

Note: The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS brochure of contact Etiqa General Insurance Berhad or PIDM (visit www.pidm.gov.my)



YAS ACTYVE 365 GROUP PERSONAL ACCIDENT POLICY

Whereas the Insured named in the Schedule hereto has by a proposal and declaration shall be the basis of this contract and is deemed to be incorporated herein has applied to **Etiqa General Insurance Berhad (197001000276)** (hereinafter referred to as “the Company”) for an insurance in the terms hereinafter contained.

In consideration of the payment by the Insured Person of the Premium as stated in the Schedule and Subject to the terms, provisos, exclusions and conditions herein or endorsed hereon, the Company agrees to indemnify the Insured Person during the period of insurance if the Insured Person(s) shall sustain bodily injury caused solely and directly by accidental means which injury shall solely and independently of any other cause result in his death or disablement as within defined, the Company will pay to the Insured Person or in the case of his death to his legal personal representatives the Compensation as specified in the Schedule.

- MASTER POLICY NUMBER** : P1644137
- MASTER POLICYHOLDER / PROGRAM MANAGER** : YAS DIGITAL MALAYSIA SDN BHD (Company No: 202101034746 [1435046-H])
- INSURED PERSON** : On the Individual subscriber for YAS ACTYVE 365 insurance plan as described in declarations made by the Program Manager.
- TERRITORIAL LIMIT** : Worldwide
- SUMMARY OF COVER** : Cover the individuals as per declaration received against bodily injury caused by violent, accidental, external and visible means resulting in death or disablement and other benefits compensated as outlined in the Policy.
- PERIOD OF INSURANCE** : 365 days from date of purchase
- SCHEDULE OF BENEFITS** : As specified in the table below

No.	Coverage Benefits / Benefit Amount	ACTYVE Fit	ACTYVE Flex	ACTYVE Pro
		Sum Insured (RM)	Sum Insured (RM)	Sum Insured (RM)
1	Accidental Death	100,000	150,000	200,000
2	Total & Permanent Disablement Due to Accident	Up to 100,000	Up to 150,000	Up to 200,000
3	Emergency Road Ambulance Services	Up to 500	Up to 1,000	Up to 1,500
4	Medical Expenses	Up to 3,000	Up to 5,000	Up to 7,000
5	Hospital Cash Allowances (up to 30 days)	100 per day	150 per day	200 per day
6	Damage to Personal Effect during Sports Activity – Excluding Mobile Phones	Up to 3,000	Up to 5,000	Up to 7,000
7	Recovery expenses	Up to 3,000	Up to 5,000	Up to 7,000
8	Mobile Phone Protection	Up to 500	Up to 1,000	Up to 1,500
9	Snatch Theft/Robbery	Up to 500	Up to 1,000	Up to 1,500
10	Extra Indemnity	-	Up to 50,000	Up to 100,000
11	Damage to sports equipment	-	-	Up to 3,000

Benefits Description

1. Accidental Death

If during the period of insurance, the Insured Person has sustained Bodily Injury which results in Accidental Death, within twelve (12) calendar months from the date of Accident, the Company shall pay a lump sum payment of the Benefit Amount as specified in the Schedule of Benefits.

2. Total and Permanent Disablement Due to Accident

If during the Period of Insurance, Insured Person has sustained Bodily Injury which results in Permanent Disability, within twelve (12) calendar months from the date of Accident, the Company shall pay a proportion of the relevant Benefit Amount as specified in the Scale of Benefits in the table below:

