

**Generali Insurance Malaysia Berhad**

Reg No: 197501002042 (23820-W)

Generali Customer Service Centre

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www.generali.com.my

Date: dd/mm/yyyy

Member of PIDM

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

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

HOME PROTECTOR ENHANCED INSURANCE 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 6 or Our website at www.generali.com.my.
- 60 Days PREMIUM WARRANTY:** By this warranty, the insurance policy is automatically cancelled unless the full premium is paid to the Insurer within 60 days from the commencement date of cover. Please note that if this insurance is transacted through Your insurance broker, the broker is acting on Your behalf for the purpose of formation of this contract of insurance. It is important that You make full payment of the premium to Your broker as soon as possible and in any case within the 60 days period of the premium warranty so as to enable Your broker to remit the premiums early to Your insurer. You are advised to request Your broker to furnish You with the broker's and Insurer's receipt on the premium that You paid.
- No cover is in force until the proposal has been accepted in writing by the Company.
- 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.
- BNMLINK information for complaints / enquiries:**
4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.
Tel: 1-300-88-5465 (Overseas: +603 2174 1717) BNMLINK Webpage: bnm.gov.my/BNMLINK

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):

Correspondence Address*:

Postcode*:

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

Date of Birth*: dd/mm/yyyy

No. Tel. (H/P)*:

No. Tel. (Office):

No. Tel. (Home):

Email*:

Nationality*:

Marital Status*: Married Single

Business or Profession/Occupation:

Your Position: Director/Owner Profession/Technical Managerial Admin/Clerical Others

Private Use: Yes No

Collective Agreement/SOCSO/Workmen Compensation Agreement: Yes No

QUESTIONS TO BE ANSWERED BY PROPOSER (All questions to be answered)

1. Location of the property to be insured:

2. What material is used to construct the dwelling

(a) Walls?

(b) Roof?

3. (a) How many storeys does the building have?

(b) Unit floor occupied?

4. Are there any outbuildings and, if so, how are they constructed Yes No

(a) Walls?

(b) Roof?

5. Which year was your home built?

6. Please state the nature of your residence (tick whichever applicable)

(a) Bungalow / Banglo

(d) Flat / Rumah pangsang

(g) Townhouse

(b) Semi-Detached / Rumah semi-detached

(e) Apartment / Apartmen

(c) Terrace or cluster house / Rumah teres

(f) Condominium / kondominium

7. Is the dwelling occupied solely by you and family and servants? If no, state number of other tenants, lodgers, boarders or paying guests.

Yes No _____

8. Will the dwelling regularly be left unoccupied? Attention is drawn to a Proviso in the Policy that cover against Theft will be suspended for any period or periods in excess of 90 days in any one period of insurance which the dwelling be left without an inhabitant therein unless specially agreed to by the Company.

Yes No

9. Is your home protected by an intruder alarm system?

Yes No

10. Is the building in a good state of repair and will it be maintained?

Yes No

11. Is insurance required against:

(a) Full theft (under Contents only)

Yes (exclude domestic servant)

Yes (include domestic servant)

No

(b) Riot, Strike and Malicious Damage (under Building and Contents)

Yes

No

(c) Accidental damage to plate glass (under Building only)

Yes

No

(d) Rent Insurance under Additional Benefit E of the policy in excess of the 10% of the Total Sum Insured on Buildings and/or Contents

Yes

No

If yes, limit increased to _____

(e) Subsidence & Landslip (under Buildings and/or Contents)

Yes

No

(f) Merchandise Warranty Extension (Not exceeding 10% of total floor area)

Yes

No

(g) Falling Trees

Yes

No

(h) Bush/Lalang Fire
 Yes No

(i) Impact Damage including Insured's Own Vehicle
 Yes No

(j) Alteration Repair
 Yes No

(k) Increase of Indemnity limits under the Additional Benefit – Liability to the Public
 Yes (limit increased to RM100,000) Yes (limit increased to RM250,000) No

(l) Architect's, Surveyor's and Consultant Fee
 Yes No
 If yes with separate sum insured, state amount: _____

(m) Removal Of Debris
 Yes No
 If yes with separate sum insured, state amount: _____

Note: Rates will be quoted on application for items (a) to (m) above

12. Has any Company or Insurer in respect of any of the Contingencies to which the proposal applies

(a) Declined to insure you?
 Yes No

(b) Required special terms to insure you?
 Yes No

(c) Cancelled or refused to renew your insurance ?
 Yes No

(d) Increased your premium on renewal?
 Yes No

If any question in (a) to (d) is answered 'Yes', please give particulars

13. Have the Buildings and/or Contents suffered damage or loss by hurricane, cyclone, typhoon, windstorm, flood, subsidence & landslip or theft during the past 5 years? If so, please give particulars.
 Yes No _____

14. Have you have ever sustained losses other than those referred to in 12 above? If so, give particulars.
 Yes No _____

15. Do you have any other Policies in force covering any of the contingencies to be insured against? If so, give particulars.
 Yes No _____

16. If this Proposal is in lieu of any of insurance with this Company, please give particulars.
 Yes No _____

17. Is there any mortgage or charge on the property? If so, give particulars.
 Yes No _____

18. Please indicate Period of Insurance: From _____ dd/mm/yyyy To _____ dd/mm/yyyy

(NOTES FOR QUESTION 10 (a) to (m), RATES WILL BE QUOTED ON APPLICATION)

Property To Be Insured:

It is advisable that the sum to be insured should represent the Full Value on the property.

Section I – Building

The Proposer's Private Dwelling House (or Flat) and all the Domestic Offices, Stables, Garages and Out-Buildings used solely in connection therewith and on the same premises including Fixtures and Fittings therein and the Walls, Gates and Fences around and pertaining thereto.

Section II & III – Contents

On Household Goods and Personal Effects of every description, belonging to the proposer or any member of the Proposer's family normally residing with the Proposer in the Proposer's Private Dwelling and all the Domestic Offices, Stables, Garages and Out-Buildings used solely in connection therewith and on the same premises.

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.

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/yyyy

DECLARATION BY INTERMEDIARY/INSURER

I/We hereby confirm that I/we have sighted the original copy of the NRIC/Passport, verified the authorised signature(s) and the identity of the proposer.

Signature of Intermediary/Insurer:

Date: dd/mm/yyyy

Name:

NRIC No:

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

DATA PRIVACY NOTICE

Your privacy is important to us, Generali Insurance Malaysia Berhad ("Generali Malaysia"), and we are committed to ensure that your personal data under our care is safe and secured 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.