Z-DRIVE ASSIST
Motor Personal Accident

ZURICH

IMPORTANT NOTICE

Please read this document carefully and keep it in a safe place. Please contact **Us** if **You** need any clarification.

Statement Pursuant to Schedule 9 of the Financial Services Act 2013

This Policy is issued in consideration of the payment of premium as specified in the Policy **Schedule** and pursuant to the answers given in your Proposal Form (or when **You** applied for this insurance) and any other disclosures made by **You** between the time of submission of **Your** Proposal Form (or when **You** applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by **You** shall form part of this contract of insurance between **You** and **Us**, However, in the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures given by **You**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between **You** and **Us** for the insurance hereinafter contained and has paid or agreed to pay the premium in respect of such insurance.

DEFINITIONS

Certain words have been defined below. These have the same meaning wherever they are used in the Policy. They are **bold** and begin with a capital letter (e.g. **Insured Person**, **You**, **Your**).

Accident or Accidental
shall mean a sudden, unforeseen and fortuitous event that happens unexpectedly and results in death, disablement or **Bodily Injury** during the **Period of Insurance.**

Accidental Permanent Total Disablement
shall mean disablement that result solely, directly and independently of all other causes from **Bodily Injury** and which occurs within twelve (12) consecutive months will prevent **Insured Person** from engaging in employment of any and every kind for the remainder of **Insured Person**'s life and from which there is no hope of improvement.

ATM
shall mean Automated Teller Machine, which is a computerised machine administering cash dispensing and other banking services and facilities.

ATM Robbery
shall mean committing or attempt to commit theft by violence, intimidation, or threat of force, voluntarily causes or attempt to cause death, hurt or wrongful restraint, or puts someone in fear of instant death, or of instant hurt, or of instant wrongful restraint.

Bodily Injury
shall mean injury caused solely and directly by **Accidental** means and shall exclude injury caused by sickness, disease, or medical disorder.

Breakdown
shall mean a circumstance in which a **Car** is incapable of being driven due to mechanical, electrical or other failure, the cause of which is not an **Accident**, theft, fire damage, flood, storm or malicious damage.

Car
shall mean the motor vehicle(s) with registration number(s) specified as Insured Vehicle in the **Schedule**.

Cash
shall mean money in the physical form of currency, such as banknotes and coins.

Disability
shall mean a sickness, disease, illness, or **Bodily Injury** arising out of a single or continuous series of causes.

Effective Date
shall mean the date from which the insurance coverage under this Policy becomes effective as specified in the **Schedule**.

Hospital
shall mean an establishment duly constituted, registered and operating as a hospital for the care and treatment of sick and injured persons as paying bed patients which:

i. has facilities for diagnosis and major surgery;
ii. provides twenty-four (24) hours a day nursing services by registered and graduate nurses;
iii. is under the supervision of a **Physician**; and
iv. is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged or similar establishments.

Identification Document
shall mean **Your** National Registration Identity Card (NRIC), passport and/or driver's license.

Incident
any event which could lead to a claim under this Policy. For Section 2, **Incident** also means the assigning of a resource to a **Breakdown.**

Insured Person
shall mean the driver and/or passenger(s), with permission of **Policyholder**, travelling in, boarding or alighting from the **Car**.

Loss of Sight
shall mean the entire and permanent irrecoverable loss of sight.

Loss of Use
shall mean permanent total functional disablement and is treated like total loss of said limb or organ and not in terms of **Your** professional or occupational incapacity or covered event.

Medically Necessary
shall mean a medical service which is:
i. consistent with the diagnosis and customary medical treatment for a covered **Disability**;
ii. in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits;
iii. not for **Your** or the **Physician**'s convenience, and unable to be reasonably rendered out of **Hospital** (if admitted as an inpatient);
iv. not of an experimental, investigational or research nature, preventive or screening nature; and
v. for which the charges are fair and reasonable and customary for the **Disability.**

MOHA
shall mean Ministry of Home Affairs.

OFAC
shall mean Office of Foreign Assets Control.

Period of Insurance
shall mean the duration of the Policy as stated in the **Schedule**.

Personal Effect
shall mean handbag, wallet, purse, mobile phone, eyeglasses, sunglasses, camera, jewelry, watch, national registration identity card ("NRIC"), passport, driver's licence, credit/debit/ATM card, access card for entry to building/parking lot which are quantifiable monetarily, (excluding cash) owned by **You** and were in **Your** possession at the time of the **Snatch Theft.**

Physician
shall mean a medical practitioner qualified and licensed:
i. to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training under any applicable law in the geographical areas of practice; and
ii. excluding **You** and **Your** immediate family members, i.e. siblings, spouse, child or parent.

