

CHUBB®

Chubb Insurance
Malaysia Berhad
*(formerly known as
ACE Jerneh
Insurance Berhad)*
(9827-A)
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Personal Accident Policy

Policy

In consideration of payment of premium, We agree to pay benefits in accordance with the Conditions, Definitions, Exclusions and Provisions contained herein.

The application in respect of this Policy, the proposal form and/or any declaration by Insured Person shall form the basis of this contract and be deemed to be incorporated herein and shall constitute the entire contract

In witness whereof, We have caused this Policy to be executed and commenced on the Effective Date as stated in the Policy Schedule.

Provided that no insurance shall be in force unless the Policy Schedule attached hereto is signed by Our authorised representative.

For the Company



Authorised Representative

DEFINITIONS

"ACCIDENT" or "ACCIDENTAL" means a sudden, unforeseen and fortuitous event that results in the Insured Person suffering Death, Permanent Total Disablement or Bodily Injury.

"BENEFIT" means the respective benefit, as stated in the Policy Schedule, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

"BODILY INJURY" means Accidental injury sustained by the Insured Person while this Policy is in force, resulting solely, directly and independently of all other causes from an Accident and caused by external, violent and visible means.

"DEATH" means death occurring as a result of an Accident.

"DEPENDENT CHILDREN" means the Insured Person's unmarried child or children (including step or legally adopted children) who are over thirty (30) days but under nineteen (19) years of age and primarily dependent upon the Insured Person for maintenance and support, or under twenty-three (23) years of age and a full-time student at a recognized school, college or university.

"EFFECTIVE DATE" means the date on which the insurance under this Policy commences as stated in the Policy Schedule.

"HOSPITAL" means an establishment which meets the following requirements:

- holds a license as a hospital (if licensing is required in the state or governmental jurisdiction)
- operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients.
- provides a 24-hour a day nursing service by registered nurses.
- has a staff of one or more Physician available at all times.
- provides organised facilities for diagnosis and major surgery facilities and
- is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts.

"INSURED" means the person named in the Policy Schedule who is not less than eighteen (18) years of age as at the Effective Date or more than seventy (70) years of age during the Period of Insurance.

"LOSS OF LIMB" means loss by complete physical severance at or above the wrist or ankle joint including loss of use.

"LOSS OF FINGERS OR TOES" means loss by complete physical severance through or above a metacarpophalangeal or metatarsophalangeal joint including loss of use.

"LOSS OF USE" means loss in terms of the Insured Person's physical incapacity or disability in all aspects of daily living and not only in terms of professional or occupational incapacity or disability.

"LOSS OF SIGHT" means total and irrecoverable loss of all sight in any eye rendering Insured Person absolutely blind in that eye and beyond remedy by surgical or other treatment.

"MEDICAL EXPENSES" means reasonable and customary expenses incurred for medical and surgical treatment by a Physician as a result of a Bodily injury.

"PERIOD OF INSURANCE" means either:

- the period specified in the Policy Schedule, any subsequent Policy Schedule or any amendment or endorsement to this Policy issued by Us, to be the Period of Insurance; or
- in the absence of a subsequent Policy Schedule, amendment or endorsement, the period commencing on the day following the previous Period of Insurance and continuing for the period to which the premium paid by Insured Person relate.

"PERMANENT TOTAL DISABLEMENT" means disablement which, having lasted for at least twelve (12) consecutive months, will, in all probability, entirely prevent Insured Person from engaging in gainful employment of any and every kind for the remainder of the Insured Person's life.

"PHYSICIAN OR SURGEON" means a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice but excluding Insured Person or the Insured Person's relative.

"POLICY" means this Personal Accident policy wording and the Policy Schedule.

"POLICY SCHEDULE" means the Policy Schedule which is incorporated in and forms part of this Policy.

"SPOUSE" means the person named as the Spouse on the Policy Schedule and who must be the Insured Person's legal husband or wife. For the purposes of this Policy, a Common Law marriage is not considered a legal marriage except as provided under the Law Reform (Marriage & Divorce) Act 1976 or Islamic laws.

"WE/OUR/US" means Chubb Insurance Malaysia Berhad (9827-A), Wisma Chubb, 38 Jalan Sultan Ismail, 50250 Kuala Lumpur.

