

BUSINESS PACKAGE

BUSINESS ADVANTAGE PLUS (ENHANCED)

**ALL-IN-ONE,
COST-EFFECTIVE
PACKAGE FOR YOUR
BUSINESS NEEDS**

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)



What does my policy cover?

- **Fire**
Covers loss or damage to building, loss of rental, stock in trade and other contents caused by fire, lightning and/or other insured perils.
Theft of property consequence of fire up to RM5,000 is extended to fire coverage. **NEW COMPLIMENTARY BENEFIT**
- **Fire Consequential Loss**
Indemnifies you against loss of income and extended operating costs if your business is interrupted as a result of fire, lightning and/or other extended perils. verage.
- **Special All Risks**
Insures your physical assets, including equipment, furniture, fixtures and fittings against loss or damage caused by fire, lightning, extended perils and other accidental causes covered in the policy terms.
- **Burglary**
Indemnifies you against loss of property caused by burglary and theft (including attempted theft). Also covers damage to your premises, if you are responsible for repairing such damage.
- **Money**
Reimburses loss of money in transit or kept in the insured premises.
- **Group Personal Accident**
Covers a group of individuals for bodily injury, death or permanent disablement caused by accidental means.
- **Public Liability**
Insures you against legal liability for third party bodily injury or property damage arising from your business.
- **Employer's Liability**
Safeguards against liabilities for negligence to your employee occurring during employment.
- **Fidelity Guarantee**
Provides cover against loss of money or property due to fraud or dishonesty by employees.
- **Plate Glass**
Covers accidental breakage of all kinds of fixed glass, such as sheet, silvered, wired, and other types of ornamental and lettered glass including non-reflecting windows.
- **Workmen's Compensation**
Covers compensation payments to workmen for injury suffered in the course of employment in accordance with Workmen's Compensation (Amendment) Act 1996 and the related Acts.
- **Mobile Plant & Equipment**
Insures mechanically propelled vehicle/equipment not licensed for nor used on a road.
- **Machinery Breakdown**
Provides cover against loss or damage to your machinery.
- **Machinery Breakdown – Loss of Profit**
Covers financial loss resulting from machinery breakdown.
- **Electronic Equipment**
Provides cover against loss or damage to your computer or electronic equipment.
- **Goods In Transit**
Provides cover against loss or damage to your goods in transit via road or rail.

Value Added Benefits - Optional

FIRST-IN-MARKET

- **Inconvenience Allowance with 2 payout benefits on top of fire or insured perils damage claims payout**
 - **First payout benefit within 5 working days** (applicable to physical damage caused by fire or other insured perils only)
 - **Second payout benefit (up to 10% of claims payable for selected plans)** upon receipt of full documents and claims verification

Receive Inconvenience Allowance to ease your burden in these situations!



Police Station/
Government Body



Resources Mobility



Increase
Cost of Working



Loan Repayment



Contact
Affected Clients



Alternative
Solutions

Exclusive benefits built exactly for your trade



Applicable when
your business falls under
the following trades



For Food & Beverage

Hospital Cash for Chef

We pay RM100 per day in the event of hospitalisation of your chef up to 100 days!

Event Cancellation*

We pay RM2,000 for cancellation of pre-booked event due to flood or burglary.

Pest Control Coverage*

We pay RM2,000 as pest control allowance in the event of flood.

Food Spoilage*

We pay RM2,000 for food spoilage due to flood.

Food & Drink Poisoning

We insure you against legal liability due to food or drink poisoning in connection with your business as per Schedule of Benefits including legal liability for third party injury.



For Budget Hotel

Last minute event cancellation due to flood*

We pay RM2,000 for cancellation of pre-booked event due to flood.

Loss of customer luggage

We pay for accidental damage, loss or theft of customer luggage while stored at Concierge. Limit up to RM500 per incident.

Food & Drink poisoning

We insure you against legal liability in connection with your business as per Schedule of Benefits including legal liability for third party injury.

Hotel artworks - paintings and sculptures**

We pay for accidental damage, loss or theft of hotel artworks such as paintings, sculptures and etc. Limit up to RM500 per article.

Damage to customer car

We pay for accidental damage to customer car while parked within the hotel premises due to hotel operator's negligence. Subject to Public Liability limit.



For Learning Center

Global Infectious Diseases Clean Up

We pay RM3,000 for global infectious diseases clean up.

