

GROUP PERSONAL ACCIDENT INSURANCE POLICY

The Insured, named in the Schedule (hereinafter called “the Insured”) having by a proposal and declaration (which shall be the basis of and be deemed as being incorporated in this contract) applied to **RHB INSURANCE BERHAD** (hereinafter called the “Company”) for the insurance detailed herein and paid or agreed to pay the premium hereon the Company agrees subject to the terms, limitations, exceptions and conditions herein or endorse hereon that if during the Period of Insurance or any subsequent period for which the Insured shall pay and the Company shall agree to accept the Renewal Premium, the Insured Person named or referred in the Specification of Insured Persons sustain Bodily injury by Accidental External Violent and Visible Means and if within twelve (12) months thereof such Bodily Injury shall independently of any other cause result in Death or Disablement or necessitate Medical treatment.

DEFINITIONS

- YOU/YOUR/THE INSURED** - The company named as The Insured in the policy schedule.
- INSURED PERSON** - All employees who are on the payroll of The Insured age between eighteen (18) to sixty-five (65) years old (both years inclusive)
- WE/US/ INSURER** - RHB Insurance Berhad
- ACCIDENT** - The occurrence or event or series of events which causes bodily injury.
- BODILY INJURY** - Accidental Bodily Injury caused solely and directly by violent, external and visible means which, independently of any other cause, is the sole and direct cause of Death or Permanent Disablement and/or Temporary Disablement.

Bodily Injury includes the following: -

- a. Hijacking
Injuries suffered as a direct result of unlawful seizure or wrongful exercise on control of an aircraft, vessel, public conveyance (commonly known as hijacking) provided you are not a participant in such unlawful act.
- b. Unprovoked murder or assault
Injuries suffered as a direct result of unprovoked murder or assault or attempts thereat.
- c. Riot Strike Civil Commotion
Injuries suffered due to Riot Strike and Civil Commotion, provided you are not directly or indirectly participating in such activities.
- d. Disappearance
If after a period of ONE (1) YEAR has lapsed from the date of reported disappearance and we having examined all evidence available shall have no reason to suppose other than that an accident has occurred which in all probability has resulted in the death of the insured person, the disappearance of the insured person shall be considered to constitute a claim under this Policy and the full Principal sum insured amount shall be payable. However, if at any time after payment has been made to your legal representative, he or she shall sign an undertaking to refund us any sums paid by us in the settlement of claims if subsequently you are found to be living.
- e. Accidental Gas Inhalation, Drowning, Food or Drink Poisoning and Intoxication
Injuries suffered Accidental Gas Inhalation, Drowning, Food or Poisoning of Intoxication by alcohol or drugs prescribed by a qualified medical practitioner with or without any sign of external or violent visible injury.
- f. Exposure to Elements
Injuries caused by exposure to the elements as a result of an accident provided that in the event of death such death is subject to an inquest by which it is found that the insured died of exposure as a result of an accident.

- g. **Accidental Gas Suffocation Through Smoke and Fumes**
Injuries suffered from suffocation thorough smoke and fumes, with or without any sign of external or violent visible injury.
- h. **Insect, Snake and/or Animal Bites (excluding Diseases)**
Injuries arising our of or resulting from insect and/or animal bites, excluding diseases.
- i. **Hunting and Mountaineering**
(not involving the use of rope)
Injuries suffered whilst engaged in hunting or mountaineering (not involving the use of rope), provided approval/permits/license from the relevant authorities have been obtained in the case of hunting and you hold a valid license to purposes only.
- j. **Motorcycling**
Injuries suffered due to motorcycling as a rider or pillion rider for private or business purposes provided always that we shall not be liable to make any payment in respect of death or injuries arising from or attributable to you engaging in racing peace-making speed contest reliability or other trials. It is a condition precedent to liability that you wear an approved crash helmet and possess a valid driving license whilst engaging in motorcycling.
- k. **Comatose**
You suffered Comatose as a result of an accident. Upon certification by a medical practitioner that you have been in Coma State for at least one year residing as an in patient in the same hospital, then we shall pay 100% of the Principal Sum Insured and other applicable benefits thereof as specified in the Policy Schedule. However, we reserve the right to recover such payment made if you regain conscious, provided a deduction be made of 10% from the aforesaid payment for each year that you were in Coma state.

HOSPITAL

- Means an establishment duly constituted and registered as a Hospital for the care and treatment of sick and injured persons, and which: -
 - a. has facilities for diagnosis, treatment and major surgery; and
 - b. provides twenty-four (24) hours a day nursing services by registered graduate nurses; and
 - c. is under the supervision of a Physician; and
 - d. is not primarily a clinic, a place for custodial care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the aged and similar establishment.

