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**ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD**  
**200601015674 (735426-V)**

**Menara Allianz Sentral, 203 Jalan Tun Sambanthan, Kuala Lumpur Sentral,  
50470 Kuala Lumpur**

**DEVICE PROTECTION PLAN INSURANCE**

**WHEREAS** the **Policyholder** described in the **Master Policy**, by a proposal and declaration which shall be the basis of the contract and is deemed to be incorporated herein, has applied to **Allianz General Insurance Company (Malaysia) Berhad (200601015674)** (hereinafter called the "**Insurer**") for the insurance hereinafter contained and the **Certificate of Insurance ("CI") Holder** has paid or has agreed to pay to the **Insurer** the premium stated in the **Certificate of Insurance** as consideration for the insurance for the period stated therein.

**NOW THIS POLICY OF INSURANCE WITNESSETH** that during the **Period of Insurance**, the **Insurer** will, subject to the terms, exclusions, provisos and conditions of and endorsed on this **Policy**, indemnify the **CI Holder** in accordance with the benefits stated in the **Certificate of Insurance** with respect to any events resulting in **Loss** that occur during the **Period of Insurance**.

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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## PART 1- BENEFITS

The following benefits are payable according to the **Cover** selected by the **CI Holder** and the respective **Coverage Limit**, subject to the terms and conditions of this **Policy**.

**Period of Insurance** for each **Cover** is as stated in the **Certificate of Insurance**.

**Table 1**

<b>Cover</b>	<b>Coverage Details</b>	<b>Coverage Limit</b>
Extended Warranty	<ul style="list-style-type: none"><li>▪ Due to <b>Mechanical or Electrical Defect</b></li><li>▪ Repair or replace if beyond economical repair</li></ul>	<ul style="list-style-type: none"><li>▪ Up to <b>*Purchase Price</b></li></ul>
Device Protection (Optional)	<ul style="list-style-type: none"><li>▪ Due to <b>Accidental Damage</b></li><li>▪ Repair or replace if beyond economical repair</li></ul>	<ul style="list-style-type: none"><li>▪ Up to <b>*Purchase Price</b></li><li>▪ One (1) claim per <b>Insured Product</b> during the <b>Period of Insurance</b></li></ul>

\*the **Purchase Price** less depreciation rate of ten percent (10%) for each year

### 1. EXTENDED WARRANTY

In the event of **Mechanical or Electrical Defect** during the **Period of Insurance** for Extended Warranty as stated in the **Certificate of Insurance**, the **Insurer** shall cover the costs of repair at the **Authorised Repairer**, or alternatively the cost of the replacement product immediately after the expiry of the **Manufacturer's Warranty** period. Any repairs or replacements made under this **Cover** including any applicable expenses incurred by the **Authorised Repairer**, including but not limited to diagnostic and labour costs, shall not exceed the **Coverage Limit** for this **Cover**.

Any repair/replacement for the Extended Warranty **Cover** is independent of any repair/replacement under the Device Protection **Cover**.

If the **Insured Product** is still within the coverage of the **Manufacturer's Warranty**, the **Manufacturer's Warranty** shall take precedence over this **Policy**.

### 2. DEVICE PROTECTION (OPTIONAL)

In the event of **Accidental Damage** during the **Period of Insurance** for Device Protection **Cover** as stated in the **Certificate of Insurance**, the **Insurer** shall cover the costs of repair at the **Authorised Repairer**, or alternatively the cost of the replacement product. Any repairs or replacements made including any applicable expenses incurred by the **Authorised Repairer**,

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including but not limited to diagnostic and labour costs shall not exceed the **Coverage Limit** for Device Protection **Cover**.

This **Cover** is payable only once during the **Period of Insurance** and shall cease immediately upon a claim being made under this **Cover**. For the avoidance of doubt, total aggregate costs of repairs due to **Accidental Damage** for the **Insured Product** shall not exceed the **Purchase Price** of the **Insured Product**. The **Insurer** has the sole discretion either to repair or replace the **Insured Product** in event of submission of a valid claim.

## **PART 2 – CONDITIONS**

### **1. CONDITION PRECEDENT TO LIABILITY**

The due observance and fulfillment of the terms and conditions of this **Policy** insofar as they relate to anything to be done or not to be done by the **CI Holder** or his/her legal representative shall be conditions precedent to any liability of the **Insurer** to make any payment under this **Policy**.

