

RIGHT COVER PLUS PERSONAL ACCIDENT POLICY SCHEDULE
JADUAL POLISI KEMALANGAN DIRI RIGHT COVER PLUS

The attached Schedule forms part of the Policy. / *Jadual yang disertakan adalah sebahagian daripada Polisi.*

Name and Address of Insured / <i>Nama dan Alamat Pihak Diinsuranskan</i> PERSATUAN KOMUNITI KASIH RAKYAT MALAYSIA 2A-2, 1ST FLOOR JALAN USJ 9/5N UEP SUBANG JAYA 47620 PETALING JAYA SELANGOR		Policy No. <i>No. Polisi</i>	A-5-20-H-014614		
		Agent Code & Name <i>Kod & Nama Ejen</i>			
Postcode / <i>Poskod</i> 47620 SUBANG JAYA		Gross Premium <i>Premium Kasar</i>	RM 0.00		
Occupation or Business <i>Pekerjaan atau Perniagaan</i> NON GOVERNMENTAL ORGANISATION	NRIC / Passport / Business Registration No. <i>No. KP Baru / Pasport / Pendaftaran Syarikat</i> PPM-028-10-21102020	6.00% Service Tax <i>6.00% Cukai Perkhidmatan</i>	RM 0.00		
Period of Insurance / <i>Tempoh Insurans</i> From 01:43:16 PM 22-12-2020 to 21-12-2021 <i>Dari sehingga</i> (both dates inclusive / <i>termasuk kedua-dua tarikh</i>)		Stamp Duty <i>Duti Setem</i>	RM 10.00		
		Total Payable <i>Jumlah Berbayar</i>	RM 10.00		
		Total Payable (OTC) <i>Jumlah Berbayar Di Kaunter</i>	RM 10.00		
Name of Insured Person <i>Nama Orang Yang Diinsuranskan</i>	NRIC / Passport / Birth Cert. No. <i>No. KP Baru / Pasport / Sijil Kelahiran</i>	Occupation <i>Pekerjaan</i>	Age <i>Umur</i>	Relationship to Insured <i>Hubungan dengan Pihak Diinsuranskan</i>	
DESCRIPTION 1	000000-00-0000		20	OTHERS	

TABLE OF BENEFITS / JADUAL FAEDAH

ITEM <i>PERKARA</i>	BENEFITS / <i>FAEDAH-FAEDAH</i>	PLAN BENEFIT / <i>PELAN FAEDAH A</i> SUM INSURED (RM) / <i>JUMLAH DIINSURANSKAN (RM)</i>
1	<p>Accidental Death / <i>Kematian Akibat Kemalangan</i></p> <p><u>Annual Renewal Bonus</u> Upon each annual renewal of Your Policy, the Principal Sum Insured shall be increased by 10% per year up to a maximum of 100% of the Principal Sum Insured at the inception of the Policy provided that: a) no claim has been made under Benefit 2 (Permanent Disablement) or Benefit 8 (Triple Indemnity) during the Period of Insurance in the preceding year; and b) the Policy has been continuously renewed without any lapsed period.</p> <p>If an Insured Person made a claim under Benefit 2 (Permanent Disablement) or Benefit 8 (Triple Indemnity) of this Policy, his/her accumulated renewal bonuses will be forfeited and computations for future renewal bonuses will begin anew from the next renewal date of this Policy.</p> <p><u>Bonus Pembaharuan Tahunan</u> <i>Pada setiap pembaharuan tahunan Polisi Anda, Jumlah Pokok Diinsuranskan akan ditingkatkan sebanyak 10% setiap tahun sehingga maksimum 100% daripada Jumlah Pokok Diinsuranskan pada permulaan Polisi dengan syarat:</i> a) <i>tiada tuntutan dibuat di bawah Faedah 2 (Hilang Upaya Kekal) atau Faedah 8 (Indemniti 3x Ganda) semasa Tempoh Insurans pada tahun sebelumnya; dan</i> b) <i>pembaharuan Polisi berterusan tanpa tempoh luput.</i></p> <p><i>Sekiranya Orang Yang Diinsuranskan telah membuat tuntutan di bawah Faedah 2 (Hilang Upaya Kekal) atau Faedah 8 (Indemniti 3x Ganda) di dalam Polisi ini, jumlah bonus pembaharuan yang terkumpul akan dilucuthakkan dan pengiraan bagi bonus pembaharuan masa hadapan akan bermula semula daripada tarikh pembaharuan Polisi yang berikutnya.</i></p>	25,000.00
2	Permanent Disablement / <i>Hilang Upaya Kekal</i>	25,000.00

