

## Declarations

1. I have read and understand the contents of the application, including all notices therein.
2. I understand that the purchase of any extended cover (as identified in this application) is not compulsory and is at my sole discretion.
3. 3.1 I understand and agree the policy of insurance that I have applied for shall, after assessment by Etiqa General Insurance, only be valid when: -
  - i) the full premium has been paid and successfully received by Etiqa General Insurance; and
  - ii) when the policy of insurance is issued by Etiqa General Insurance.
- 3.2 I understand that the commencement of the policy is as stated in the policy issued to me by Etiqa General Insurance.
4. I understand that failure to take reasonable care in answering the questions may result in avoidance of my contract of insurance, refusal or reduction of my claim(s), change of terms or termination of my contract of insurance.
5. I understand that the above duty of disclosure shall continue until the time my contract of insurance is entered into, varied or renewed with Etiqa General Insurance.
6. I understand that I have a duty to tell Etiqa General Insurance immediately that this contract of insurance has been entered into, varied or renewed, whether any of the information given in this application is inaccurate or has changed.
7. I confirm that I have fully read the Product Disclosure Sheet and contract of insurance for this product in a language that I understand.
8. I agree that any payment by Etiqa General Insurance to the account details provided by me in this application, will be deemed as full payment and Etiqa General Insurance shall be released and fully discharged from further liability and demand in relation to the payment. I confirm that the bank account details provided is active and maintained in Malaysia.
9. I understand that it is an offence under the law of the Republic of Singapore to enter the country without extending passenger liability cover to my motor insurance. I confirm that the passenger liability cover is sufficient if I intend to travel to Singapore with my vehicle.
10. I confirm that I have insured my vehicle for a sum not less than its market value, as I am liable to bear a ratable proportion of the loss in the event that the sum insured at the time of the loss is less than the market value by 10%.

11. I agree that in the event of my vehicle is involved in an accident and give rise to a claim, my damage vehicle is to be removed to Etiqa General Insurance approved panel repairers or franchise panel repairers or any approved Persatuan Insurans Am Malaysia (PIAM) under the PIAM Repairers Scheme (PARS) Panel Repairers. Otherwise, I should obtain prior approval from Etiqa General Insurance if I want to send my damaged vehicle to any non-panel repairers.
12. I understand that premiums will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian tax authorities.

**13. Personal Data Protection Act 2010 (PDPA)**

I agree, consent and allow Etiqa General Insurance to process my personal data including sensitive personal data, with the intention of entering into a contract of Insurance, in compliance with the provisions of the Personal Data Protection Act 2010 (PDPA).

I understand and agree that any personal data collected or held by Etiqa General Insurance, whether contained in this application or subsequently obtained, may be held, used, processed and disclosed by Etiqa General Insurance to individuals and/or organizations related to and associated with Etiqa General Insurance or selected third parties (within or outside Malaysia, including medical institutions, reinsurers, claim adjusters, claim investigators, solicitors, industry associations, regulators, statutory bodies and government authorities), for the purpose of processing this application, providing subsequent service related to it, communicate with me for such purposes and any purpose required by law or regulations.

Insurance concerning me. Such request can be made by completing the Access Request Form available at all Etiqa General Insurance branches or contact Etiqa General Insurance via email at [PDPA@etiqa.com.my](mailto:PDPA@etiqa.com.my). I understand that in accordance with the provisions of the PDPA, I may contact the Customer Service Centre at Etiqa Online 1 300 13 8888 for the details of my Personal Data. Such information shall only be granted upon verification.