

BUSINESS PACKAGE

MULTI-BIZ PROTECTOR ENHANCED



Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my)



WHAT DOES MY POLICY COVER?

Fire

Covers loss or damage to building, loss of rental, stock in trade and other contents caused by fire, lightning and/or other insured perils.

Theft of property in consequence of fire up to 10% of the stock and/or Content items or RM10,000 whichever is lower.

Fire Consequential Loss

Indemnifies you against loss of income and extended operating costs if your business is interrupted as a result of fire, lightning and/or other extended perils.

All Risks

Insures your physical assets including office equipment, computers and peripherals, furniture, fixtures and fittings against loss or damage caused by fire, lightning, extended perils and other accidental causes covered in the policy terms.

Burglary

Indemnifies you against loss of property caused by burglary and theft (including attempted theft). Also covers damage to your premises, if you are responsible for repairing such damage.

Money

Reimburses loss of money in transit or kept in the insured premises.

Group Personal Accident

Covers a group of individuals for bodily injury, death or permanent disablement, temporary total or partial disablement, medical expenses, hospital cash allowance, repatriation expenses, and funeral expense caused by accidental means.

Public Liability

Insures you against legal liability for third party bodily injury or property damage arising from your business.

Employer's Liability

Safeguards against liabilities for negligence to your employee occurring during employment.

Fidelity Guarantee

Provides cover against loss of money or property due to fraud or dishonesty by employees.

Plate Glass

Covers accidental breakage of all kinds of fixed glass, such as sheet, silvered, wired, and other types of ornamental and lettered glass including non-reflecting windows.

Heavy Equipment

Insures mechanically propelled vehicle/equipment not licensed for nor used on a road.

Machinery Breakdown

Provides cover against loss or damage to your machinery.

Goods In Transit

Provides cover against loss or damage to your goods in transit via road or rail.

Product Liability

Provides coverage against legal liability for third party bodily injury or property damage arising from the use of insured product.

Improvement Work

Improvement work extension with full Construction All Risks and Third-Party Liability wordings with limit up to RM200,000 for Material Damage and RM100,000 for Third Party Liability.

Complimentary 6 Built-In Perils

Provides coverage loss or damages to your property due to Aircraft Damage, Earthquake, Explosion, Bush Lalang, Riot Strike Malicious Damage and damage by falling trees at agreed complimentary sublimit.

VALUE ADDED BENEFITS - OPTIONAL

FIRST-IN-MARKET

- **Inconvenience Allowance** with 2 payout benefits on top of fire or insured perils damage claims payout
 - **First payout benefit within 5 working days** (applicable to physical damage caused by fire or other insured perils only)
 - **Second payout benefit (up to 10% of claims payable for selected plans)** upon receipt of full documents and claims verification

Receive Inconvenience Allowance to ease your burden in these situations!



Police Station/
Government Body



Resources
Mobility



Increase
Cost of Working



Loan Repayment



Contact
Affected Clients



Alternative
Solutions

EXCLUSIVE BENEFITS BUILT EXACTLY FOR YOUR TRADE

Applicable when your business falls under the following trades

Exclusive
Benefits
Complimentary



For Food & Beverage

Event Cancellation*

We pay **RM2,000** for cancellation of pre-booked event due to flood or burglary.

Pest Control Coverage*

We pay **RM2,000** as pest control allowance in the event of flood.

Food Spoilage*

We pay **RM2,000** for food spoilage due to flood.



For Budget Hotel

Last minute event cancellation due to flood*

We pay **RM2,000** for cancellation of pre-booked event due to flood.

Loss of customer luggage**

We pay for accidental damage, loss or theft of customer luggage while stored at Concierge. Limit up to RM500 per incident.

Hotel artworks - paintings and sculptures***

We pay for accidental damage, loss or theft of hotel artworks such as paintings, sculptures and etc. Limit up to RM500 per article.

Note: * Flood peril must be selected to enjoy this benefit.

** Provided Burglary is being covered.

*** Provided All Risks is being covered.

COMPLIMENTARY SERVICES TO ALL POLICY HOLDERS



Know your risks

Our Risk Management services can assist you with the following, at no cost!

