



Allianz General Insurance Company (Malaysia) Berhad
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz

KampungKu

Policy

Allianz KampungKu Policy

WHEREAS the Insured by a proposal and declaration which shall be incorporated herein has applied to **Allianz General Insurance Company (Malaysia) Berhad (735426-V)** (hereinafter called the "Company") for the insurance hereinafter contained and in consideration of the payment by the Insured to the Company of the first Premium.

NOW THIS POLICY WITNESSETH that in respect of events occurring during the Period of Insurance and subject to the limitations, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the "Terms of this Policy").

THE COMPANY will by payment **INDEMNIFY** the Insured against loss or damage caused by **FIRE and/or LIGHTNING** to the **Building and/or Household Contents** insured therein.

Coverage

Section I – Building and/or Household Contents (Property Insured)

1. Loss or Damage to Building and/or Household Contents

The Company will indemnify the Insured against loss or damage caused by Fire and/or Lightning to the Building and/or Household Contents of every description (except as after mentioned) being the property or under the responsibility of the Insured or any member of his/her family normally residing with him/her whilst contained in the **Private Dwelling House** which expression shall include the Private Dwelling used solely in connection therewith and on the same property specified in the Schedule.

PROVIDED that this Section does not cover property more specifically insured, or, unless specifically mentioned, deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, stamps, documents of any kind, cash, currency notes, bank notes, manuscripts, medals and coins, motor vehicles including its accessories or livestock.

Section II – Personal Accident

1. Compensation for Death or Permanent Disablement or Funeral Expenses of the Insured

In the event that the Insured shall sustain bodily injury caused by violent accidental external and visible means, of which the injury shall solely and independently of any other cause result in the Insured's death or permanent disablement occurring within Malaysia during the twelve calendar months of the accident, the Company will pay the sum specified in the Schedule to the Insured or in the event of death the sum specified in the Schedule to the Insured's legal personal representative.

For the purpose of the benefit under this Section, it is hereby declared and agreed that if there is more than one (1) Insured named under this Policy, the Company's liability against each of the within-named Insured shall for the purposes of this Insurance, be deemed to be insured against death and permanent disablement as herein provided and the Company shall be liable only for a pro-rata proportion of the compensation which otherwise would be payable.

It is hereby declared and agreed that in the event of accidental death of the Insured person, this Policy is extended to cover funeral expenses but not exceeding the amount as specified in the Schedule.

It is also declared and agreed that if this Policy is issued to a

corporate insured body, all benefits under this Section shall not be applicable unless the Insured so nominates a person or persons for this benefit by endorsement hereon.

PROVIDED always that the liability of the Company under this Section during any one Period of Insurance is limited to the sum stated in the Schedule.

Note 1 : Insured shall mean the Policyholder as stated in the Policy Schedule

Note 2 : As for Section II, it is extended to include one (1) immediate family member who is Insured's legal spouse, parents, parents-in-law or children up to 21 years, all residing with the Insured's in the same Private Dwelling House specified in the Policy Schedule.

Note 3 : Permanent Disablement shall mean loss of two limbs, loss of both hands, or of all fingers and both thumbs, loss of sight of both eyes, total paralysis, injuries resulting in being permanently bedridden, any other injury causing permanent total disablement, loss of arm at shoulder, loss of arm between shoulder and elbow, loss of arm at elbow, loss of arm between elbow and wrist, loss of hand at wrist, loss of leg at hip, loss of leg between knee and hip, loss of leg below knee, loss of whole eye and loss of all sight in one eye.

Benefit

1. Emergency Relief Benefit

In the event of loss or damage due to **FIRE OR FLOOD OR WINDSTORM** to the Property insured herein, the Company shall indemnify the Insured provided the liability of the Company under this extension is limited to **Ringgit Malaysia One Thousand Only (RM1,000.00)** for any one loss and in aggregate during any one period of insurance.

The Company shall make payment for the above benefit only after the loss has been ascertained to be a valid claim under this Policy.

