



Proposal Form

Driver's & Passengers' Personal Accident Insurance

Date:

1. 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.

2. The personal data ("Personal Data") submitted by and collected from you may be used by Us and/or any company within the AXA 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 D or our website at www.axa.com.my.

3. 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.

A. PARTICULARS OF THE PROPOSER

Name of Proposer* (as in NRIC/Passport):		
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 (please specify)		Gender*: <input type="checkbox"/> Male <input type="checkbox"/> Female
Correspondence address* (in full):		
Postcode*:	Tel. (House/Office):	Tel. No. (Mobile)*:
Marital status*: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other		Email*:
NRIC/Passport No.*:		Date of birth*: dd/mm/yy
Nationality*:		Business Registration No.:
Business or Profession/Occupation:		
Period of insurance: From dd/mm/yy To dd/mm/yy		
Private Use: <input type="checkbox"/> Yes <input type="checkbox"/> No		

*Required fields

B. PARTICULARS OF THE VEHICLE(S)

Make and model of vehicle:	Type of vehicle:	
Registration No. of vehicle:	Seating capacity (including driver):	Plan required:

In the case of a "Company", please provide name of Nominee (refer to Note (c) in Summary of Benefits):

Seating Capacity As Per Vehicle Ownership Certificate	Annual premium					
	Plan A		Plan B		Plan C	
	Basic	With Unlimited Towing	Basic	With Unlimited Towing	Basic	With Unlimited Towing
4 seats including driver (3 Passengers & 1 Driver)	<input type="checkbox"/> RM50	<input type="checkbox"/> RM65	<input type="checkbox"/> RM95	<input type="checkbox"/> RM110	<input type="checkbox"/> RM135	<input type="checkbox"/> RM150
5 seats including driver (4 Passengers & 1 Driver)	<input type="checkbox"/> RM60	<input type="checkbox"/> RM75	<input type="checkbox"/> RM114	<input type="checkbox"/> RM129	<input type="checkbox"/> RM162	<input type="checkbox"/> RM177
6 seats including driver (5 Passengers & 1 Driver)	<input type="checkbox"/> RM70	<input type="checkbox"/> RM85	<input type="checkbox"/> RM133	<input type="checkbox"/> RM148	<input type="checkbox"/> RM189	<input type="checkbox"/> RM204
Each Additional Seat	<input type="checkbox"/> RM8	<input type="checkbox"/> RM8	<input type="checkbox"/> RM15	<input type="checkbox"/> RM15	<input type="checkbox"/> RM21	<input type="checkbox"/> RM21

Note: The premium rates shown are exclusive of 6% Service Tax

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C. DECLARATION BY PROPOSER

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.

I/We further declare that in the negotiation of this contract of insurance with (here insert name & address of agent) your appointed and/or authorised agent.

- (a) I/We have given to your agent no other information except those written in this proposal form and that to the best of my/our knowledge and belief, your agent has given to other information or knowledge relating to any circumstance relevant to the acceptance of the risk.
- (b) I/We am/are making this proposal independent of any statement made by your agent contrary to the provisions as contained in the Company's standard Policy.

I/We hereby consent to have AXA Affin General Insurance Berhad and/or any company within the AXA 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.

I/We would like to receive special offers, promotions, surveys and information related to the insurance products, events and services of AXA Affin General Insurance Berhad and/or any company within the AXA Group of Companies and/or any of its associated companies.

On behalf of the Insurer:



Not valid unless countersigned
by Authorised Signatory

CEO, AXA Affin General Insurance Berhad

Proposer's Signature:
Date:

D. PERSONAL DATA POLICY

Your privacy is important to us, AXA AFFIN General Insurance Berhad ("AXA AFFIN"), 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, endeavour to 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 etc. Your personal data is captured in the 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 process your personal data for the following purposes:

1. for the performance of contracts between AXA AFFIN 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.

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. our associated and related companies and affiliates ("AXA Group");
2. any agents, service providers, contractors or third parties who provide any services to the companies within the AXA 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.