- Surveys to identify loss prevention findings
- Business Continuity Plans to help you stay afloat in any eventualities
- Assess fire protection and security systems and plans to maximize premium savings
- Risk management system and procedures like emergency evacuation, fire and safety inspections



Prompt claims services

Our clients are important to us. We believe in making prompt and quick payments for claims.

With us, you will get the coverage you need plus the assurance that all your claims will be attended to without any delay.

Generali Insurance Malaysia Berhad

197501002042 (23820-W)

Generali Customer Service Centre

Level 1, Menara Generali,
27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.



www.generali.com.my



1 300 13 2121 or +603 3007 2121



customer.service.gi@generali.com.my

Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

Important Note:

1. Read this brochure before you decide to take out the Multi-Biz Protector Enhanced Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the intermediary or contact us directly for more information.



GENERALI

PROPOSAL FORM

Date:

Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

YES! My business meets the following terms and conditions:

- Construction class 1A* – brick/concrete walls and roofed with non-combustible materials or
- Construction class 1B* – partly brick/concrete walls and roofed with non-combustible materials
**Note: Refer to Revised Fire Tariff for details*
- No claim experience for the past 2 years
- All entrances to my premises are protected with roller shutter/glass door/iron grilles and padlock
- The proposed insurance now has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company

If your business does not meet the above terms and conditions, please contact us at 1 300 13 2121 or +603 3007 2121 or email to customer.service.gi@generali.com.my

SECTION I - FIRE RISK INSURANCE (Mandatory)

Please tick (✓) and complete.

Property to be insured	Sum Insured (RM)
<input type="checkbox"/> Building	
<input type="checkbox"/> Business Furniture, Fixtures and Fittings	
<input type="checkbox"/> Plant and Machinery	
<input type="checkbox"/> Removal of Debris	
<input type="checkbox"/> Rental for _____ months	
<input type="checkbox"/> Stock-in-trade (Nature of goods: _____ _____)	
<input type="checkbox"/> Others (please specify)	
Total Sum Insured	

Note: Please ensure Sum Insured on building/contents are adequately insured.

Special Perils (Please Select Extensions Required)

- Aircraft Damage 0.005
- Earthquake, Volcanic Eruption 0.010
- Storm, Tempest 0.015
- Flood* 0.086
- Explosion - Industrial without boilers 0.006
- Explosion - Industrial/Non Industrial with boilers 0.008
- Explosion - Non Industrial without boilers 0.005
- Impact Damage (Excluding Insured's Vehicle) 0.004
- Impact Damage (Including Insured's Vehicle) 0.004
- Bursting/Overflowing of Water Tanks/Pipes (>5 storeys) 0.006
- Bursting/Overflowing of Water Tanks/Pipes (others) 0.005
- Riot, Strike & Malicious Damage 0.014
- Bush/Lalang Fire 0.005
- Subsidence & Landslip (Standard Cover)* 0.081
- Spontaneous Combustion (Fire Only) 0.081
- Spontaneous Combustion (Full Cover) 0.161
- Damage by Falling Trees or Branches 0.010
- Sprinkler Leakage (Building) 0.005
- Sprinkler Leakage (Contents) 0.025
- Electrical Installations Clause (B) 0.056

Note: *Flood and Subsidence & Landslip perils can only be extended
*subject to no claims reported for the past 2 years

SECTION II - FIRE CONSEQUENTIAL LOSS (Optional)

I wish to get an indemnity period of 6 months 12 months Others _____ for my business to recover from loss or damage as a result of fire, lightning and/or external perils.

Annual Sum to be insured: (Please tick (✓) for required cover and complete.)

- | | | | |
|---|----|---|-------------------------------------|
| <input type="checkbox"/> Gross Profit | or | <input type="checkbox"/> Gross Revenue/Rental | RM |
| <input type="checkbox"/> Auditor's fee | | | RM |
| <input type="checkbox"/> Additional Increase Costs of Working | | | RM |
| <input type="checkbox"/> Others (please specify): _____ | | | |
| Extension: <input type="checkbox"/> Prevention of Access | | | |
| Failure of Public Utilities: <input type="checkbox"/> Electrical supply | | <input type="checkbox"/> Water supply | <input type="checkbox"/> Gas supply |

Note: Please provide details in a separate sheet if more than the above.