"YOU/YOUR" means the Insured whose name is stated in the Policy Schedule.

GENERAL EXCLUSIONS

This policy does not cover, and We would not in any event be liable to pay any Benefits in respect of, any claim under this Policy which, directly or indirectly, is caused by, is a consequence of, arises in connection with or is contributed to by any of the following:

- Declared or undeclared war or any act of war.
- The Insured Person serving as a member of the armed forces of any country or international authority.
- Any illegal, willful or intentional acts by the Insured Person, suicide or any attempt thereof suicide pacts or agreement while sane or insane or any intentional self-inflicted injury.
- Illness, diseases, or any bacterial infection other than bacterial infection that is the direct result of accidental cut or wound.
- Pregnancy, childbirth, or miscarriage notwithstanding that such loss may have been accelerated or induced by accident
- The Insured Person engaging in aviation, other than as a fare-paying passenger in, boarding and alighting from any fixed-wing aircraft provided and operated by a regularly scheduled airline or air charter company who is duly licensed for the regular transportation of fare-paying passengers and provided that such aircraft is operated only between established commercial airports.
- The Insured Person engaging in professional sports.
- The Insured Person are driving any vehicle/craft while the alcohol content of his/her blood exceeds the level permitted by the law of the country where the Accident occurs raising a legal presumption that he/she is incapable of having proper control of the vehicle/craft.

9. The Insured Person engaging in, practicing for or taking part in training peculiar to any kind of free-diving, scuba-diving, water-skiing, rock-climbing, mountaineering, pot-holing, parachuting, hang-gliding, winter sports, speed contest or racing (other than on foot).

BENEFITS

SECTION 1 – ACCIDENTAL DEATH BENEFIT

If during the Period of Insurance Insured Person sustain Bodily Injury which results in the Insured Person's Death within three hundred and sixty-five (365) days from the date of Accident, We will pay the relevant Benefits as stated in the Policy Schedule under Section 1 Accident Death.

SECTION 2 – PERMANENT DISABLEMENT BENEFIT

If during the Period of Insurance Insured Person sustain Bodily Injury which results in the Insured Person's Permanent Disablement within three hundred and sixty-five (365) days from the date of Accident, We will pay the relevant Benefits to the extent specified below up to the maximum amount as stated in the Policy Schedule under Section 2 Permanent Disablement:

TABLE OF BENEFITS

Loss Event PERMANENT DISABILITY	Compensation Payable % of capital sum stated in the schedule
1. Permanent Total Disablement	100%
2. Permanent & Total Paralysis of All Limbs	100%
3. Loss of or Permanent Total Loss of both Hands and Feet	100%
4. Loss of or Permanent Total Loss of one Hand or one Foot	100%
5. Permanent Total Loss of Entire Sight of one Eye of both Eyes	100%
6. Total and Permanent Loss of Speech and Hearing	100%
7. Total and Permanent Loss of Hearing in	
a. both ears	75%
b. one ear	25%
8. Total and Permanent Loss of Speech	50%
9. Total and Permanent Loss of Lens of one Eye	50%
10. Loss of or Permanent Total Loss of use of One thumb	
a. both right phalanges	30%
b. one right phalanx	15%
c. both left phalanges	25%
d. one left phalanx	10%
11. Loss of or Permanent Total Loss of Four Fingers and Thumb of	
a. right hand	70%
b. left hand	50%
12. Loss of or Permanent Total Loss of Use of Four Fingers of	
a. right hand	40%
b. left hand	40%
13. Loss of or Permanent Total Loss of Use of Fingers	
a. three right phalanges – index finger	10%
three right phalanges – middle finger	10%
three right phalanges – ring finger	10%
three right phalanges – little finger	10%
b. two right phalanges – index finger	8%
two right phalanges – middle finger	7.5%
two right phalanges – ring finger	7.5%
two right phalanges – little finger	7.5%
c. one right phalanx – index finger	5%
one right phalanx – middle finger	5%
one right phalanx – ring finger	5%
one right phalanx – little finger	5%
d. three left phalanges – index finger	10%
three left phalanges – middle finger	7.5%
three left phalanges – ring finger	7.5%
three left phalanges – little finger	7.5%
e. two left phalanges – index finger	8%
two left phalanges – middle finger	5%
two left phalanges – ring finger	5%
two left phalanges – little finger	5%
f. one left phalanx – index finger	4%
one left phalanx – middle finger	2%
one left phalanx – ring finger	2%
one left phalanx – little finger	2%
14. Loss of or Permanent Total Loss of Use of Toes	
a. all of one foot	15%
b. great, both phalanges	5%
c. great, one phalanx	3%
15. Other permanent disablements not specified	We will adopt a percentage that is consistent with the above scale without reference

to the Insured Person's occupation.