Replacement Cost for Teacher due to Hospitalisation

We pay RM100 per day for replacement cost of your teacher due to hospitalisation up to 100 days!

Theft of Teacher's Belongings

We insure you against theft of teacher's belongings up to **RM500 per incident**.

Food & Drink Poisoning

We insure you against legal liability in connection with your business as per Schedule of Benefits including legal liability for third party injury.

10% Discount for SmartStudent Care

Enjoy 10% discount for SmartStudent Care insurance upon signing up this package.

Note: * Flood peril must be selected to enjoy this benefit.

** Provided "Special All Risk" is being covered.

Complimentary Services to All Policy Holders



Know your risks

Our Risk Management services can assist you with the following, at no cost!

- Surveys to identify loss prevention findings
- Business Continuity Plans to help you stay afloat in any eventualities
- Assess fire protection and security systems and plans to maximize premium savings
- Risk management system and procedures like emergency evacuation, fire and safety inspections



Prompt claims services

Our clients are important to us. We believe in making prompt and quick payments for claims.

With us, you will get the coverage you need plus the assurance that all your claims will be attended to without any delay.

Sign up for **Business Advantage Plus (Enhanced)** today!

For more information, call your agent or

Generali Customer Service Hotline **(603) 2170 8282**

Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)

www.generali.com.my

Ask your insurance agent for more details

BAP_EN/BRPR (02/23)

Generali Insurance Malaysia Berhad (formerly known as AXA Affin General Insurance Berhad)

Reg No: 197501002042 (23820-W) Service Tax Reg. No.: W10-1808-31015017

Registered Address: Ground Floor, Wisma Boustead, 71 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia

T +603 2170 8282 F +603 2031 7282 E-mail: customer.service.gi@generali.com.my Website: generali.com.my



This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy. In the event of differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.

Important Note:

1. Read this brochure before you decide to take out the Business Advantage Plus (Enhanced) Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.

Proposal Form

Date:

YES! My business meets the following terms and conditions:

- ✓ Construction class 1A* – brick/concrete walls and roofed with non-combustible materials or
- ✓ Construction class 1B* – partly brick/concrete walls and roofed with non-combustible materials
- *Note: Refer to Revised Fire Tariff for details
- ✓ No claim experience for the past 2 years
- ✓ All entrances to my premises are protected with roller shutter/glass door/iron grilles and padlock
- ✓ The proposed insurance now has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company

If your business does not meet the above terms and conditions, please contact us at (603) 2170 8282 or email to customer.service.gi@generali.com.my

A. FIRE (Compulsory)

Please tick (✓) and complete.		Special Perils (Please Select Extensions Required)	Rate in Percentage (%) of Sum Insured
<input type="checkbox"/> Building	Sum Insured (RM)	<input type="checkbox"/> Aircraft Damage	0.005
<input type="checkbox"/> Business Furniture, Fixtures and Fittings		<input type="checkbox"/> Earthquake, Volcanic Eruption	0.010
<input type="checkbox"/> Plant and Machinery		<input type="checkbox"/> Storm, Tempest	0.015
<input type="checkbox"/> Removal of Debris		<input type="checkbox"/> Flood*	0.086
<input type="checkbox"/> Rental for ____months		<input type="checkbox"/> Explosion - Industrial without boilers	0.006
<input type="checkbox"/> Stock-in-trade (Nature of goods: _____)		<input type="checkbox"/> Explosion - Industrial/Non Industrial with boilers	0.008
<input type="checkbox"/> Others (please specify)		<input type="checkbox"/> Explosion - Non Industrial without boilers	0.005
Total Sum Insured		<input type="checkbox"/> Impact Damage (Excluding Insured's Vehicle)	0.004
Note: Please ensure Sum Insured on building/contents are adequately insured.		<input type="checkbox"/> Impact Damage (Including Insured's Vehicle)	0.004
		<input type="checkbox"/> Bursting/Overflowing of Water Tanks/Pipes (>5 storeys)**	0.006
		<input type="checkbox"/> Bursting/Overflowing of Water Tanks/Pipes (others)**	0.005
		<input type="checkbox"/> Riot, Strike & Malicious Damage	0.014
		<input type="checkbox"/> Bush/Lalang Fire	0.005
		<input type="checkbox"/> Subsidence & Landslip (Standard Cover)*	0.081
		<input type="checkbox"/> Spontaneous Combustion (Fire Only)	0.081
		<input type="checkbox"/> Spontaneous Combustion (Full Cover)	0.161
		<input type="checkbox"/> Damage by Falling Trees or Branches	0.010
		<input type="checkbox"/> Sprinkler Leakage (Building)	0.005
		<input type="checkbox"/> Sprinkler Leakage (Contents)	0.025
		<input type="checkbox"/> Electrical Installations Clause (B)	0.056
		Note: *Flood and Subsidence & Landslip perils can only be extended subject to no claims reported for the past 2 years	
		**With additional cover NEW	