SECTION III - ALL RISK INSURANCE (Optional)

Subject Matter Covered

Sum Insured (RM)

3.1 On Office Equipment, computers and peripherals	
3.2 Furniture and Fittings	
Total Sum Covered	

Note: You may attach information on a separate sheet if space provided is insufficient.

COVERAGE	SUM INSURED				
Compulsory					
Section I: Fire (Mandatory) Damage to the insured property by fire, lightning & additional perils	Determined By Insured				
Optional					
Section II: Fire Consequential Loss Loss of gross profit/gross revenue/wages or the increased cost of working if your business is interrupted	Determined By Insured				
Section III: All Risk Accidental damage to office equipment, computers, and furniture & fittings excluding stock and merchandise	Determined By Insured				
Optional	Plan A	Plan B	Plan C	Flexi Plan	
Section IV: Burglary Loss of property by theft and break-in	RM25,000 or total Sum Insured of Section I – Fire Risk, whichever is lower	RM50,000 or total Sum Insured of Section I – Fire Risk, whichever is lower	RM100,000 or total Sum Insured of Section I – Fire Risk, whichever is lower	Determined by Insured	
Damage to locked safe or strong room	RM2,000	RM2,500	RM7,500		
Damage to premises	RM1,000	RM1,000	RM2,000		
Section V: Money					
Money-in transit	RM5,000	RM10,000	RM15,000	Determined by Insured	
Money-in premises during business hours	RM5,000	RM10,000	RM15,000		
Money in locked safe or strong room after business hours	RM2,500	RM15,000	RM25,000		
Money in locked drawer or cabinet after business hours	RM1,000	RM1,000	RM2,000		
Personal Accident Cover (Death or Permanent Disablement) for two (2) employees	RM10,000 per person				
Section VI: Fidelity Guarantee					
Covers direct pecuniary loss by any act of fraud or dishonesty committed by any of your employees in connection with his/her employment & duties	RM2,500	RM5,000	RM7,500	Determined by Insured	
Section VII: Plate Glass					
Covers all plate glass including showcase against accidental breakage	RM2,500	RM5,000	RM10,000	Determined by Insured	
Section VIII: Public Liability					
Covers against liability at law for damages and claimant's cost and expenses in respect of bodily injuries and property damage to third party caused by an accident in the insured's premises	RM250,000 any one accident (RM1,000,000 any one period)	RM500,000 any one accident (RM1,000,000 any one period)	RM1,000,000 any one accident (RM1,000,000 any one period)	Determined by Insured	
Section IX: Employers' Liability					
Covers against the Insured's liability at law to their employees for bodily injury (including disease) sustained in the course of their employment by the Insured	RM250,000 any one accident (unlimited any one period)	RM1,000,000 any one accident (unlimited any one period)	RM1,000,000 any one accident (unlimited any one period)	Determined by Insured	
Section X: Group Personal Accident					
Accidental Death & Permanent Disablement (up to 12 employees)	RM10,000 per employee	RM20,000 per employee	RM30,000 per employee	Determined by Insured	
Aggregate Limit	RM80,000	RM120,000	RM200,000		
Temporary Total Disablement	RM100 per week				
Temporary Partial Disablement	RM50 per week				
Accidental Medical Expenses	RM1,000				
Hospital Cash Allowance (Accident - maximum 100 days)	RM100 per day				
Repatriation Expenses	RM2,000				

Funeral Expenses	RM2,000			Determined by Insured
Annual Premium (Section IV to X)	RM439.00	RM931.50	RM1,465.50	Based on Sum Insured / Limit chosen