### **2. NOTICE**

Every notice or communication to be given or made under this **Policy** by the **CI Holder** or his/her legal representative shall be delivered in writing to the Head Office or any branch office of the **Insurer**.

### **3. ELIGIBILITY**

Only **Insured Products** shall be eligible for coverage under this **Policy**.

### **4. CHANGE OF ADDRESS OR PARTICULARS**

The **CI Holder** shall give immediate written notice to the **Insurer** of any change in his/her name, or residence or business address.

### **5. ALTERATIONS**

The **Insurer** reserves the right to amend the terms and conditions of this **Policy** and such alteration to this **Policy** shall only be valid if authorised by the **Insurer** and endorsed hereon. Any alteration shall take effect from the next renewal of this **Policy**.

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## 6. CLAIMS

### (a) Notice of Claims

Unless agreed otherwise, the **CI Holder** must notify the **Insurer** of any claims under the Extended Warranty or Device Protection **Cover** by contacting the **Claims Hotline** within seven (7) days from the date of discovery of the **Mechanical or Electrical Defect or Accidental Damage**, as the case may be.

The **CI Holder** shall comply with the following and failure to comply may prejudice the **CI Holder's** claim:

- minimise the extent of the loss or damage so far as is reasonably practicable;
- preserve the damaged appliance and/or parts for inspection by **Authorised Repairer's**;
- produce all relevant documents pertaining to the claim for the **Insurer's** inspection; and
- co-operate with the **Insurer** in all matters pertaining to any loss and/or claims.

The **Insurer** has the sole option either to repair or replace the **Insured Product** with like kind, quality and specifications provided:

- the total diagnostic, repair and labour costs for the **Insured Product** shall not exceed the **Coverage Limit** which is applicable on a cumulative/aggregated basis on all repairs of the **Insured Product** for each **Cover** throughout the respective **Period of Insurance**; and
- the cost of a one-time replacement product shall not exceed the **Coverage Limit**.

In the event of a claim, any payment made will take into account the depreciation of the **Insured Product**. The depreciation will be calculated based on the age of the **Insured Product**, its condition and the market value of the **Insured Product** at the time the claim is made. The depreciation rate is 10% of the **Purchase Price** for each year. The maximum amount payable for any claim will be the cost of repair or replacement of the **Insured Product**, minus the applicable depreciation rate.

In event of a replacement, the original **Insured Product** shall be replaced with a similar product. Due to technological advances, the replacement of the **Insured Product** may be of lower retail value than the original **Insured Product** or it may be a refurbished product. Replacement parts may be original or non-original manufacturer's parts which conform to factory specifications and shall be determined by the **Insurer** at its sole discretion. If the original **Insured Product** is replaced, the **Cover** will cease at the date of replacement.

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On-site repair by an **Authorised Repairer** may be available for non-movable **Insured Product** which shall be advised by the **Authorised Repairer**. For repairs of movable **Insured Product**, the **Insured Product** shall be sent to the **Authorised Repairer** and any transportation costs incurred shall be borne by the **CI Holder**. In event the defects identified during on-site inspection by an **Authorised Repairer** are not covered under this **Policy**, the labour cost shall be borne by the **CI Holder**.

The defective/damaged **Insured Product** which is replaced shall become property of the **Authorised Repairer**.

**(b) Proof of loss**

All necessary information/documentation as the **Insurer** may require must be submitted within thirty (30) days of the date of discovery of the **Mechanical or Electrical Defect or Accidental Damage**.

**7. POLICY RENEWAL**

This **Policy** is issued on a one-year renewable basis and may be renewed thereafter for subsequent terms of one (1) year subject to the consent of the **Insurer**.

**8. CI HOLDER'S COVERAGE**

The insurance cover(s) of the **CI Holder** under this **Policy** which is the **Period of Insurance** shall be set out in the **Certificate of Insurance**.

**9. PREMIUM PAYMENT**

The **Policyholder** shall provide the **Insurer** on a daily basis the relevant details of the **CI Holder** that is to be covered under this **Policy**, together with the full premiums payable in consideration of the coverage to be provided to the **CI Holder** before the commencement of coverage.

**10. TRANSFER OF OWNERSHIP**

In the event the **Insured Product** specified in the **Certificate of Insurance** is transferred to a **Third Party** either by sale or transfer of ownership, the coverage under the **Certificate of Insurance** shall continue to be in force, provided that written notice is given by the original **CI Holder** to the **Insurer** within ten (10) days of the sale or transfer of ownership.