SURGEON OR PHYSICIAN

- Registered Medical Practitioner of Western Medicine who is legally authorised to render medical and surgical services.

SECTION I: PERSONAL ACCIDENT

The Company will pay to the Insured the maximum amount of the benefits provided herein in respect of Death or Permanent Disablement or Daily Hospital Cash Income.

Table of Benefits

INJURY	Percentage of Sum Selected	INJURY	Percentage of Sum Selected
Item I			
Death			100%
Item II			
Permanent Disablement		Permanent Disablement (con't)	
Loss of two limbs)		Loss of ring finger	
Loss of both hands, or of all fingers and)		- three phalanges	5%
both thumbs)		- two phalanges	4%
Total loss of sight of both eyes)		- one phalanx	2%
)		Loss of little finger	
)		- three phalanges	4%
)		- two phalanges	3%
Total paralysis)		- one phalanx	2%
Injuries resulting in being permanently)	100%	Loss of metacarpals	
bedridden)		- first or)	3%
Any other injury causing permanent)		second(additional	
)		- third, fourth or fifth	2%
total disablement)		(additional)	
Loss of arm at shoulder)		Loss of leg	
Loss of arm between elbow and shoulder)		- at hip)	
)		- between knee and)	100%
Loss of arm at elbow)		hip)	
Loss of arm between wrist and elbow)		- below knee)	
Loss of hand at wrist)		Loss of toes	
		- all	15%
		- great, both	5%
Loss of four fingers and thumb of one hand	50%	phalanges	
		- great, one phalanx	2%
		- other than great, if	1%
Loss of four fingers	40%	more than one toe	
		lost, each	
Loss of thumb		Eye – Loss of	
-both phalanges	25%	- whole eye	100%
-one phalanx	10%	- sight of	100%
		- sight of except	50%
Loss of index finger		perception of light	
-three phalanges	10%	- lens of	50%
-two phalanges	8%	Loss of hearing	
-one phalanx	4%	- both ears	75%
		- one ear	15%
Loss of middle finger		Loss of speech	
-three phalanges	6%	- permanent loss of	75%
-two phalanges	4%	speech	
-one phalanx	2%		
Item III			
Daily Hospital Cash Income	As detailed in the Schedule of Benefits		

SCHEDULE OF BENEFITS

BENEFITS	Directors (RM)	Assistant Managers & above (RM)	Executives (RM)	Clerical & General Workers (RM)
Death/Permanent Disablement	200,000 (per person)	100,000 (per person)	50,000 (per person)	20,000 (per person)
Daily Hospital Cash Income (due to accident) max. up to 30 days	200 (per person)	100 (per person)	50 (per person)	20 (per person)

BENEFIT PROVISIONS

1. Benefit shall not be payable under more than one of benefits stated above in the Table of Benefits.
2. On the happening of an accident to the Insured Person giving rise to a claim under any of the benefits stated in the Table of Benefits this Policy shall thereafter cease to provide insurance.
3. No amount payable under this Policy shall carry interest.
4. No benefit shall be payable due to solely to the inability of the Insured to participate in sports or pastimes.
5. Death or Medical Expenses as a direct result of exposure of the Insured Person to extreme or violent natural climatic conditions shall be deemed to have caused by accidental bodily injury.
6. The percentages detailed in the Table of Benefits will be aggregated if the Insured Person suffers more than one of the specified forms of disablement but the total amount payable shall not exceed the amount payable under Item I.
7. Any Permanent Disablement not detailed in the Table of Benefits shall be assessed by the Company as to degree by comparison with the forms of disablement and benefit percentages payable in the Table of Benefits.
8. Daily Hospital Cash Income
When bodily injury shall cause the confinement of an Insured Person in a hospital for a covered disability, the Company shall pay the benefit as specified in the Schedule of Benefits for the period the Insured Person shall be so confined, up to a maximum of 30days per disability.

SPECIAL EXCLUSIONS TO SECTION I

This Insurance does not cover bodily injury directly or indirectly caused by: -

1. Intentional self-injury, suicide or attempted suicide or occurring whilst you are in a state of insanity.
2. Your engaging in aviation other than as a ticket-holding passenger in a multi-engine standard type aircraft.
3. Your engaging in underwater activities with self-contained underwater breathing apparatus (scuba), polo, steeple chasing, martial art, winter sport, or racing on horse or on wheels.
4. Your engaging in any criminal activities including yourself directly participating in an act of Strike Riot and Civil Commotion.
5. Pregnancy, childbirth, miscarriage, hernia, fit, infection, disease, sickness or venereal disease.
6. Your use of woodworking machinery for the purpose of your occupation, except lathes, fret-saws, boring machines, sanding machines or mechanically driven portable tools applied to the work by hand other than pendulum and swing saws.
7. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) however this syndrome has been acquired or may be named.
8. Intoxication by alcohol (exceeding the level permitted by law) or illegal usage of drugs.