PROVISIONS:

1. Loss of use of a member shall be treated as Loss of the member.
2. If compensation is payable for Loss of or Loss of use of a whole member of the body, then compensations for parts of that member cannot also be claimed.

EXPOSURE

In the event the Insured Person is unavoidably exposed to the elements as a result of an Accident and because of such exposure, suffers Death, the relevant benefit shall be payable by Us subject to the terms and conditions of this Policy.

DISSAPPEARANCE

In the event the Insured Person disappear and after three hundred and sixty five (365) days, it is reasonable to believe that the Insured Person would have suffered Death as a result of Bodily Injury, the relevant Benefit shall be payable by Us subject to the terms and conditions of this Policy and the receipt by Us of a signed undertaking from the Insured Person's personal representatives, in such form as We may require, that if such belief is subsequently found to be wrong, any Benefits paid shall be immediately refunded to Us in full and the Insured Person will be liable to pay interest on any sum paid by Us for such period and at such rate as We may determine.

SECTION 3 – MEDICAL EXPENSES BENEFIT

If during the Period of Insurance the Insured Person sustains a Bodily Injury and incur expense for medical or surgical treatment, Hospital services and employment of a trained nurse required as a result of such injuries, We will reimburse the expenses up to the maximum amount shown on the Policy Schedule under Medical Expenses Benefit. The treatment, services or employment of a nurse must commence within fifty two (52) weeks of the Accident and the first expense must be incurred within thirty (30) days from the date of Bodily Injury.

SECTION 4 – FUNERAL EXPENSES BENEFIT

If during the Period of Insurance Insured Person sustain Bodily Injury which results in the Insured Person's Death within three hundred and sixty-five (365) days from the date of Accident, We will pay the Funeral Expenses Benefit as stated in the Policy Schedule under Funeral Expenses Benefit.

SECTION 5 – MOBILITY EXPENSES BENEFIT

If during the Period of Insurance, the Insured Person sustains Bodily Injury which results in Permanent Total Disablement within three hundred and sixty five (365) days from the date of Accident and such Permanent Total Disablement requires the Insured Person to use:

- a. a wheelchair, and/or
- b. his/her motor vehicle with the controls suitably adjusted, and/or
- c. a lift, necessary ramps, railings and hold to usual place of residence

We will pay the Benefit as stated in the Policy Schedule under Mobility Expenses Benefit.

GENERAL CONDITIONS

1) CONDITION PRECEDENT TO LIABILITY

Our liability for any Benefit under this Policy is conditional upon:

- a) the truth of the statements and information as provided to Us by the Insured Person; and
- b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured Person.

2) MISSTATEMENT OR OMISSION OF RELEVANT FACT

This Policy shall be voidable in the event of :

- a) any answer or representation by the Insured Person, before this contract of insurance is entered into, varied or renewed, in or to any proposal or declaration or query, has been deliberately or recklessly incorrectly stated in any respect; or
- b) before this contract of insurance is entered into, varied or renewed, the Insured Person has failed to disclose any fact that the Insured Person knew to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied; or

c) any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim.

3) INFORMATION UPDATE

In the event of any change in any of the information disclosed to Us, in particular the nature of the Insured Person's business or the Insured Person's employment, the Insured Person should forthwith give written notice to Us and shall pay any additional premium that is required by Us.

Before renewing this Policy, the Insured Person should give written notice to Us of any material facts relevant to this Policy which Insured Person are is, or should be aware of, including any disease, physical or mental condition or infirmity affecting the Insured Person.

4) TERMINATION AND RENEWAL

This Policy shall continue to be in force until the end of the Period of Insurance. Subject to the terms and conditions of this Policy and at Our option, this Policy may be renewed for consecutive periods by the payment of the premium prior to the expiry of the current Period of Insurance.