AmGeneral Insurance Berhad (44191-P)

A member of the AmBank Group
Menara Shell, No.211, Jalan Tun Sambanthan, 50470, Kuala Lumpur, Malaysia. PO Box 11228, GPO Kuala Lumpur, 50740 W.P. Kuala Lumpur, Malaysia.
Tel: 1-800-88-6333 Email: customer@kurnia.com Web: www.kurnia.com

(Service Tax Reg. No.:B16-1808-31015443)

RIGHT COVER PLUS PERSONAL ACCIDENT POLICY SCHEDULE
JADUAL POLISI KEMALANGAN DIRI RIGHT COVER PLUS

The attached Schedule forms part of the Policy No. / *Jadual yang disertakan adalah sebahagian daripada No. Polisi* : A-5-20-H-014614

TABLE OF BENEFITS / JADUAL FAEDAH		
ITEM PERKARA	BENEFITS / FAEDAH-FAEDAH	PLAN BENEFIT / PELAN FAEDAH A SUM INSURED (RM) / JUMLAH DIINSURANSKAN (RM)
	<p><u>Annual Renewal Bonus</u> Upon each annual renewal of Your Policy, the Principal Sum Insured shall be increased by 10% per year up to a maximum of 100% of the Principal Sum Insured at the inception of the Policy provided that: a) no claim has been made under Benefit 2 (Permanent Disablement) or Benefit 8 (Triple Indemnity) during the Period of Insurance in the preceding year; and b) the Policy has been continuously renewed without any lapsed period.</p> <p>If an Insured Person made a claim under Benefit 2 (Permanent Disablement) or Benefit 8 (Triple Indemnity) of this Policy, his/her accumulated renewal bonuses will be forfeited and computations for future renewal bonuses will begin anew from the next renewal date of this Policy.</p> <p><u>Bonus Pembaharuan Tahunan</u> Pada setiap pembaharuan tahunan Polisi Anda, Jumlah Pokok Diinsuranskan akan ditingkatkan sebanyak 10% setiap tahun sehingga maksimum 100% daripada Jumlah Pokok Diinsuranskan pada permulaan Polisi dengan syarat: a) tiada tuntutan dibuat di bawah Faedah 2 (Hilang Upaya Kekal) atau Faedah 8 (Indemniti 3x Ganda) semasa Tempoh Insurans pada tahun sebelumnya; dan b) pembaharuan Polisi berterusan tanpa tempoh luput.</p> <p>Sekiranya Orang Yang Diinsuranskan telah membuat tuntutan di bawah Faedah 2 (Hilang Upaya Kekal) atau Faedah 8 (Indemniti 3x Ganda) di dalam Polisi ini, jumlah bonus pembaharuan yang terkumpul akan dilucuthakkan dan pengiraan bagi bonus pembaharuan masa hadapan akan bermula semula daripada tarikh pembaharuan Polisi yang berikutnya.</p>	
3	Funeral Expenses / <i>Perbelanjaan Pengebumian</i>	1,000.00
4	Medical Expenses, Corrective Dental and/or Cosmetic Surgery and/or Ambulance Fees / <i>Perbelanjaan Perubatan, Pembedahan Pembetulan Gigi dan/atau Kosmetik dan/atau Fi Ambulans</i>	500.00
5	Purchase of Orthopaedic Equipment / <i>Belian Peralatan Ortopedik</i>	300.00
6	Daily Hospital Income (up to 100 days per accident) / <i>Pendapatan Hospital Harian (sehingga 100 hari setiap kemalangan)</i>	50.00
7	Double Hospital Income while in Intensive Care Unit (per day, up to 100 days per accident) / <i>Pendapatan Hospital Berganda semasa berada di Unit Rawatan Rapi (sehari, sehingga 100 hari setiap kemalangan)</i>	100.00
8	Triple Indemnity / <i>Indemniti 3x Ganda</i> - during a national public holiday in Malaysia; or / <i>ketika cuti umum seluruh Malaysia; atau</i> - while travelling as a fare-paying passenger on any mode of public transport; or / <i>ketika dalam perjalanan sebagai seorang penumpang berbayar di dalam sebarang jenis pengangkutan awam; atau</i> - while travelling Overseas. / <i>ketika dalam perjalanan di Luar Negara.</i>	75,000.00
Subject to the following Clauses/ Warranties/Endorsements attached in this Policy Schedule: Tertakluk kepada Fasal/Waranti/Endorsemen berikut yang disertakan bersama di dalam Jadual Polisi ini: Code / Kod Description / Deskripsi P095 SANCTION LIMITATION AND EXCLUSION CLAUSE		

