

Group Personal Accident Insurance

Summary of Benefits and Claims Guide for OOGYAA MOBILITY SDN BHD

CHUBB®

Introduction

OOGYAA MOBILITY SDN BHD (**Oogyaa**) has taken up a group personal accident insurance policy (the **Policy**) with Chubb Insurance Malaysia Berhad (**Chubb**). This document is a summary only of the benefits conferred on you pursuant to the Policy while travelling on an E-Scooter owned by Oogyaa.

For full terms, conditions, limitations and exclusions, please contact Oogyaa for a copy of the Policy Wording.

Policy Coverage Period

Cover will commence whilst an Insured Person is travelling on an E-Scooter owned by the proposer during the Period of Insurance.

Policy Details

Insured Person	Riders of E-Scooter owned by Oogyaa
Scope of Cover	While travelling on a E-Scooter owned by Oogyaa
Territorial Limits	The coverage under this Policy is applicable within Malaysia

Table of Benefits

Cover is subject to the terms, conditions and exclusions in the Policy Wording.

Benefit	Maximum Sum Insured per person
Accidental Death	RM30,000
Permanent Disablement (Short Scale)	Up to RM 30,000
Medical Expenses due to accident	Up to RM2,000
Funeral Expenses	RM3,000

Permanent Disablement – Short Scale

Description of Disablement	Percentage of the Sum Insured Payable Scale
Accidental Death	100%
Total and irrecoverable loss of all sight in both eyes	100%
Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	100%
Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye	100%
Total and irrecoverable loss of all sight in one eye	50%
Accidental Death	50%
Total loss by physical severance at or above the wrist or ankle of one hand or one foot	100%

Permanent loss of use of member shall be treated as loss of member. The aggregate of all losses payable in respect of any one accident shall not exceed the Capital Sum stated in the Schedule. Any disablement which is not listed under the above-mentioned "Permanent Disablement" will not be payable.

Exclusions

The Policy does not cover:-

1. Death or Disablement or any other loss caused directly or indirectly by:-
 - (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising;
 - (b) insanity, suicide or any attempt thereat, intentional self-inflicted injury or any attempt thereat;
 - (c) general disease, infection or parasites;
 - (d) intoxication by alcohol or drugs;
 - (e) childbirth, miscarriage, pregnancy or any complications thereof;
 - (f) provoked murder or provoked assault.
 - (g) (i) death injury illness charges or expenses of the Insured
(ii) provide any indemnity against liability of the Insured attributable directly or indirectly to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including AIDS and / or any mutant derivatives or variations thereof

2. Death or Disablement or any other loss sustained by the Insured:-
 - (a) while operating or riding a two-wheeled motor vehicle;
 - (b) while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service. For the purpose of this exclusion the Insured would not be covered if the Insured is involved in any technical operation or navigation whilst in the aircraft;
 - (c) while committing or attempting to commit any unlawful act; directly or indirectly involved in illegal activities
3. Death or Disablement or any other loss consequent upon the Insured engaging in hunting, mountaineering, ice-hockey, polo-playing, steeple chasing, winter sports, yachting, water-ski jumping, underwater activities involving the use of breathing apparatus or using wood working machinery driven by mechanical power.
4. Death or Disablement directly or indirectly caused by or contributed to or arising from: -
 - (a) Ionizing, radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission;
 - (b) nuclear weapons material.
5. Death or Disablement or any other loss consequent upon the Insured engaging in racing of any kind (other than on foot).

How to Make a Claim

You must give written notice to Us as soon as possible and in any event within thirty (30) days of the occurrence of any event, which may give rise to a claim under this Policy.

If You, or Your legal representative wishes to make a claim, You or they must:

- (a) visit any of our Chubb offices in Malaysia; or
- (b) contact us at 1 800 88 2846 for further enquiries on Claims.

Information required:

1. A screenshot of the Oogyaa app with your trip details.
2. Copy of the incident report submitted to Oogyaa.
3. Claim form.
4. Original receipts for any expenses that are being claimed.
5. Any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage.
6. Any other documentary evidence including medical and other expenses related to the incident required by Us to assess Your claim.
7. Police investigation outcome in the event of a road traffic accident.

We may require that You be medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

Processing and Payment of Claims

We will take all reasonable steps to pay a valid claim promptly.

We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your nominee or to the person We are required to pay under the law, if there is no such nominee.

Fraudulent Claims

If any claim made by You is, in any respect, fraudulently exaggerated or supported by a fraudulent statement or document, We will have no liability in respect of any such claim.

Privacy Statement

In line with the Personal Data Protection Act 2010 (“**PDPA**”), we are required to inform you that the personal data you have provided to us or that is subsequently obtained by us from time to time (“**Personal Data**”), may be processed for the purpose of processing your insurance application/proposal, provision of insurance related products or services or any addition, alteration, variation, cancellation, renewal or reinstatement thereof, performing statistical/actuarial research or data study, promoting products and services and other related purposes (collectively, “**Purpose**”). The Personal Data is obtained when you fill up documents; liaise with us or our representatives; or give it to us or our representatives in person, over the telephone, through websites or from third parties you have consented to.

Although you are not obliged to provide us with your Personal Data, we will not be able to process your application for insurance cover or process your claim if you fail to provide all requested information.

Your Personal Data may be disclosed to our related company or any other company carrying on insurance or reinsurance related business, an intermediary, or a claims, investigation or other service provider and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the Purpose or to fulfil some legal or regulatory function or is reasonably required in the interest of the insurance industry. In such instances, it will be done in compliance with the PDPA.

We may also disclose your Personal Data where such disclosure is required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities, if we reasonably believe that we have a lawful right to disclose your Personal Data to any third party or that we would have had your consent for such disclosure if you had known of the same, and/or if the disclosure is in the public interest.

Your Personal Data may also be transferred to our related companies and third party providers, which may be located outside Malaysia for the Purpose. In the event that we use external service providers, specific security and confidentiality safeguards have been put in place to ensure your privacy rights remain unaffected.

Where you have given us personal data that is of another individual (“**Data Subject**”), you must ensure that you have informed the Data Subject that you are providing the Data Subject's personal data to us, and have gotten the Data Subject's consent to do so. You must explain what is stated here to the Data Subject, and ensure he/she understands, agrees and authorises us to deal with his/her personal data according to what is stated here.

You may make inquiries, complaints, request for access to or correction of your Personal Data, or limit the processing of your Personal Data at any time hereafter by submitting such request to us at **Chubb Insurance Malaysia Berhad** 197001000564 (9827-A), Manager, Customer Service Unit, Wisma Chubb, 38 Jalan Sultan Ismail 50250 Kuala Lumpur, Malaysia (Tel: 1800-88-3226 / E-mail: Inquiries.MY@Chubb.com).

By continuing to deal with us, you understand, agree and consent to the terms above with respect to the processing of your Personal Data.

The Bahasa Malaysia version of this Personal Data Protection Notice can be found in our website at <http://www.chubb.com/my-privacy>

Note

This product summary is subject to the terms, exclusions and conditions under Policy A0507520 issued by Chubb Insurance Malaysia Berhad.

About Chubb in Malaysia

Chubb's operation in Malaysia (Chubb Insurance Malaysia Berhad) provides a comprehensive range of general insurance solutions for individuals, families and businesses, both large and small through a multitude of distribution channels. With a strong underwriting culture, the company offers responsive service and market leadership built on financial strength. Chubb in Malaysia has an extensive branch network and more than 2,600 independent distribution partners (agents).

More information can be found at www.chubb.com/my.

Contact Us

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