Result	Description	Scale of Benefits
	Total and Permanent Disablement Due to Accident	A percentage of the amount as stated in the schedule below up to a maximum sum insured as specified in Schedule of Benefits
A	Total and permanent disablement from following any employment or occupation.	100%
B	Total and permanent loss of all sight in one or both eyes.	100%
C	Total loss by physical severance or total and permanent loss of use of <ul style="list-style-type: none"> a. One or both hands at wrist b. Arm at shoulder c. Arm between shoulder and elbow d. Arm at or below elbow e. Leg at hip f. Leg between knee and hip g. Leg at or below knee 	100% 100% 100% 100% 100% 100%
D	Total and permanent loss of: <ul style="list-style-type: none"> a. Sight in one eye except perception of light b. Lens of one eye 	50% 50%
E	Total loss by physical severance or total and permanent loss of use of : <ul style="list-style-type: none"> a. Thumb and 4 fingers of one hand b. 4 fingers of one hand c. Thumb <ul style="list-style-type: none"> 2 phalanges 1 phalanx d. Index finger <ul style="list-style-type: none"> 3 phalanges 2 phalanges 1 phalanx e. Middle finger <ul style="list-style-type: none"> 3 phalanges 2 phalanges 1 phalanx f. Ring finger <ul style="list-style-type: none"> 3 phalanges 2 phalanges 1 phalanx g. Little finger <ul style="list-style-type: none"> 3 phalanges 2 phalanges 1 phalanx h. Metacarpals <ul style="list-style-type: none"> first or second (additional) third, fourth or fifth (additional) i. All toes of one foot 	50% 40% 25% 10% 15% 8% 4% 10% 4% 2% 8% 4% 2% 6% 4% 2% 3% 2% 18% 6%

Result	Description	Scale of Benefits
	j. Great toe 2 phalanges 1 phalanx	3%
	k. Any other toe	3%
F	Total and permanent loss of a. Hearing in both ears b. Hearing in one ear	75% 15%
G	Total and permanent loss of speech Where the injury is not specified the Company reserves the right to adopt a percentage of disablement which in its opinion is not inconsistent with the provision of the above scale. "Total and permanent loss" includes total and permanent loss of use.	50%

Compensation **shall not be** payable:

- a. In respect of Results for more than the Accidental Death compensation in the aggregate during any Period of Insurance.
- b. for Results (A), (B) and (C) caused by the same event except as regards Accidental Death compensation if compensation has been paid or is payable for Result (D), (E), (F) and (G) in respect of the same event the amount payable shall be limited to the sum by which Accidental Death compensation exceeds such compensation.
- c. for any specific Result where greater compensation is payable for a Result which includes such specific Result.
- d. for any of the Result until the total amount has been agreed.

3. **Strike, Riot and Civil Commotion**

The Company shall reimburse the Insured Person the actual charges incurred for necessary domestic ground ambulance services (inclusive of attendance) in conveying the Insured Person to and/or from the hospital as a result of an Accident up to the limit of Benefit Amount.

4. **Medical Expenses**

The Company shall reimburse the Insured Person up to the limit of Benefit Amount as specified per any one Accident for the actual cost of medical and hospital expenses necessarily and reasonably incurred.

5. **Hospital Cash Allowance**

The Company shall pay the Benefit Amount for each complete twenty-four (24) hours if the Insured Person is hospitalised for treatment or surgery, up to thirty (30) days per any one Accident.

6. **Damage to Personal Effects During Sports Activity – Excluding Mobile Phones**

The Company shall pay up to the Benefit Amount for accidental damage to Personal Effects during sports activity by the Insured Person. Coverage under this benefits exclude mobile phones.

Personal Effects being articles of personal use, designed to be worn or carried during the sports activity session and belonging to the Insured Person.

7. **Recovery Expenses**

The Company shall reimburse the Insured Person up to the limit of Benefit Amount, for nursing, rehabilitation and physiotherapy charges up to thirty (30) days from date of Accident, considered necessary by the hospital after discharge there from, provided that hospitalization is due to an Accident.

8. **Mobile Phone Protection**

Policy will cover Insured Person in the event of loss or damage to the Insured Person's mobile phone as a consequence of:

- a. Forcible and violent breaking-in or out of a premises; or
- b. Snatch Theft or Attempted Snatch Theft; or
- c. Forcible and violent break-in into a vehicle, subject to the vehicle being secured/locked.

9. **Snatch Theft**

The Company shall compensate the Insured Person for loss or damage to Insured Person's Personal Effects and necessary expenses incurred for the replacement of the personal identification card, driving license, passport, credit cards and/or bank cards stolen or damaged by a snatch thief or wayside robbery up to the limit of Benefit Amount in any one annual Period of Insurance.