ADD-ON COVERAGE

Section XI: Heavy Equipment Indemnify the Insured against loss of or damage to the equipment by accidental collision or overturning, fire, external explosion, self-ignition, lightning, theft;	RM20,000	RM30,000	RM50,000	Determined by Insured
Annual Premium	RM60	RM90	RM150	Based on Sum Insured / Limit chosen
Section XII: Machinery Breakdown	Determined By Insured			
Covers against loss or damage to your machinery while at work or at rest and during cleaning, inspection, overhauling or removal to another position in the premises.	Determined By Insured			
Annual Premium	Based on Sum Insured / Limit chosen			
Section XIII: Goods in Transit Covers Insured against any loss or damage to goods conveyed on land by road or rail. The cover provided on all risks basis, indemnifying the insured for loss or damage to goods by fire, accident, theft or pilferage while being loaded or unloaded from any vehicle or passenger or goods train or temporarily housed in the ordinary course of transit, whether on or off conveyance.	RM15,000	RM30,000	RM50,000	Determined by Insured
Annual Premium	RM50	RM100	RM150	Based on Sum Insured / Limit chosen
Section XIV: Product's Liability Indemnifies Insured against third party bodily injury and property damage caused by the Insured's Products.	RM100,000	RM200,000	RM300,000	Determined by Insured
Annual Premium	RM500	RM1,000	RM1,500	Based on Sum Insured / Limit chosen
Section XV: Inconvenience Allowance	Plan 1	Plan 2	Plan 3	Plan 4
1st entry level (upfront lump sum payment)	RM1,000	RM3,000	RM5,000	RM8,000
2nd entry level	10% of adjusted net loss up to RM10,000	10% of adjusted net loss up to RM30,000	10% of adjusted net loss up to RM50,000	10% of adjusted net loss up to RM80,000
Basic Premium (Section I)	RM80	RM170	RM250	RM360
Comprehensive Premium (Section I, III, & XI)	RM160	RM350	RM520	RM770

PREMIUM TABLE

Section / Coverage	Sum Insured / Limit	Annual Premium
Section I: Fire (Mandatory)	RM	RM
Section II: Consequential Loss	RM	RM
Section III: All Risk	RM	RM
Package		
Section IV to X (Full Package)	PLAN A / B / C	RM
Section IV: Burglary	RM	RM
Section V: Money	RM	RM
Section VI: Fidelity Guarantee	RM	RM
Section VII: Plate Glass	RM	RM
Section VIII: Public Liability	RM	RM
Section IX: Employers' Liability	RM	RM
Section X: Group Personal Accident	RM	RM
Add-On Coverage		
Section XI: Heavy Equipment	RM	RM
Section XII: Machinery Breakdown	RM	RM
Section XIII: Goods in Transit	RM	RM
Section XIV: Product's Liability	RM	RM
Section XV: Inconvenience Allowance	RM	RM
Total Premium		RM
Total Annual Premium (incl Tax and Stamp Duty)		RM

IMPORTANT NOTES

1. Pursuant to Paragraph 4 of Schedule 9 of the Financial Services Act 2013, if You are applying for this Insurance for a purpose 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 Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.
The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us. 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 the Proposal Form (or when You applied for this insurance) is inaccurate or has changed. You are obligated to disclose any relevant matter with the exception of either such disclosure diminishes the risk to Us, is of common knowledge, is within Our knowledge and/or in the ordinary course of Our business or We have waived the disclosure. In the event You failed to provide relevant and/or complete answer in the Proposal Form or when You had been requested by Us and the matter was not pursued by Us, You are deemed to have been waived by Us from disclosing any further.
2. The personal data ("Personal Data") submitted by and collected from You may be used by Us and/or any company within the Generali Group of Companies and/or any of its associated companies, within or outside Malaysia, for purposes related to Our insurance business or direct marketing. In connection with this, We may disclose Your information (including Your Personal Data) to any of the aforementioned companies. We may also disclose Your information (including Your Personal Data) to any other third parties (which include third party service providers, reinsurers, claim adjusters/investigators, related industry associations, regulators, statutory bodies, government authorities and any person who is under a duty of confidentiality and/or who has undertaken the responsibility to keep such data confidential). A complete list of Our disclosures to third parties can be found in the Data Privacy Notice in Our website.
We will cease to use the Personal Data if You request Us to do so. For further details on how to exercise Your rights, please refer to the "Data Privacy Notice" in page 13 or Our website at www.generali.com.my
3. 60 Days PREMIUM WARRANTY: By this warranty, the insurance policy is automatically cancelled unless the full premium is paid to the Insurer within 60 days from the commencement date of cover. Please note that if this insurance is transacted through Your insurance broker, the broker is acting on Your behalf for the purpose of formation of this contract of insurance. It is important that You make full payment of the premium to Your broker as soon as possible and in any case within the 60 days period of the premium warranty so as to enable Your broker to remit the premiums early to Your Insurer. You are advised to request Your broker to furnish You with the broker's and Insurer's receipt on the premium that You paid.
4. No cover is in force until the proposal has been accepted in writing by the company.
5. Premium charged for this Policy exclude applicable tax(es) that would be imposed in the future and from time to time, We will be entitled to recover from You any taxes that We are required by law to collect.
6. The Proposal Form forms part of the policy contract.