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## 11. TERMINATION OF INSURANCE

### (a) Termination by the Policyholder or CI Holder

If the **Policyholder** gives notice to the **Insurer** to terminate this **Policy**, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later. In the event of termination of this **Policy**, the individual **Certificate of Insurance** issued to the **Insured** prior to the termination of this **Policy** shall continue to subsist and shall expire on the last date of the **Period of Insurance** as stated in the respective **Certificate of Insurance**.

If the **CI Holder** gives notice to the **Insurer** to terminate his/her individual **Certificate of Insurance**, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later. Where the **CI Holder** terminates his/her individual **Certificate of Insurance**, the premium paid for the **Certificate of Insurance** shall not be refunded to the **CI Holder**.

### (b) Termination by the Insurer

The **Insurer** may give notice of termination of this **Policy** or any individual **Certificate of Insurance** under this **Policy**, as the case may be, pursuant to Condition 17 (Misstatement or Omission of Material Fact) or by order of regulatory or governmental authorities, the **Insurer** shall give its notice of termination by registered post to the **Policyholder** or the **CI Holder**, respectively, at his or her last known address. Such termination shall become effective ninety (90) days following the date of such notice.

Where the **Insurer** terminates this **Policy**, the **Certificate of Insurance** issued to the **CI Holder** prior to the termination of this **Policy** shall continue to subsist and shall expire on the last date of the **Period of Insurance** as stated in the respective **Certificate of Insurance**.

Where the **Insurer** terminates an individual **Certificate of Insurance** for which premium has been paid for any period beyond the date of termination of such **Certificate of Insurance**, the pro-rata premium shall be refunded to the **CI Holder** provided that no claim has been made during the **Period of Insurance** then subsisting and such refund is not prohibited by any applicable law.

### (c) Automatic Termination

Unless renewed for a subsequent period as agreed by the **Insurer** and the **Policyholder**, this **Policy** shall lapse/terminate at 11.59pm (standard Malaysian time) on the last day of the **Policy**. Notwithstanding this, the **Certificate of Insurance** issued prior to the expiry

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of this **Policy** shall continue to subsist and shall expire on the expiry date of the **Certificate of Insurance** accordingly.

## 12. APPLICABLE LAW

This **Policy** and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the laws of Malaysia and the Malaysian Courts shall have exclusive jurisdiction hereto.

No action at law or in equity shall be brought to recover on this **Policy** prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this **Policy**.

## 13. TERRITORIAL LIMIT

All coverage applies only to repairs and/or replacements of **Insured Product** within Malaysia and for the **Insured Product** purchased and used within Malaysia only.

## 14. CONSENT TO USE PERSONAL DATA

(a) The **Policyholder** and/or **CI Holder** represents and warrants that if it submits information relating to the **CI Holder** or other individuals to the **Insurer**, that it has the authority to provide information relating to such **CI Holder** or other individuals, that it has informed the **CI Holder** or other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by the **Insurer**, and that the **Policyholder**, **CI Holder** or other individuals agree and consent that the **Insurer** may collect, use, disclose and process the personal information (whether obtained during the application process or administration of this **Policy**) in accordance with the **Insurer's** Privacy Notice as published from time to time at [allianz.com.my](http://allianz.com.my).

### (b) General Data Protection Regulation ("GDPR")

If any **CI Holder** wishes to exercise their GDPR rights, the **CI Holder** shall write to the **Insurer** at [privacy@allianz.com.my](mailto:privacy@allianz.com.my) in order for the **Insurer** to assess and comply with the EU Privacy Law – GDPR.

## 15. DUTY OF DISCLOSURE

### (a) Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the **Policyholder** or **CI Holder**, as the case may be, had applied for this insurance wholly for

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**purposes unrelated to the Policyholder or CI Holder's trade, business or profession, the Policyholder or CI Holder has a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and all the questions required by the Insurer fully and accurately and also disclose any other matter that the Policyholder or CI Holder knows to be relevant to the Insurer's decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

(b) **Non-Consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the **Policyholder or CI Holder**, as the case may be, had applied for this insurance for **purposes related to the Policyholder or CI Holder's trade, business or profession, the Policyholder or CI Holder has a duty to disclose any matter that the Policyholder or CI Holder knows to be relevant to the Insurer's 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 contract, claim denied or reduced, terms changed or varied, or contract terminated. This duty of disclosure continues until the time the contract was entered into varied or renewed.**

- (c) The **Policyholder or CI Holder** also has a duty to tell the **Insurer** immediately if at any time, after this **Policy** contract or coverage under the **Certificate of Insurance**, has been entered into or varied with the **Insurer**, any of the information given for this **Policy** or coverage under this **Policy** is inaccurate or has changed.