9. Congenital Deformity
Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within 6 months from the time of birth (more commonly known as Congenital Condition), whether known or unknown to the Insured Person prior to the effective date of Insurance.
10. Physical Deformity
Any pre-existing physical impairments/deformities or mental retarded condition prior to the effective date of Insurance.
11. Residential Qualifications
This Policy only applies when the Insured Person is residing in Malaysia. If the Insured Person should travel out of Malaysia for a period exceeding 6 months consecutively, his/her policy will be invalidated.
12. It is an absolute condition and condition precedent to the Insurer's liability, that any Insured Person covered under this extension are not in any way, directly or indirectly involved in any if the occupations/duties mentioned hereunder:
 - a. Air force, Police, Security Guard, Naval, Army/Military and law enforcement officers
 - b. Air craft testers, pilots or crew
 - c. Divers
 - d. Racing Drivers
 - e. Jockeys
 - f. Persons engaged in professional sports activities
 - g. Persons engaged in underground mining and tunneling
 - h. Firemen
 - i. Seamen and sea fishermen
 - j. War Correspondents
 - k. Oil rig workers
 - l. Steeplejacks
 - m. Stevedores
 - n. Persons engaged in demolition of buildings
 - o. Persons engaged in ambulance services
 - p. Sawyers, timber logging workers, drivers/attendants of timber lorries and winches
 - q. Wood working machinists
 - r. Explosive handlers

However, benefits under this Insurance shall be payable only in respect of accidental death or disablement arising out of bodily injuries whilst attending to normal private and social activities outside the scope of the Insured Person's employment as specified herein above. The insurer reserves absolute discretion to decline coverage for any Insured Person even if the Insured Person is not involved in any of the occupations stated above.

SECTION II: EMPLOYERS' LIABILITY

If any person under a contract of service or apprenticeship with the Insured shall sustain bodily injury by accident or disease caused during the Period of Insurance and arising out of and in the course of his employment by the Insured in the Business, then the Company will subject to the terms exceptions and conditions and Limits of Liability contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this Policy) indemnify the Insured against liability at law to pay compensation and claimant's costs and expenses in respect of such injury and will in addition pay all costs and expenses incurred with its written consent.

The Company will also in the event of the death of the Insured indemnify the Insured's legal personal representatives in the Terms of this Policy in respect of liability incurred by the Insured provided that such personal representative shall as though they were the Insured observe fulfill and be subject to the Terms of this Policy in so far as they can apply.

SPECIAL EXCLUSIONS TO SECTION II

The Company shall not be liable in respect of

1. the Insured's liability to employees of contractors to the Insured
2. any liability of the Insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement
3. any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.
4. any injury by accident or disease sustained outside the Place or Places of Employment stated in the Schedule.
5. any liability of the Insured to pay compensation to an employee or to the legal personal representatives or dependants of an employee by virtue of any workmen's compensation law.
6. any claim arising directly or indirectly from pneumoconiosis and/or asbestosis.

SPECIAL CONDITIONS TO SECTION II

1. Cover under this section will automatically lapse on expiry of the first year of the policy period.
2. The Insured shall take all reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations.
3. If at the time any claim arises under the Policy there be any other insurance covering the same liability the Company shall not be liable to pay or contribute more than its rateable proportion of any such claim and costs and expenses in connection therewith.

COMMON LAW LIMIT

The limit of the amount of the Company's liability in respect of any one claim or series of claim arising out of one event irrespective of the number of claims that may arise therefrom and during any one Period of Insurance of this Policy is limited to RM1,000,000/-(Ringgit Malaysia One Million Only)

JURISDICTION CLAUSE

The Indemnity provided by this Policy shall not apply to: -

1. compensation for damages in respect of judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Malaysia or to orders obtained in the said court for the enforcement of judgments made outside Malaysia whether by way of reciprocal agreement or otherwise;
2. costs and expenses of litigation recovered by any claimant from the Insured which are not incurred in and recoverable in Malaysia.

GENERAL EXCLUSIONS

1. any injury by accident or disease occasioned by or through or in consequence, directly or indirectly, of any of the following occurrence namely:-
 - a. war invasion the act of foreign enemies hostilities or warlike operations (whether war be declared or not) or civil war
 - b. mutiny, riot, strike, civil commotion, military or popular rising, insurrection, rebellion, revolution, conspiracy, military or usurped power.
 - c. 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.

