

Money Insurance



Coverage

This policy covers you against loss of money which basically means the loss of cash, bank notes, currency notes, cheques and postal or money orders for which you have accepted liability. The policy offers 2 forms of coverage, namely, Money In Transit and/or Money In Premises. The form of coverage(s) purchased by you is described in your policy schedule.

The Limit of Liability Any One Event

- We shall pay up to but not exceeding the limit of liability any one event as specified under Money In Transit or Money In Premises.
- In addition, we shall pay up to a sum of RM1,000.00 only for the cost of repair or replacement of the safe, strongroom or other receptacles not otherwise insured directly associated with any theft or attempted theft therefrom during the policy period.

Main Exclusions

You shall not be indemnified for loss or damage caused by or arising out of

- war and related risks
- strike, riot and civil commotion
- any act of terrorism
- confiscation or destruction by or under the order of any Government or Public Authority
- forged bank or currency notes
- shortage due to error or omissions or accounting errors
- dishonesty of any authorized representative under your employment
- unattended vehicles
- use of duplicate keys unless they are obtained by threat or violence
- depreciation in value
- any consequential loss whatsoever
- losses rising from ionizing radiations or contamination by radioactivity from any nuclear fuel, nuclear waste or any nuclear weapons material

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 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/accident 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.