



PRODUCT DISCLOSURE SHEET

Master Policyholder: redONE Network Sdn Bhd

Intermediary/Agent: redONE Network Sdn Bhd

Intermediary/Agent's Address: A-3-42, Block A, 3rd Floor, IOI Boulevard, Jalan Kenari 5, Bandar Puchong Jaya, 47170 Puchong, Selangor, Malaysia.

Dear Customer

Date issued: 22/10/2025

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

1. What is redCARE BillProtector?

This product provides protection for registered postpaid mobile users of the Master Policyholder who opt for this insurance policy. This policy covers the certificate holder in Malaysia for 24 hours throughout the policy period. This policy provides you protection in the event you sustain an injury that directly results in accidental death, permanent total disablement or hospitalisation, or results in your inability to settle your redONE mobile bill due to hospitalisation.

2. Know Your Coverage:

As an Illustration, for a premium of RM 22.22 (annually) , you will receive the following coverage :	
This Policy covers :	This Policy excludes :
- Accidental Death – RM 10,000 - Permanent Total Disablement – RM 10,000 (for injury only) - Bills Protection Benefit – RM 200 (for injury only) - Daily Hospitalisation Income Due To An Injury – RM 50 (per day, aggregate period: up to 30 consecutive days)	any claim in connection with: - persons engaged in occupations with high risk or exposure to hazardous conditions. This would include but is not limited to the following occupations: (i) military personnel including the armed forces, naval or air force service or operations; (ii) police, security personnel including any peace keeping forces; (iii) professional sports person when you could or would earn income or remuneration from engaging in such sport; (iv) pilots or crew of any air or water vessel; (v) off-shore work or activities including oil rig work. - any sickness; - pre-existing condition or any complication arising from it; - suicide or intentional self-inflicted injury, any criminal or illegal act (including traffic offences) or being under the influence of alcohol or drugs; - any aerial activity except as a fare paying passenger in a commercial aircraft licensed to carry passengers; - Acquired Immune Deficient Syndrome ("AIDS"), Human Immune Deficiency Virus ("HIV") or any type of venereal disease; - nuclear, chemical or biological materials; and - war, invasion, and rebellion. Note: Please refer to the policy wordings for the full list of exclusions under this policy.
Duration of cover is for one year. Your coverage may be renewed on an annual basis at the insurance company's sole discretion upon payment of premium subject to the terms and conditions as stated in your policy contract, unless you cancel this policy. Please keep the proof of premium payment for any future reference.	

3. Know Your Obligations:

For this personal accident insurance, you must pay* a premium of:	
Standard Cover	RM 22.22 (annually)
Service Tax (8%)	RM 1.78
Total premium you must pay	RM 24.00
You also have to pay the following fees and charges	
Stamp Duty	RM 0.00
Commission (included in the premium stated)	RM 5.56 (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:

- You must provide complete and accurate information at time of applying for this policy.
- It's important that you tell us if there is any change in the information for anyone named in the policy before the policy is issued, renewed or endorsed.

- iii. You should let us know as soon as it is reasonably practical after the accident which leads to a claim.
- iv. You must provide us with documents and any other evidence we may ask for to process your claim. You will also have to follow the claims process set out in the policy document.
- v. Settlement of claim
Unless otherwise specified in the policy, compensation for:
 - 'Accidental Death', 'Permanent Total Disablement' and 'Daily Hospitalisation Income Due To An Injury' benefits will be paid to the claimant. The process of claim including settlement will be handled directly between the insurance company and the claimant whose sole discharge will constitute full and final discharge of the claim lodged.
 - 'Bills Protection Benefit' will be paid to the Master Policyholder. The compensation amount under this benefit will be paid towards any outstanding redONE mobile bills expenses due and payable to the Master Policyholder, and any excess will be utilised towards future redONE mobile bills expenses charged by the Master Policyholder. The process of claim including settlement will be handled directly between the insurance company and the Master Policyholder whose sole discharge will constitute full and final discharge of the claim lodged.
- vi. Age (last birthday): You must be 18 years and above and below the age of 60 years to qualify for cover.
- vii. From time to time, the insurance company may vary premium payments for this policy due to underwriting reasons of which you will be notified in writing at least 30 days before the change is to take place.
- viii. You are allowed to hold only one individual policy providing the same or similar benefits underwritten by the insurance company.

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?

For annual policy (as applicable)

- i. You may cancel your policy by giving us 30 days written notice. You will be entitled to a refund on a prorated basis, provided no claim has been made.
- ii. The insurance company can cancel this policy by giving you 30 days written notice. You will be entitled to a refund on a prorated basis, provided no claim has been made.

For monthly policy (as applicable)

- i. You may cancel your policy by giving us 30 days written notice. Your cover will continue for the duration which premium has been received and will terminate upon expiry of such period;
- ii. The insurance company can cancel this policy 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.

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



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

IMPORTANT NOTE:

You should read and understand the contract terms and discuss further with the 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 the 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)