



## PRODUCT DISCLOSURE SHEET

**Policyholder: Mindful Technologies Sdn. Bhd.**  
**Intermediary/agent: Mindful Technologies Sdn. Bhd.**

**Dear Customer**

**Date issued: 1<sup>st</sup> June 2026**

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

### 1. What is Event Ticket Protection?

This product provides reimbursement of the actual Ticket Price if you are unable to attend the covered Event due to unexpected Incident(s) that occurred prior to the Event during the Period of Insurance. Additionally, the product offers a lump sum payout when you sustain an Injury that results in hospitalisation prior to the Event during the Period of Insurance. Coverage is provided in Malaysia and is valid during the Period of Insurance. This cover is offered to customers who purchase a valid Ticket for an Event from the GoLive Asia website.

### 2. Know Your Coverage:

As an Illustration, for a premium of <b>1.1% of your Ticket Price (i.e.: RM 10)</b> , you will receive the following coverage:	
<b>This policy covers:</b>	<b>This policy excludes:</b>
<ul style="list-style-type: none"> <li>Event Ticket Protection- <b>100% of the actual Ticket Price</b></li> <li>Serious Injury Hospital Cash- <b>RM200</b></li> </ul>	<ul style="list-style-type: none"> <li>any loss or injury sustained outside of the period during which cover is provided under the Period of Insurance;</li> <li>cancellation or postponement of the covered Event by the organizer for any reason;</li> <li>the Ticket(s) being re-sold to a third party;</li> <li>any pre-existing conditions or any complication arising from it;</li> <li>Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV);</li> <li>mental or nervous disorders;</li> <li>suicide or intentional self-inflicted injuries;</li> <li>violation of law and any payment that would violate any government prohibition or regulation.</li> <li>drug-related loss or injury;</li> <li>nuclear, chemical or biological materials;</li> <li>war.</li> </ul> <p><i>Note: Please refer to the policy wordings for the full list of exclusions under this policy.</i></p>
Your coverage is not renewable. Please keep the proof of premium payment during Ticket purchase for any future reference.	

### 3. Know Your Obligations:

<b>For this insurance, you must pay* a premium of:</b>	
Standard Cover	<b>RM 10.00</b>
Service Tax (8%)	<b>RM 0.80</b>
Total Premium you must pay	<b>RM 10.80</b>
<b>You also have to pay the following fees and charges</b>	
Commission (included in the premium stated)	<b>RM 0.00 (0% of the premium)</b>
Other Charges	<b>RM 0.00</b>

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

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

### 4. Other Key Terms:

#### a) Duty of disclosure:

- You must take reasonable care to ensure all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.
- You also have a duty to inform Insurance Company of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.
- You should let us know as soon as it is reasonably practical after the accident which leads to a claim.



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**b) Claims:**

- (i) All claims must be notified to us within 7 days from the date of loss.
- (ii) All supporting documents proving the loss must be submitted within a reasonable time from the date of loss.

**c) Number of policies:**

You are allowed to hold only one individual policy providing the same or similar benefits underwritten by the Insurance Company.

**d) Age:**

Entry age under this policy is 6 to 75 years of age (inclusive). All ages refer to the age as of your last birthday.

**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 by giving the Insurance Company 15 days written notice provided there is no claim made on the policy and the cancellation request prior to the Event date as specified in the Ticket. There will be no refund of premium upon cancellation;
- b) AIG can cancel this policy by giving you 15 days written notice. Upon such cancellation, the Insurance Company shall provide a full refund of the premium paid by you. No refund of premium is allowed after the commencement of the Event.

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](http://www.aig.my)



Email us at  
[AIGMYCare@aig.com](mailto:AIGMYCare@aig.com)



Please click [here](#) or scan the QR  
code for your policy wording

**IMPORTANT NOTE:**

You should read and understand the contract terms and discuss further with Insurance Company if there are any terms that you do not understand before accepting the policy contract. By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or Insurance Company to you and that the policy contract offered is suitable for your insurance needs.

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 Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).