

**Generali Insurance Malaysia Berhad**

Reg No: 197501002042 (23820-W)

Generali Customer Service Centre

Level 1, Menara Generali,

27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.

Tel: 1 300 13 2121 or +603 3007 2121 Email: customer.service.gi@generali.com.my

www.generali.com.my

Fidelity Guarantee Claim Form

Claim No.:

Policy No.:

You are to disclose to us, fully and faithfully all the facts which you know or ought to know, otherwise the claim submitted hereunder may be declined.

Generali Insurance Privacy Policy

Generali Insurance Malaysia Berhad have put in place a Privacy Policy to safeguard the security and confidentiality of your personal information with us. In using our services and web site, you acknowledge and agree to be bound by the terms of our Privacy Policy which is available at www.generali.com.my

A. PARTICULARS RELATING TO THE DEFAULTER AND LOSS

Failure to answer any questions fully may necessitate correspondence and delay a decision.

Exact period of the alleged defaulter's employment: From		dd/mm/yy	To	dd/mm/yy
Known period of defalcation: From		dd/mm/yy	To	dd/mm/yy
Exact date of discovery of defalcation:		Date of the alleged defaulter's last attendance in your employ: dd/mm/yy		
Whether dismissed or resigned: ☐ Dismissed ☐ Resigned		Total loss amount:		
Have you previously had any reason to doubt the alleged defaulter's integrity?		☐ Yes	☐ No	
Have you challenged the alleged defaulter with the accusation contained herein? (If yes, please state his reaction or reply and whether he has offered any restitution)		☐ Yes	☐ No	
Are you willing to institute, in your own name, civil proceedings against the alleged defaulter for recovery of the amount claimed? ☐ Yes ☐ No				
What precautions have been introduced to prevent a further loss in similar circumstances? (If space does not suffice for a full answer to be given, a detailed statement should be attached)				
Have you carried out an investigation into the default? (If yes, please attach a copy of the report)		☐ Yes	☐ No	
Name of Insured:				
Tax Identification No (TIN):		Sale & Service Tax No (SST):		

B. INSURED'S BANK DETAILS

Name (as per bank account):	NRIC/Passport/Birth Cert. No.:
Bank Account No.:	Email:
Name of Bank	Bank SWIFT Code:
Bank Branch/Address:	
*IMPORTANT: 1) This facility allows payment to be credited into the above mentioned account only; 2) Please attach (i) Copy of NRIC / Passport / Business Registration Form whichever is applicable; and (ii) 1st page of (a) bank statement; or (b) your bank saving book showing account name and account name; or (c) details of your bank account obtained from your bank's website that has been certified by your bank; or (d) letter from your bank confirming your bank account details.	

C. STATEMENT OF FURTHER PARTICULARS RELATING TO THE LOSS

I/We hereby declare that I/we do not hold, or enjoy any right of recourse to, any other Policy of Insurance, Guarantee or other Security whatsoever against which I/we are entitled to effect any recovery or recompense in respect of the aforesaid loss sustained by me/us, or any part thereof.

I/We declare that I/we have not withheld any material information and that all statements made on this form are true to the best of my/our knowledge and belief.

I/We hereby authorize any physician, clinic, hospital, insurance company or any organization, institutions or person to give you full particulars about my/the patient's health policy details, medical history and billing information. I/We further consent to the disclosure of all such medical information and records by you to any insurers, re-insurers, solicitors, my employer, agents/brokers and other third parties in connection with my insurance claims. A duplicate of this authorization shall be as effective and valid as the original.

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

Date:

Signature:

(If a Limited Company, give status of signatory and affix company's stamp)

Title or designation:

For and on behalf of:

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 in line with the "Personal Data Protection Act 2010 (the "Act")". 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, card number for payment purposes, bank account number, assessment of creditworthiness, 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;
10. to verify your financial standing through credit reporting agency; and
11. 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, credit reporting agency, 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 team 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.

NOTIS DATA PRIVASI

Privasi anda adalah penting bagi kami, Generali Insurance Malaysia Berhad ("Generali Malaysia"), dan kami komited sepenuhnya untuk memastikan data peribadi anda di bawah jagaan kami adalah selamat dan terjamin selaras dengan *Akta Perlindungan Data Peribadi 2010 ("Akta"). Perenggan berikutnya akan memberi anda pemahaman yang lebih baik mengenai cara kami mengumpul, memproses, menggunakan, menyimpan, menjamin, mengekalkan ketepatan serta cara untuk anda mengakses data peribadi anda.