- d. any act of terrorism

For the purpose of this exception 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 governments), 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.

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

- 2. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - a. nuclear weapons material.
 - b. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.

GENERAL CONDITIONS

1. MEANING

This Policy, Schedule, Specification and any Endorsement shall be read together as on contract and any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it may appear.

2. NOTICE

Every notice or communication to be given or made under this Policy by the Insured or his legal personal representative shall be delivered in writing to the Head Office or any Branch Office of the Company. No change or alteration in this Policy of any term, endorsement condition or whatsoever shall be valid unless approved by an Authorised Representative of the Company and such approval be endorsed hereon and duly signed.

3. MISREPRESENTATION/FRAUD

The Company shall not be liable: -

- a. If the Proposal or Declaration of the Insured is untrue in any respect whatsoever whether it be by any misstatement, non-disclosure, omission or in any manner or of a fact therein.
- b. If this Policy or renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression of any material fact.
- c. If the claim be in any respect fraudulent or exaggerated or if any declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one action on his behalf to obtain any benefit under this Policy.

4. CHANGE IN ADDRESS OR PARTICULARS

The Insured shall give immediate notice to the Company of any change in his name, residence, business or occupation. The Insured shall also give notice to the Company if Insured has intention to reside overseas for more than six (6) months in any one duration. The Insured shall also inform the Company before any renewal of this Policy of any injury, disease, physical defect or infirmity by which the Insured has become affected or has knowledge of.

5. ALTERATIONS

The Company reserves the right to amend the terms and conditions of this Policy and such alteration to this Policy shall only be valid if authorised by the Company and endorsed hereon.

6. CLAIMS PROCEDURE (SECTION I – PERSONAL ACCIDENT)

- a. Upon the happening of any accident likely to give rise to a claim under Section I of this Policy the Insured shall within 14 days from the happening of the accident give notice to the Company with full particulars of the accident and the injuries and shall as soon as possible procure and act on proper medical and surgical advice.
- b. The Insured or his legal personal representative shall at his own expense furnish to the Company all such certificates information and evidence as may be required by the Company and shall be in such form and of such nature as the Company may prescribe and the Insured shall whenever reasonably required to do so submit to medical examination on behalf of the Company at its own expense. In the event of death of the Insured, the Company shall be entitled to have

post-mortem examination at its own expense and notice shall when practicable be given to the Company before burial or cremation stating the time and place of any inquest appointed. Time is the essence of this condition.

- c. No assignee shall be entitled to any benefit under this Policy except of that payable in respect of death.

7. CLAIMS PROCEDURE

(SECTION II– EMPLOYERS LIABILITY)

In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible give notice thereof to the Company with full particulars. Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on receipt. Notice shall also be given to the Company immediately the Insured shall have knowledge of any impending prosecution inquest or fatal inquiry in connection with any such occurrence.

8. RENEWAL

It shall not be incumbent on the Company to give notice that any premium for renewal is due and such premium shall be deemed to be due on the date on which the Policy expires and must be paid within 14 days thereafter. However, during such 14 days the Company shall remain liable thereunder if by the last of such days the premium is actually paid unless the Company or the Insured shall have given notice that the Insurance would not be renewed. This Policy shall not in any event be renewed when the Insured attains the age of 65 years.

9. TERMINATION OF INSURANCE

a. Termination by the Insured

If the Insured gives notice to the Company to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is effective on the date the notice I received or on the date specified in such notice, whichever is the earlier. In the event premium has been paid fir any period beyond the date of termination of this policy, the Company’s short rates shall apply provided that no claim has been made during the current Period of Insurance.

The following scale of short period rates shall apply:

Period Insured	Percentage of Annual Premium to be charged
Up to 2 months (Minimum)	40%
Up to 3 months	50%
Up to 4 months	60%
Up to 5 months	70%
Up to 6 months	75%
Over 6 months	100%

b. Termination by the Company

The Company may by notice in writing to the Policyholder under registered letter to his last known address giving seven (7) days notice of their intention to terminate this Policy, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term form the date of the cancellation.

c. Automatic Termination

This Policy shall lapse/terminate at mid-night (standard Malaysia time) on the last day of the Period of Insurance.

10. CURRENT EXCHANGE RATES

In the event of hospitalization outside Malaysia, bills rendered in terms of currency other than Malaysian Ringgit shall be payable on the basis of the quoted exchange rate (open market rate if a free market, official rate if not a free market) in effect on the date of discharge from hospital of the Insured Person.