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Replacing Cover Note No. <i>No. Nota Perlindungan Gantian</i>	KRZ-0760229	Issued By / <i>Dikeluarkan Oleh</i> NO 107 JALAN KAMARUDDIN ISA FAIR PARK	For / <i>untuk</i> AmGeneral Insurance Berhad
Previous Policy No. <i>No. Polisi Terdahulu</i>		FAX: 055464954 TEL: 055461219	<i>AmGeneral Insurance</i>
Date of Proposal or Declaration <i>Tarikh Cadangan atau Pengisytiharan</i>	22-12-2020		_____ Authorised Signature / <i>Tandatangan Yang Diberi Kuasa</i>
Date of Issue <i>Tarikh Dikeluarkan</i>	06-01-2021		
Master Policy No. <i>No. Polisi Induk</i>			

RIGHT COVER PLUS PERSONAL ACCIDENT POLICY SCHEDULE
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The attached Schedule forms part of the Policy No. /

Jadual yang disertakan adalah sebahagian daripada No. Polisi : A-5-20-H-014614

IMPORTANT NOTICE / NOTIS PENTING

1. The Insured shall read this Policy carefully, and if any error or misdescription be found herein, or if the cover is not in accordance with the wishes of the Insured, advice should immediately be given to the Company and the Policy returned for alteration.
Pihak Diinsuranskan hendaklah membaca Polisi ini dengan teliti, dan jika terdapat kesilapan atau keterangan yang salah, atau jika nota perlindungan tidak memenuhi kehendak Pihak Diinsuranskan, Pihak Diinsuranskan hendaklah memberitahu kepada Syarikat dan mengembalikan Polisi untuk pembetulan sewajarnya.
2. Duty of Disclosure – STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
Kewajipan Pendedahan – MENURUT AKTA PERKHIDMATAN KEWANGAN 2013, Seksyen 129, Jadual 9, Perenggan 5: Adalah menjadi kewajipan pengguna untuk mengambil penjagaan munasabah untuk tidak membuat salah nyataan kepada penanggung insurans berlesen semasa menjawab apa-apa soalan yang diperlukan yang berkaitan dengan keputusan penanggung insurans sama ada untuk menerima atau tidak risiko dan kadar dan terma yang hendak dipakai.
3. Any changes in the information given must be reported to the Company immediately; otherwise, the Company may reserve the right to decline all liability.
Sebarang pertukaran maklumat diberi mesti dilaporkan kepada Syarikat serta merta; jika tidak, Syarikat berhak menolak sebarang liabiliti.
4. In the event of any occurrence which might give rise to a claim, notice should be given within 14 days from the date of accident to the nearest Branch or your Servicing Agent followed by steps required by the Conditions of the Policy.
Jika berlaku apa-apa kejadian di mana suatu tuntutan boleh dibuat, notis hendaklah diberikan dalam masa 14 hari daripada tarikh kemalangan kepada Cawangan yang berdekatan atau Ejen Perkhidmatan anda diikuti dengan langkah-langkah yang diperlukan seperti tercatat di dalam Syarat-Syarat Polisi.
5. Insured who is not satisfied with the course of the action or decision of the Company may seek recourse through our Complaints Management Unit and alternatively, may also seek redress or assistance with the Ombudsman for Financial Services or to approach Bank Negara Malaysia's Laman Informasi Nasihat dan Khidmat (LINK) addressed below:
Pihak Diinsuranskan yang tidak berpuas hati dengan tindakan atau keputusan Syarikat boleh mendapatkan bantuan melalui Unit Pengendalian Aduan kami dan sebagai alternatif, boleh juga mendapatkan pembelaan atau bantuan daripada Ombudsman Perkhidmatan Kewangan atau melayari Laman Informasi Nasihat dan Khidmat (LINK), Bank Negara Malaysia yang beralamat seperti di bawah:
 - a. Complaints Management Unit
AmGeneral Insurance Berhad
Menara Shell
No. 211, Jalan Tun Sambanthan
50470 Kuala Lumpur.
PO Box 11228, GPO Kuala Lumpur
50740 W.P. Kuala Lumpur, Malaysia.
Tel: +603-2268 3333
Fax: +603-2268 2222
 - b. Laman Informasi Nasihat dan Khidmat (LINK) Tingkat Bawah, Blok C
Bank Negara Malaysia
Peti Surat 10922 50929
Kuala Lumpur. Tel:
1300 88 5465 Fax:
+603-2174 1515
 - c. Ombudsman for Financial Services (OFS)
Level 14, Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur.
Tel: +603-2272 2811
Fax: +603-2272 1577