## **16. MISSTATEMENT OR OMISSION OF MATERIAL FACT**

If the coverage under this **Policy** is provided based on any proposal or declaration that is untrue in any respect or if any material fact affecting the risk is incorrectly stated therein or omitted therefrom or if this **Policy** or any **Certificate of Insurance** or any renewal thereof, if applicable, shall have been obtained through any misstatement, misrepresentation or suppression or if any false declaration or statement shall be made in support thereof, then in any of these cases this **Policy** or the relevant or any **Certificate of Insurance** shall be voidable. If any claim made by the **CI Holder** is fraudulent or exaggerated, the coverage provided to the **CI Holder** shall be voidable.



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## 17. APPLICABLE TAX

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this **Policy**, the **Insurer** will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this **Policy** on payment of premiums and default hereof shall apply equally to the Applicable Tax.

## 18. SANCTION LIMITATION AND EXCLUSION CLAUSE

No insurer/co-insurer shall be deemed to provide cover and no insurer/co-insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer/co-insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## PART 3 – EXCLUSIONS

This **Policy** does not cover claims for loss or liability directly or indirectly caused by or in connection with the following:

- (a) **Insured Product** which is covered by the **Manufacturer's Warranty**, with the exception of those that are covered under and limited to the coverage under the Device Protection **Cover**;
- (b) **Insured Product's Manufacturer's Warranty** is more than five (5) years;
- (c) **Insured Product's** finish, accessories used in or with the **Insured Product**, external cables and cords, or add-on options incorporated to the **Insured Product** including but not limited to glass and lens, any free gifts given with purchase of **Insured Product**;
- (d) Hardware added after the purchase of the **Insured Product**;
- (e) Software (including operating system and any stored data) defects resulting directly from software installation and/or removal, computer virus, virus prevention and other peripherals;
- (f) Consumables including but not limited to batteries (whether regular non-chargeable or rechargeable), toner, print or ink cartridges, compact discs, digital tapes, stylus, vacuum cleaner belts, bulbs, etc.;
- (g) External faults such as wiring, electrical connection or plumbing, piping, trunking, fitting, realigning of signal receivers due to poor reception;
- (h) Any defects that are the subject of the manufacturer's recall;
- (i) Any pre-existing damage or fault with the **Insured Product** prior to the **Period of Insurance**;
- (j) Any deliberate damage by any party;

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- (k) Non-operating and cosmetic defects including but is not limited to scratches, dents, kinks, discolouration, cracks and marks;
  - (l) Malfunctions which can be rectified by cleaning the **Insured Product** or with ordinary maintenance which does not impact the functionality, operation or safe use of the **Insured Product**;
  - (m) Normal wear and tear of any sort;
  - (n) Accidental or intentional physical damage and damage by water unless specifically covered under this **Policy**;
  - (o) **Insured Product** which is leased / loaned by the **CI Holder**;
  - (p) Repairs performed by any party other than **Authorised Repairer**;
  - (q) Damage due to abuse, neglect, shock, improper use or storage of the **Insured Product**;
  - (r) Damage caused while the **Insured Product** is in the possession of a courier/postal company/any form of delivery service where the service is not provided as part of the Authorised Repairer appointed by the **Insurer**;
  - (s) Failure to follow manufacturers' instructions on installation, assembly, operation or maintenance of the **Insured Product** and repairs to any items not affecting the function of the **Insured Product**;
  - (t) Failure to comply with the manufacturer's recommendations on routine maintenance, inspection, cleaning, lubrication, external adjustments and any other instructions relating to the use and/or upkeep of the **Insured Product**;
  - (u) Failure caused by a voltage converter and/or applying incorrect voltage to the **Insured Product**;
  - (v) Commercial use (multi-user organisations), public rental, use for profit or communal use for multi-family housing;
  - (w) Shipping charges, express service charges, transportation damage to the **Insured Product** during the repair process;
  - (x) Diagnostic fees where no defect has been found or noted;
  - (y) Defects and on-site service charges not covered by the **Manufacturer's Warranty**, unless specifically covered under the **Cover**;
  - (z) Any loss or damage to the **Insured Product** resulting from external causes such as fire, flood, lightning, explosion, vandalism, storms, seepage, pollution or contamination, etc., howsoever caused with the exception of the repairs or replacements covered under the Device Protection **Cover**;
  - (aa) Any loss or damage to the **Insured Product** resulting from an **Act of Terrorism** and an act of God including but not limited to events such as earthquake, war, invasion, revolution, act of foreign enemy, hostilities or warlike operations, civil war, civil commotion, regardless of any other cause or event contributing at the same time or in any sequence to the loss;
  - (bb) Any loss or damage due to burglary (whether forceful or otherwise), loss, theft (whether forceful or otherwise), robbery, pickpocketing, corrosion, oxidation intended as result of long term exposure to air and humidity or other deterioration caused by or naturally resulting from