11. APPLICABLE TO LAW

This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and enforced in accordance with the law of Malaysia and the Malaysian Courts shall have exclusive jurisdiction hereto.

12. DEATH/DISAPPEARANCE

The Death of the Insured shall be established by an Official Death Certificate, or in the event of his disappearance by a Court Order presuming death.

13. ARBITRATION

All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference of if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the

reference. The Umpire shall sit with the Arbitrator and preside at their meetings and making of an Award shall be a condition precedent to any right of action against the Company. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

14. CONDITION PRECEDENT TO LIABILITY

The due observance and fulfillment of the terms conditions and endorsements of this Policy by the Insured or any claimant under this Policy insofar as they relate to anything to be done or complied with by the Insured or any claimant under this Policy and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this policy.

WARRANTIES/ENDORSEMENTS

Endorsement where applicable as stated in the schedule.

1. PREMIUM WARRANTY

It is a fundamental and absolute special condition of this contract of Insurance that the premium due must be paid and received by the Insurer within sixty (60) days from the inception date of this policy/endorsement/renewal certificate.

If this condition is not complied with then this contract is automatically cancelled and the Insurer shall be entitled to the pro-rate premium for the period they have been on risk.

Where the premium payable pursuant to this warranty is received by an authorised agent of the Insurer, they payment shall be deemed to be received by the Insurer for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to received such premium shall lie on the Insurer.

2. AUTOMATIC ADDITIONS AND DELETIONS CLAUSE

The insurance provided by this Policy is automatically extended to include new employees whose occupations are similar to those covered by the Policy from the date of joining the service of the Insured. However, the additional premium will be calculated from the 1st day of the month in which the employment takes effect.

Provided however that the Insured shall submit a list of new employees and the respective sums insured of the new employees to the Company within 30 days from the date of joining the service of the Insured.

The Company's liability under this Clause shall be in accordance with the sum insured set forth for its employees as provided under this policy.

Employees are automatically deleted from the Policy with effect from the date they leave the service of the Insured. However, the refund will be calculated from the 1st day of the month in which the termination takes effect.

Premium shall be adjusted on quarterly basis. Any difference in premium shall be paid by the Insured or allowed by the Company accordingly.

Subject otherwise to the terms, conditions of the Policy.

**3. EMPLOYEE TO EMPLOYEE EXTENSION ENDORSEMENT
(Applicable to Section II)**

If any person under a contract of service or apprenticeship with the Insured shall sustain bodily injury by accident or disease caused during the Period of Insurance and arising out of and in the course of his employment by the Insured in the Business stated in the Schedule, the Company will at the request of the Insured indemnify any other employee of the Insured engaged in such Business against liability at law to pay compensation and claimants cost and expenses in respect of such injury and will in addition pay all costs and expenses incurred with its written consent.

Provided that the employee claiming to be indemnified shall as though he were the Insured observe, fulfil and be subject to the Terms of the Policy insofar as they can apply.

How to lodge a complaint

If you are unhappy with any aspect of our service, we would like to hear from you.

You can make your complaint in whatever form is most convenient to you either via a phone call to our receptionist or alternatively, by writing, faxing or e-mailing your complaint to :

Complaints Handling Unit
RHB Insurance Berhad
Level 8 Tower 1
RHB Centre
Jalan Tun Razak
50400 Kuala Lumpur
Fax : 03-92812729
E-mail : complaints_unit@rhbinsurance.com.my

We will seek to respond to your complaint within [14] days. If we cannot resolve the matter within the aforesaid time frame when a matter is complex, you will be informed of the progress made with your complaint.

It will help us to respond promptly if you give the following details :

1. Your name, address and contact no.
2. Covernote no./ Policy no./ Claim no.

If after taking these steps, you are still dissatisfied, you may write to :

Financial Mediation Bureau (FMB)
25th Floor, Dataran Kewangan Darul Takaful
4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03-2272 2811
website : www.fmb.org.my

If the Mediator makes an award against the Company, you are required to inform the Mediator of your decision to accept or deny the award within 14 (fourteen) days.

If you do not accept the award, you may reject the decision of the Mediator. You are free to institute a court proceedings against the Company or refer it to Arbitration.

Alternatively you may put forward your dissatisfaction over the conduct of the Company by writing to CSB giving details of your complaint and particulars of your policy to :

Customer Service Bureau (CSB)
Jabatan Pengawalan Insurans
Bank Negara Malaysia
Peti Surat 10922
Jalan Dato Onn
50480 Kuala Lumpur