TERMS AND CONDITIONS
TERMA DAN SYARAT

PLEASE BE REMINDED TO READ THIS TERMS AND CONDITIONS BEFORE BROWSING / USING THIS WEBSITE

SILA AMBIL MAKLUM UNTUK MEMBACA TERMA DAN SYARAT INI SEBELUM MELAYARI / MENGGUNAKAN LAMAN WEB / APLIKASI INI

1. Commission and Rebate Clause / *Klausa Komisen dan Rebat*

1.1. The Insured/Participant hereby acknowledges and agrees that Perodua Sales Sdn. Bhd. or its Authorised Dealer shall be entitled to receive remuneration, including commission of ten percent (10%) of the insurance premium/takaful contribution for the services rendered in facilitating and arranging the insurance/takaful coverage under this insurance policy/takaful certificate.

Pihak Diinsuranskan/Peserta dengan ini mengakui dan bersetuju bahawa Perodua Sales Sdn. Bhd. atau Wakil Pengedar Sah berhak menerima imbuhan, termasuk komisen sehingga sepuluh peratus (10%) daripada premium insurans/caruman takaful bagi perkhidmatan yang diberikan dalam memudahkan serta mengatur perlindungan insurans/takaful di bawah polisi insurans/sijil takaful ini.

1.2. The Insured/Participant further acknowledges that, by proceeding with the insurance/takaful placement through Perodua Sales Sdn. Bhd. or its Authorised Dealer, any remuneration, including commission, no rebate, discount, or reduction of insurance premium/takaful contribution shall be payable or allowed to the customer in accordance with applicable insurance/takaful regulations and company policy.

Pihak Diinsuranskan/Peserta selanjutnya mengakui bahawa dengan meneruskan insurans/takaful melalui Perodua Sales Sdn. Bhd. atau Wakil Pengedar Sah, sebarang imbuhan, termasuk komisen, tiada sebarang rebat, diskaun, atau pengurangan premium insurans/caruman takaful akan dibayar atau dibenarkan kepada pelanggan, selaras dengan peraturan insurans/takaful serta dasar syarikat.

1.3. Any remuneration, including commission shall be deemed duly earned by Perodua Sales Sdn. Bhd. or its Authorised Dealer upon inception of the insurance policy/takaful certificate.

Sebarang imbuhan, termasuk komisen hendaklah dianggap telah diperoleh sepenuhnya oleh Perodua Sales Sdn. Bhd. atau Wakil Pengedar Sah sebaik sahaja polisi insurans/sijil takaful ini mula berkuat kuasa.

2. Cancellation Clause / *Klausa Pembatalan*

2.1. Cancellation by the Insured / Participant / *Pembatalan oleh Pihak Diinsuranskan / Peserta*

2.1.1. The Insured/Participant may cancel this insurance policy/takaful certificate at any time by giving written notice to the selected Insurer/Takaful Operator. The cancellation shall take effect upon receipt of such notice or on the date specified therein, whichever is later.

Pihak Diinsuranskan/Peserta boleh membatalkan polisi insurans/sijil takaful ini pada bila-bila masa dengan memberikan notis bertulis kepada Pihak Insurans/Pengendali Takaful yang dipilih. Pembatalan akan berkuat kuasa selepas penerimaan notis tersebut atau pada tarikh yang dinyatakan di dalamnya, yang mana terkemudian.

2.1.2. All requests and correspondence relating to cancellation shall be directed to the selected Insurer/Takaful Operator, who shall act as the liaison between the Insured/Participant and the Insurer/Takaful Operator.

Semua permohonan dan surat-menyurat berkaitan pembatalan hendaklah dikemukakan kepada Pihak Insurans/Pengendali Takaful yang dipilih, yang akan bertindak sebagai perantara antara Pihak Diinsuranskan/Peserta dan Pihak Insurans/Pengendali Takaful.

2.2. Cancellation by the Insurer / Takaful Operator / *Pembatalan oleh Pihak Insurans / Pengendali Takaful*

The Insurer/Takaful Operator may cancel this insurance policy/takaful certificate by giving fourteen (14) days' written notice to the Insured/Participant. Such notice shall state the effective date of cancellation and shall be deemed effective upon receipt by the Insured/Participant.

Pihak Insurans/Pengendali Takaful boleh membatalkan polisi insurans/sijil takaful ini dengan memberikan notis bertulis selama empat belas (14) hari kepada Pihak Diinsuranskan/Peserta. Notis tersebut hendaklah menyatakan tarikh kuat kuasa pembatalan dan akan dianggap berkuat kuasa sebaik sahaja diterima oleh Pihak Diinsuranskan/Peserta.