Pengumpulan Data Peribadi

Untuk memproses pembelian polisi insurans dan melaksanakan perkhidmatan polisi, anda perlu memberi kami data peribadi yang wajib diberikan seperti nama, nombor kad pengenalan, tarikh lahir, alamat, nombor telefon, maklumat berkaitan dengan keadaan kesihatan atau perubahan anda, nombor kad bagi tujuan pembayaran, nombor akaun bank, penilaian kelayakan kredit, keluarga dan bukan keluarga, media sosial dll. Data peribadi anda direkodkan di dalam borang cadangan atau permohonan dan dokumen-dokumen lain yang berkenaan apabila anda berurusan atau apabila anda memerlukan penukaran atau perubahan ke atas maklumat peribadi anda. Data peribadi yang disediakan oleh anda akan dimasukkan ke dalam sistem maklumat kami untuk diproses, disimpan dan untuk pelaksanaan kewajipan kami berkaitan dengan polisi anda.

Pemprosesan dan Penggunaan Data Peribadi

Kami memproses data peribadi anda untuk tujuan berikut:

1. untuk pelaksanaan perjanjian di antara Generali Malaysia dan anda;
2. untuk pelaksanaan fungsi-fungsi kami;
3. untuk pelaksanaan proses ketelitian wajar kami untuk mengendalikan semakan latar belakang untuk memperakui dan mengesahkan maklumat yang disediakan oleh anda;
4. untuk mematuhi semua undang-undang, kaedah, peraturan, garis panduan dan/atau keperluan undang-undang atau kawal atur yang terpakai, dan juga untuk keperluan kerajaan, agensi penguatkuasaan undang-undang, dan apa-apa pihak berkuasa yang kami tertakluk kepada, atau apa-apa perintah Mahkamah;
5. untuk tujuan litigasi, membela atau membalas sewajarnya kepada tindakan undang-undang sebenar atau berpotensi atau pertanyaan yang melibatkan badan kawal selia dan badan bukan kawal selia;
6. untuk melindungi hak-hak dan hartanah kami secara umum dan juga untuk memastikan kecekapan teknikal dan pemfungsian sistem kami;
7. untuk memantau dan mengesan apa-apa aktiviti penipuan dalam industri insurans;
8. untuk pemasaran (termasuk pemasaran langsung) produk insurans;
9. untuk mengendalikan penyelidikan pasaran, memahami dan menganalisa tingkah laku, lokasi, pilihan dan demografi pelanggan kami agar kami dapat menawarkan kepada anda produk dan perkhidmatan lain dan juga melaksanakan tawaran khas dan program pemasaran yang mungkin relevan kepada pilihan dan profil anda;
10. untuk mengesahkan kedudukan kewangan anda melalui agensi pelaporan kredit; dan
11. tujuan lain yang berkaitan dengan tujuan yang dinyatakan di atas.

Semua data peribadi yang diminta oleh kami adalah wajib kecuali dinyatakan sebaliknya. Sekiranya anda tidak menyediakan kepada kami maklumat yang berkenaan, kami mungkin tidak dapat menyediakan anda perlindungan insurans atau membalas kepada apa-apa tuntutan.

Pemindahan Data Peribadi

Disebabkan sifat global Generali Malaysia, syarikat-syarikat bersekutu dan syarikat-syarikat berkaitan ("Kumpulan Generali") dan rangkaian perniagaan di seluruh dunia, untuk tujuan yang dinyatakan di atas, kami mungkin memindahkan data peribadi di peringkat antarabangsa kepada pihak di negara lain yang mempunyai rejim perlindungan data yang berbeza. Data peribadi mungkin dipindahkan ke pusat data Kumpulan Generali, pembekal perkhidmatan, rakan kongsi perniagaan, agensi pelaporan kredit, pihak berkuasa kerajaan atau pentadbiran untuk memenuhi tujuan secara langsung atau tidak langsung sepadan dengan tujuan pengumpulan data peribadi.

Penzahiran Data Peribadi

Kami mungkin menzahirkan data peribadi anda untuk tujuan-tujuan yang dinyatakan di atas kepada pihak-pihak berikut (termasuk di dalam dan di luar Malaysia):

1. Kumpulan Generali;
2. mana-mana ejen, pembekal perkhidmatan, kontraktor atau pihak ketiga yang menyediakan apa-apa perkhidmatan kepada syarikat-syarikat dalam Kumpulan Generali;
3. mana-mana orang yang mempunyai kewajipan kerahsiaan kepada kami; sebagai contoh, juruaudit luar, pengamal perubatan, pemegang amanah, syarikat insurans, dan aktuari;
4. agensi kerajaan, badan pengatur, dan pihak berkuasa lain;
5. rakan-rakan perniagaan dan pakatan strategik kami;
6. pemegang serah hak atau bakal pemegang serah hak, pemeroleh atau bakal pemeroleh dan pengganti hakmilik kami; dan
7. mana-mana pihak lain, yang mana anda telah memberi persetujuan untuk menzahirkan data peribadi anda.

