

Z-Alliance Cyber Protect Insurance Policy



PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Z-Alliance Cyber Protect Insurance Policy. Be sure to also read the general terms and conditions.)

Date: 6th January 2025

SCHEDULE 9 OF THE FINANCIAL SERVICES ACT 2013 (FSA)

IMPORTANT NOTICE

Consumer Insurance Contract

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 the Proposal Form (or when you apply for this Insurance). You must answer the questions 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 the Proposal Form (or when you apply for this insurance), 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 the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.

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 the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

1. What is this product about?

Z-Alliance Cyber Protect Insurance will indemnify you in the event of financial loss due to Cyber incident.

2. What are the covers/benefits provided?

In summary, the features of the product are to cover:

- Cyber Financial Fraud** – indemnify the insured for financial loss arising directly from a **Cyber Event** which the insured first discover during the policy period.
- Identity Theft** – indemnify the insured for **identity theft expenses** arising directly from a **cyber act** which the insured first discovered during the policy period
- Restoration Costs** – indemnify the insured for **restoration costs** arising directly from a cyber act which the insured first discovered during the policy period
- Online Shopping** - reimburse the insured for loss of transactions insured have been dishonestly induced to enter by a third party by electronic means to make a purchase of goods or services which are not delivered or provided within a reasonable time and in any event at least 14 days after the date by which delivery or provision was agreed or expected.

| SCHEDULE OF BENEFITS | | |
|----------------------|-----------------------|------------------|
| Benefit | Description | Sum Insured (RM) |
| 1 | Cyber Financial Fraud | 1,000 |
| 2 | Identity Theft | 1,000 |
| 3 | Restoration Costs | 1,000 |
| 4 | Online Shopping | 1,000 |

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich General Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my)

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - You must give all the facts in your proposal form fully and faithfully.
 - Claim Procedure - You must give written notice to us as soon as possible, but no later than thirty (30) days after discovery and police report must be made within twenty-four (24) hours of discovery
 - Eligibility:
 - (a) The Insured named in the Certificate of Insurance must be a Malaysia citizen, a permanent resident of Malaysia or a foreigner with a valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass.
 - (b) The Insured named in the Certificate of Insurance must be at least eighteen (18) years of age on the Effective Date of Insurance.
- * Period of coverage is One year

This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

- Any criminal, dishonest, reckless, deliberate or malicious conduct by the insured;
 - Any dishonest conduct of a third party who is or has been authorised by the insured (whether or not such authority has been rescinded) to have access to the insured home or passwords or other access credentials for your computer system, plastic card, online bank account or digital wallet.;
 - Advance fee fraud whereby the insured are dishonestly induced by a third party to make an upfront payment by promising later to provide to you payment or provide goods or services of a greater value;
 - Any activities carried out by You for business or professional purposes;
 - Confidence trick involving feigned intentions towards You, such as romantic intentions, investments, contracts, loans and the like, gaining Your confidence or affections, and then using that goodwill to commit fraud;
 - Any loss involving unregulated digital currency of any kind, unregulated virtual currency of any kind or unregulated cryptocurrency of any kind. This exclusion does not apply to Restoration Costs under Insuring Agreement 1.2 arising from cyrptojacking;
 - Any failure or interruption, however caused, of services provided by a Third-Party including telecommunications, internet service, satellite, cable, electricity, gas, water or other utility service providers;
 - Any Loss based upon, arising from or as consequence of physical theft or loss of Plastic Card.
 - Any loss which occurred before the inception of this policy.
 - Any loss arising from any ordinary wear and tear, drop in performance, progressive or gradual deterioration
 - Any liability arising out of single Cyber Event against the bank and/or any financial institution.
 - Any loss arising from any purchase of products and services from social media such as Facebook, Instagram, WeChat and the likes.
- This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

8. What do I need to do if there are changes to my contact details?

It is important that you inform policyholder of any changes in your contact details to ensure that all correspondence reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about the product, please refer to the insurance info booklet that are available at all our branches or you can obtain a copy from the agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at: **Zurich General Insurance Malaysia Berhad**

Tingkat 23A, Mercu 3,
No. 3, Jalan Bangsar, KL Eco City,
59200 Kuala Lumpur
Tel : 603-21096000
Fax : 603-21096888
Call Centre : 1-300-888-622
Email: callcentre@zurich.com.my

10. Other types of Cyber insurance cover available

Not applicable

IMPORTANT NOTE

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BE BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/BROKER OR CONTACT THE INSURER DIRECTLY FOR MORE INFORMATION.

IF THE PROPOSAL / DECLARATION OF THE INSURED / INSURED PERSON IS UNTRUE OR MISPRESENTED / MISSTATED IN ANY RESPECT, THEN THIS POLICY MAY BE VOID.

Zurich General Insurance Malaysia Berhad is Licensed Under the Financial Services Act 2013 And Regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 6th January 2025 until a revision is issued.

Note: In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia version.

The benefit(s) payable under this product is (are) protected by PIDM up to limits. For more information, please refer to PIDM's Takaful and Insurance Benefits Protection System brochure on our website www.zurich.com.my or on PIDM's website www.pidm.gov.my

Zurich General Insurance Malaysia Berhad

Company Reg. No. 201701035345 (1249516-V)
Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622
www.zurich.com.my