Policyholder/You/Your
shall mean the **Policyholder** and the legal owner of the vehicle(s) listed in the **Schedule**.

Pre-Existing Conditions
shall mean disabilities that **You** have reasonable knowledge of prior to the inception date of the **Period of Insurance**. **You** may be considered to have reasonable knowledge of a pre-existing condition if:
i. **You** have received or is receiving treatment;
ii. medical advice, diagnosis, care or treatment has been given or recommended;
iii. clear and distinct symptoms are or were evident; or
iv. **You** have known of its existence which would have been apparent to a reasonable person.

RM
shall mean in Ringgit Malaysia; the currency of Malaysia.

Schedule
is the Policy **Schedule** containing **Your** details, sum insured, and **Period of Insurance**. The Policy **Schedule** forms part of the Policy.

Snatch Theft
shall mean criminal act of forceful stealing or attempt to steal from **You** including snatch grab, a situation where **Your Personal Effects** and **Identification Document** are grabbed or attempted to be grabbed while **You** are walking as a pedestrian or while **You** are driving or riding in any vehicle.

Tax
shall mean any present or future, direct or indirect, tax, levy or duty, including consumption tax or any tax of similar nature, which is imposed on goods and services by government or tax authority.

UNSC
shall mean United Nations Security Council.

War
shall mean a contest by force between two (2) or more nations, carried on for any purpose, or armed conflict of sovereign powers, or declared or undeclared and open hostilities or the state of nations among whom there is an interruption of peaceful relations and a general contention by force, both authorized and unauthorized, by the sovereign.

We/Us/Our
shall refer to Zurich General Insurance Malaysia Berhad that is issuing **You** this Policy.

GENERAL CONDITIONS

This Policy and the **Schedule** shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the **Schedule** shall bear such specific meaning wherever it may appear.

1. VALID PRIVATE CAR INSURANCE/TAKAFUL

Cars must have a valid private car insurance/takaful to be eligible to the Policy coverage. Benefits are not payable if the **Car** does not have valid private car insurance/takaful coverage.

2. ALTERATIONS

We reserve the right to amend any premium, terms and conditions of this Policy with a valid reason and such alteration to the Policy shall be valid if authorised by **Us** and endorsed hereon. **We** will notify **You** in writing using registered letter to **Your** last known address at least seven (7) days before any alteration is made to this Policy.

3. ARBITRATION

All differences arising out of this Policy shall be referred to an Arbitrator who shall be appointed in writing by the parties in difference. In the event they are unable to agree on who is to be the Arbitrator within one (1) month of being required in writing to do so then both parties shall be entitled to appoint an Arbitrator each who shall proceed to hear the differences together with an Umpire to be appointed by both Arbitrators. However, this is provided that any disclaimer of liability by **Us** for any claim hereunder must be referred to an Arbitrator within twelve (12) calendar months from date of such disclaimer.

4. AUTOMATIC TERMINATION

The Policy shall automatically terminate on the earliest happening of the following events:

i. on the date the Policy is cancelled;
ii. on the date claim is made on Benefits A or B in Section 1;
iii. on the next renewal date or premium due date, whichever earlier, if the required premium is not paid.

5. CANCELLATION

We will give seven (7) days written notice of **Our** intention to terminate the Policy with a valid reason by registered letter to the **Your** last known address, in which case a proportion of the premium corresponding to the unexpired **Period of Insurance** will be returned. Similarly, **You** may, at any time cancel this Policy by providing **Us** seven (7) days written notice in which **We** will retain the customary pro-rate of premium for the time the Policy has been in force.

6. CASH BEFORE COVER

It is a fundamental and absolute special condition of this Policy that the premium due must be paid and received by **Us** before this Policy is effective.

7. CHANGE OF ADDRESS OR PARTICULARS

You shall give immediate notice to **Us** of any change in **Your** occupation, business, duties or pursuits and make any additional premium that may be required by **Us**. Before each renewal of the Policy, **You** must notify **Us** in writing of any injury, disease, physical defect or infirmity by which **You** have been affected or have knowledge of.

8. CLAIMS PAYMENT

Our maximum liability shall not exceed the amounts stated in the **Schedule**.

9. AVERAGE CLAUSE

If the number of passengers including driver shall exceed the seating capacity of the **Car** as stated in the **Schedule** at the time of accident, **Our** limit of liability per person shall be reduced proportionately to the actual number of passengers.