Dengan menyambungkan akaun platform digital Generali Malaysia anda dan akaun media sosial anda yang lain, anda membenarkan kami mendedahkan data dengan pembekal akaun media sosial anda yang lain dan anda memahami bahawa penggunaan data yang kami dedahkan akan dikawal selia oleh polisi privasi laman web media sosial penyedia perkhidmatan yang lain. Jika anda tidak mahu data peribadi anda didedahkan dengan pengguna lain atau dengan penyedia akaun media sosial anda yang lain, sila jangan pautkan akaun media sosial anda yang lain dengan akaun platform digital Generali Malaysia anda dan jangan ambil bahagian dalam perkongsian sosial di platform digital Generali Malaysia;

Anda juga boleh mendedahkan data peribadi pada papan mesej, laman sembang, halaman profil dan blog, serta platform digital Generali Malaysia lain di mana anda boleh memuat naik data dan kandungan. Sila ambil maklum bahawa sebarang maklumat yang anda muat naik atau dedahkan melalui platform ini akan dilihat oleh pelawat, pengguna platform digital Generali Malaysia serta komuniti. Kami menasihati anda supaya berhati-hati apabila cuba mendedahkan data peribadi anda, atau sebarang maklumat lain yang berkaitan apabila menggunakan platform digital Generali Malaysia.

Permintaan untuk Akses, Pembetulan dan Memadam Data

Kami mengambil semua langkah-langkah munasabah untuk memastikan bahawa data peribadi yang disediakan oleh anda atau pihak yang dibenarkan oleh anda adalah tepat, lengkap, tidak mengelirukan dan terkini dengan tujuan data peribadi tersebut dikumpul dan diproses selanjutnya.

Di bawah undang-undang dan peraturan yang berkenaan, anda mempunyai hak untuk:

- mengakses atau meminda atau membetulkan data peribadi anda yang tidak tepat, tidak lengkap, mengelirukan atau tidak terkini;
- meminta pemadaman data peribadi anda di bawah alasan tertentu;
- menarik balik kebenaran anda atau meminta perubahan kepada skop persetujuan anda;
- membuat aduan kepada Generali Malaysia mengenai pengendalian data;

Sila ambil perhatian bahawa sesetengah data peribadi mungkin dikecualikan daripada hak akses, pembetulan, bantahan, pemadaman atau penindasan mengikut undang-undang perlindungan data tempatan.

Perlindungan Data Peribadi

Melaksanakan langkah yang mencukupi untuk melindungi data peribadi anda adalah keutamaan Generali Malaysia untuk memastikan ia sejajar dengan privasi data dan undang-undang perkhidmatan kewangan yang berkaitan. Namun begitu, tiada penghantaran data melalui internet atau sistem storan data boleh dijamin sepenuhnya. Jika anda mempunyai sebab untuk mempercayai bahawa interaksi anda dengan kami terjejas, sila maklumkan kepada kami dengan segera.

Penyimpanan

Kami tidak akan menyimpan data peribadi anda lebih lama daripada yang diperlukan untuk memenuhi tujuan asal ia dikumpul. Kami akan mengambil semua langkah yang munasabah untuk memastikan bahawa data peribadi anda dimusnahkan atau dipadamkan secara kekal jika tidak lagi diperlukan melainkan pengkelan sedemikian diperlukan untuk tujuan operasi, audit, undang-undang, kawal selia, cukai atau perakaunan kami.

Produk dan Perkhidmatan Baru

Sebagai sebahagian daripada usaha kami untuk mempromosikan kesedaran dan pemahaman lebih mendalam terhadap produk dan perkhidmatan baru kami yang berfaedah kepada anda, kami dari semasa ke semasa akan menghubungi atau menghantar maklumat berkaitan dengan produk dan perkhidmatan baru tersebut kepada anda.

Pertanyaan dan Aduan

Sekiranya anda perlu menghubungi kami untuk sebarang pertanyaan, pembetulan, pemadaman atau aduan, sila hubungi unit Perkhidmatan Pelanggan kami di 1 300 13 2121 atau (+603) 3007 2121 (Isnin – Jumaat 8:45 pagi – 5:00 petang, kecuali cuti umum) atau e-mel customer.service.gi@generali.com.my.

*Nota: Akta ini tidak terpakai bagi:

- Kerajaan Persekutuan dan Kerajaan Negeri;
- bagi apa-apa data peribadi yang diproses di luar Malaysia melainkan jika data peribadi itu diniatkan untuk diproses selanjutnya di Malaysia; dan
- data peribadi yang diproses untuk invoice elektronik yang dikeluarkan atau dihantar kepada Ketua Pengarah di bawah Akta Kewangan (No. 2) 2023.

Sekiranya terdapat pertikaian dan percanggahan mengenai Terma-terma dan Syarat-syarat di antara Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris akan digunapakai. Untuk maklumat selanjutnya, sila rujuk "Notis Data Privasi" di laman web kami.