



REDCARE BILLPROTECTOR

[product underwritten by AIG Malaysia Insurance Berhad (200701037463)]

Insurance Terms & Conditions

Please read the terms and conditions below to understand your coverage and eligibility.

1. This product provides protection for registered postpaid mobile users of redONE Network Sdn Bhd (hereinafter referred to as "redONE") who opt-in for this insurance policy. This policy provides you protection in the event you sustain an injury that directly results in accidental death or permanent total disablement or hospitalisation, or results in your inability to settle your redONE mobile bill due to hospitalisation.
2. To be eligible under this policy, you:
 - must be between 18 and 60 years old;
 - must be a Malaysia citizen or Malaysian permanent resident or holder of a valid employment pass (of which the place of employment must be in Malaysia during the Policy Period) or a dependent pass granted by the relevant government authority.
 - do not fall under the excluded occupations stated in the Product Disclosure Sheet;
 - must be a registered postpaid mobile user of redONE ; and
 - have opted-in for the offer of redCARE BillProtector via redONE's application;
3. Residents of Cuba, Iran, Syria, North Korea, the Crimea region or Donetsk People's Republic (DNR) and the Luhansk People's Republic (LNR) regions of Ukraine are not allowed to purchase this policy.
4. At any one event, you will be eligible for only one policy irrespective of the number of postpaid plans held by you.
5. Upon successful subscription, you will receive an email that serves as the Confirmation of Cover, containing the details of your policy.
6. You must refer to the Confirmation of Cover to know when your policy starts. Your policy start date shall be as follows:

For all months (except February)

 - the first day of the subsequent month if you have opted-in for this policy between 01st and 28th of each month; or
 - the first day of the month after the subsequent month if you have opted-in for this policy on/after 29th of each month

Example:

 - a) If you have opted-in for this policy on 10th of November, 2025, the policy will start on 01st of December, 2025.
 - b) If you have opted-in for this policy on 29th of November, 2025, the policy will start on 01st of January, 2026.

For February

 - 01st of March if you have opted-in for this policy between 01st and 26th of February; or
 - 01st of April if you have opted-in for this policy on/after 27th of February.
7. Coverage provided is within Malaysia and is valid during the Policy Period. Policy Period means the period you are covered under this policy and shall commence on the policy start date and such period will end on the policy expiry date as specified in the Confirmation of Cover.
8. A summary of the key policy terms and conditions can be found in the Product Disclosure Sheet which is available [here](#).
9. By opting-in for this policy:
 - You hereby acknowledge and agree that you have fully read and understood the Product Disclosure Sheet, and that this policy is suitable for your insurance needs.
 - You are aware of the eligibility requirements, and that you fulfill the same.
 - You are deemed to have read, understood, and consented to the collection and subsequent processing of your personal information by AIG Malaysia Insurance Berhad (whether obtained during the application



process or administration of this policy) in accordance with the Privacy Notices as from time to time published on the websites at <https://www.aig.my/privacy-notice>.

10. You acknowledge and agree that you must take reasonable care to disclose all material facts which you know or ought to know could impact your risk profile and ensure that all information provided are full, complete, correct, honest and to the best of your knowledge as this information forms the basis of your contract of insurance.
11. AIG Malaysia Insurance Berhad 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 AIG Malaysia Insurance Berhad, AIG Malaysia Insurance Berhad's parent company or its 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.
12. This product may be withdrawn or terminated by AIG Malaysia Insurance Berhad at any time without prior notice to you. Please refer to the Policy Wordings for more details.
13. If you have any questions regarding the terms and conditions of this policy, you may contact redONE or AIG Malaysia at 1800 88 8811 (Monday – Friday, 9am – 5pm, excluding Public Holidays) or email AIGMYCare@aig.com.
14. This product is underwritten by AIG Malaysia Insurance Berhad which is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
15. 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 www.pidm.gov.my).