

**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.myDate:

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

SMARTPA ENHANCED PROPOSAL FORM**IMPORTANT NOTICE**

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying 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 this Proposal Form. You must answer the questions in this Proposal Form fully and accurately. Failure to take 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. The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us. In addition to answering the questions in this Proposal Form, You are required to disclose any other matter that You know 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 this Proposal Form is inaccurate or has changed.
- 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 4 or Our website at www.generali.com.my.
- 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.
- The Proposal Form forms part of the policy contract.

A. PARTICULARS OF PROPOSERSalutation: ☐ Mr ☐ Mrs ☐ Ms ☐ Madam ☐ Dr ☐ Others If others, please specify: _____ Gender*: ☐ Male ☐ Female

Name* (as in new NRIC/Passport/Company Registered Name):

Insured Name* (if not same as proposer):

Correspondence Address*:

Postcode*:

New NRIC/Passport/Co. Registered No.*:

Date of Birth*: dd/mm/yy

Email*:

Tel. No. (H/P)*:

Tel. No. (Office):

Tel. No. (Home):

Nature of Business/Employer Business:

Marital Status*: ☐ Married ☐ Single

Your Position:

Nationality*:

Occupation (exact duties/job description):

Nature of Work: ☐ Class 1 ☐ Class 2 ☐ Class 3**NATURE OF WORK - CLASSIFICATION OF OCCUPATION**

Class 1: Professions and occupations involving non-manual, administrative or clerical duties, solely in offices or similar non-hazardous places.

Class 2: Professions and occupations involving occasional light manual work, or which entails travel, or supervisory duties, exposure to risk from special hazards.

Class 3: Professions and occupations involving in light manual labour but not involving the use of powered tools such as cutting, grinding, or sawing devices or mining, logging and other similar activities of a hazardous nature.

*Required fields

B. PARTICULARS OF FAMILY MEMBERS TO BE INSURED**Spouse:**

Name (as in new NRIC/Passport):

New NRIC/Passport No.:

Date of Birth: dd/mm/yy

Gender: ☐ Male ☐ Female

Your Position:

Nationality*:

Occupation (exact duties/job description):

Children - Named basis:

No. of Children (aged between 30 days to 18 or up to 23 if pursuing full time education): _____

| 1 | | | | |
|---|--|--|--|--|
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |

C. INSURANCE DETAILS

Please tick (✓) the required plan:

| A) Benefits | Person To Be Insured | Table of Premium (before 8% Service Tax) | | | | | | |
|---|---------------------------|--|---------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| | | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 | Plan 7 |
| Occupation Class 1 & 2 | Self Only | <input type="checkbox"/> RM 131 | <input type="checkbox"/> RM 197 | <input type="checkbox"/> RM 328 | <input type="checkbox"/> RM 458 | <input type="checkbox"/> RM 708 | <input type="checkbox"/> RM 1,010 | <input type="checkbox"/> RM 1,313 |
| | Self & Spouse | <input type="checkbox"/> RM 234 | <input type="checkbox"/> RM 353 | <input type="checkbox"/> RM 587 | <input type="checkbox"/> RM 821 | <input type="checkbox"/> RM 1,270 | <input type="checkbox"/> RM 1,814 | <input type="checkbox"/> RM 2,358 |
| | Self or Spouse & Children | <input type="checkbox"/> RM 222 | <input type="checkbox"/> RM 302 | <input type="checkbox"/> RM 454 | <input type="checkbox"/> RM 608 | <input type="checkbox"/> RM 888 | <input type="checkbox"/> RM 1,218 | <input type="checkbox"/> RM 1,583 |
| | Self, Spouse & Children | <input type="checkbox"/> RM 340 | <input type="checkbox"/> RM 479 | <input type="checkbox"/> RM 747 | <input type="checkbox"/> RM 1,018 | <input type="checkbox"/> RM 1,523 | <input type="checkbox"/> RM 2,124 | <input type="checkbox"/> RM 2,761 |
| Occupation Class 3 | Self Only | <input type="checkbox"/> RM 253 | <input type="checkbox"/> RM 392 | <input type="checkbox"/> RM 662 | <input type="checkbox"/> RM 933 | <input type="checkbox"/> RM 1,451 | <input type="checkbox"/> RM 2,077 | <input type="checkbox"/> RM 2,700 |
| | Self & Spouse | <input type="checkbox"/> RM 365 | <input type="checkbox"/> RM 560 | <input type="checkbox"/> RM 939 | <input type="checkbox"/> RM 1,321 | <input type="checkbox"/> RM 2,051 | <input type="checkbox"/> RM 2,931 | <input type="checkbox"/> RM 3,810 |
| | Self or Spouse & Children | <input type="checkbox"/> RM 300 | <input type="checkbox"/> RM 421 | <input type="checkbox"/> RM 652 | <input type="checkbox"/> RM 888 | <input type="checkbox"/> RM 1,317 | <input type="checkbox"/> RM 1,817 | <input type="checkbox"/> RM 2,362 |
| | Self, Spouse & Children | <input type="checkbox"/> RM 482 | <input type="checkbox"/> RM 700 | <input type="checkbox"/> RM 1,122 | <input type="checkbox"/> RM 1,549 | <input type="checkbox"/> RM 2,342 | <input type="checkbox"/> RM 3,282 | <input type="checkbox"/> RM 4,267 |
| B) Optional Benefit (Temporary Total Disablement) | Person To Be Insured | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 | Plan 7 |
| Occupation Class 1 & 2 | Self only | <input type="checkbox"/> RM 30 | <input type="checkbox"/> RM 45 | <input type="checkbox"/> RM 75 | <input type="checkbox"/> RM 90 | <input type="checkbox"/> RM 120 | <input type="checkbox"/> RM 150 | <input type="checkbox"/> RM 180 |
| | Spouse only | <input type="checkbox"/> RM 30 | <input type="checkbox"/> RM 45 | <input type="checkbox"/> RM 75 | <input type="checkbox"/> RM 90 | <input type="checkbox"/> RM 120 | <input type="checkbox"/> RM 150 | <input type="checkbox"/> RM 180 |
| Occupation Class 3 | Self only | <input type="checkbox"/> RM 70 | <input type="checkbox"/> RM 70 | <input type="checkbox"/> RM 70 | N/A | N/A | N/A | N/A |
| | Spouse only | <input type="checkbox"/> RM 70 | <input type="checkbox"/> RM 70 | <input type="checkbox"/> RM 70 | N/A | N/A | N/A | N/A |

Note: Premium rates above do not include 8% Service Tax.

Annual Premium (A+B) : RM

Add 8% Service Tax : RM

Add RM10.00 Stamp Duty : RM

Total Amount Due : RM

Period of Insurance: From dd/mm/yy To dd/mm/yy

Take over Renewal Bonus - applicable to product with Renewal Bonus: ☐ Yes ☐ No

Previous Insurer:

Previous Policy Renewal Bonus

Number of Years:

Percentage: _____ %

Next Level Renewal Bonus on SmartPA Enhanced

Percentage: _____ %

Note: Please enclose a copy of the previous policy schedule/renewal notice with this proposal form.

(To be completed by Generali Servicing Officer)

D. GENERAL INFORMATION

1. Have you or any persons to be insured ever been declared bankrupt or currently under legal proceeding from Insolvency Department or have you ever been convicted in a court of law or currently under legal proceeding in any country? ☐ Yes ☐ No

2. Has the insurance now proposed been declined, cancelled, refused renewal or subjected to special terms by any insurance company?

☐ Yes ☐ No

If 'Yes', please give details.

3. Are you presently covered by any Personal Accident Insurance?

☐ Yes. Please state the amount and the name of the insurance company. ☐ No

4. Have you or any of the persons insured ever made a claim against any insurer under a personal accident policy in the last 5 years? ☐ Yes ☐ No

If 'Yes', please give details.

