



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

SmartHome Optimum (Enhanced)

Date:

IMPORTANT NOTES

- 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 Section L 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.

SPECIAL NOTIFICATION

The Proposer is hereby notified that the Company has appointed Intermediaries/Representatives who have the authority to solicit or negotiate Contracts of Insurance on behalf of the Company. All authorised Intermediaries/Representatives are issued with authorisation cards.

- ALL QUESTIONS MUST BE FULLY ANSWERED - TICKS OR DASHES WILL NOT SUFFICE
- PLEASE WRITE IN BLOCK LETTERS AND IN BLACK INK
- PLEASE TICK (✓) WHERE APPROPRIATE

A. PARTICULARS OF PROPOSER

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/Company Registered Name):				
Correspondence Address*:				
Postcode*:		New NRIC/Passport/Co. Registered No.*:		Date of Birth*: dd/mm/yy
No. Tel. (H/P)*:		No. Tel. (Office):		No. Tel. (Home):
Email*:		Nationality*:		Marital Status*: <input type="checkbox"/> Married <input type="checkbox"/> Single
Business or Profession/Occupation:				
Your Position: <input type="checkbox"/> Director/Owner <input type="checkbox"/> Profession/Technical <input type="checkbox"/> Managerial <input type="checkbox"/> Admin/Clerical <input type="checkbox"/> Others				
Private Use: <input type="checkbox"/> Yes <input type="checkbox"/> No		Collective Agreement/SOCSO/Workmen Compensation Agreement: <input type="checkbox"/> Yes <input type="checkbox"/> No		

*Required fields

B. PARTICULARS OF THE BUILDING/PERIOD OF INSURANCE

The Building (Private Dwelling) must be constructed of Bricks/Concrete Walls, reinforced concrete floor and Roofed with Tile/Concrete/Asbestos

Location of the property to be insured:

Building is: ☐ Bungalow ☐ Semi-Detached House ☐ Terrace House ☐ Flat
☐ Apartment ☐ Condominium ☐ Town House ☐ Others

Postcode:

Year of Built:

No. of Storeys:

Period of Insurance: From dd/mm/yy

To dd/mm/yy

C. HOUSEOWNER COVER

The Buildings

Please tick (✓) the plan required

Houseowner	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Flexi Plan (RM)
Sum Insured (RM)	100,000	200,000	300,000	400,000	500,000	Minimum Sum Insured RM100,000
Premium / Rate (Landed Property)	<input type="checkbox"/> 74	<input type="checkbox"/> 148	<input type="checkbox"/> 222	<input type="checkbox"/> 296	<input type="checkbox"/> 370	<input type="checkbox"/> _____ x 0.074% = _____
Premium / Rate (Flat & Apartment)	<input type="checkbox"/> 76	<input type="checkbox"/> 152	<input type="checkbox"/> 228	<input type="checkbox"/> 304	<input type="checkbox"/> 380	<input type="checkbox"/> _____ x 0.076% = _____

Name of Mortgagee/Chargee (if applicable)

Note: Theft will not be covered for any period in excess of 90 days during which the dwelling is left without an inhabitant unless specially agreed to by the Company.

D. HOME CONTENTS

The Contents

On Household goods and personal effects of every description of the proposer or any member of his family normally residing with him.

Please tick (✓) the plan required

Home Contents	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Flexi Plan (RM)
Sum Insured (RM)	50,000	100,000	150,000	200,000	250,000	Minimum Sum Insured RM30,000
Home Contents All Risks						
Premium / Rate (Jewellery 1/3 of Sum Insured)	<input type="checkbox"/> 300.00	<input type="checkbox"/> 600.00	<input type="checkbox"/> 900.00	<input type="checkbox"/> 1,200.00	<input type="checkbox"/> 1,500.00	<input type="checkbox"/> _____ x 0.600% = _____
Premium / Rate (Jewellery 1/2 of Sum Insured)	<input type="checkbox"/> 360.00	<input type="checkbox"/> 720.00	<input type="checkbox"/> 1,080.00	<input type="checkbox"/> 1,440.00	<input type="checkbox"/> 1,800.00	<input type="checkbox"/> _____ x 0.720% = _____
Home Contents Householder						
Premium / Rate (Jewellery 1/3 of Sum Insured)	<input type="checkbox"/> 139.50	<input type="checkbox"/> 279.00	<input type="checkbox"/> 418.50	<input type="checkbox"/> 558.00	<input type="checkbox"/> 697.50	<input type="checkbox"/> _____ x 0.279% = _____

E. EXTENSIONS & RATES

Applicable only if you have selected Houseowner and/or Home Contents Householder cover.