Access and Change Requests

We take all reasonable steps to ensure that the personal data provided by you or your authorised 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.

Please contact us or request to speak to our Privacy Officer at **03-2170 8282** if you would like to access to or amend or correct your personal data that is inaccurate, incomplete, misleading or not-up-to-date. You could also fax or email us by using the details stated below. We will use reasonable efforts to accommodate the access and make the changes as soon as practically possible. A fee may be charged for this purpose. We may request verification of your identity before allowing such access or making such changes and any other details to help us address your request or concerns appropriately.

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 contact or send you information on the said new products or services.

Inquiries and complaints

If you need to contact us or if you have any inquiries or complaints (such as limiting the processing of certain information, including the withdrawal of consent), please write to us at:

AXA AFFIN GENERAL INSURANCE BHD

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.servicedpp@axa.com.my

Your complaint will be managed and resolved through our internal Complaint Procedure.

If there are any inconsistencies between the English and Bahasa Malaysia version of this Personal Data Policy, the English version shall prevail.

SUMMARY OF BENEFITS

Benefits

The policy insures the Insured and/or spouse and/or any of his children (hereinafter called "Family Members") up to 70 years of age against Death or Permanent Disablement or Medical Expenses whilst:

- (i) boarding, alighting, driving or travelling as a passenger in any Private Motor Vehicle other than sports and high performance cars and/or motorcycles and/or scooters
- (ii) as a pedestrian in an accident involving any road vehicle and railway train
- (iii) travelling as a fare paying passenger on any railway train, LRT, ferry boat or passenger ship

in furtherance to (i) above, this insurance in relating to the vehicle(s) mentioned in the Certificate of Insurance shall extend to include all passengers and any Authorised Driver possessing a full valid driving licence (includes probational licence).

Benefits per person	Plan A	Plan B	Plan C
Death	RM10,000.00	RM20,000.00	RM30,000.00
Loss of both hands or both feet	RM10,000.00	RM20,000.00	RM30,000.00
Loss of sight of both eyes	RM10,000.00	RM20,000.00	RM30,000.00
Loss of one eye and one hand or foot	RM10,000.00	RM20,000.00	RM30,000.00
Loss of one hand or one foot	RM 5,000.00	RM10,000.00	RM15,000.00
Loss of sight of one eye	RM 5,000.00	RM10,000.00	RM15,000.00
Medical Expenses	RM 500.00 (max)	RM 1,000.00 (max)	RM 1,500.00 (max)

Medical Expenses

- (i) Pays the actual cost for medical or surgical treatment, including trained nurses and hospitalisation
- (ii) Pays the reimbursement of expenses incurred for sinseh or traditional treatment up to RM250.00 per accident from the date of accident and resulting from injuries subject to maximum amount of medical expenses limit stated in the plan

Note

- (a) Payments will be made in addition to other policies payable.
- (b) Payments will be made whether the driver is negligent or not.
- (c) Where the "Insured" is a company, benefits (i), (ii) and (iii) shall be payable to the Nominee named in the Proposal Form/Certificate of Insurance.

Exceptions

This policy excludes intentional self injury, suicide, infirmity, pre-existing physical or mental defect, HIV and/or HIV related illness, venereal disease, insanity, pregnancy, childbirth or miscarriage, war, riot & commotion, losses incurred whilst the vehicle is used for racing, speed-testing, road rally, hire or reward or whilst the driver is under the influence of intoxication liquor or drugs or driver is a holder of a provisional driving licence, illness or disease (not resulting from accidental bodily injury).

Please refer to the policy for full wordings of the Exceptions.

IMPORTANT NOTICE

Premium Warranty (Cash Before Cover)

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the company before the inception date of this policy.

Subject otherwise to the terms and conditions of this Policy.

Note 1: The cover being proposed is for all passengers (including authorised driver) as per Vehicle Registration Card, otherwise the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the compensation payable accordingly.

Note 2: For the purpose of this insurance "Private Cars" shall be deemed to include "vans" adapted or designed to carry passengers.