5) CLAIMS PROCEDURE

Written notice shall be given to Us as soon as possible and in any event within thirty days of the occurrence of any event which may give rise to a claim under this Policy.

All certificates, information and evidence required by Us shall be supplied free of expense to Us, in the form prescribed by Us, at the Insured Person's expense. The Insured Person should, as often as may be required by Us, submit to medical examinations by Physicians appointed by Us and at Our expense.

We shall in the case of the Insured Person's Death be entitled to have a post-mortem conducted if it is not prohibited by law at Our expense.

In the case of Bodily Injury to which this Policy relates, the Insured Person shall procure and act upon medical or surgical advice as soon as practicable.

6) ENTIRE CONTRACT / CHANGES

This Policy, the Policy Schedule and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Our authorized representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

7) PAYMENT OF CLAIMS

Any claims that may be payable will be paid to the Insured Person. Any receipt the Insured Person may give to Us for any Benefit paid by Us shall be deemed to be a final and complete discharge of all Our liability in respect of such Benefit or the event in respect of which such Benefit arose.

8) INTEREST

No sum payable by Us under this Policy shall carry interest unless as provided by law.

9) CANCELLATION BY US

We may cancel this Policy at any time by giving thirty (30) days' notice in writing delivered to the Insured Person or mailed to the Insured Person's last address as notified to Us. In the event of such cancellation, We will return the pro-rata portion of any premium paid. Such cancellation shall be without prejudice to any claim in respect of any event occurring prior to the effective date of such cancellation.

10) CANCELLATION BY INSURED PERSON

Insured Person may cancel this Policy at any time by written notice delivered or mailed to Us provided no claim has arisen during the current Period of Insurance. The effective date of the policy cancellation shall commence from the next anniversary date. In the event of such cancellation, there will be no premium refund whatsoever.

11) GOVERNING LAW

This Policy shall be governed by and interpreted in accordance with Malaysian Law.

12) ARBITRATION

All differences arising out of the Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the party within one calendar month after having been required in writing so to do by either of the parties or, in the case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with Arbitrators and preside at their meetings. The costs of the reference and of the award shall be at the discretion of the Arbitrator, Arbitrators or Umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of Benefit if disputed, shall be first obtained.

13) NOTICE OF TRUST OR ASSIGNMENT

We shall not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Policy.

14) GEOGRAPHICAL LIMITS

The coverage as afforded under this Policy is twenty four (24) hours a day worldwide unless otherwise endorsed or amended.

15) SANCTION CLAUSE

This insurance does not cover or pay any claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any loss or expenses with respect to a specially designated person, entity, group or company on the Specially Designated List or to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance including but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged. Specially Designated List means names of person, entities, groups and corporations specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, United Nations, European Union or United Kingdom.

16) AUTOMATIC TERMINATION

Cover under the Insured Person's Policy will cancel automatically :

- a) on the Insured Person's Death;
- b) on the Policy anniversary following the Insured Person's seventieth (70th) birthday;
- c) upon non-payment of premium.

whichever is earliest.

Cover for the Insured Person's Spouse will terminate:

- (a) on the Insured Person or the Insured Person's Spouse's Death;
- (b) on the Policy anniversary following the Insured Person's Spouse's seventieth (70th) birthday;
- (c) upon the Insured Person's Spouse ceasing to be an Insured Spouse as defined.

whichever is earliest.

Cover for the Insured Person's Dependent Children will terminate:

- (a) upon the Insured Person's or the Insured Person's Dependent Children's Death;
- (b) upon the Insured Person's Dependent Children's marriage;
- (c) upon the Insured Person's Dependent Children ceasing to be the Dependent Children as defined.

whichever is earliest.

Cover under this Policy shall continue to be in force up to the expiry of the Period of Insurance when the Insured Person ceases to be an agent of PRULIA.

EXTENDED CLAUSES

We will provide all Insureds including Spouse and Dependent Children with Our other standard extended clauses as below :

1) **AMBULANCE COST**

It is hereby declared and agreed that if during the Period of Insurance, an Insured Person sustains Accidental Bodily Injury, which necessitates the use of an ambulance; we agree to reimburse the actual ground ambulance costs incurred by the Insured Person up to RM500.00 for transportation to the Hospital.