All questions must be fully answered - ticks and dashes will not suffice. Please write in block letters and tick (✓) as appropriate.

PARTICULARS OF PROPOSER

Name (as in new NRIC/Passport):

Telephone No.: Mobile No.:

Mobile No.:

New NRIC/Passport No.: Date of Birth: d d m m y y

Date of Birth:

Marital Status: _____ Nationality: _____ Gender: F / M _____

Nationality: _____ Gender: F / M

E-mail: [\[REDACTED\]](mailto:)

Correspondence Address: _____

Private Use: Yes No

Postcode:

Collective Agreement/SOCSO/Workmen Compensation Agreement: Yes No

PARTICULARS OF PREMISES TO BE INSURED

Name of Company: _____

Co. Registration No.:

Telephone No.:

Location of Premises: _____

QUESTIONNAIRE (Please tick (✓) Yes or No as applicable.)

Questions

Yes No

FC3 NO

1. Is the premise equipped with intruder alarm System? If 'yes', please state the type of detecting device and whether the system is connected to Central Monitoring System (CMS)

Type of Detecting Device	
Connected to Central Monitoring System (CMS)	

Yes No

2. In respect of the risk you now wish to insure against, have you ever sustained any loss during the past five (5) years. If yes, please provide details.

Date of Loss	Description of Loss	Amount Claimed (RM)

3. Is there any insurance in force covering any of the property to be insured against with this or any other insurer? If 'yes', please state Sum Insured, Policy Number and Name of the Insurance Company.

Name of Insurance Company	Policy Number	Sum Insured (RM)

4. Has the insurance now proposed been declined, cancelled, refused renewal or subject to special terms or increased premium by any other insurance Company? If 'yes', please give details.

Date	Name of Insurance Company	Description

5. Do you keep records of cash in locked safe and stocks respectively?

Questions for Machinery Breakdown

1. List of Machinery with value to be insured

Yes No

Machinery	Value to be insured (RM)

2. Is there a Maintenance Contract in place, where safety checks and preventive maintenance is scheduled on a regular basis?

Questions for Goods in Transit

1. Description of the cargo insured

Yes No

Cargo Insured	Description

2. Are the vehicles fitted with special security devices or protection? If yes, please provide details of any alarm, immobilised or special locks/bolts.

Type of security device	Description

Questions for Products Liability

1. Nature of business:

Manufacturer Retailer Wholesaler/Distributor Importer Others _____
(Please specify)

2. List down the products to be covered which are manufactured, sold or distributed by Insured:

Notes: The product to be covered under Products Liability Section must be within the following categories. You may declare more than one (1) product:

No.	Product Category	Please state products to be covered
a)	Food & Beverages including ingredients and condiments - excluding supplements, drugs, pharmaceutical products, medical products, livestocks, frozen food, food or beverages requiring attachment to cooling chain, alcohol-related products	
b)	Household Electrical Appliances - excluding medical equipment, medical devices, sports equipment/ devices/ tools, fire extinguishing products, fire fighting equipment/ devices, fire detection equipment/ devices	
c)	Household Furniture - excluding cribs, car seats, furniture for infants (below 3 years of age), stools, folding chair, ladders, folding or collapsible furniture, medical equipment/ devices/ tools, fire extinguishing products	
d)	Textiles, Apparels and Clothing (excluding infants below 3 years of age)	
e)	Household Plastic products - excluding cribs, strollers, toys for kids below three (3) years of age, furniture for kids below three (3) years of age, stools, folding chair, ladders, folding or collapsible furniture, swimming pool related products, recreational or playground equipment, medical equipment/ devices/ tools, fire extinguishing products	
f)	Paper, Books, Stationary and Cardboards (excluding tobacco packaging materials)	

Any products falling outside the above categories are not covered under this insurance.

3. Do you fulfil the following conditions?

- Your business must be in operation for more than 12 months consecutively.
- Your estimated annual revenue or turnover for next financial year is not more than RM5,000,000.
- Your products meet the respective relevant mandatory safety standards and regulations.
- There is no claim or known circumstance for the past five (5) years.