B. FIRE CONSEQUENTIAL LOSS (Optional)

I wish to get an indemnity period of 6 months 12 months 18 months for my business to recover from loss or damage as a result of fire, lightning and/or external perils.

Annual Sum to be insured: (Please tick (✓) for required cover and complete.)

<input type="checkbox"/> Gross Profit	or	<input type="checkbox"/> Gross Revenue/Rental	<input type="text" value="RM"/>
<input type="checkbox"/> Auditor's fee			<input type="text" value="RM"/>
<input type="checkbox"/> Additional Increase Costs of Working			<input type="text" value="RM"/>
<input type="checkbox"/> Others (please specify): _____			

Extension: Prevention of Access

Failure of Public Utilities: Electrical supply Water supply Gas supply

Note: Please provide details in a separate sheet if more than the above.

C. SPECIAL ALL RISKS (Optional)

Subject Matter Covered	Sum Insured (RM)
3.1 On Office Equipment	
3.2 On Any Other Subject Matter Covered (Please specify): _____	
Total Sum Covered	

Note: You may attach information on a separate sheet if space provided is insufficient.

SPECIAL COVER INSURANCE (Please select your preferred plan)

Schedule of Benefits	Sum Insured/Limit of Liability (RM)			
	Plan 1	Plan 2	Plan 3	Basic/Flexi Plan*
D. Burglary	50,000	100,000	250,000	RM_____
E. Money				
Money in Transit	10,000	20,000	50,000	RM_____
Money in Premises during & after business hours	10,000	20,000	50,000	RM_____
Damage to Premises	1,000	1,000	1,000	RM_____
Damage to Locked Safe, Drawers & Cabinets	2,000	2,000	2,000	RM_____
Personal Accident (up to 2 employees)	10,000 per employee	10,000 per employee	10,000 per employee	RM_____ per employee
F. Group Personal Accident				
Accidental Death & Permanent Disablement (up to 12 employees)	10,000 per employee	20,000 per employee	30,000 per employee	RM_____ per employee
Aggregate Limit	80,000	120,000	200,000	RM_____
Temporary Total Disablement	100	100	100	RM_____
Temporary Partial Disablement	50	50	50	RM_____
Medical Expenses	1,000	1,000	1,000	RM_____
Hospital Cash Allowance (Accident or Sickness - maximum 100 days)	100 per day	100 per day	100 per day	RM_____
Repatriation Expenses	2,000	2,000	2,000	RM_____
Funeral Expenses	2,000	2,000	2,000	RM_____
G. Public Liability				
Any one accident	250,000	500,000	1,000,000	RM_____
Any one period	1,000,000	1,000,000	1,000,000	RM_____
H. Employer's Liability On all employees				
Any one event	250,000	250,000	250,000	RM_____
Any one period	1,000,000	1,000,000	1,000,000	RM_____
I. Fidelity Guarantee	50,000	100,000	200,000	RM_____
J. Plate Glass	5,000	10,000	30,000	RM_____
K. Workmen's Compensation				
Common Law Limit (in any one occurrence and in aggregate)	1,000,000	1,000,000	1,000,000	RM_____
L. Mobile Plant & Equipment	20,000	30,000	50,000	RM_____
M. Machinery Breakdown	50,000	100,000	150,000	RM_____
N. Machinery Breakdown - Loss of Profit	50,000	100,000	150,000	RM_____
O. Electronic Equipment	10,000	20,000	30,000	RM_____
P. Goods In Transit	10,000 any one carrying	30,000 any one carrying	50,000 any one carrying	RM_____
Total Annual Premium (RM) inclusive of 6% Service Tax	823.62	1,496.72	2,970.12	Premium rating to be computed based on sum insured provided by Insured