10. CLAIMS PROCEDURE

On the happening of any claim under this Policy:

i. Written notice stating details of the claim shall be given to **Us** within fourteen (14) days after the **Incident**;
ii. **You** should procure and act upon proper **Physician** advice as soon as practicable;
iii. All certificates, information and evidence required by **Us** must be at the expense of the claimant in the form prescribed by **Us;**
iv. **You** may have to undergo further medical examination as required by **Us** at **Our** expense;
v. In the event of death, **We** shall be entitled to have a post-mortem examination and notice shall when practicable be given to **Us** before interment or cremation stating the time and place of any inquest appointed.

11. CONDITION PRECEDENT TO LIABILITY

The due observance and fulfillment of the terms, provisions and conditions of this Policy by **You** and/or **Insured Person** in so far as they relate to anything to be done or not to be done or complied with by them shall be conditions precedent to any liability of **Ours**.

12. CURRENCY AND EXCHANGE RATES

i. All claims payments will be made in Ringgit Malaysia (**RM**).
ii. All premiums shall be paid in Ringgit Malaysia (**RM**).
iii. If **You** are admitted to a **Hospital** and/or receive medical treatment outside Malaysia and render bills in a currency other than Ringgit Malaysia (**RM**), **We** shall indemnify in Ringgit Malaysia (**RM**) based on the quoted exchange rate (open market rate if a free market, official rate if not a free market) on the date **You** are discharged from **Hospital**.

13. DUTY OF DISCLOSURE

Consumer Insurance Contract - Where **You** have applied 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 (or when **You** applied for this insurance) i.e. **You** should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions 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 in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. **You** were also required to disclose any other matter that **You** knew to be relevant to **Our** decision in accepting the risks and determining the rates and terms to be applied.

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.

Non-Consumer Insurance Contract - Where **You** have applied for this insurance wholly 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 **Your** contract of insurance, refusal or reduction of **Your** claim(s), change of terms or termination of **Your** contract of insurance.

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.

14. GOVERNING LAW

Any interpretation of this Policy relating to its construction, validity or operation shall be interpreted in accordance with Malaysia Law.

15. MISSTATEMENT OR OMISSION OF MATERIAL FACT

This Policy shall be void if:

(a) any answer or representation by **You**, before this insurance contract is entered into, varied or renewed, in or to any proposal or declaration or query, has been deliberately or recklessly incorrectly stated in any respect; or

(b) before this insurance contract is entered into, varied or renewed, **You** have failed to disclose any fact **You** knew to be relevant to **Our** decision on whether to accept the risk or not and the rates and the terms to be applied; or

(c) any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim.

16. NON-ASSIGNMENT

This Policy is non-assignable, and **We** shall not recognise or be affected by any trust, charge, lien or assignment relating to this Policy. Any receipt or discharge which **You** may grant to **Us** for any sum insured or compensation under this Policy shall be deemed a final and complete discharge of all **Our** liability in respect of any and every injury or contingency (including death) resulting **You**, in consequence of the claim whether resulting before or after the date of such receipt or discharge.

17. NOTICE

Every notice or communication to **Us** shall be in writing and sent to **Us.** No alterations in the terms of this Policy, nor any endorsement thereon, will be held valid unless the same is signed or initialled by **Our** authorised representative.

18. TAX

All premium and fees payable under this Policy may be subject to **Tax**. If **Tax** is imposed, it will be stated in the invoice and **We** reserve the right to claim or collect the **Tax** from **You** in addition to the premium and/or fees payable under this Policy.

19. INTEPRETATION OF THE POLICY

Where the context so permits, words importing the singular number only shall include the plural number and vice versa and words importing the masculine gender only shall include the feminine gender and neuter gender and words importing persons shall include corporations.

20. TERRITORIAL LIMIT

Malaysia, Singapore and Brunei, unless otherwise stated.