The limit for cash will not exceed Ringgit Malaysia Two Hundred (RM200).

The Company shall not pay if the loss or damage occurred in Insured Person's home in which Insured Person normally reside.

The loss or damage must be reported to the police and/or card issuer within twenty-four (24) hours after the occurrence of the incident. Failure to lodge a report to the police and/or card issuer immediately shall not invalidate the claim if it can be shown to the Company's satisfaction that Insured Person has reported to them as soon as is practicable.

10. **Extra Indemnity**

Additional Benefit Amount will be payable if the Accidental Death or Total and Permanent Disablement due to Accident respectively occur under the following circumstances:

- a. Insured Person is travelling on a public transport;
- b. The public transport that Insured Person travelling in is hijacked;
- c. Insured Person being a victim of murder, provided that such event did not arise out of or in connection with Insured Person's own participation or provocation of any such act; or
- d. Insured Person being a victim of terrorism, provided that Insured Person are in no way directly, indirectly, proximately or remotely, actively or otherwise participating or engaging in any of such act.

Claim under Extra Indemnity is payable for only one (1) of the circumstances specified above.

11. **Damage to Sports Equipment**

The Company shall pay up to the Benefit Amount for accidental damage to Sports Equipment during sports activity or whilst travelling on a Common Carrier.

Common Carrier means any land, inland waterways, sea or air conveyance operated under a license for the transportation of fare paying passengers and which has fixed and established routes only. It does not include taxis, ride hailing and limousine services

Definitions:

Accident and Accidental means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which will, independently of all other causes, be the sole cause of Bodily Injury.

Bodily Injury means bodily injury suffered by the Insured Person during the Period of Insurance resulting solely and directly from Accident. This does not include any sickness, disease, parasite, bacterial, parasitic or viral infection even if contracted by Accident, or any naturally occurring condition or degenerative process or the result of any gradually operating cause.

Benefit Amount means the respective benefit(s), as stated in the Policy, Schedule and/or Endorsement payable by Us under the terms, exclusions and conditions of this Policy in respect of each event or loss covered by this Policy.

Endorsement means a written alteration or amendment to the information, terms and conditions of this Policy. Endorsement to this Policy must be issued by the Company.

Period of Insurance means the period for which the Insured Person is covered.

Policy means the insurance contract which consists of this policy wording, schedule and any endorsement.

Schedule means the Policy Schedule where the Benefits and Sum Insured are stated.

Special Provisions

(a) Exposure

If following an accident, the Insured Person is unavoidably exposed to the natural elements and as a direct result of such exposure suffers an injury as specified in the Scale of Benefits, such injury shall be considered as constituting a claim but only under Death and Total Permanent Disablement.

(b) Disappearance

If the body of the Insured Person has not been found within a year after the date of disappearance following an accident, the Company may in its absolute discretion upon being satisfied on the evidence available accept that the death of the Insured Person has been established provided that if at any time after the payment has been made by the Company shall be refunded forthwith.

(c) Strike, Riot and Civil Commotion

This Policy is extended to cover the Insured Person as within defined directly or indirectly caused by Strike, Riot or Civil Commotion not amounting to the proportion of a popular rising except in so far as Insured Person himself is actively participating then this extension becomes null and void.

(d) Murder, Assault or Kidnapping

This Policy is extended to cover the Insured Person as within mentioned resulting from murder, assault or kidnapping, provided always that this extension does not apply if the event is due to provocation by the Insured Person.

(e) Hijacking

This Policy is extended to cover the Insured Person as within mentioned resulting from the unlawful seizure or wrongful exercise or control of any aircraft in which the Insured Person is a passenger, provided always that this extension does not apply if the event results from Exclusion 1 of this Policy.

(f) Amateur Sports Activities

This Policy is extended to cover the Insured Person as within mentioned resulting from engaging in indoor or outdoor sports as an amateur, provided always that this extension does not apply to any accidents arising out of Exclusions of this Policy.

(g) Accidental Drowning or Suffocation

This Policy is extended to cover the Insured Person as within mentioned resulting from accidental drowning or accidental suffocation through smoke, poisonous fumes or gas.