3. Refund Clause / *Klausa Bayaran Balik*

3.1. Refund of Insurance Premium / Takaful Contribution / *Pemulangan Premium Insurans / Caruman Takaful*

In the event of cancellation, any refund of insurance premium/takaful contribution, whether on a full or pro-rate or short-period basis, shall be processed and paid by your selected Insurer/Takaful Operator in accordance with terms and conditions of the insurance policy/takaful certificate. The Insurer's/Takaful Operator's responsibility for refund shall be deemed fully discharged upon successful payment or credit of the refundable amount to the Insured/Participant. Refund shall be credited to the same payment channel used during the renewal, unless otherwise requested by the Insured/Participant. Processing may take up to 14 working days.

Sekiranya berlaku pembatalan, sebarang bayaran balik premium insurans/caruman takaful, sama ada secara penuh atau kadar pro-rata atau kadar tempoh singkat, akan diproses dan dibayar oleh pihak Insurans/Pengendali Takaful pilihan anda mengikut terma dan syarat polisi insurans/sijil takaful yang berkenaan. Tanggungjawab Pihak Insurans/Pengendali Takaful berhubung bayaran balik akan dianggap selesai sepenuhnya setelah bayaran atau kredit jumlah yang layak dipulangkan berjaya dibuat kepada Pihak Diinsuranskan/Peserta. Bayaran balik akan dikreditkan ke saluran pembayaran yang sama seperti yang digunakan semasa pembaharuan, melainkan diminta sebaliknya oleh Pihak Diinsuranskan/Peserta. Proses ini boleh mengambil masa sehingga 14 hari bekerja.

The contribution/insurance premium refund scale is as follows :
Skala bayaran balik premium insurans/caruman adalah seperti berikut:

Period of Insurance / Takaful	Return of Premium / Contribution
Not exceeding 1 week	87.5% of the total contribution
Not exceeding 1 month	75.0% of the total contribution
Not exceeding 2 months	62.5% of the total contribution
Not exceeding 3 months	50.0% of the total contribution
Not exceeding 4 months	37.5% of the total contribution
Not exceeding 6 months	25.0% of the total contribution
Not exceeding 8 months	12.5% of the total contribution
Exceeding 8 months	No return of contribution allowed

3.2. Insurer/Takaful Operator as Settlement Channel / Pihak Insurans/Pengendali Takaful Sebagai Saluran Penyelesaian

The Insured/Participant shall liaise directly with your selected Insurer/Takaful Operator regarding the refund process.

Pihak Diinsuranskan/Peserta hendaklah berurusan secara langsung dengan pihak Insurans/Pengendali Takaful pilihan anda berhubung proses bayaran balik.

4. For More Details/ Information / *Untuk Maklumat Lanjut*

4.1. Your Insurance policy/takaful certificate document will be emailed to you separately within 1 to 2 working days. Please check your inbox (and spam/junk folder) once available.

Dokumen Insurans polisi /sijil takaful anda akan dihantar melalui e-mel secara berasingan dalam tempoh 1 hingga 2 hari bekerja. Sila semak peti masuk (serta folder spam/junk) anda setelah ia tersedia.

4.2. General enquiries relating to the purchase/subscription of insurance policy/takaful certificate or correspondence relating to this insurance policy/takaful certificate shall be directed to the Perodua Outlet indicated in the insurance policy/takaful certificate schedule. Any insurance policy/takaful certificate servicing, cancellation, refund, claim, endorsement or dispute, shall be directed to the relevant Insurer/Takaful Operator.

Sebarang pertanyaan am berkaitan pembelian/penyertaan polisi insurans/sijil takaful atau surat-menyurat yang berkaitan dengan polisi insurans/sijil takaful ini hendaklah ditujukan kepada Cawangan Perodua yang dinyatakan dalam Jadual polisi insurans/sijil takaful. Sebarang urusan perkhidmatan polisi insurans/sijil takaful, pembatalan, pemulangan premium insurans/caruman takaful, tuntutan, endorsement (pindaan polisi), atau pertikaian hendaklah dirujuk kepada Pihak Insurans/Pengendali Takaful yang berkenaan.

4.3. If you do not receive the insurance policy/takaful certificate within three (3) working days, you may contact Perodua Customer Service or your Preferred Outlet for e-policy/e-certificate.

Sekiranya anda tidak menerima polisi insurans/sijil takaful tersebut dalam tempoh tiga (3) hari bekerja, anda boleh menghubungi Khidmat Pelanggan Perodua atau Cawangan Pilihan anda bagi mendapatkan e-polisi/e-sijil.

Note :

Insured	*: Refers to a person covered under an Insurance Policy*
Participant	*: Refers to a person covered under Takaful Certificate*
Insurer	*: Refers to a licensed insurance company*
Takaful Operator	*: Refers to a licensed Takaful Operator*
Premium	*: Refers to payment made under an Insurance Policy*
Contribution	*: Refers to payment made under Takaful Certificate*