Subject to the following Clauses/Warranties/Endorsements attached in this Policy Schedule:

Tertakluk kepada Fasal/Waranti/Endorsemen berikut yang disertakan bersama di dalam Jadual Polisi ini:

Code / Kod Description / Deskripsi

P095 SANCTION LIMITATION AND EXCLUSION CLAUSE

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose insurers to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

POLICY NUMBER : A-5-20-H-014614

PRIVACY CLAUSE

1.0 PRIVACY CLAUSE

- 1.1 You hereby irrevocably consent, represent, authorise and confirm to AmGeneral that you have duly obtained the consent of your directors, shareholders, authorised signatories, and employees or such other persons who are insured under the Insurance Policy (collectively 'Third Parties'), for AmGeneral to:
- a. provide the information required by AmGeneral for use in accordance with this Insurance Policy; and
 - b. provide the said directors, shareholders, authorised signatories, officers, employees, and other persons with information on AmGeneral's products, services and/or offers (inclusive of the products, services and offers of the other entities within the AmBank Group) which may be of interest and/or financial benefit to them,
- at AmGeneral's sole discretion, without further reference to you.
- 1.2 You agree to undertake the responsibility to update AmGeneral in writing should there be any change to the personal and financial information relating to the the Third Parties.
- 1.3 AmGeneral reserves the right to amend this Section from time to time at AmGeneral's sole discretion by providing notice to you.
- 1.4 In the event you have any enquiries or complaints concerning this Privacy Clause or the Third Parties wish to communicate their change in marketing preference, you or the Third Parties may contact AmGeneral as per below details or you may contact AmGeneral's nearest Branch:

Customer Service Executive, Customer Contact Centre		
	Telephone No	E-Mail
AmAssurance	1-300-80-3030	customer@amassurance.com.my
Kurnia Insurans	1-800-88-6333	customer@kurnia.com

PRIVACY NOTICE

Personal Data Protection Act 2010 (“PDPA”)

In line with PDPA, AmBank Group is committed to protect and safeguard customers’ Personal Data when entering into any commercial transaction with AmBank Group.

Throughout this Privacy Notice, the following are the definitions of the terms used:

- **AmBank Group** refers to AMMB Holdings Berhad and all its subsidiaries and associate companies including but not limited to AmBank (M) Berhad, AmBank Islamic Berhad, AmInvestment Bank Berhad, AmFunds Management Berhad, AmFutures Management Sdn Bhd, AmIslamic Funds Management Sdn Bhd, AmCards Services Berhad, AmGeneral Insurance Berhad, AmMetLife Insurance Berhad and AmMetLife Takaful Berhad.
- **Personal Data** refers to any information in respect of commercial transactions which is being processed and recorded that relates directly or indirectly to a Data Subject, who is identified or identifiable from that information. This includes any Sensitive Personal Data and expression of opinion about the Data Subject but does not include any information that is processed for the purpose of a credit reporting business carried on by a credit reporting agency under the Credit Reporting Agencies Act 2010. Examples of Personal Data include customer’s name, identity card or passport number, address, occupation, contact details, account details or financial information.
- **Sensitive Personal Data** refers to any Personal Data consisting of information as to the physical or mental health, condition, political opinions, religious beliefs or other beliefs of a similar nature.
- Unless expressly defined herein and where the context requires, all capitalized expressions shall have the same meaning ascribed to it in the PDPA.

Purpose of Collecting Personal Data

In rendering services to customers, AmBank Group may be required to process customers’ Personal Data for any of the following purposes:

- (a) Assessment of customers’ eligibility or suitability for AmBank Group’s products applied for and verification of identity or financial standing through credit reference checks;
- (b) Notification and/or update on new features or development of products and services;
- (c) Competitions, promotions, campaigns, offers and etc. from AmBank Group or third party business partners which customers have participated;
- (d) Account management and maintenance including regular updates, consolidation and improving accuracy of records;
- (e) Research for analytical purposes based on transactions/use of products and services for better understanding of current and future financial/investment needs;
- (f) Enforcement of AmBank Group’s rights to recover any debt owing, including transfer or assignment of rights, interests and obligations;
- (g) Any other purpose(s) that is required or permitted by any law, regulation, standard, guideline and/or by relevant regulatory authorities.

Sources of Personal Data

In providing Personal Data related to third parties to AmBank Group (such as next of kin or nominees), the provider of such Personal Data confirms that consent has been obtained or that he/she is entitled to provide the Personal Data of those parties.