* Please pick at least one benefit from this section

Q. VALUE ADDED BENEFITS (Optional)

Please select your preferred plan

INCONVENIENCE ALLOWANCE PLANS AND PREMIUM

Plan	First Payout/ Entry Level Sum Insured (RM)	Second Payout/ Entry Level Sum Insured (RM)	Basic (Section A) Premium (RM)	Comprehensive (Section A, C, L, O) Premium (RM)	Recommended For Total Minimum Sum Insured (RM) (Section A, C, L, O)
1	1,000	10% of adjusted net loss (up to 10,000)	<input type="checkbox"/> 80	<input type="checkbox"/> 160	100,000
2	3,000	10% of adjusted net loss (up to 30,000)	<input type="checkbox"/> 170	<input type="checkbox"/> 350	300,000
3	5,000	10% of adjusted net loss (up to 50,000)	<input type="checkbox"/> 250	<input type="checkbox"/> 520	500,000
4	8,000	10% of adjusted net loss (up to 80,000)	<input type="checkbox"/> 360	<input type="checkbox"/> 770	800,000

TOTAL ANNUAL PREMIUM

TABLE OF PREMIUM

Coverage	Description	Rate	Sum Insured (RM)	Annual Premium (RM) = (Rate X Sum Insured) + 6% Service Tax
A	Fire			(minimum premium RM79.50)
B	Fire Consequential Loss			(minimum premium RM79.50)
C	Special All Risks			(minimum premium RM79.50)
D - P	Special Cover Insurance			(Plan 1, 2, 3 or Basic/Flexi Plan)
Q	Value Added Benefits			(Plan 1, 2, 3 or 4, Basic or Comprehensive)
Total Annual Premium (RM) inclusive of 6% Service Tax				

IMPORTANT NOTES

- Pursuant to Paragraph 4 of Schedule 9 of the Financial Services Act 2013, if You are applying for this Insurance for a purpose related to Your trade, business or profession, You have a duty to disclose any matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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. 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 the Proposal Form (or when You applied for this insurance) is inaccurate or has changed. You are obligated to disclose any relevant matter with the exception of either such disclosure diminishes the risk to Us, is of common knowledge, is within Our knowledge and/or in the ordinary course of Our business or We have waived the disclosure. In the event You failed to provide relevant and/or complete answer in the Proposal Form or when You had been requested by Us and the matter was not pursued by Us, You are deemed to have been waived by Us from disclosing any further.
- 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 10 or our website at www.generali.com.my

- 3. 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.
- 4. No cover is in force until the proposal has been accepted in writing by the company.
- 5. 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.

All questions must be fully answered - ticks and dashes will not suffice. Please write in block letters and tick (✓) as appropriate.

PARTICULARS OF PROPOSER

Name (as in new NRIC/Passport):

Telephone No.: Mobile No.:

New NRIC/Passport No.: Date of Birth:

Marital Status: Nationality: Gender: F / M

E-mail:

Correspondence Address:

Postcode:

Private Use: Yes No

Collective Agreement/SOCSO/Workmen Compensation Agreement: Yes No

PARTICULARS OF PREMISES TO BE INSURED

Name of Company:

Co. Registration No.:

Telephone No.:

Location of Premises:

Postcode:

Nature of Business:

Construction Classification: Period of Insurance: From To

PAYMENT METHOD & DECLARATION

I wish to pay my premium 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 (CIMB Bank Virtual Account) - -

Credit / Debit Card

Note: For online transfer, credit and debit card payment, please contact your Generali Servicing Representative.

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 & 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

DECLARATION BY INTERMEDIARY/INSURER

I/We hereby confirm that I/we have sighted the original copy of the NRIC/Passport/Business Registration documents and verified the identity of the Proposer.

Signature of Intermediary/Insurer:

Date: dd/mm/yy

Name:

Agency Code:

Note: Please attach a copy of the Proposer's NRIC/Passport/Business Registration documents 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. 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, financial, 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; and
10. 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, 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 write to us at:

GENERALI INSURANCE MALAYSIA BERHAD (formerly known as AXA Affin General Insurance Berhad)

Customer Service Department Ground Floor,

Wisma Boustead,

71 Jalan Raja Chulan,

50200 Kuala Lumpur

Tel : 603-2170 8282 or Fax : 603-2031 7282 or Email : customer.service.gi@general.com.my

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.