21. SANCTION

Notwithstanding any other terms under this agreement, **We** shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person covered would violate any applicable trade or economic sanctions law or regulation under the sanctions regimes of **UNSC**, **MOHA**, and **OFAC.**

GENERAL EXCLUSIONS

This Policy does not provide coverage under the following circumstances:

1. Sickness, disease or **Pre-existing Conditions**;
2. Loss or **Bodily Injury** caused directly or indirectly, wholly or partly to **You**/**Insured Person** while **You**/**Insured Person** driving was intoxicated with alcohol or drugs, except where the drug is taken under the direction of a **Physician** provided such direction is not for the treatment of drug addiction. The driver shall be deemed as incapable of having proper control of the **Car** if after a toxicology or equivalent test, it is shown that the alcohol level in the breath, blood or urine of the driver is higher than the prescribed limit pursuant to Section 45G(1) of the Road Transport (Amended) Act 2020 of 50mg of alcohol in 100ml of blood (or equivalent in respect of breath or urine) or other equivalent legislation that is in force at the material time;
3. Pregnancy, medical disorder and insanity unless caused solely and directly by accidental means to **You**/**Insured Person**;
4. Provoked murder or assault, intentional self-injury, suicide or attempted suicide while sane or insane**;**
5. Deliberate exposure to exceptional danger (except in an attempt to save human life);
6. While the **Car** is used for racing, road-rally, pace-making, speed-testing or used for any purpose in connection with motor trade;
7. While the **Car** is used for illegal business pursuit as an unlicensed common carrier;
8. **You**/**Insured Person** or the driver do not have a valid driving licence to drive the **Car**. This will not apply if **You**/**Insured Person** or the driver have an expired licence but are not disqualified from holding or obtaining such driving licence under any existing laws, by-laws and regulations;
9. Criminal act or any illegal activities;
10. Invasion, acts of foreign enemies, hostilities (whether **War** be declared or not), rebellion, revolution, insurrection, mutiny or usurped power;
11. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.

BENEFITS

SECTION 1: BASIC COVERAGE

(A) ACCIDENTAL DEATH

If **You**/**Insured Person** suffer a **Bodily Injury**, which shall within twelve (12) consecutive months result in death, **We** will pay the amount as stated in the **Schedule**.

(B) ACCIDENTAL PERMANENT DISABLEMENT

If **You**/**Insured Person** suffer a **Bodily Injury**, which shall within twelve (12) consecutive months result in any of the following disablements, **We** will pay the amount as stated in the **Schedule**.

(i) Injuries resulting in being permanently bedridden.
(ii) Any other injuries causing **Permanent Total Disablement** resulted from an **Accident.**
(iii) Total and irrecoverable **Loss of Sight** in one (1) eye.
(iv) Total **Loss of Use** or physical severance of one (1) hand or one (1) foot.

(C) ACCIDENTAL MEDICAL EXPENSES

If **You**/**Insured Person** suffer a **Bodily Injury** and incur **Medically Necessary** expenses within twelve (12) consecutive months from the date of the **Accident**, **We** will reimburse the expenses incurred (including medical report) per person and per **Accident** up to the maximum amount as stated in the **Schedule.**

The medical and surgical expenses shall be paid to a dentist, **Physician** or **Hospital** for treatment of **Bodily Injury.** Cost of dental treatment is excluded unless treatment is for injury to natural teeth.

(D) DAILY HOSPITAL INCOME

If **You** suffer a **Bodily Injury** and as a result of this, are confined in a **Hospital** as a registered in-patient, **We** will pay the daily amount stated in the **Schedule** for each day of **Your** confinement in the **Hospital**. The maximum period payable for this benefit is thirty (30) days per **Accident**.

(E) COURTESY CAR

We will arrange for a temporary substitute vehicle (**Courtesy Car**) according to the days specified in the **Schedule.** If there is no **Car** available, **We** will pay **You** a reimbursement of up to RM110 per day based on the selected days whilst **Your Car** is being repaired subject to the following conditions:

(i) **Accidental** damage to **Your Car.**
(ii) **Your Car** is being repaired at a Repairer that is approved by **Your** insurer/takaful operator under Private Car insurance/takaful.

If a **Courtesy Car** is made available but **You** choose not to utilize the same, **You** will not be entitled to any further benefit under this cover. This cover will terminate when the Policy expires or is cancelled.

(F) INCONVENIENCE ALLOWANCE DUE TO FLOOD

If **You** suffer from any of the following covered events as a result of flood whilst travelling in the **Car**, **We** will reimburse up to the maximum sub-limit as shown in the **Schedule.**

In the event of claim, **You** must provide **Us** the following documents:

- A copy of the police report on the **Incident;**
- Original receipts for the expenses incurred;
- For cost of cleaning, photographs of the **Car** before and after the cleaning works are required.

