



PRODUCT DISCLOSURE SHEET

Master Policyholder: Senheng Electric (M) Sdn Bhd

Intermediary/agent: Insurnet Consultancy Sdn Bhd

Intermediary/agent's Address: No. 61-1 Jalan Melati Utama 4, Taman Melati Utama, 53100 Kuala Lumpur, Malaysia

Dear Customer

Date issued: 01st December 2025

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

1. What is Lifestyle Guard Enhanced?

This product provides compensation in the event of accidental damage including liquid damage to personal handheld electronic equipment, loss of cash and personal valuables, fraudulent charges, medical reimbursement for injury due to theft/robbery/assault and personal accident. If Insured Person paid an additional premium, this policy would also cover ATM withdrawal protection and home burglary cover. This policy provides 24 hours worldwide coverage regardless whether you and your spouse are on holiday or working.

2. Know Your Coverage:

As an Illustration, for a premium of RM 23.00 (monthly, self-category, Plan 1), you will receive the following coverage:	
This Policy covers:	This Policy excludes:
• Accidental Damage including Liquid Damage to Personal Handheld Electronic Equipment- up to RM 3,000 • Loss of Cash and/or Personal Valuables due to Theft – up to RM 2,000 • Identity Theft - Fraudulent Charges – up to RM 4,000 - Cards Replacement – up to RM 500 • Medical Reimbursement for Injury due to Snatch Theft or Robbery – up to RM 2,000 • Accidental Death and Disablement – up to RM 50,000	• Damage to, or costs or charges, when repairing or replacing battery chargers or batteries where these items are the only part of the personal handheld electronic equipment that have been damaged; • Charges made on your lost or stolen payment card issued by a licensed financial institution more than 12 hours prior to your first report on the payment card being lost or stolen to the licensed financial institution in respect of the fraudulent charges benefit; • Loss as a result of being pick-pocketed in respect of the loss of cash and personal valuables benefit; • Any pre-existing conditions manifested, contracted and have reasonable knowledge of prior to the policy effective date; • The loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within electronic or I.T. products as a result of unauthorized access or unauthorized use of such system or data or the transmission, a denial of service attack or receipt or transmission of malicious code. We shall not be deemed to provide cover and we 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 us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America. • War risks; • Suicide and insanity; • Self-inflicted injury; • AIDS; • Provoked murder or assault. Note: Please refer to the policy wordings for the full list of exclusions under this policy
By paying an additional premium/contribution, you can expand the coverage to include:	
• ATM Withdrawal Protection – Up to RM 3,000 • Home Protection (Burglary) – Up to RM 5,000	
Duration of cover is for one month. Your coverage is automatically renewed on a monthly basis 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.	



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3. Know Your Obligations:

For this insurance, you must pay* a premium of:	
Standard Cover	RM 23.00 (monthly)
Additional Cover	RM 11.00 (monthly)
Service Tax (8%)	RM 2.72
Total Premium you must pay	RM 36.72
You also have to pay the following fees and charges	
Stamp Duty*	RM 10.00
Commission (included in the premium stated)	RM 5.10 (15% 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:

a) Duty of disclosure:

- (i) 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.
- (ii) You also have a duty to inform AIG Malaysia 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.

b) Claims:

- (i) All claims must be notified to us within 30 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 can only be covered under 1 policy in respect of this insurance.

d) Age:

The insured must be 18 to 65 years to qualify for cover which is renewable at our discretion up to 70 years.

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 AIG 30 days written notice. Your cover will continue for the duration for which premium has been received and will terminate upon expiry of such period;
- b) AIG can cancel this policy by giving you 30 days written notice. Your cover will continue for the duration for 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 wording

IMPORTANT NOTE:

You are advised to note the scale of benefits for accidental damage, loss of cash and personal valuables, identity theft, medical reimbursement as well as accidental death and disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the lifestyle guard policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information. You should read and understand the contract terms and discuss further with the company if there are any terms that you do not understand before accepting the policy contract. If there are any questions regarding the terms and conditions of this product disclosure sheet, the insured person may contact the company. By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or 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).