(h) Snake Bites, Harmful Insects or Food Poisoning

This Policy is extended to cover the Insured Person as within mentioned resulting from snake bites, harmful insects or accidental food poisoning.

Exclusions

This insurance shall not apply to any Event consequent upon or caused by or contributed by or arising from:

1. (a) War, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not) or civil War.
- (b) Mutiny, military rising, insurrection, rebellion, revolution, conspiracy, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- (c) Any act of terrorism.

For this purpose, any act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public, in fear.

2. (a) Death or disablement loss or damage directly or indirectly caused by or contributed by or arising from ionising radiations or contamination by radioactivity from any nuclear radiations 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.

- (b) Any accident loss or damage directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

3. Any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion:

“Nuclear, chemical, biological terrorism” shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation (s) or government (s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, in fear.

“Chemical” agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“Biological” agent shall mean any pathogenic (disease producing) micro-organism (s) and/or biologically produced toxins (s) including genetically modified organisms and chemically synthesizes toxins) which cause illness and/or death in humans, animals or plants.

4. The Insured Person while engaging in or taking part in Government regular police, armed forces, naval, military operations, air force service or operations or participation in operations of an offensive nature planned or conducted by the civil or military authorities against bandits, terrorists or other elements.
5. The Insured Person whilst traveling in an aircraft as a member of aircrew or for the purpose of any trade or technical operation or in any other aerial activities except whilst traveling as a passenger over established air routes in a fully licensed aircraft operated by a recognized airline.
6. The Insured Person engaging in professional sports, speed contest, racing of any kind (other than on foot), hunting, mountaineering requiring the use of ropes and/or guides, ice hockey, winter sports, water ski jumping, hang-gliding, under-water activities involving the use of breathing apparatus or using wood-working machinery driven by mechanical power other than portable tools applied by hand.

7. The Insured Person being affected (temporarily or otherwise) by alcohol or drug unless taken as prescribed by qualified registered medical practitioner.
8. Sickness or disease of any kind, pregnancy or childbirth or pre-existing physical defect or infirmity, insanity, suicide or intentional self-injury.
9. Provoked murder or assault.
10. Any form of martial arts.
11. The Insured Person while committing or attempting to commit any unlawful act.
12. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
13. Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.

Conditions

1. This Policy and any word or expression to which a specific meaning has been attached in any part of this Policy shall bear such specific meaning wherever it may appear.
2. The Insured Person shall give immediate written notice to the Company of any change of address, occupation, pursuits or any injury, disease, physical defect or infirmity by which the Insured Person has become affected.

All notices given by the Insured Person to the Company must be in writing addressed to the Company and must be sent by registered post and no alteration in the terms of this Policy nor any endorsement thereon, will be held valid unless the same is signed or initialed by an authorized representative of the Company.

3. The Company shall unless otherwise expressly provided by endorsement on this Policy be entitled to treat the Insured Person as the absolute owner of the Policy and shall not be bound to recognize any equitable or other claim to or interest in the Policy and the receipt of the Insured Person or of the Insured's Person legal personal representatives) alone shall be an effectual discharge.
4. This insurance may be terminated at any time at the request of the Master Policyholder/Program Manager, in which case the Company will retain the premium for the time the policy has been in force. This insurance may also be terminated at the option of the Company by sending fourteen (14) days' notice to the insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation subject to no claim has been paid under the policy.
5. If the proposal or declaration of the Insured Person is untrue in any respect or if any material fact affecting that risk be incorrectly stated therein or omitted there from or if this Insurance or any renewal thereof shall have been obtained throughout any misstatement, misrepresentation or suppression of if any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases this Policy shall be void.
6. Upon the happening of an accident likely to give rise to a claim under this Policy the Insured shall give immediate written notice to the Company or not later than thirty (30) days after the happening of the accident and deliver to the Company full particulars of the accident and injuries and shall as soon as possible procure and act on proper medical or surgical advice and payment of the claim under this Policy shall be paid directly to the Insured Person.

