PRODUCT DISCLOSURE SHEET

Master Policyholder: Apple Malaysia Sdn Bhd
Intermediary/agent: Not Applicable

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

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

1. What is Accidental Damage from Handling Under AppleCare+?
This policy provides cover against repair or replacement costs to Apple devices (Eligible Equipment) that are accidentally damaged from handling. This cover is provided to all customers who purchase AppleCare+ on their Apple device(s).

2. Know Your Coverage:

This Policy **covers**:	This Policy **excludes**:
<u>Accidental Damage from Handling</u> 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.	ï To protect against normal wear and tear, or to repair cosmetic damage not affecting the functionality of the Eligible Equipment; ï To replace Eligible Equipment that is lost or stolen; ï 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; ï To repair damage caused by a product that is not Eligible Equipment; ï 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; ï To repair any damage to Eligible Equipment with a serial number that has been altered, defaced or removed; ï 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 Terms and Conditions for the full list of exclusions under this policy.*

3. Know Your Obligations:
The premium, fees and charges are paid by Apple on your behalf as part of your purchase of AppleCare+.

4. Other Key Terms:

a) Duty of disclosure:

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.

ii. You also have a duty to inform AIG Malaysia Insurance Berhad (hereinafter referred to as the "**Company**") 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.

b) Eligibility:

The requirements below must also be continuously satisfied by you to be eligible for coverage under the Policy:

i. **Age-** Entry age for an adult under this policy is 18.

ii. **Residency -** To be eligible for cover under this policy, you must be a:

- ï Malaysian citizen residing in Malaysia;
- ï Malaysian permanent resident; or
- ï Holder of a valid visa pass.

iii. **Excluded Occupation-** Not applicable

c) Cash Before Cover:

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.

d) Country of Residence:

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.

e) Claims:

You can submit a valid claim by notifying us that the Eligible Equipment has failed due to accidental damage from handling.

f) Number of policies:

Only one individual policy providing coverage for 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

***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?

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.

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

Call us at 1800 88 8811 or 603 2118 0188	Visit AppleCare product site at https://www.apple.com/my/applecare/	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 insurance company 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 pidm.gov.my).