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- ordinary use or exposure including but not limited to gradually developing flaws or fractures, animal or insect infestation, pet damage, chewing, spilled liquids (unless specifically covered by the **Policy**), fungi, wet or dry rot, bacteria;
- (cc) Any loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at supersonic speeds;
  - (dd) Any loss or damage arising from an electro-magnetic pulse, whether man-made or naturally occurring;
  - (ee) Any loss or damage arising from ionizing radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it;
  - (ff) Any loss or damage due to power surges;
  - (gg) Screen burn-in;
  - (hh) Any loss or damage due to operation in abnormally corrosive alkaline/acidic atmosphere;
  - (ii) Any act of negligence/ omission/ misuse/ abuse of any kind;
  - (jj) Deterioration or spoilage of any food stored due to defect of a refrigerator;
  - (kk) Any damage to loudspeaker drive units deemed to be caused by overdriving and/or clipping distortion;
  - (ll) Notwithstanding any provision of this agreement including any exclusion, extension or other provision included herein which would otherwise override a general exclusion, all losses, damage, resultant **Time Element Losses**, and costs in connection with or arising directly or indirectly from infectious and/or communicable disease is excluded; and
  - (mm) Notwithstanding any provision to the contrary within this **Policy**, this **Policy** excludes any **Cyber Loss**.

#### **PART 4 – DEFINITIONS**

**Act of Terrorism** means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear and/or any act deemed by the government of the Country of Residence to be an **Act of Terrorism**.

**Authorised Repairer** means the company as appointed by **Us** to provide the relevant repaired or replacements following a **Mechanical or Electrical Defect** or **Accidental Damage** to the covered appliance.

**Accidental Damage** means any direct and accidental damage including damage, accidental destruction that is externally visible and which prevents the correct operation of the **Insured Product**, physical loss, damage, or destruction caused by a known and identifiable but unintended, sudden

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and unforeseen event. This includes screen damage and other damages such as liquid damage caused by unintentional spills in or on the **Insured Product**.

**CI Holder** means the individual who is the customer of the **Policyholder** who has purchased the coverage as detailed in the **Certificate of Insurance**.

**Certificate of Insurance** means the document issued to the **CI Holder** where the benefits and details of the **Insured Product** are stated which is issued upon payment of premium and shall be deemed proof of insurance cover on the **Insured Product** under this **Policy**.

**Cover** refers to Extended Warranty or Device Protection.

**Coverage Limit** means the limit set out in Table 1 under Part 1- Benefits.

**Claims Hotline** refers to the party which the **CI Holder** should contact in event of **Mechanical or Electrical Defect or Accidental Damage**. The contact details are specified in the **Checklist on the Required Supporting Documents of Claims** below.

**Cyber Loss** means any loss, damage, liability, expense, fines or penalties directly or indirectly caused by:

- (i) The use or operation of any **Computer System** or **Computer Network**;
- (ii) The reduction in or loss of ability to use or operate any **Computer System, Computer Network** or **Data**;
- (iii) Access to, processing, transmission, storage or use of any **Data**;
- (iv) Inability to access, process, transmit, store or use any **Data**;
- (v) Any threat of or any hoax relating to points i, ii & iv above; and/or
- (vi) Any error or omission or accident in respect of any computer system, computer network or data.

**Endorsement** means a written alternation to the terms, conditions, limitations and exclusions of this **Policy**.

**Insured Product** means the brand new electrical or electronic product, device or appliance that is covered under this **Policy** and set out in the **Certificate of Insurance**, subject to the terms, conditions, limitations and exclusions in this **Policy**.

