

**1. Who is eligible for the PA Insurance Cover?**

- **BLACK: B39 and above**  
With full payment received (One-time off or accumulated) within 10 days from the billing date during the campaign period.
- **Prepaid:**  
Minimum top up of RM30 (One-time off) during the campaign period.
- **Newly Registered Auto Debit Subscriber**
- 12 – 65 years old
- Malaysians or Permanent Resident of Malaysia with Valid NRIC

**2. Do I have to pay additional fee to receive this Insurance Cover?**

No. XOX offers up to 3 months of free PA Insurance Cover. Eligible customers will be offered with an attractive premium rate to continue with the Insurance Cover after the 3<sup>rd</sup> month.

**3. When does the PA Insurance Cover commence and end?**

The PA Insurance Cover is effective 24 hours after online registration at [www.xox.com.my/xoxinsure](http://www.xox.com.my/xoxinsure).  
E.g.: Prepaid subscriber Top Up RM30.00 on 6th July and perform online registration on 12<sup>th</sup> July. The PA Insurance cover commences on 13th July and end 12th August).

**4. What is the campaign period?**

The campaign period is from 1<sup>st</sup> July 2020 to 31<sup>st</sup> December 2020.

**5. Do I need to do registration every month for the Free PA Insurance Cover?**

Yes, you will need to register monthly to redeem the Free PA Insurance Cover.

**6. What is not covered by the PA Insurance Cover?**

- Pre-existing conditions
- During working hours for Naval military or air force services, airline personnel and air crew, professional sportsman, ship crews, professional divers, and personnel engaged in underground and underwater mines and underground related services.
- Insured is under the influence of alcohol or drug, mental insanity.
- Please refer to the GPA Policy for the full list of exclusions under this Insurance Cover.

**7. What does the Free PA Insurance Cover?**

- Accidental Death – RM 20,000
- Accidental Permanent Disablement – RM 20,000
- Accidental Medical Expenses – RM 500

**8. Can I claim my Free PA Insurance if I were involved in a motorcycle accident?**

Yes, the PA Insurance covers customer who riding on a motorcycle, motor scooter (whether as driver or passenger).

**9. What if I have other Insurance Policies?**

All benefits are paid in addition to and regardless of any other insurance policies you may have.

**10. What if I have more than one line registered under XOX? Am I entitled to additional claims?**

Yes, if you have multiple lines registered under XOX, you may nominate your family member who may or may not be XOX subscribers.

**11. What is the claim procedure?**

You can download the Personal Accident Claim Form from [www.xox.com.my/xoxinsure](http://www.xox.com.my/xoxinsure)

**12. Who should I contact to get more information?**

Please contact AXA Affin General Insurance Berhad's Claims Customer Service Center at 03-21708282 (Press 3 for claims) or email to [claims@axa.com.my](mailto:claims@axa.com.my)

**13. Where can I find exclusion and policy wording?**

You can download the documents from [www.xox.com.my/xoxinsure](http://www.xox.com.my/xoxinsure)