SPECIAL CONDITIONS APPLICABLE TO SECTION 1

- The coverage is only valid in the event of an **Accident** involving the **Car** whilst **You**/**Insured Person** is getting into, traveling in or getting out of the **Car**.
- Benefits A, B, and C shall be payable to the respective **Insured Person**, except in the event of death where benefits shall be paid to the legal personal representative of the deceased.
- Benefits D, E and F shall be payable/entitled to the **Policyholder** only. In the event of death, Benefit F shall be payable to the **Policyholder's** legal personal representative. If the **Policyholder** is a company, the benefits shall be payable to the **Insured Person** driving the **Car,** except in the event of death, to the legal personal representative of the deceased. The **Insured Person** must be determined/declared and employed by the company.
- If the number of passengers including driver shall exceed the seating capacity of the **Car** as stated in the **Schedule** at the time of **Accident**, **Our** limit of liability per person shall be reduced proportionately to the actual number of passengers.

SECTION 2: TOWING & ROADSIDE ASSISTANCE

The services will only be rendered to **Your Car** in the event of **Breakdown** during the **Period of Insurance**. **You** or **Insured Person** must call **Zurich Roadside Assistance 24 hours Hotline Number** **1-300-88-5566** or **+603-7989 0345** (for WhatsApp chat and local landline calls only) to request for the services below:

(A) MINOR ROADSIDE REPAIR
If **Your Car** suffers a **Breakdown** and it is possible to repair it on the site, **We** shall organize and pay for labour cost for roadside repair up to a maximum labour of one (1) hour per breakdown. **We** shall not be responsible for any cost of replacement parts and any other items required for the repair.

(B) EMERGENCY TOWING DUE TO BREAKDOWN
If **Your Car** suffers a **Breakdown** and it is not possible to repair it on the site, **We** shall assist to tow the **Car** to **Your** preferred workshop. There is an additional cost of towing if the towing service exceeds the limit specified in the **Schedule**. The cost shall be borne by **You**/**Insured Person**. Any toll charges shall be borne by **You**/**Insured Person**.

TERRITORIAL LIMIT FOR SERVICES A AND B IN SECTION 2

- Roadside Repair and Emergency Towing services are provided in Malaysia only.
- In Peninsular Malaysia, the services are not available on all Islands, except for Penang and Langkawi.
- In East Malaysia, the services are only available in major towns and Labuan Island.

(C) HOTEL ACCOMODATION ASSISTANCE REFERRAL
In the event of **Breakdown** or **Accident**, **We** shall upon the request of **You**/**Insured Person**, assist in provided information about hotel accommodation.

(D) ALTERNATIVE TRAVEL ASSISTANCE REFERRAL
If **You**/**Insured Person** are stranded because the **Car** cannot be repaired on time, **We** shall, upon request, assist in organising alternative means of transport for **You**/**Insured Person** to carry on the journey.

(E) TRANSMISSION OF INFORMATION
In the event of emergency, **We** shall, upon request of **You**/**Insured Person**, undertake to relay all necessary information to an emergency contact. **We** shall not be liable if the recipient cannot be reached.

SPECIAL EXCLUSIONS APPLICABLE TO SECTION 2

We shall not be liable or to provide the services or to bear any costs and expenses under the following circumstances:

1. Services which are not organized or pre-approved directly by **Us**, and **Our** service provider.
2. Towing in an event of a vehicle **Accident** involving **Your Car.**
3. The registration number of **Your Car** does not match the registration number registered with **Us**.
4. **Your Car** has no valid road tax.
5. If **Your Car** suffers a mechanical **Breakdown** and is immobilized on an unpaved road surface, or on a road that is not the gazetted under Malaysia road system.
6. Any cost of repair or replacement of car parts at the workshop or service center.
7. Cost of consumables such as battery, engine oil or fuels.
8. Cost for non-vehicle related assistance such as taxi fare or accommodation.
9. **Your Car** requires the use of special equipment during the roadside repair or towing process, which in the opinion of **Us** or service provider, are considered high risk and/or reasonably impracticable.
10. **Your Car** keys are not available or are locked inside **Your Car**.
11. The cause of **Breakdown** is due to an empty fuel tank or the use of incorrect fuel.
12. There is no mechanical part in **Your Car**, such as no engine or transmission.
13. Towing at the direction of a law enforcement office related to traffic obstruction, impoundment, abandonment, illegal parking and/or other violations of the law.
14. Any illegal or unlawful act by the **You**/**Insured Person**, or the use of **Your Car** for any illegal or unlawful purpose.
15. If **Your Car** has been modified for participation in rally and racing or modified against government regulations.
16. Failure of **You**/**Insured Person** to take reasonable precautions or follow warnings of any intended strike, riot, or civil commotion via the mass media.
17. Towing of **Your Car** when the **Car** is in a roadworthy condition and can still be driven.
18. Towing or repair of any motorcycle, commercial vehicle or private car for commercial purposes (including hire & reward or carriage of goods). **We** reserve the right to refuse assisting and towing of such vehicles.
19. Towing of **Your Car** bearing greater weight than for which it was designed, as stated in the manufacturer's specifications.
20. When second towing of the **Car** is requested for the same **Incident.**
21. Towing of **Your Car** after it has been sent for a spray job.
22. Towing of **Your Car** for the purpose of disposing the **Car**.
23. Towing of **Your Car** out of any workshop.
24. Towing of **Your Car** that has been dismantled fully or partially in a workshop with or without **You**/**Insured Person**'s consent.
25. Transportation for **You**/**Insured Person** with the **Car** for service, or from the **Car** to another destination after service has been rendered.
26. Towing of a stolen **Car** which has been discovered, abandoned or due to vandalism.
27. Towing of **Your Car** due to fire explosions or lightning.
28. Towing of **Your Car** due to flood and storm.

