

Agency Guide for Personal Liability Insurance

What Am I Covered For?

You and any member of your household who is permanently residing with you are covered for your legal liability for accidents causing bodily injury or loss or damage to property of other persons

How Much Am I Covered For?

You select a limit based on your assessment of the amount of protection you require. Our pegged limits are as follows:

Sum Insured	Premium
RM 500,000	RM 60.00
RM 1,000,000	RM 75.00
Higher	Refer to our quote

What happens upon death of policyholder

In the event of the unfortunate death of the policyholder after he/she incurs a liability to other persons, the policy will cover the policyholder's legal personal representative in respect of that liability.

What type of liability is not covered

We do not cover the following liability:

1. Injury or loss/damage to yourself or to your household member or to your employees
2. Damage to property belonging to or in the care, custody, control of yourself or your household member
3. Any agreement that you or your household member have made with other persons
4. Arising out of your or your household member's business, trade or profession
5. Arising out of your aircraft, hovercraft, motor vehicles
6. Arising out of building, land or other premises except your private residence
7. Legal action within USA or Canada
8. Arising out of alteration, additions or repairs to your private residence
9. War, riot, civil commotion, terrorism, nuclear risk

General Conditions

1. **Premium Warranty** – Premium must be paid within 60 days from policy inception date, failing which your policy will be automatically cancelled from 61st day and you will still be liable for 60 days premium
2. **Alteration** – Any changes to your policy or circumstances must be notified to us immediately
3. **Claims**
 - Immediately upon your knowledge of any bodily injury or loss/damage to other person's property, you shall give written notice to us
 - You shall not admit liability or negotiate settlement with any party without our written consent
 - You shall retain unaltered and unrepaired any thing connected to a claim for our in specification
4. **Reasonable Care** – You or your household member shall take all reasonable care to prevent bodily injury or loss or damage to property of others
5. **Other Insurance** – if you have other insurance covering the same loss, we will pay you the excess of the amount covered under your other insurance
6. **Utmost Good Faith** – You must disclose to us fully and faithfully all facts which you ought to know (**Section 150(1) of the Insurance Act 1996 (Malaysia)**)

Claims Procedures

On the happening of any event likely to give rise to a claim under this policy the Insured shall:

1. Give immediate written notification to the Company of any accident or claim or proceedings, involving either property damage or bodily injury to or by a third party.
2. Take all steps to minimize the extent of the loss or damage. If needed be, to lodge a report and inform the relevant authorities or to make a police report.
3. Insured shall not admit any liability for or negotiate the settlement of claim, make any offer, promise or payment without the written consent of the Company immediately.
4. The Company shall (if it so desires to) take over the conduct handling, discussion and correspondence directly with the Third Party. The Insured shall give all such information and assistance as the Company may require.
5. Any communication, Writ of Summons or notice or other legal proceedings received by the insured should be passed to the Company immediately.
6. The Company may appoint loss adjusters if it deems necessary and the Insured shall give full co-operation to the loss adjuster during the commence of their investigation.
7. Documents required by the Company for assessment of a claim:-
 - Completed claim form
 - Any contract signed between Insured/TP
 - Police report
 - Photographs
 - Demand letter from third party.
 - Correspondences (if any) between Insured and the third party claimant.

The listed documentation serves as a general guide only. Further documentation may be required as investigation progresses. The Company reserves the right to obtain all necessary information/ documentation directly from the third party and or their/its solicitors.

Complaint Procedures

If you disagree on a rejection or repudiation of a claim and/or dispute the quantum, please forward your complaints to the following Departments for assistance:

1. Complaints Unit
MCIS Zurich Insurance Berhad
Wisma MCIS Zurich
Jalan Barat, 46200 Petaling Jaya
Selangor
Tel: 03- 76523579
2. Insurance Mediation Bureau
4th Floor, Wisma Harwant
106, Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur
Tel: 03-26939623/26939149(for claims matters only)
3. Pengarah,
Jabatan Pengawalan Insurans
(Customer Services Bureau)
Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 03-26988044