Yes No

If the answer is "no", please describe in the space below (Note: Your Products Liability insurance application is subject to separate underwriting assessment and special acceptance.)

Note: You may submit a copy of your expiring Products Liability policy schedule with uninterrupted insurance cover. Otherwise, Policy Retroactive Date shall be policy inception date.

PAYMENT METHOD & DECLARATION

I wish to pay my premium RM _____ (inclusive of all tax) ("Total Amount Due")

By: Cash Cheque (Please cross the cheque and made payable to 'Generali Insurance Malaysia Berhad')

Bank	Cheque No.	Amount (RM)

Online Transfer

Credit / Debit Card

Notes:

1. For online transfer, credit and debit card payment, please refer to your Generali servicing representative for the Company's bank details.
2. Collection of payment shall not be construed as acceptance of your application until the proposal is approved by the insurer and is also subject to the clearance of your payment if it is made by cheque or credit card. In the event that the credit card is declined, the application/renewal (whichever is applicable) as well as receipt are deemed automatically cancelled and the insurer shall not be liable for any claims whatsoever.

1. I/We hereby declare that the above answers and statements are true, and that I/we have withheld no information whatever regarding this application. I/we understand that it is my/our duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and I/we hereby declare that I/we have fully and accurately answered the questions above.
2. I/We hereby consent for Generali Insurance Malaysia Berhad and/or any company within the Generali Group of Companies and/or any of its associated companies, within or outside Malaysia, process my/our Personal Data for the purposes and to the extent stated in the Data Privacy Notice.
3. I/We hereby confirm that I/we have read and understood the product disclosure sheet (PDS), policy wording and agreed to be bound by the terms and conditions stipulated therein. I/We have also taken note of the duties of the policy owner under the policy contract and where required have contacted representatives of Generali Insurance Malaysia Berhad directly for any terms that I/we do not understand prior to entering into this contract.

I/We have read and agree with the Terms & Conditions above (Mandatory)

I/We would like to receive special offers, promotions and information related to the insurance products, events and services of Generali Insurance Malaysia Berhad and/or any company within Generali Group of Companies and/or any of its associated companies (Optional)

Signature of Proposer:

Date: dd/mm/yy

DECLARATION BY INTERMEDIARY/INSURER

I/We hereby confirm that I/we have sighted the original copy of the NRIC/Passport/Business Registration documents and verified the identity of the Proposer.

Signature of Intermediary/Insurer:

Date: dd/mm/yy

Name:

Agency Code:

Note: Please attach a copy of the Proposer's NRIC/Passport/Business Registration documents where the premium is more than RM50,000.

DATA PRIVACY NOTICE

Your privacy is important to us, Generali Insurance Malaysia Berhad (“Generali Malaysia”), and we are committed to ensure that your personal data under our care is safe and secured. The following paragraphs will provide you with a better understanding of how we collect, process, use, retain, secure, maintain accuracy and how you could access your personal data.

Collection of Personal Data

In order to process the purchase of an insurance policy and to perform policy services, it is necessary for you to provide us with obligatory personal data, such as your name, identification number, birth date, address, phone number, information on your health or medical condition, financial, familial and non-familial information, social media information etc. Your personal data is captured in the proposal or application form and other relevant forms as and when you transact or when you require changes or amendments to your personal details. Your personal data once provided by you would be input into our information system for processing, safe keeping and for the performance of our obligations in relation to your policy.

Processing and Use of Personal Data

We may collect and process your personal data for the following purposes:

1. for the performance of contracts between Generali Malaysia and you;
2. for the performance of our functions;
3. for the performance of our due diligence process to conduct background checks to validate and confirm the information provided by you;
4. for compliance with all applicable laws, rules, regulations, guidelines and/or other legal or regulatory requirements, as well as requirements of the government, law enforcement agencies, and any authorities to whom we are subject to, or any orders of the Court;
5. for litigating, defending or responding accordingly to an actual or potential lawsuit or queries involving regulatory and non-regulatory bodies;
6. for generally protecting our rights and property as well as ensuring the technical competence and functioning of our systems;
7. to monitor and detect any fraudulent activities in the insurance industry;
8. for marketing (including direct marketing) of insurance products;
9. to conduct market research, understand and analyse customer behaviour, location, preferences and demographics for us to offer you other products and services as well as carry out special offers and marketing programmes which may be relevant to your preferences and profile; and
10. any other purposes which are related to the aforesaid.