2) **DENGUE RECUPERATION CLAUSE**

In the event the Insured Person is granted medical leave to rest at home following a dengue treatment, We will pay a lump sum of RM1,000.00 as recuperating allowance. Provided always that the medical leave was issued by the attending Physician where the dengue treatment was sought.

3) **RAPE TRAUMA COMPENSATION**

In the event the Insured Person is raped during the Period of Insurance, We will pay the Rape Trauma Compensation for a sum of RM1,000.00. Provided always that the Insured Person submits the police and medical reports to Us.

4) **REPATRIATION EXPENSES**

It is hereby declared and agreed that this Policy extends to cover repatriation expenses up to the amount of RM5,000.00 for each Insured Person for repatriation of mortal remains from overseas to hometown within Malaysia as well as from place of demise within Malaysia to hometown within Malaysia.

5) **SNATCH THEFT/ROBBERY COMPENSATION CLAUSE**

If the Insured Person is a victim of Snatch Theft or Robbery, We will pay the Snatch Theft/Robbery Compensation for a sum of RM250.00. Provided always that the Insured Person submits the police report to Us.

“**Snatch Theft**” means loss of wallet, purse or other bag in the possession of the Insured Person at the material time together with the contents therein of loss of any valuables worn by the Insured Person at the material time as a result of the same being snatched away by unknown person including attempt thereof.

“**Robbery**” means where, in order to commit a theft, or in committing the theft, or in carrying away property obtained by theft, the perpetrator, for that end,

- (i) voluntarily causes or attempts to cause death, hurt or wrongful restraint or;
- (ii) causes or puts in fear of instant death, or of instant hurt, or of instant wrongful restraint or;
- (iii) at the time of committing the extortion, commits the extortion by causing or putting in fear of instant death, of instant hurt, or of instant wrongful restraint to

Insured Person or to some other person in the Insured Person's company, and, by putting the Insured Person or that person in the Insured Person's company in such fear that induces the Insured Person to deliver up the property extorted.

6) **DROWNING, GAS INHALATION, POISONING AND RAFTING CLAUSE**

It is hereby declared and agreed that this Policy extends to indemnify the Insured Person in respect of claims for death or permanent disablement due to drowning, gas, smoke, fumes inhalation, poisoning and rafting.

7) **FOOD AND DRINKS CLAUSE**

It is hereby declared and agreed that this Policy extends to include death or bodily injury arising from the accidental consumption of poisonous Food and Drinks.

Subject otherwise to the terms, exceptions and conditions of this Policy.

8) **HELICOPTER AND UNSCHEDULED AIR-TRAVEL**

It is hereby declared and agreed that this Policy extends to cover the Insured Person while engaged in any helicopter and unscheduled air-travel as a passenger in a civil aircraft.

9) **HIJACKING CLAUSE**

It is declared and agreed that subject otherwise to its term, exception and condition, this policy shall extend to cover death and bodily injury occasioned by hijacking not incidental to war whether declared or undeclared, invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, military or usurped power.

10) **INTOXICATING LIQUOR CLAUSE**

It is hereby declared and agreed that this Policy extends to cover death or bodily injury as a result of intoxication by liquor but exclude liability when the Insured Person is driving whilst intoxicated.

11) **KIDNAPPING AND HUNTING CLAUSE**

It is hereby declared and agreed that this Policy extends to indemnify the Insured Person in respect of claims for death as a result of kidnapping and hunting.

12) **LOSS NOTIFICATION CLAUSE**

Notwithstanding anything contained herein to the contrary, it is agreed that notification to Us by the Insured Person's brokers of any circumstances or events giving rise or likely to give rise to claim under this Policy shall be deemed sufficient notification.

Provided always that such notification is given as soon as practicable upon such occurrence coming to the knowledge of the Insured Person.

13) **MOTOR-CYCLING CLAUSE**

In consideration of the payment by the Insured Person of an additional premium, it is hereby declared and agreed that this Policy extends to cover the Insured Person whilst motor-cycling (whether as passenger or as driver) for private or business purposes provided always that We shall not be liable for any claims arising out of racing pace making or participation of the Insured in any contest reliability or other trails.

Subject otherwise to the terms, conditions and exception of this Policy.

