

Fidelity Guarantee



Coverage

This policy covers you as an employer against any direct pecuniary loss you may sustain through act(s) of dishonesty by your employee(s) such as act(s) of forgery, embezzlement, larceny or fraudulent conversion. The coverage is not limited to misappropriation of cash and stock.

Generally, this Policy does not cover you against

- losses caused by an employee who is known to have committed dishonest and fraudulent acts, either before or after policy inception
- any indirect or consequential loss
- any third party losses
- extortion
- any loss sustained prior to policy inception or discovered prior to policy inception or discovered subsequent to the termination of the policy period including the discovery period
- losses discovered during stock taking or inventory taking (mysterious disappearances)
- losses arising from ionizing radiations or contamination by radioactivity from any nuclear fuel, nuclear waste or any nuclear weapons material
- losses caused by any act of terrorism

We shall make good or reimburse you if

- the act(s) of fraud or dishonesty is committed during the period of insurance
- during the uninterrupted continuance of employment of such employee(s)
- in connection with the occupation and duties of such employee(s)
- discovered during the period of insurance or within 6 months thereafter or within 6 months after the death, dismissal or retirement of such employee(s) whichever shall happen first

The Limit of Indemnity

There are 2 limits of indemnity:

- 1) Amount of guarantee any one occurrence
We shall pay up to but not exceeding the amount of guarantee for any one occurrence or a series of occurrence resulting from one cause of action irrespective of the number of employees involved.
- 2) Aggregate Limit
This is the maximum limit we shall pay for all claims arising within the policy period.

Payment of Premium

- Premium must be made to your insurance intermediary or direct to us within 60 days from the inception of this Policy.
- Payment can be made by cash, credit card or cheques (cheques should be made in favor of **Tokio Marine Insurans (M) Berhad**).
- Insist on a receipt for the premium paid.
- Contact us if you have not received the insurance policy after one month of purchase.

Duty of Disclosure

You are to disclose all material facts that you know or ought to know; otherwise this policy may be invalidated.

Contribution

If at the time of any loss there be any other subsisting insurance or insurances effected by you covering the same, we shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

Excess

It is the amount of loss you have to bear for each and every claim.

WHAT YOU SHOULD DO In The Event Of Loss/Damage

Notification of Claim

You must notify us in writing with full details of the incident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. Lodge a police report immediately.

Submission of Claim

You must submit your claim with all supporting information and documents as requested to us and give full cooperation to the adjusters appointed by us in assessing your claim.

Duty of Disclosure of Claim Information

You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

HOW TO LODGE A Complaint And Redress Avenues Available



Write to either :

1. the Integrated Contact Centre of Bank Negara Malaysia via bnmtelelink@bnm.gov.my; or
2. the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to www.bnm.gov.my/bnmlink/index.htm) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website www.tokiomarine.com.

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.