

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before You decide to take up Device Protection Plan Insurance Policy. Be sure to also read the general terms and conditions.)

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad (“Allianz” /” Us” /” We” /” Our”)
Product Name : Device Protection Plan

1. What is the product about?

This Policy provides cover against repair or replacement costs for electrical appliances in event of mechanical damage, electrical damage, or accidental damage.

2. What are the covers/benefits provided?

The following covers are available; note that Device Protection cannot be taken up alone i.e. without Extended Warranty.

Cover	Coverage Details	Coverage Limit
Extended Warranty	<ul style="list-style-type: none"> ▪ Due to Mechanical or Electrical Defect ▪ Repair or replace if beyond economical repair 	<ul style="list-style-type: none"> ▪ Up to *Purchase Price
Device Protection (Optional)	<ul style="list-style-type: none"> ▪ Due to Accidental Damage ▪ Repair or replace if beyond economical repair 	<ul style="list-style-type: none"> ▪ Up to *Purchase Price ▪ One (1) claim per Insured Product during the Period of Insurance

Notes:

*Purchase Price less depreciation rate of ten percent (10%) for each year

1. Please refer to the Certificate of Insurance for Your selected covers.

2. Duration of each cover is for one (1) year, kindly refer to Your Certificate of Insurance for the respective Period of Insurance.

3. How much premium do I have to pay?

The total premium that You have to pay will vary depending on the type of electrical appliance covered as well as its purchase price. Kindly refer to your distributor for further details.

Premium is subject to 8% Service Tax.

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	25% of premium
Service Tax	8% of premium

Note: "The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

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

(a) Duty of Disclosure

• **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying for this Insurance wholly for **purposes unrelated to Your trade, business or profession**, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and/or all the questions required by Us fully and accurately and disclose any other matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

• **Non-consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if You are applying for this Insurance for **purposes related to Your trade, business or profession**, You have a duty to disclose any matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This Duty of Disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us, any of the information given in inaccurate or has changed.

(b) Territorial Limit

All coverage applies only to repairs and/or replacements of Insured Product within Malaysia and for the Insured Product purchased and used within Malaysia only.

(c) Transfer of Ownership

In the event the Insured Product specified in the Certificate of Insurance is transferred to a third party either by sale or transfer of ownership, the coverage under the Certificate of Insurance shall continue to be in force, provided that written notice is given by the you to Allianz within ten (10) days of the sale or transfer of ownership.

6. What are the major exclusions under this Policy?

This Policy does not cover claims for loss or liability directly or indirectly caused by or in connection with any of the following:

- (a) Insured Products that are covered by the Manufacturer's Warranty at time of appliance breakdown, with the exception of those that are covered under and limited to the coverage under the Device Protection cover;
- (b) Insured Products with Manufacturer's Warranty more than five (5) years;
- (c) Insured Product's finish, accessories used in or with the Insured Product, external cables and cords, or add-on options incorporated to the Insured Product including but not limited to glass and lens, any free gifts given with purchase of Insured Product;
- (d) Consumables including but not limited to batteries (whether regular non-chargeable or rechargeable), toner, print or ink cartridges, compact discs, digital tapes, stylus, vacuum cleaner belts, bulbs, etc;
- (e) Any defects that are the subject of the manufacturer's recall;
- (f) Any deliberate damage by any party;
- (g) Non-operating and cosmetic defects;
- (h) Normal wear and tear of any sort;
- (i) Accidental or intentional physical damage and damage by water unless specifically covered under this Policy;
- (j) Repairs performed by any party other than an Authorised Repairer;
- (k) Damage due to abuse, neglect, shock, improper use or storage of the Insured Product;
- (l) Failure to follow manufacturers' recommendations on routine maintenance, inspection, cleaning, lubrication, external adjustments and any other instructions relating to the use and/or upkeep of the Insured Product;
- (m) Commercial use (multi-use organisations), public rental, use for profit or communal use for multi-family housing;
- (n) Shipping charges, express service charges, transportation damage to the Insured Product during the repair process;
- (o) Diagnostic fees where no defect has been found or noted;
- (p) Any loss or damage to the Insured Product resulting from an Act of Terrorism and an act of God including but not limited to events such as earthquake, war, invasion, revolution, act of foreign enemy, hostilities or warlike operations, civil war, civil commotion, regardless of any other cause or event contributing at the same time or in any sequence to the loss; and
- (q) Any loss or damage due to burglary (whether forceful or otherwise), loss, theft (whether forceful or otherwise), robbery, pickpocketing, corrosion, oxidation intended as result of long term exposure to air and humidity or other deterioration caused by or naturally resulting from ordinary use or exposure including but not limited to gradually developing flaws or fractures, animal or insect infestation, pet damage, chewing, spilled liquids (unless specifically covered by the Policy), fungi, wet or dry rot, bacteria.