14) **RUKUN TETANGGA ACTIVITIES**

It is declared and agreed that this Policy is extended to cover the Insured Person whilst engaged in “Rukun Tetangga Activities”.

15) **SNAKE AND INSECT BITES CLAUSE**

It is hereby declared and agreed that this Policy is extended to cover the Insured Person against snake and insect bites.

16) **STRIKE, RIOT AND CIVIL COMMOTION CLAUSE**

It is hereby declared and agreed that this Policy extends to cover Death or Disablement as within defined directly or indirectly caused by Strike, Riot & Civil Commotion, provided always that this extension shall not apply whilst the Insured Person is taking part in any such disturbance.

Subject otherwise to the terms, conditions and exceptions of the Policy.

17) **UNPROVOKED MURDER AND ASSAULT CLAUSE**

It is hereby declared and agreed that this Policy extends to cover accidental death and permanent disablement arising from unprovoked murder and assault.

18) **ELECTROCUTION CLAUSE**

It is declared and agreed that this Policy is extended to cover bodily injury arising out of accidental electrocution.

19) **WOODWORKING RISKS**

It is declared and agreed that this Policy extends to cover bodily injury arising from woodworking risks.

20) **AMATEUR SPORTS CLAUSE**

It is hereby declared and agreed that this Policy is extended to cover the Insured Person whilst engaged in Amateur Sports including scuba diving, horse riding, martial arts, jungle trekking, mountaineering, underwater sports using breathing apparatus, winter sports and all forms of water sports.

21) **SOCIAL SPORTING CLAUSE**

It is hereby declared and agreed that this Policy is extended to cover Insured Person whilst engaged in Social Sporting Activities.

This policy is underwritten by

CHUBB INSURANCE MALAYSIA BERHAD (9827-A)

PRIVACY NOTICE

In line with the Personal Data Protection Act 2010 (“**PDPA**”), we are required to inform You that the personal data You have provided to us or that is subsequently obtained by us from time to time, including Your sensitive personal data such as details about Your health or condition, if any (“**Personal Data**”), may be processed for the purpose of processing Your insurance application/proposal, provision of insurance related products or services or any addition, alteration, variation, cancellation, renewal or reinstatement thereof, performing statistical/actuarial research or data study, promoting products and services and other related purposes (collectively, “**Purpose**”). The Personal Data is obtained when You fill up documents; liaise with us or our representatives; or give it to us or our representatives in person, over the telephone, through websites or from third parties You have consented to.

Although You are not obliged to provide us with Your Personal Data, we will not be able to process Your application for insurance cover or process Your claim if You fail to provide all requested information.

Your Personal Data may be disclosed to our related company or any other company carrying on insurance or reinsurance related business, an intermediary, or a claims, investigation or other service provider and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the purpose or to fulfil some legal or regulatory function or is reasonably required in the interest of the insurance industry. In such instances, it will be done in compliance with the PDPA.

We may also disclose Your Personal Data where such disclosure is required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities, if we reasonably believe that we have a lawful right to disclose Your Personal Data to any third party or that we would have had Your consent for such disclosure if You had known of the same, and/or if the disclosure is in the public interest.

Your Personal Data may also be transferred to our related companies and third party providers, which may be located outside Malaysia for the Purpose. In the event that we use external service providers, specific security and confidentiality safeguards have been put in place to ensure Your privacy rights remain unaffected.

Where You have given us personal data that is of another individual (“**Data Subject**”), You must ensure that You have informed the Data Subject that You are providing the Data Subject's personal data to us, and have gotten the Data Subject's consent to do so. You must explain what is stated here to the Data Subject, and ensure he/she understands, agrees and authorises us to deal with his/her personal data according to what is stated here.

You may make inquiries, complaints, request for access to or correction of Your Personal Data, or limit the processing of Your Personal Data at any time hereafter by submitting such request to us at **Chubb Insurance Malaysia Berhad (9827-A)**, Manager, Customer Service Unit, Wisma Chubb, 38 Jalan Sultan Ismail 50250 Kuala Lumpur, Malaysia (Tel: 1800-88-3226 / E-mail: Inquiries.MY@chubb.com).

By continuing to deal with us, You understand, agree and consent to the terms above with respect to the processing of Your Personal Data.