The Insured Person (or the Insured's Person legal personal representatives) shall at the expense of the Insured Person furnish to the Company all such certificates, information and evidence as may be required by the Company and the Insured Person shall whenever reasonably required to do so submit to medical examination on behalf of the Company. In the event of the death of the life Insured, the Company shall be entitled to have a post mortem examination at its own expense and notice shall, when practicable, be given to the Company before interment or cremation stating the time and place of any inquest appointed.

The Death of the Insured Person shall be established by an Official Death Certificate or in the event of his disappearance following an accident or the total loss of a vessel or aircraft by a Court Order presuming his death.

If the Company shall disclaim liability to the Insured Person (or to the Insured's Person legal personal representatives) for any claim hereunder, in no case shall the Company be liable in respect of such claim after the expiration of twelve months from the date of such disclaimer unless the claim is the subject of pending court action or arbitration.

7. The Insured Person shall not be less than 16 years of age or more than 65 years of age during inception of coverage or more than 70 years of age at policy renewal. Dependent Child means Insured Person's natural or step or legally adopted unmarried child or children that are not in full time employment, aged between 30 days to 18 years of age [or under 23 years old if still studying full-time in a recognised institution of higher learning] on the effective date of insurance.
8. This Policy shall be governed by laws of Malaysia and the parties shall submit to the exclusive jurisdiction of Malaysian courts.
9. Any receipt of discharge which the Insured Person or his legal personal representatives may give to the Company for any capital sum or compensation under this Policy shall be deemed a final and complete discharge of all liability of the Company in respect of all bodily injury resulting to the Insured Person in consequence of the accident whether resulting before or after the date of such receipt or discharge.
10. The due observance and fulfillment of the terms, conditions and endorsements of this Policy by the Insured or by any Claimant under this Policy in so far as they relate to anything to be done or complied with by the Insured or by any Claimant under this Policy and the truth of the statement and answers in the said proposal and declaration shall be conditions precedent to any liability of the Company to make any payment under this Policy.

"Claimant" means the person who is entitled to claim the insurance benefits, according to the terms and conditions of this Policy.

Clauses

The following clauses, endorsements and warranties are applicable to this policy:

1. Aggregate Limit of Liability

The Aggregate Limit of Liability under this Policy shall not exceed One Million Ringgit (RM1 million).

The Company shall not be liable for any amount in excess of the stated Aggregate Limit of Liability.

2. Payment of Premium – Cash Before Cover

It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the Company before coverage under this policy is effective.

Subject otherwise to the terms and conditions of this policy.

3. LMA 5399 Communicable Disease Exclusion

Notwithstanding any provision to the contrary within this insurance agreement, this insurance agreement excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defense cost, cost, expense or any other amount incurred by or accruing to the Insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- I. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- II. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.

4. LMA 5500 Infectious or Contagious Disease Exclusion During A PHEIC

This insurance does not cover claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s).

This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

5. LMA 3100 Sanction Limitation and Exclusion Clause

The insurance policy shall not provide cover and the Company shall not be liable to pay any claim or benefit, or to provide any coverage, and may terminate or cancel this policy ab initio with immediate effect if We have reasonable suspicion or grounds to believe that You, to the extent that the provision of such cover, payment of such claim, or provision of such benefit or having contractual relationship, would expose the Company to any sanction, prohibition, or restriction under United Nations Resolutions or trade or economic sanctions, laws, or regulations of the European Union, the United Kingdom, the United States of America, or any other applicable local or international laws and regulations.

6. Personal Data Protection Act

Personal Data shall have the same meaning as described to it as under Section 4 of the Personal Data Protection Act 2010.

Personal Data refers to the personal data furnished by the Insured Person, the Policyholder, or an authorised third party related to the Policy of the Insurance.

Personal Data does not include information on an individual which is in the public domain.

Your and Our Data Protection Obligations and Rights

We shall be able to process Personal Data according to the Section 4 of the Personal Data Protection Act 2010. We shall be able to disclose Personal Data provided by You, as the context may require, to:

1. Etiqa General Insurance Berhad, Etiqa General Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd;
2. Other entities within the Maybank Group;
3. Our authorized agents and service providers with whom We have contractual agreements for some of Our functions, services and activities.