5. Are you and the persons insured now generally in good health and free from any physical defect of infirmity? ☐ Yes ☐ No

If 'No', please give details.

6. Have you or any of the persons insured ever suffered from any sickness or received medical or surgical treatment during the last 5 years which have prevented you or them from attending to your or their normal occupation, pursuits or business? ☐ Yes ☐ No

If 'Yes', please give details.

7. Does your work require you to work with either machineries or tolls or height above 10 meters or below depth of 3 meters or offshore or in mines or travel abroad or engage in any hazardous activities or pursuits? ☐ Yes ☐ No

If 'Yes', please give details.

8. I confirm that the selected Plan Sum Insured for myself or the insured persons is less than five (5) times the average annual earned income or net income of the last two years for myself or themselves, or our respective businesses. ☐ Yes ☐ No

E. NOMINATION

I/We hereby nominate the following as my/our nominee(s) for the **SmartPA Enhanced Insurance**.

| Nominee | Name & Address | New NRIC No. | Date of Birth | Relationship | Share % |
|------------|----------------|--------------|---------------|--------------|---------|
| For Self | | | | | |
| | | | | | |
| For Spouse | | | | | |
| | | | | | |

Name of Witness: _____

Signature of Witness: _____

(Witness must be aged 18 or above and is not a named nominee under the same policy. (In accordance with paragraph 2(3) of Schedule 10 of the FSA.))

IMPORTANT NOTICE ON NOMINATION & TRUSTEE - Pursuant to Schedule 10 of Financial Act 2013 ("FSA 2013").

- 1) Except for a Muslim Proposer, where the nominee(s) is the spouse or child of the Proposer or if the Proposer has no living spouse or child at the time of nomination, is the parent, a trust shall be created over the nominee(s) under Paragraph 5(1) of Schedule 10 of the Financial Services Act 2013.
- 2) The spouse/child of married non-Muslim and parents of non-married non-Muslim nominees receive the policy benefits in trust. Only death benefits are payable to the trustee and written consent of the trustee is required for revoking such a nominee or for varying or surrendering.
- 3) Any other non-Muslim nominees will be taken as executors and not as beneficiaries.
- 4) A policy owner should appoint a trustee for the policy money and in the event of failure to do so, the competent nominee shall be trustee.
- 5) If the policy owner intends the nominee to receive the policy money as beneficiary and the nominee is not his spouse, child or parent under Paragraph 5, Schedule 10 of the FSA, then he should assign the policy benefits to the nominee.
- 6) Any Muslim nominees must receive the policy benefits as executor and not as beneficiary.
- 7) Nominee(s) must be aged 18 or above.

F. PAYMENT METHOD

I wish to pay my premium of 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.

☐ Please activate automatic renewal for my policy and charge the Total Amount Due to my credit/debit card above.

☐ Please activate 0% Interest Instalment Payment Plan. (Applicable to plans with premium above RM500)

Important Notes:

- 1) This 0% interest instalment arrangement is only for 12 months instalment plan.
- 2) Our instalment arrangements are subject to the qualifying criteria and all terms and conditions of the credit card issuing bank. For a list of participating banks, please contact our Customer Service or your agent.
- 3) Please note that under instalment arrangements, the premium refund (if any) will be done via the credit account of the credit card holder and is subject to the qualifying criteria and all terms and conditions of the credit card issuing bank.

G. DECLARATION

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

H. DECLARATION BY INTERMEDIARY/INSURER

I/We hereby confirm that I/we have sighted the original copy of the NRIC/Passport and verified the identity of the proposer.

Signature of Intermediary/Insurer:

Date: dd/mm/yy

Name:

Account No:

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

I. 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 Centre at 1 300 13 2121 or +603 3007 2121 (Monday – Friday 8:45am – 5:00pm, excluding public holidays) or email customer.service.gi@generali.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.