Do you require the following extensions?

			Premium (RM)
a) Riot, Strike and malicious damage?	<input type="checkbox"/> Yes	@0.007000%	_____
b) Impact damage (including Insured's own vehicle)	<input type="checkbox"/> Yes	@0.002800%	_____
c) Plate glass damage	<input type="checkbox"/> Yes	@0.035000%	_____
d) Subsidence and landslip	<input type="checkbox"/> Yes	@0.056700%	_____
e) Merchandise Warranty Extension (Not exceeding 10% of total floor area) (Houseowner only)	<input type="checkbox"/> Yes	@10%	_____
(@10% of houseowner rate of 0.074% or 0.076%)			
f) Others: (please specify)	_____		

Separate Item Listing

Your home contents are subject to Limit per Article unless specifically declared as separate items. Please specify those articles if their value:

- Exceeds ten (10) % of the total content sum insured if selected Home Contents All Risks
- Exceeds five (5) % of the total content sum insured if selected Home Contents Householder

Notes:

- Furniture, pianos, organs, household appliances, radios, television sets, video recorder sets and Hi-Fi equipment are based on per item loss and are not subject to Limit per Article.
- Total value of your platinum, gold and silver articles and jewellery is limited to one third or half of your home content total sum insured, depending on your home content coverage type, whether is Home Contents - All Risk or Home Contents – Householder
- Unless specifically mentioned or declared, this section does not cover:
 - deeds, bonds, bills of exchange, promissory notes, money or securities for money, medals, postage stamps, collections of stamps or coins, curiosities or works of art, manuscripts or business books, plans, patterns, models or moulds, drawings or designs, computer records, contracts or other documents.
- Part of your home content allocation will be allocated to this separate item listing of Insured Items (if any), and your selected jewellery coverage type (if any). The balance of total Sum Insured will then be used to cover your other non-listed items content subject to the terms and conditions of the Policy. Please ensure that you have adequately insure your total home contents value for full protection.

Example:

Total home contents value: RM15,000

Total jewellery value: RM25,000

Total to-be-declared separate items value: RM10,000

You should have total of RM50,000 content sum insured with 1/2 jewellery option to adequately cover your home belongings and valuables .

Item	Description of the Article(s) (Including Model/Serial Nos.)	Sum Insured

(If space is insufficient, kindly attached a separate sheet)

F. WORLDWIDE PERSONAL ALL RISKS

This section is for items that will be carried/worn by you anywhere worldwide and each item is covered up to RM10,000.

Please specify here articles to be insured:

Item	Description of the Article(s) (Including Model/Serial Nos.)	Sum Insured

(If space is insufficient, kindly attached a separate sheet)

Total Sum Insured

G. WORLDWIDE FAMILY LIABILITY

Is cover required? ☐ Yes ☐ No

H. GENERAL INFORMATION

Are the buildings to be insured in a good state of repair and will they be so maintained? ☐ Yes ☐ No

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 yes, please specify

Have you made any claims within the past two years such as theft, fire or accidental damage? ☐ Yes ☐ No

If yes, please specify

I. 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 (CIMB Bank Virtual Account) 98 - 874 - _ _ _ _ _

☐ Credit / Debit Card

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

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

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

Important Notes:

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

J. 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 & agreed to be bound by the terms and conditions stipulated therein. I 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

K. DECLARATION BY INTERMEDIARY/INSURER

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

Signature of Intermediary/Insurer:

Date: dd/mm/yy

Name:

Account No:

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

L. 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@generalali.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.