Notwithstanding anything to the above, this benefit shall cease to operate upon the first valid claim made by the Insured.

Note: Flood, for the purpose of this extension, shall mean the overflowing or deviation from their normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other flow or accumulation of water originating from outside the building insured or containing the household contents, but excluding loss or damage caused by subsidence or landslip.

Windstorm, for the purpose of this extension, shall mean the building insured or containing the household contents shall first sustain actual damage to the roof or walls of same by the direct force of hurricane, cyclone, typhoon and windstorm and shall then be liable only for such damage to the interior of the building or the household contents therein as may be caused by water or rain entering the building through openings in the roof or walls made by the direct force of the said perils.

Subject otherwise to the terms, exceptions and conditions of this Policy.

General Conditions

1. Contract

This Policy and the Schedule attached hereunto shall be read together as one contract and any other word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear the specific meaning wherever it may appear.

2. Misdescription

If there are any material misdescription of any of the Property Insured hereby, or of any building or place in which such property is contained, or any misrepresentation as to any fact material to be known by the Company for estimating the risk, or any omission to state such fact, the Company shall not be liable under this Policy in so far as it relates to the property affected by any such misdescription, misrepresentation or omission.

3. Official Receipt

No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured.

4. Insurable Interest

Unless otherwise expressly stated nothing contained herein shall give any rights against the Company to any person other than the Insured. Further, the Company shall not be bound by any passing of the interest of the Insured otherwise than by death or operation of law unless and until the Company shall by endorsement hereon declare the insurance to be continued.

Note: The insurable interest for Tenants is deemed to confine to Household Contents only.

5. Rights of Claim

The Company's liability in respect of the property of any person other than Insured shall give no right of claim hereunder to such person; the intention being that the Insured shall in all cases claim for and on behalf of such person and the receipt of the Insured shall in all cases absolutely discharge the Company's liability hereunder.

6. Company Maximum Liability

The maximum liability of the Company at any one time during policy period is limited to the amount stated in the Schedule of this Policy.

7. Contribution

If at the time of any loss, damage or liability covered by this Policy there shall be any other insurance covering such loss, damage or liability or any part thereof the Company shall not be liable for more than its rateable proportion thereof.

8. Other Insurance

The Insured shall give notice to the Company of any insurance(s) already effected, or which may subsequently be effected, covering any of the Property Insured and unless such notice be given and the particulars of such insurance(s) be stated in or endorsed on this Policy by or on behalf of the Company before the occurrence of any loss or damage, all benefit under this Policy in respect of the Property Insured so insured shall be forfeited.

9. Rights of Access and Control

The Company shall be entitled:

- (a) On the happening of any loss or damage to any of the Property Insured by this Policy, the Company may enter any building where the loss or damage has happened and to take and keep possession of the Property Insured and to deal with the salvage in a reasonable manner and this Policy or any copy thereof certified by the Company shall be proof of leave and license for such purpose. No property may be abandoned to the Company;
- (b) To undertake in the name and on behalf of the Insured the absolute conduct, control and settlement of any proceedings and to take proceedings at its own expense and for its own benefit but in the name of the Insured to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy.

10. Fraudulent Claim

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on his/her behalf to obtain any benefit under this Policy all benefits hereunder shall be forfeited.

11. Cancellation

The Company may cancel this Policy by giving not less than fourteen (14) days notice by registered letter to the last known address of the Insured in which event the Company will refund a proportionate part of the premium for the unexpired Period of Insurance. This Policy may be cancelled by the Insured at any time by giving not less than fourteen (14) days notice in writing to the Company in which event the Company will retain the customary short period premium for the period on risk.

| Period Insured | Percentage of Annual Premium to be Charged |
|--------------------|--|
| 2 Months and below | 40% |
| 3 Months | 50% |
| 4 Months | 60% |
| 5 Months | 70% |
| 6 Months | 75% |
| Over 6 Months | 100% |

12. Arbitration

If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an Arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single Arbitrator, to the decision of two disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the parties within two (2) calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two (2) calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator; and in case of disagreement between the Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the reference, and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the Arbitrator, Arbitrators or Umpire respectively; and in the event of the death of an Arbitrator or Umpire, another shall be in each case be appointed in his stead by the party or Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators or Umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of the loss or damage if disputed shall be first obtained.