**Loss** means expenses necessarily incurred to restore the **Insured Product** to its original working state subject to terms, conditions, limitations and exclusions in this **Policy**.

**Manufacturer's Warranty** means the original manufacturer's warranty or original supplier's warranty.

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**Master Policy** refers to this document.

**Mechanical or Electrical Defect** means defect of a mechanical or electrical nature of any parts of the **Insured Product** resulting in the **Insured Product's** loss of function.

**Period of Insurance** means the duration for when the **Insured Product** is covered as set out in the **Certificate of Insurance**, subject to the terms, conditions and exclusions in this **Policy**.

**Policy** means this policy contract including the **Master Policy, Certificate of Insurance** and all **Endorsements**.

**Policyholder** means a person or corporate body as described in the **Certificate of Insurance** to whom this **Policy** has been issued.

**Purchase Price** means the amount paid by **CI Holder** to the **Policyholder** for the **Insured Product**, as stated on the receipt/proof of purchase.

**Third Party** means any person who bought over the **CI Holder's Insured Product** during the **Period of Insurance**.

**Time Element Losses** means business interruption, contingent business interruption or any other consequential losses.

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## Checklist on the Required Supporting Documents of Claims

### Claims Hotline:

In event of **Mechanical or Electrical Defect or Accidental Damage**, the **CI Holder** should call 03 8966 3573 between 9. a.m. and 6 p.m. Monday to Friday excluding local public holidays or email at [myextendedwarranty@allianz.com](mailto:myextendedwarranty@allianz.com).

### Information/Documents Required:

1. Certificate of Insurance
2. Proof of Purchase (e.g. receipt)
3. Description of Mechanical Defect / Electrical Defect/Accidental Damage (nature/extent/date/place of loss)

The above list is not exhaustive. The **Insurer** reserves the right to request for any relevant document(s) as may be applicable and reasonable to support the **CI Holder's/claimant** claim at the **CI Holder's/claimant's** expense.

## IMPORTANT NOTICE

### POLICY COVERAGE AND PREMIUM PAYMENT

It is a condition of this **Policy** that the premium due for the coverage under this **Policy** must be paid by **CI Holder** before the issuance of the **Certificate of Insurance**.

**We** (or **Our** intermediary) must receive the premium due for the individual **Certificate of Insurance** within 60 days from the (i) start date of the **Certificate of Insurance** or (ii) effective date of each **Endorsement** issued under the **Certificate of Insurance**, failing which, the **Cover** is automatically terminated after the 60-day period.

The termination of **Certificate of Insurance** shall not affect the **CI Holder's** right to claim for an event covered under the **Certificate of Insurance** which occurred during the 60-day period on the condition that the **CI Holder** pays the pro-rata premium for the 60-day period where the **Insured Product** is insured under the **Certificate of Insurance**.

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## Lodging of Complaints

We are committed to maintaining high levels of service, honesty, integrity and trustworthiness. If you have any reason to be dissatisfied with any of our products or services, we would like to hear from you. Your feedback is very important to us as we are always looking for ways to improve and serve you better.

To provide us with your feedback, you may contact us via the following channels:

### Write to:

Customer Feedback Center, Allianz Arena, Ground Floor Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

 1 300 22 5542     AllianzMalaysia    customer.service@allianz.com.my    allianz.com.my

## Avenues to Seek Redress

You may submit your complaint to the Ombudsman for Financial Services (OFS) if you are not satisfied with our final response or decision, in the event that your complaint is within the scope of the OFS as well as the following monetary thresholds:

- (1) Insurance claims not exceeding RM250,000.00; and
- (2) Motor third party property damage claims not exceeding RM10,000.00.

### The OFS can be contacted at the following address:

Ombudsman for Financial Services, Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

 03 2272 2811    03 2272 1577    enquiry@ofs.org.my    www.ofs.org.my


If your complaint does not fall within the purview of the OFS, you may refer your complaint to Laman Informasi Nasihat dan Khidmat (LINK) of Bank Negara Malaysia (BNM) at the following address:

### Write to (BNMTELELINK):

Pengarah, LINK & Pejabat BNM, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur.

### Walk-in (BNMLINK):

Ground Floor, Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

 1 300 88 5465    03 2174 1515    bnmteletelink@bnm.gov.my    www.bnm.gov.my

You may check with our Customer Feedback Center on the types of complaints handled by the OFS or BNM before submitting your complaint.