

**Generali Insurance Malaysia Berhad**

Reg No: 197501002042 (23820-W)

Generali Customer Service Centre

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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](http://www.pidm.gov.my)).

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

## GEN SINAR 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 5 or Our website at [www.generali.com.my](http://www.generali.com.my).
- The Premium charged for this Policy exclude any applicable taxes. If any tax is imposed or varied by law from time to time, We shall be entitled to recover from You any such taxes that We are required by law to collect.
- The Proposal Form forms part of the Contract of Insurance.
- 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](http://bnm.gov.my/BNMLINK)

**A. PARTICULARS OF PROPOSER/ INSURED PERSON**

Salutation: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Madam <input type="checkbox"/> Dr <input type="checkbox"/> Others If others, please specify: _____		Gender*: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name* (as in new NRIC/Passport):		
Correspondence Address*:		
Postcode*:	New NRIC/Passport No.*:	
Date of Birth*: dd/mm/yyyy	Email*:	
Tel. No. (H/P)*:	Tel. No. (Office):	Tel. No. (Home):
Nature of Business/Employer Business:		Marital Status*: <input type="checkbox"/> Married <input type="checkbox"/> Single
Your Position:		Nationality*:
Occupation (exact duties/job description):		
Nature of Work: <input type="checkbox"/> Class 1 <input type="checkbox"/> Class 2 <input type="checkbox"/> 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

For Education Allowance Benefit: **Children - Named basis:**  
 Number of Children (aged between 30 days and 18 years old)

	Name	New NRIC/MyKID/Passport No.	Date of Birth	Gender
1				
2				
3				
4				

### C. INSURANCE DETAILS

Schedule of Benefits:

Benefits	Sum Insured (RM)
Accidental Death Benefits	20,000.00
Accidental Permanent Disablement	20,000.00
Education Allowance - Payable at RM250.00 per month per child (up to age 18 years old) who is enrolled in full time education* in the event of the Insured's accidental death or permanent total disablement, subject to a maximum of RM100,000.00 <i>*further subject to terms and conditions in the trust deed to be executed with Amanah Raya Berhad</i>	100,000.00 250.00 per month per child

Annual Premium (Year 1)	RM66.00 First Year	2 <sup>nd</sup> Year Onwards (Annually)
Standard cover premium	<b>RM66.00</b>	<b>RM55.00</b>
Stamp duty for assignment of Trustee	<b>RM10</b> (one time only per new policy)	<b>Nil</b>
Stamp duty for Trust Deed	<b>RM10</b> (one time only per new policy)	<b>Nil</b>
Total amount you must pay is	<b>RM86</b>	<b>RM55</b>
<b>You also have to pay the following fees and charges:</b>		
Stamp duty	Not applicable	Not applicable
Service Tax	<b>8% of premium or RM5.28</b>	<b>8% of premium or RM4.40</b>

Annual Premium (First Year)	
Add 8% Service Tax	
Add RM10.00 Stamp duty for absolute assignment of Education Allowance benefit to Trustee	
Add RM10.00 Stamp duty for Trust Deed	
<b>Total Amount Due</b>	
Period of Insurance: From dd/mm/yyyy To dd/mm/yyyy	

### D. GENERAL INFORMATION

Are you and all persons to be insured currently in good health and free from any physical condition, disability, or infirmity?  Yes  No  
 If 'No', please provide details.

Have you or any of the persons to be insured suffered from any illness or undergone medical or surgical treatment in the last 5 years that prevented you or them from engaging in normal occupation, pursuits, or business for a period of 7 days or more?  Yes  No  
 If 'Yes', please provide details.

Do you or any of the persons to be insured engage in any hazardous activities or pursuits that may expose you or them to accidents, disease, or sickness?  Yes  No  
 If 'Yes', please provide details.

## E. NOMINATION

I/We hereby nominate the following as my/our nominee(s) for the **Gen Sinar**.

\*Note: Nomination under this proposal form does not apply to the Education Allowance Benefit (Section 3). As such, the nominee is not required to give consent by signing the Absolute Assignment form for this benefit

Name & Address	New NRIC No./Passport No	Date of Birth	Relationship	Share %

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 2013.))

### IMPORTANT NOTICE ON

#### (I) NOMINATION & TRUSTEE - Pursuant to Schedule 10 of Financial Act 2013 ("FSA 2013").

- 1) For non-Muslim policyholders, if the nominee is the spouse, child, or in the absence of a living spouse or child, the parent, a statutory trust is automatically created under Paragraph 5(1), Schedule 10 of the Financial Services Act 2013.
- 2) For non-Muslim policyholders, if the nominee is the spouse, child, or in the absence of a living spouse or child, the parent, the policy moneys payable upon death will be held in trust. Written consent from the trustee is required to revoke the nomination or to vary, assign, or surrender the policy.
- 3) For non-Muslim policyholders, if the nominee is not the spouse, child, or in the absence of a living spouse or child, the parent, the nominee is treated as an executor and does not receive the policy moneys as a beneficiary. The funds will be distributed according to applicable estate laws.
- 4) A policyholder 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 a non-Muslim policyholder wishes a nominee who is not a spouse, child, or parent to receive the policy moneys as a beneficiary, the policy must be formally assigned to that nominee. Otherwise, the nominee will be treated as an executor, and the policy moneys will form part of the policyholder's estate.
- 6) For Muslim policyholders, all nominees will receive policy benefits as executors and must distribute them according to Islamic inheritance laws (faraid).
- 7) Items (1) to (6) shall not apply to Education Allowance Benefit (section 3), which shall instead be distributed in accordance with the Policy, Absolute Assignment and Trust Deed regardless the policy holder is Muslim or non-Muslim.
- 8) Witness(s) must be aged 18 or above

#### (II) TRUSTEE APPOINTMENT Clause

Upon accidental death or the accidental permanent disablement of the policyholder, the claim under Education Allowance Benefit (Section 3) shall be paid to and held in trust and administered by **Amanah Raya Berhad**, the Malaysian public trustee duly established under the laws of Malaysia, as the appointed sole **trustee** ("Trustee").

The Trustee shall receive, hold, manage and distribute the Education Allowance Benefit strictly in accordance with the terms and conditions of the pre-approved Trust Deed. The Trustee shall act in the best interest of the Beneficiaries and in accordance with the terms and conditions under the Trust Deed.

This appointment shall be irrevocable unless notified otherwise. The policyholder acknowledges that Amanah Raya Berhad shall have the authority to manage, invest, and disburse the Education Allowance Benefit in accordance with the Trust Deed and applicable laws.

#### (III) ABSOLUTE ASSIGNMENT clause

You agree to absolutely assign the Education Allowance Benefit to Amanah Raya Berhad pursuant to (II) above and will execute the absolute assignment form before or together with the Trust Deed. You are not allowed to cancel/rescind/reverse the assignment without written consent of Amanah Raya Berhad.

## 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.
3. Please ensure that you have received proof of payment of premium from Generali Insurance Malaysia Berhad or appointed agents/representatives.

## 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 in the policy wording. I/We have also taken note of the duties of the policyholder 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.
4. I/We hereby declare that I/we am/are a recipient of government financial assistance (such as Sumbangan Tunai Rahmah (STR), Sumbangan Asas Rahmah (SARA) Bulanan, or other similar financial aid programmes) or otherwise fall within the intended segment for this product.

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

## 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/yyyy

Name:

Account No:

## 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 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 measures 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](mailto: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.