



PRODUCT DISCLOSURE SHEET (Purchased before 1st July 2024)

Please read this Product Disclosure Sheet carefully and understand the terms and conditions of the insurance policy.

Product: Senheng Mobile Protection Plan
Date Issued: July 2023

1. What is this product about?

- (a) This policy provides cover against repair or replacement costs to smartphones, tablets or smartwatches that is accidentally damaged.
- (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.
- (c) There is a 10% excess fee to be paid upon a report of claim for repair or replacement.

2. How much premium do I have to pay?

Price Range (RM)		Premium (RM)
0	1,000	89
1,001	2,000	116
2,001	3,000	143
3,001	4,000	170
4,001	5,000	197
5,001	6,000	224
6,001	7,000	314
7,001	8,000	314
8,001	9,000	404
9,001	10,000	404
10,001	11,000	404

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

- (a) Commission of 25% is applicable;
- (b) Sale and Services Tax (SST) of 6% is charged.

4. What are some of the key terms and conditions that I should be aware of?

(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 us 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) 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.
- (iii) There is a 10% excess fee to be collected from You upon a claim.

(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.



5. What are the major exclusions under this policy?

- (a) 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;
- (b) Negligence of any kind;
- (c) Any defective products and/or any workmanship, including but not limited to liability arising out of implied warranties of merchantability, implied warranties of fitness, and strict liability;
- (d) Liability to anyone other than the insured person;
- (e) Any acts of fraud, or other dishonest or criminal acts of the insured or its agents or employees;
- (f) Property liability insurance;
- (g) Use of the service being used in any illicit trade or transportation or in the commission of a felony;
- (h) Product liability insurance;
- (i) Any loss that is covered under the manufacturer's warranty;
- (j) Damage caused by neglect, abuse, misuse, theft, sand, water damage, corrosion, battery leakage, acts of god or commercial usage;
- (k) Damage to any screen protector used on the product;
- (l) Problems or defects caused by unauthorized modifications or failure to follow the manufacturer's installation, operation, or maintenance instructions;
- (m) Losses that do not occur within the period of insurance;
- (n) Losses caused by illegal acts committed by the insured person;
- (o) Losses that are intentionally caused by the insured person;
- (p) 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;
- (q) Losses due to the order of any government, public authority or customs' officials;
- (r) An act in contravention of a government prohibition or regulation or law;
- (s) Invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- (t) Any defects that are subject to the manufacturer's recall;
- (u) Burglary, theft, corrosion, animal and insect infestation, misuse, neglect and abuse;
- (v) Any act of terrorism;
- (w) Accidental Damage of the Product deliberately caused by any third party which you were unable to prevent
- (x) Any other damage to the product due to accidental damage outside of the ambit of cover set out in section 3 of the master policy;
- (y) Resulting from, or related to, business use of products; and
- (z) Any collateral damage to the product as a result of accidental damage.

6. Can I cancel my certificate?

- (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 refund will be payable upon cancellation of certificate.

7. 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.

8. 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
Website : www.aig.my

9. Other types of similar insurance available

We have a number of other potentially suitable products. You may contact our branches or agents for further details or visit our website at: www.aig.my

The information provided in this disclosure sheet is valid as at 19th June 2023.