13. Duty of Care

The Insured shall use all reasonable diligence and care to keep the Insured Property in a proper state of repair and, where the Insured is the owner of the Private Dwelling House, if any defect therein be discovered shall cause the defect to be made good as soon as possible and shall in the meantime cause such additional precautions to be taken for the prevention of injury, loss or damage as the circumstances may require and the Company shall not be liable for injury, loss or damage caused by a defect which the Insured has failed to remedy after having received notice of such defect either from the Company or any person or public body.

14. Market Value

It is hereby agreed that in the event of loss to the Property Insured herein, the limit of indemnity shall be the Insured Value or the Market Value of the Property Insured, whichever is the lower, subject to the deduction of any excess and amounts which the Insured is required to bear under this Policy.

For the purpose of this clause, the term Market Value shall mean the value of the Property Insured herein at the time of damage or loss less due allowances for betterment, wear and tear and/or depreciation.

Subject otherwise to the terms and conditions of this Policy.

15. Loss Notification

- (a) The Insured shall on the happening of any loss or damage to the Property Insured give immediate notice thereof in writing to the Company and shall at his/her own expense within thirty (30) days after the happening of such loss or damage deliver to the Company a claim in writing with such detailed particulars and proof as may be reasonably required.
- (b) The Insured shall not incur any expense in making good any damage without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without the like consent.

16. Non Reinstatement of Sum Insured

Immediately upon the happening of any loss or damage to the Property Insured as described in the Schedule of this Policy the Total Sum Insured and the Sums Insured upon the various descriptions of property which have been lost or damaged shall be reduced by the amount of the loss or damage and such reduced Sums Insured shall be the limits of the Company's liability in respect of any further losses or damage occurring during the current Period of Insurance.

General Exclusions

This Policy does not cover:

1. Any loss, damage or other contingency occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences namely:
 - (a) Loss by theft during or after the occurrence of a fire.
 - (b) Loss or damage to Property Insured occasioned by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process.
 - (c) Loss or damage occasioned by or through or in consequence of
 - (1) The burning of Property Insured by order of any public authority
 - (2) Subterranean Fire

(d) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.

2. This insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for this purpose combustion shall include any self-sustaining process of nuclear fission.
3. This insurance does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely:-
 - (a) Earthquake, volcanic eruption or other convulsion of nature;
 - (b) Typhoon, hurricane, tornado, cyclone, or other atmospheric disturbance;
 - (c) Subsidence and Landslip;
 - (d) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
 - (e) Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
 - (f) Any act of terrorism.

For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

As regards Section I and Section II hereof:

Any loss, damage or other contingency happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrences shall be deemed to be loss, damage or a contingency which is not covered by this Insurance, except to the extent that the Insured shall prove that such loss damage or other contingencies happened independently of the existence of such abnormal conditions.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this General Exclusion any loss, damage or other contingency is not covered by this Insurance, the burden of proving that such loss, damage or other contingency is covered shall be upon the Insured.

4. This insurance does not cover any liability for:
 - Loss or destruction or damage caused by pollution or contamination except (unless otherwise excluded) destruction of or damage to the Property Insured caused by
 - (i) Pollution or contamination which itself results from a contingency hereby insured against.
 - (ii) Any contingency hereby insured against which itself results from pollution or contamination.