4. Other Insurance or Takaful companies and distribution partners (such as banks, islamic banks, insurance brokers, Takaful brokers, reinsurance companies, Retakaful companies);
5. Industry trade association such as Life Insurance Association of Malaysian (LIAM), Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA);
6. Our merchants and strategic partners;
7. Any parties authorized by You (from time to time); or
8. Enforcement regulatory and governmental agencies as permitted or required by law, authorized by any order of court or to meet obligations to regulatory authorities.

You will keep Us updated in respect of all such Personal Data as soon as is practicable.

We shall not be liable for any direct or indirect loss or damage due to an inaccuracy or incompleteness in the Personal Data provided to Us.

We may from time to time request that You provide other Personal data required for the purposes of this Master Policy.

Prior to providing Us with the Personal Data of an Insured Person, or another individual, you must inform that individual of Our privacy notice.

For the detailed privacy noticed on how We collect, use, process, protect and disclose Personal Data, please visit Our branches, contact Etiqa Online at 1300 13 8888, or refer to Our website at www.etiqa.com.my

7. Right to Terminate Due to Anti-Money Laundering and Counter Financing of Terrorism

If the Company discover, or have justified suspicion, that this Policy is exploited for money laundering activities or to finance Terrorism, The Company reserve the right to terminate this Policy immediately. The Company shall deal with all Premiums paid and all Benefits or sums payable in respect of this Policy in any manner which The Company deem appropriate, including but not limited to handling it over to the relevant authorities.

8. Changes in Taxation, Regulations and Legislation

We may vary the terms of this Policy if there are changes in taxation, regulations or legislation that affect this Policy. We shall notify You in writing when the terms in this Policy need to be changed.

Important Notice

The Financial Markets Ombudsman Services (FMOS) and Bank Negara Malaysia's (BNM) BNMLINK provide alternative avenues for members of the public to seek redress against unfair market practices.

Procedure for Complaint to FMOS

The Financial Markets Ombudsman Service (FMOS) may be contacted by the Claimant or Insured Person, in the event that the Claimant or Insured Person is dissatisfied with the decision of Etiqa General Insurance Berhad to a dispute, or Etiqa General Insurance Berhad's failure to respond to a complaint within sixty (60) days. The FMOS contact details are as follows:

General Line: 03-2272 2811

Postal address:

Chief Executive Officer

Financial Markets Ombudsman Service (Company No: 200401025885) Level 14, Main Block, Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000, Kuala Lumpur

Alternatively, the Claimant or Insured Person may file the dispute in person at the FMOS office.

The FMOS must be contacted within six (6) months from the date of the final decision from Etiqa General Insurance Berhad to the dispute of the Claimant or Insured Person.

For further details on the FMOS, please obtain the information pamphlets from Etiqa General Insurance Berhad or visit the FMOS website at www.FMOS.org.my

Engagement of the FMOS is subject to the terms of reference pursuant to section 126 of the Financial Services Act 2013. Contacting the FMOS does not affect the Claimant's or Insured Person right to take legal action against Etiqa General Insurance Berhad should they be dissatisfied with the outcome by the FMOS.

Procedure for Complaint to BNM

PROCEDURE FOR COMPLAINT TO BNMLINK

Any Policy Holder or Claimant who is not satisfied with the conduct of the Insurance Company may submit an enquiry, complaint, or feedback to BNMLINK.

The contact details are as follows:

BNMLINK

4th Floor, Podium Bangunan AICB

No. 10, Jalan Dato' Onn

50480 Kuala Lumpur

Telephone number: 1300 88 5465

BNMLINK Portal: bnm.gov.my/BNMLINK

Our Commitment to High Standard of Customer Service

We do everything we can to ensure that you receive the high standard of service you expect. If we fall below these standards, or you are unhappy with our service, please write to Our Head of Feedback Centre who will ensure that your feedback is dealt with instantly.

The address is:

Etiqua General Insurance Berhad
Complaint Management Unit
Level 6, Tower B, Dataran Maybank
No 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: 1300-13-8888 (Etiqua Online) or +603 2780 4500
Email: complaint_cmu@etiqua.com.my