This list is non-exhaustive, please refer to the Policy Wording for the full list of exclusions under this Policy.

7. Can I cancel my Policy?

(a) Termination by You

If You give notice to Allianz to terminate your individual Certificate of Insurance, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later. Where You terminate your individual Certificate of Insurance, the premium paid for the Certificate of Insurance shall not be refunded to You.

(b) Termination by Policyholder

If the Policyholder gives notice to Allianz to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later. In the event of termination of this Policy, Your individual certificate of insurance issued prior to the termination of this Policy shall continue to subsist and shall expire on the last date of the Period of Insurance as stated in the respective Certificate of Insurance.

(c) Termination by Allianz

Allianz may give notice of termination of this Policy or any individual Certificate of Insurance under this Policy, as the case may be, pursuant to Condition 17 (Misstatement or Omission of Material Fact) or by order of regulatory or governmental authorities, Allianz shall give its notice of termination by registered post to the Policyholder or You, respectively, at the last known address. Such termination shall become effective ninety (90) days following the date of such notice.

Where Allianz terminates this Policy, the Certificate of Insurance issued to You prior to the termination of this Policy shall continue to subsist and shall expire on the last date of the Period of Insurance as stated in Your Certificate of Insurance.

Where Allianz terminates Your individual Certificate of Insurance for which premium has been paid for any period beyond the date of termination of such Certificate of Insurance, the pro-rata premium shall be refunded to You provided that no claim has been made during the Period of Insurance then subsisting and such refund is not prohibited by any applicable law.

(d) Automatic Termination of Coverage

Unless renewed for a subsequent period as agreed by Allianz and the Policyholder, this Policy shall lapse/terminate at 11.59pm (standard Malaysian time) on the last day of the Policy. Notwithstanding this, the Certificate of Insurance issued prior to the expiry of this Policy shall continue to subsist and shall expire on the expiry date of the Certificate of Insurance accordingly.

8. What do I need to do if there are changes to my contact/personal details?

It is important that You inform Us of any changes in Your contact and personal details to ensure that all correspondence reach You in a timely manner. You may inform Our authorised agent, branch office or Our customer service.

9. How do I make a claim?

You may contact the Claims Hotline at 03 8966 3573 between 9 a.m. and 6 p.m. Monday to Friday excluding local public holidays or email at myextendedwarranty@allianz.com. All claims must be notified to us within seven (7) days from the date of discovery of the Mechanical or Electrical Defect or Accidental Damage, as the case may be and provide all necessary information/documentation to be submitted within thirty (30) days from the date of discovery of the Mechanical or Electrical Defect or Accidental Damage, as the case may be.


For further details, kindly refer to Item 6: CLAIMS under PART 2 – CONDITIONS and “Checklist on the Required Supporting Documents of Claims” in the Policy Wording.

10. Where can I get further information?

Should You require additional information about this product, please refer to Our customer service as below, or alternatively Our website at allianz.com.my.

Allianz Customer Service Centre

Allianz Arena
Ground Floor, Block 2A, Plaza Sentral
Jalan Stesen Sentral 5, Kuala Lumpur Sentral
50470 Kuala Lumpur.
Allianz Contact Centre: 1 300 22 5542
Email: customer.service@allianz.com.my

  AllianzMalaysia
 allianz.com.my

11. Other types of similar insurance available:

We offer a few other products covering appliances due to other perils that may meet Your needs, kindly reach out to Our branches or agents for further information. Alternatively, visit Our website at allianz.com.my.

The information provided in this disclosure sheet is valid as at 1 March 2024.