5. This Insurance does not cover:
 - (a) Goods held in trust or on commission;
 - (b) Bullion or unset precious stones;
 - (c) Any curiosity or work of art;
 - (d) Manuscripts, plans, drawings, or designs, patterns, models or moulds;
 - (e) Securities, obligations, or documents of any kind, stamps, coins or paper money, cheques, books of account or other business books, or computer systems records;
 - (f) Coal, against loss or damage occasioned by its own spontaneous combustion;
 - (g) Explosives;
 - (h) Any loss or damage occasioned by or through or in consequence of explosion; but loss or damage by explosion of domestic boilers and gas used for illuminating or domestic purposes in a building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this Policy; and/or.
 - (i) Any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, lalang, prairie, pampas or jungle, and the cleaning of lands by fire.
6. Under any of the following circumstances the insurance ceases to attach as regards the Property Insured affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon this Policy, by or on behalf of the Company:
 - (a) If the trade or manufacture carried on be altered, or if the nature of the occupation or of other circumstances affecting the building insured or containing the Property Insured be changed in such a way as to increase the risk of loss or damage by fire;
 - (b) If the building insured or containing the Property Insured becomes unoccupied and so remains for a period of more than sixty (60) days;
 - (c) If Property Insured be removed to any building or place other than that in which it is herein stated to be insured;
 - (d) If the interest in the Property Insured pass from the Insured otherwise than by will or operation of law; and/or
 - (e) If a notice to quit by any order by the local Authorities for the requisition or acquisition of the land on which the Property Insured is situated has been issued.
7. Loss or damage occasioned by cessation of work; or by confiscation, commandeering, requisition or destruction of or damage to the Property Insured by order of the Government de jure or de facto or any Public Municipal or Local Authority of the country or area in which the Property Insured is situated; or occasioned to Property Insured by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process;
8. Consequential loss or damage of any kind.

Clauses / Endorsements / Warranties Applicable

A. Pairs and Sets Clause

It is hereby declared and agreed that notwithstanding anything to the contrary contained in this Policy, where any insured item consists of articles in a pair or set, the Company shall not be liable to pay more than the proportionate value of any particular part or parts which such article may have as part of such pair or set.

Subject otherwise to the terms, conditions and exceptions of this Policy.

B. Unvalued Policy Clause

This is an unvalued Policy. The onus is on the Insured to prove the actual value of the Insured Property at the time of the happening of its destruction or the actual amount of such damage.

C. Property Damage Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:-

- A. Loss of or damage to data or software, but not limited to any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss or damage to data or software, which is the direct consequence of insured physical damage to the substance of property, shall be covered.
- B. Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

D. Sanctions/Embargoes Clause

This Policy does not provide any coverage in relation to any individual, organisational entity, product, service or any country where the Malaysian Government or any applicable UN and/or the EU/EEA embargo prohibits companies or individuals from doing business or providing insurance and/or reinsurance including but not limited to this Policy and the fulfillment of any obligation there under, to the extent it would violate any applicable economic or trade sanction laws or regulations of the UN and/or EU/EEA and/or any other applicable national economic or trade sanction laws or regulations.

If such prohibition occurs during the Policy Period, then all coverage provided by this Policy in respect of any individual, organisational entity, product, service or any country where the Malaysian Government or any applicable UN and/or the EU/EEA embargo prohibits companies or individuals from doing business or providing insurance and/or reinsurance will cease to apply at the time and date that such prohibition takes effect.

This Policy also does not provide any insurance coverage or other benefits, if and to the extent, there is no insurance coverage in the master policy or reinsurance contract, subject to any applicable sanction laws.

E. Asbestos Exclusion Endorsement

The Policy excludes all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:

1. Asbestos; or
2. Any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

F. Date Recognition

It is noted and agreed that this Policy is hereby amended as follows:

1. The Company will not pay for any loss or damage including loss of use with or without physical damage, injury (including bodily injury), expenses incurred or any consequential loss directly or indirectly caused by, consisting of, or arising from, the failure or inability of any computer, data processing equipment, media microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device, or any computer software, whether the property of the Insured or not, and whether occurring before, during or after the year 2000 that results from the failure or inability of such device and/or software as listed above to:
 - (a) Correctly recognize any date as its true calendar date;
 - (b) Capture, save, or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than as its true calendar date; and/or
 - (c) Capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
2. It is further understood that the Company will not pay for the repair or modification of any part of any electronic data processing system or any part of any device and/or software as listed above in 1.
3. It is further understood that the Company will not pay for any loss or damage including loss of use with or without physical damage, injury (including bodily injury), expenses incurred or any consequential loss directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by the Insured or for the Insured or by or for others to determine, rectify or test, any potential or actual failure, malfunction or inadequacy, described in 1 above.
4. It is further understood that the Company will not pay for any consequential loss resulting from any continuing inability of the computer and equipment described in 1 above to correctly recognize any date as its true calendar date after the loss or damaged property has been replaced or repaired.

Such loss or damage or any consequential loss referred to in 1, 2, 3, or 4 above, is excluded regardless of any other cause that contributed concurrently or in any other sequence to the same.

Saving Clause

This endorsement shall not exclude subsequent loss which itself results from an Insured peril as defined in this Policy.

Subject otherwise to the terms and conditions of this Policy.

G. Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

H. Foundation Exclusion Clause

The insurance on Building(s) excludes that part of any building below the under* surface of its lowest floor (and those parts of the concrete foundations for machinery which extend above such level).

Note 1 : *"upper" may be substituted for "under".

Note 2 : The words in brackets may be omitted.

I. Restriction of Merchandise Warranty

Warranted that during the currency of this Policy no part of the Insured Property described herein be used as premises for manufacturing by the manufacturer or for deposit or storage of merchandise.

Important Notice

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 cover commences. If this condition is not complied with, then this Contract of Insurance is automatically null and void.

Duty of Disclosure

(a) Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the Insured had applied for this Insurance wholly **for purposes unrelated to the Insured's trade, business or profession**, the Insured had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and all the questions required by the Company fully and accurately and also disclose any other matter that the Insured knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. This duty of disclosure continued until the time the contract was entered into, varied or renewed.

- (b) The Insured also has a duty to tell the Company immediately if at any time, after this Policy contract has been entered into, varied or renewed with the Company, any of the information given for this Policy contract is inaccurate or has changed.

Goods and Services Tax impact on Claims Settlement

Claims settlement

We will pay your claim inclusive of the Goods and Services Tax on items which are taxable supplies, up to the limit of the Sum Insured.

In the event that you are entitled to claim for the Input Tax Credit and if we make a payment under this policy as compensation to you, we will reduce the amount of the payment by deducting your Input Tax Credit entitlement irrespective of whether you have or have not claimed the Input Tax Credit, up to the limit of the Sum Insured.

This Policy and its conditions should be examined and if incorrect returned at once for alteration.

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IMPORTANT NOTICE TO POLICYHOLDER

- Any premium paid to your insurance broker is not deemed to be payment to the Company for the purpose of the premium warranty. Please note that if this insurance is transacted through your insurance broker, the broker is acting on your behalf for the purpose of formation of this contract of insurance. It is important that you ensure your insurance broker remits your premiums to the Company in strict compliance with the provisions of the premium warranty.
- If you have any complaints of unfair market practices by the Company, you may call or write to :

Complaints Unit

Ground Floor
Block 2A, Plaza Sentral
Jalan Stesen Sentral 5
Kuala Lumpur Sentral
50470 Kuala Lumpur
Tel: 03-2264 0520
Fax: 03-2264 0602
Email : customer.service@allianz.com.my

OR

Ombudsman for Financial Services (664393P)

(Formerly known as Financial Mediation Bureau)
Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel: 03-2272 2811 / Fax: 03-2272 1577
Email: enquiry@ofs.org.my
Website: www.ofs.org.my

OR

Laman Informasi Nasihat dan Khidmat (LINK)

Bank Negara Malaysia
Ground Floor Block C
Jalan Dato' Onn
50480 Kuala Lumpur
Toll Free: 1-300-88-5465
Fax: 03-21741515
Email: bnmtelelink@bnm.gov.my

Allianz General Insurance Company (Malaysia) Berhad (735426-V)

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Customer Service

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