



FREQUENTLY ASKED QUESTIONS

1. What is this product about?

This policy is essential to provide compensation for bodily injuries caused entirely by violent, accidental, external and visible means during the Snatch Theft or Attempted Snatch Theft which results in Death or Permanent Disablement. This product also provides a lump sum payment for loss or damage to jewellery or personal effects caused by snatch theft.

2. Who can be Insured?

Any Malaysians, Permanent Residents, Employment Pass Holders/Work Permit Holders or otherwise legally employed in Malaysia from age sixteen (16) to sixty-five (65) and renewable up to seventy (70) years old.

3. When is the Period of Cover?

The Policy shall become effective upon receipt of premium and approval by the Insurer.

4. Does this plan pay in addition to any other insurance policy that I may have?

Yes, it pays in addition to any other insurance policy you may have except for Medical Reimbursement.

5. How to renew my policy?

This Policy may be renewed with the consent of the Company from term to term, by payment of the premium in advance at the Company's premium rate in force at the time of renewal. Application for change of benefits to a higher plan can only be made on renewal and is subject to acceptance by the Company upon renewal.

6. Can I cancel my policy?

You may cancel your policy by giving written notice to the Insurer. Upon cancellation, you are entitled to a partial refund of the premium. Company short period scale shall be used for this purpose, provided that no claim has been made.

7. What are the fees and charges that I have to pay?

8% Service Tax is applicable for each policy.

8. What are the key terms and conditions I should be aware of?

Any fraud, deliberate misrepresentation of material facts or non-disclosure of information in connection with the application of this policy or when making a claim will invalidate the policy and benefits, will be forfeited.

9. What should I do if I am the victim of a snatch theft?

You have to make a police report within twenty-four (24) hours of occurrence and then inform the Insurer.

10. What do I need to do if there are changes to my contact/personal details?

You need to inform the Insurer of any changes of your life profile including occupation and personal pursuits which would affect the risk profile.