SECTION 3: OPTIONAL COVERAGE

The following is a list of optional covers available that **You** can add to **Your** Policy by making additional premium.

(A) SNATCH THEFT PROTECT

If **You** suffer losses as a result of **Snatch Theft**, **We** will reimburse up to the maximum amount as shown in the **Schedule**, subject to a maximum of two (2) **Incidents** during any one (1) **Period of Insurance**.

(B) ATM ROBBERY

If **You** suffer losses as a result of **ATM Robbery** which occurred within one (1) hour from an **ATM Cash** withdrawal from **Your** bank's account, **We** will reimburse up to the maximum amount as shown in the **Schedule**, subject to a maximum of two (2) **Incidents** during any one (1) **Period of Insurance**.

SPECIAL EXCLUSIONS APPLICABLE TO BENEFITS A AND B UNDER SECTION 3

We shall not be liable for the followings:

- Any loss not reported to police within twenty-four (24) hours of such **Incident.**
- Any loss directly or indirectly caused by pickpocketing, intentional or malicious acts, **Your** negligence or carelessness, unexplained, mislaying or mysterious disappearance.

(C) DENGUE CARE

If **You** are diagnosed with dengue fever by a **Physician** and incur **Medically Necessary** expenses for treatment of such diagnosis, **We** will reimburse the expenses up to the maximum amount as shown in the **Schedule**. The eligibility of this benefit will only start seven (7) days after the **Effective Date**.

This coverage is terminated on the expiry date of the Policy or cancellation of the Policy.

IMPORTANT

You should read this Policy carefully, and if any error or misdescription is found therein, or if the cover it not in accordance with **Your** wishes, advice should at once be given to **Us** and the Policy returned to **Us** for **Our** attention.

The benefit(s) payable under this product is (are) protected by PIDM up to limits. For more information, please refer to PIDM's Takaful and Insurance Benefits Protection System brochure on **Our** website www.zurich.com.my or on PIDM's website www.pidm.gov.my.

PROCEDURES FOR MAKING INSURANCE COMPLAINTS

We are committed to delivering the best customer experience. If **You** have any complaints or dissatisfactions with any of **Our** products or services, **We** would like to hear from **You**. **You** can contact **Us** at:

Zurich General Insurance Malaysia Berhad
Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000
Fax: 03-2109 6888
Call Centre: 1-300-888-622
Email: callcentre@zurich.com.my

Other Avenues to Seek Redress

If **You** are not satisfied with **Our** final response or decision, **You** may write to Financial Markets Ombudsman Service (FMOS) (formerly known as Ombudsman for Financial Services) with details of the dispute and particulars of **Your Policy**.

If the FMOS makes an award against **Us**, **You** are required to inform the FMOS of **Your** decision to accept or deny the award within fourteen (14) days. If **You** do not accept the award, **You** may reject the decision of the FMOS. **You** may choose to institute a court proceeding against **Us** or refer it to Arbitration.

The FMOS can be contacted through:

Financial Markets Ombudsman Service
(formerly known as Ombudsman for Financial Services)
Company No.: 200401025885
Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
Tel: 03 2272 2811
Website: www.fmos.org.my

If **Your** complaint does not fall within the purview of the FMOS, **You** may refer **Your** complaint to BNMLINK:

Write to:
Bank Negara Malaysia
BNMLINK
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.

Tel: 1-300-88-5465
bnm.gov.my/BNMLINK