All personal data requested by us is obligatory unless stated otherwise. If you do not provide us with such information, we may not be able to provide you with insurance coverage or to respond to any claims.

Transfer of Personal Data

Due to the global nature of Generali Malaysia, our associates, related companies and affiliates (“Generali Group”) and business network worldwide, for the purposes set out above we may transfer personal data internationally to parties located in other countries that have a different data protection regime. The personal data may be transferred to Generali Group’s data centers, service providers, business partners, governmental or administrative authorities for us to fulfill the purposes which directly or indirectly corresponds to the purpose of collecting the personal data.

Disclosure of Personal Data

We may disclose your personal data for the abovementioned purposes to the following parties (including those within and outside Malaysia):

1. Generali Group;
2. any agents, service providers, contractors or third parties who provide any services to the companies within the Generali Group;
3. any person who has a duty of confidentiality to us; for example, external auditors, medical practitioners, trustees, insurance companies, and actuaries;
4. government agencies, statutory bodies, and other authorities;
5. our business partners and strategic alliances;
6. our assignees or potential assignees, acquirers or potential acquirers and successors-in-title; and
7. any other parties, in respect of whom you have consented to the disclosure of your personal data.

By connecting your Generali Malaysia digital platform account and your other social media account, you permit us to disclose data with the provider of your other social media account and you comprehend that the use of the data we disclose will be governed by the other service provider’s social media website’s privacy policy. If you do not wish your personal data to be disclosed with other users or with your other social media account provider, please do not link your other social media account with your Generali Malaysia digital platforms account and do not take part in social sharing on Generali Malaysia digital platform.

You may also disclose personal data on message boards, chat rooms, profile pages, and blogs, as well as other Generali Malaysia digital platform where you can upload data and contents. Kindly be informed that any information you upload or disclose via these platforms will be viewed by site visitors, users of Generali Malaysia digital platforms as well as the community. We advise you to be cautious when attempting to disclose your personal data, or any other related information when utilizing Generali Malaysia digital platform.

Access, Change and Delete Requests

We take all reasonable steps to ensure that the personal data provided by you or your authorized party is accurate, complete, not misleading and kept up-to-date consistent with the purpose for which the personal data was collected and further processed.

Under applicable laws and regulations, you may have the right to:

- access to or amend or correct your personal data that is inaccurate, incomplete, misleading, or not up to date;
- request deletion of your personal data under certain grounds;
- withdraw your consent or request a change to your scope of consent;
- make a complaint about Generali Malaysia on data handling;

Please note that some personal data may be exempt from access, correction, objection, deletion, or suppression rights in accordance with local data protection laws.

Protection of Personal Data

Implementing adequate measure to protect your personal data is Generali Malaysia's utmost priority to ensure it is aligned with relevant data privacy and financial services laws. Nonetheless, no data transmission over the internet or data storage system can be fully secured. If you have reason to believe that your interaction with us is compromised, please notify us immediately.

Retention

We will not retain your personal data longer than is necessary for the fulfilment of the original purpose for which it was collected. We will take all reasonable steps to ensure that your personal data is destroyed or permanently deleted if no longer required unless such retention is necessary for our operational, audit, legal, regulatory, tax or accounting purposes.

New Product and Services

As part of our continuous efforts to promote awareness and greater understanding on our new products and services for your benefit, we will from time to time to contact or send you information on the said new products or services.

Queries and Complaints

If you need to contact us for any inquiries, correction, deletion or complaints, please contact our Customer Service Centre at 1 300 13 2121 or +603 3007 2121 (Monday – Friday 8:45am – 5:00pm, excluding public holidays) or email customer.service.gi@general.com.my.

*Note: The Act shall not apply to:

- Federal Government and State Governments;
- any personal data processed outside Malaysia unless that personal data is intended to be further processed in Malaysia; and
- personal data processed for electronic invoice issued or transmitted to the Director General under Finance (No. 2) Act 2023.

If there are any inconsistencies between the English and Bahasa Malaysia version of this Data Privacy Notice, the English version shall prevail. For further details, please refer to our "Data Privacy Notice" published in our website.