age for an adult under this policy is 18.</p> <p><b><u>Residency</u></b></p> <p>To be eligible for cover under this policy, you must be a:</p> <p>(i) Malaysian citizen residing in Malaysia;</p> <p>(ii) Malaysian permanent resident; or</p> <p>(iii) Holder of a valid visa pass.</p> <p><b><u>Excluded Occupation</u></b></p> <p>Not applicable</p> <p>(c) <b>Cash Before Cover:</b></p> <p>The Company must receive the premium due on or before the Premium Due Date. No Benefits will be payable for any claim that occurs during a period for which premium was not received.</p> <p>(d) <b>Country of Residence:</b></p> <p>You must notify the Company if you will be out of Malaysia for more than 180 consecutive days. Failure to do so will invalidate this cover.</p> <p>(e) <b>Claims:</b></p> <p>You can submit a valid claim by notifying us that the Eligible Equipment has failed due to accidental damage.</p>	

(f) **Number of policies:**

**Only one individual policy providing the same or similar devices underwritten by the Company is allowed. If more than one policy is held, the Company will consider you to be insured under the policy with the highest compensation or, where the compensation under each policy is identical, under the policy that was first issued.**

(g) **Sanctions:**

The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any Benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such Benefit would expose the Company, the Company's parent company or the Company's parent company's ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union or the United States of America.

(h) **Renewal:**

Not applicable

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

- (a) To protect against normal wear and tear, or to repair cosmetic damage not affecting the functionality of the Eligible Equipment;
- (b) To replace Eligible Equipment that is lost or stolen;
- (c) To repair damage caused by reckless, abusive, willful or intentional conduct, or any use of the Eligible Equipment in a manner not normal or intended by Apple;
- (d) To repair damage caused by a product that is not Eligible Equipment;
- (e) To repair any damage to Eligible Equipment (regardless of the cause) if the Eligible Equipment has been opened, serviced, modified, installed or altered by anyone other than Apple or an authorized representative of Apple;
- (f) To repair any damage to Eligible Equipment with a serial number that has been altered, defaced or removed;
- (g) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic hardware or software, or components thereof, that are used to store, process, access, transmit, or receive information within Eligible Equipment as a result of any cause or loss other than covered losses specifically stated in this Policy, including any unauthorized access or unauthorized use of such system, a denial of service attack, or receipt or transmission of malicious code

*Note: This list is non-exhaustive. Please refer to the Policy Wordings for the full list of exclusions under this policy.*

**7. Can I cancel my policy?**

- (a) You may cancel your policy at any time for any reason.
- (b) You can cancel with or without the return of Your Eligible Equipment. Your refund will be based on your cancellation choice.
- (c) For more details, please refer to the Policy Wordings.

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

Please be sure to inform us of any such changes by contacting us using the details provided below.

**9. Where can I get further information?**

Should you require additional information about this Policy or if you have any enquiries, please contact us at:

AIG Malaysia Insurance Berhad,  
Menara Worldwide,  
198 Jalan Bukit Bintang,  
55100, Kuala Lumpur,  
Malaysia.  
Telephone : 1800 88 8811  
E-mail : [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)  
Website : [www.aig.my](http://www.aig.my)

<b>10. Other types of similar insurance available</b>
Not applicable
<b>IMPORTANT NOTE:</b> <b>YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY WORDINGS AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.</b>

The information provided in this disclosure sheet is valid as at or until 23/01/24.

010124 AC+ Malaysia PDS v1.0 – English