

# Group Personal Accident Insurance

## Summary of Benefits and Claims Guide for Beam Riders (Malaysia)



### Introduction

---

Beam Mobility Malaysia Sdn. Bhd. (**Beam**) has taken out 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 a Personal Mobility Device owned by Beam. This insurance is provided at no cost to you.

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

### Policy Coverage Period

---

Your cover will commence from the time you start travelling on a Personal Mobility Device owned by Beam and will end automatically as soon as you stop travelling on the Personal Mobility Device.

### Policy Details

---

<b>Insured Person</b>	Riders of a Personal Mobility Device owned by Beam
<b>Scope of Cover</b>	While travelling on a Personal Mobility Device owned by Beam
<b>Territorial Limits</b>	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
1. Accidental Death	RM150,000
2. Permanent Disablement (varies dependent on the Event)	Up to RM 150,000
3. Medical Expenses due to accident	Up to RM6,000
4. Fractured Bones (varies dependent on the Event)	Up to RM3,000
5. Loss of Teeth/Dental Procedures	RM750 per tooth, up to RM3,000
6. Funeral Expenses	RM15,000
7. Loss of or damage to Personal Belongings due to assault	Up to RM15,000
8. Physiotherapy costs resulting from a valid claim under Benefit B, Events 2-8, and 10.	RM7,500

## Definitions

---

**Beam Rider** means a person who hires a Personal Mobility Device via the Policyholder's mobile phone application.

**Personal Mobility Device** means a vehicle offered for rental by Beam that uses electric input for movement and is approved by Chubb. Current approved Personal Mobility Devices are limited to electric scooters.

**Personal Belongings** means personal goods, including clothing, belonging to the Insured Person for which they are personally responsible, which are taken by them or carried on their person while travelling on a Personal Mobility Device owned by Beam.

## Exclusions

---

This Policy does not cover, and We will not pay in respect of, any loss which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by any of the following:

- a) results from any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Insured Person
- b) Direct participation in a Riot by the Insured Person

## 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 Beam app with your booking reference and trip details.
2. Copy of the incident report submitted to Beam.
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** (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](mailto: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 under Master Policy No. 1CP-818399 issued by Chubb Insurance Malaysia Berhad.

## About Chubb in Malaysia

---

Chubb is the world's largest publicly traded property and casualty insurer. 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 a network of 23 branches and more than 2,600 agents.

More information can be found at [www.chubb.com/my](http://www.chubb.com/my).

## Contact Us

---

### **Chubb Insurance Malaysia Berhad**

(9827-A)

Wisma Chubb

38 Jalan Sultan Ismail

50250 Kuala Lumpur

Malaysia

Tel : 03 2058 3000

Fax : 03 2058 3333

Email : [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)

Website : [www.chubb.com/my](http://www.chubb.com/my)