



Policy

Marine Hull

Berjaya Sompo Insurance Berhad
Registration No. 198001008821 (62605-U)
Level 36, Menara Bangkok Bank,
105, Jalan Ampang, 50450 Kuala Lumpur.
Toll Free: 1-800-889-933
Tel.: 03-2170 7300
E-mail: customer@bsompo.com.my
Website: www.berjaysompo.com.my

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HUL1221

IMPORTANT NOTICE

Please read the terms and conditions of this Policy carefully, and if there is any error or misdescription be found herein, or if the cover is not in accordance with your wishes, please return the policy to us immediately for alteration.

If **You** have any complaints relating to this Policy, please contact

COMPLAINTS UNIT – CUSTOMER SERVICE CENTRE

Berjaya Sompo Insurance Berhad
Registration No. 198001008821 (62605-U)
Level 36, Menara Bangkok Bank
105 Jalan Ampang
50450 Kuala Lumpur
Tel : 03-2170 7300
Tol Free : 1-800-889-933
Fax : 03-2170 4800
Email : customer@bsompo.com.my

If **You** are not happy with **Our** response, **You** may opt to contact either:

OMBUDSMAN FOR FINANCIAL SERVICES

Level 14, Main Block
Menara Takaful Malaysia
4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03-2272 2811
Fax : 03-2272 1577
E-mail : enquiry@ofs.org.my
Website : www.ofs.org.my

LAMAN INFORMASI NASIHAT DAN KHIDMAT (LINK)

Bank Negara Malaysia
Ground Floor, Blok D
Jalan Dato Onn
50480 Kuala Lumpur
Tol free : 1-300-88-5465
General Line : 603-2698-8044 / 2698 9044 / 9179 2888
Fax : 03-2174 1515
Email : bnmtelink@bnm.gov.my
eLINK : telink.bnm.gov.my
SMS : 15888

For Consumer Insurance Contracts (Insurance wholly for purposes unrelated to the Insured's trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in the Insured's Proposal Form (or when the Insured applied for this insurance) and any other disclosures made by the Insured between the time of submission of the Insured's Proposal Form (or when the Insured applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by the Insured shall form part of this contract of insurance between the Insured and **Berjaya Sompo Insurance Berhad** (hereinafter called "the Company"). However, in the event of any pre-contractual misrepresentation made in relation to the Insured's answers or in any disclosures given by the Insured, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between the Insured and the Company.

Now this Policy Witnesses that the Company take upon ourselves the burden of this Assurance and promise and bind ourselves to the Insured for the true performance and fulfilment of the contract contained in this Policy.

If the Insured shall make any claim knowing the same to be false or fraudulent as regards to the amount or otherwise, this Policy shall become void and all claim thereunder shall be forfeited.

This insurance is subject the jurisdiction of the court in the district where The Company's Head Office is situated.

This insurance is subject to English law and practice as to liability for and settlement of any and all claims unless any provisions contained in this insurance is inconsistent therewith

For Non-Consumer Insurance Contracts (Insurance for purposes related to the Insured's trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in the Insured's Proposal Form (or when the Insured applied for this insurance) and any other disclosures made by the Insured between the time of submission of the Insured's Proposal Form (or when the Insured applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by the Insured shall form part of this contract of insurance between the Insured and **Berjaya Sompo Insurance Berhad** (hereinafter called "the Company"). In the event of any pre-contractual misrepresentation made in relation to the Insured's answers or in any disclosures made by the Insured, it may result in avoidance of the Insured's contract of insurance, refusal or reduction of the Insured's claim(s), change of terms or termination of the Insured's contract of insurance.

This Policy reflects the terms and conditions of the contract of insurance as agreed between the Insured and the Company.

We, **BERJAYA SOMPO INSURANCE BERHAD** (hereinafter referred to as The Company), hereby agree, in consideration of the payment to us by or on behalf of the Insured of the premium specified in the Schedule, to insure against loss, damage, liability or expense in the proportions and manner hereinafter provided.

Now this Policy Witnesses that the Company take upon ourselves the burden of this Assurance and promise and bind ourselves to the Insured for the true performance and fulfilment of the contract contained in this Policy.

If the Insured shall make any claim knowing the same to be false or fraudulent as regards to the amount or otherwise, this Policy shall become void and all claim thereunder shall be forfeited.

This insurance is subject to the jurisdiction of the court in the district where the Company's Head Office is situated.

This insurance is subject to English law and practice as to liability for and settlement of any and all claims unless any provisions contained in this insurance is inconsistent therewith.