- (a) Information provided in application forms when using AmBank Group’s products or services, when transacting accounts, when using online or electronic services, when taking part in customer surveys, competitions, promotions and during performance of financial reviews;
- (b) Verbal, written and/or electronic communications with AmBank Group or its authorised agents;
- (c) Third parties connected to customers, such as their employer, joint account holder, security providers and guarantor(s), other partners in a partnership, or through AmBank Group’s corporate customers or corporate security providers where the customer is a director, shareholder, officer or authorised signatory/person;
- (d) Images captured by closed circuit television (CCTV) cameras at AmBank Group’s branches, office premises or third party premises (where self-service terminals are located), when visiting AmBank Group branches or office premises or self-service terminals at third party premises;
- (e) Credit reporting agencies and publicly available sources such as through searches at relevant government authorities or agencies; and/or
- (f) Any other sources which customers have given consent for the intended purposes.

Disclosure of Personal Data

AmBank Group may be required to disclose customers’ Personal Data to the following third parties:

PRIVACY NOTICE

- (a) Its agents, service providers, vendors, financial institution(s) and /or professional advisers who assist us in processing, administering, outsourcing, fulfilling transactions or providing services to customers on its behalf, or to fulfill value added services that customers have requested;
- (b) Its external professional advisors and consultants who provide services to it, for the purposes of its business, operational, legal and regulatory requirements;
- (c) any person(s) authorised or appointed by customers to give instructions to AmBank Group on customers' behalf such as customers' agents, accountants, auditors, lawyers, financial advisers, brokers and intermediaries;
- (d) any guarantor(s), security provider(s) or any person(s) intending to settle any moneys outstanding under the facility(ies) granted by AmBank Group to customers;
- (e) any third party(ies) arising from the restructuring of facility(ies) granted to you, sale of debts, acquisition or sale of any company by AmBank Group provided that the recipient uses customers' data for the same purpose(s) as it was originally supplied to and/or used by AmBank Group;
- (f) merchants and electronic fund transfer facilitators related to any credit/debit card(s) issued to customers by AmBank Group;
- (g) any rating agency(ies), credit reporting agencies, insurer(s), insurance broker(s), re-insurers, loss adjusters, or direct/indirect provider(s) of credit protection and in the event of default of a facility granted to customers, to debt collection agencies; and/or
- (h) with other entities within AmBank Group for products and services that may be of interest to customers;
- (i) any competent authority(ies) and/or regulator(s), for the performance of their functions;
- (j) any information-sharing systems for fraud prevention and detection, including but not limited to Fraud Intelligence System (FIS), an information-sharing system which utilizes analytical techniques for fraud prevention and detection, which is operated by Insurance Services Malaysia Berhad (or any other company engaged for the operation of the FIS from time to time); and/or
- (k) any association, federation or any other regulated body incorporated in the interest of insurance industry.

Rights of Data Subject

Obligatory and voluntary Personal Data may differ for various products and services as indicated in the application forms. Customers may notify AmBank Group in writing to withdraw consent or to cease/begin processing Personal Data, giving AmBank Group a reasonable period of time to carry out such request.

However, in the event the customer chooses to withdraw consent during an existing contractual agreement with AmBank Group which may result in its inability to continue the relationship, AmBank Group reserves the right to continue processing customer's personal data in accordance with contractual or the applicable operational, audit, investigation, legal, regulatory, tax or accounting obligations until all obligations are fulfilled.

Customers can access and/or make changes to their Personal Data by completing the Personal Data Request Form available at AmBank Group branches or website subject to relevant processing fees, where applicable and AmBank Group shall notify customers the reasons if such request cannot be acceded to. Customers may visit AmBank Group's nearest branch or contact the following for enquiries:

Customer Service Executive, Customer Contact Centre		
	Telephone No	E-Mail
AmAssurance	1-300-80-3030	customer@amassurance.com.my
Kurnia Insurans	1-800-88-6333	customer@kurnia.com

Security of Personal Data

AmBank Group places great importance in ensuring the security and confidentiality of its customers' Personal Data. As such, AmBank Group regularly reviews and implements up-to-date technical and organisational security measures when processing customers' Personal Data. Further information on security controls is available at our Website Security Statement at www.ambankgroup.com.

Retention of Personal Data

Customers' Personal Data will be retained in accordance with this Privacy Notice and/or the terms and conditions of agreement(s) with AmBank Group for the duration of the relationship or for such period as may be necessary to protect the interest of both AmBank Group and the customers. Such retention is also necessary as required by law or in accordance with relevant internal policies.

Revisions to Privacy Notice

This Privacy Notice may be revised from time to time and notice of such revision shall be posted on website and/or other means of communication deemed suitable by AmBank Group.

(Last updated: 12 May 2017)

