



Senang Insurance

15-19, Jalan PJU 1A/41B,
Pusat Dagangan NZX, Ara Damansara,
47301 Petaling Jaya, Selangor

Q : What is personal accident insurance?

A : Personal Accident Insurance is an insurance policy which provides compensation in the event of injuries, disability or death . It can be caused by an accident that occurs during the job that was booked by the company.

Q : How much is the premium?

A : There are 2 Personal Accident Packages as per below :-

- **Daily Package** - RM 1.00 per day (Valid for 8 Hours starting from the start of the first job and it will cease at 11.59pm each day.
- **Monthly Package** - RM 20.00 per month (Valid for 25 working days in a month. It will cease on the final working day of the month

Q : What is the coverage for daily and monthly packages?

A : Refer below on the insurance coverage :-

| DAILY | MONTHLY |
|---|---|
| Accidental Death & Permanent Disablement - RM 10,000.00 | Accidental Death & Permanent Disablement - RM 10,000.00 |
| Accidental Medical Expenses - RM 2,500.00 | Accidental Medical Expenses - RM 1,000.00 |
| | Accidental Hospital Income (Max 30 Days) - RM 50.00 |

Q : What do the company contract staff/freelancers/gig workers receive if they subscribe to the insurance package?

A : The freelancers will get a copy of the insurance certificate together. You will also get an instruction on the steps to register a claim with the insurance company.

Q : What does accidental death cover?

A : If the insured person suffers bodily injury and/or resulting in the death or permanent disability within 1 day or 1 month of incident date. We will pay according to the respective percentage of the capital sum as stated in the table of benefit.



Senang Insurance

15-19, Jalan PJU 1A/41B,
Pusat Dagangan NZX, Ara Damansara,
47301 Petaling Jaya, Selangor

Q : What does medical expenses cover?

A : If the policy owner suffers bodily injury or incurs medical and surgical expenses within 1 day or 1 month from the incident date, we will reimburse the expenses incurred per accident up to the maximum amount stated in the policy schedule.

- The medical and surgical expenses shall be paid by the policy owner to a dentist, physician or hospital for treatment of bodily injury.
- Excluding the cost of dental treatment unless such treatment is for injury to sound and natural teeth.

Q : How do I make a claim?

A : These are the 3 steps required to make a claim as per below

SENGANG CLAIM SYSTEM

STEP-1

SENANG☰

Make a Claim : Enter your details

Select incident

| | |
|---------------------------------|--|
| Property Damage | Equipment Damage |
| Burglary | Transit |
| Personal Accident/Bodily Injury | Personal Accident/Death Claim |
| Home Insurance | Damage to contents-Applicable to cleaning jobs |

STEP-2

SENANG☰

How much does your business plan to claim

1. Original Policy or Certificate of Insurance
2. Copy of Invoice and Packing List or Weight Note
3. Forwarder's Delivery Order
4. Custom Declaration Form
5. QC Report on extent of damages and quantities affected (applicable for materials, semi-finished and finished goods)
6. Technical/Damage Report on extent of damages (applicable for machinery)
7. Repair/Replacement Bill(s) where applicable
8. Claim Bill less salvage

STEP-3

SENANG☰

Make a Claim : Enter your details

Describe how the loss happens

464 characters left

Date of Incident

Honesty Policy

I hereby declare that foregoing particulars to be very true in every respect and that no information has been suppressed and the sum claimed represent the amount

Q : In the event of claims, the benefits will be paid to the company or freelancers?

A : The benefits can be paid either to the company or the freelancers. Depending on the policy owner.



Senang Insurance

15-19, Jalan PJU 1A/41B,
Pusat Dagangan NZX, Ara Damansara,
47301 Petaling Jaya, Selangor

Q : How long does it take to make a claim?

A : After claim submission date it will take at least 5 working days for approval

Q : What claim documentation is required to process the claims?

A : There are 5 documentations that is required as per below

- Incident report(Duly filled from system)
- Copy of sales invoice(upload on claim basis)
- Quotation for repair and replacement claims
- Photographs of Damage
- Technician report

Q : How do I process medical expenses claims?

A : Kindly refer below on the required documentations

- Completed Claim Form- To be done via Senang System
- Police Report (not required for claims below RM250.00)- (It must state that the incident happen during performing company Job)
- Medical report (not required for claims below RM250.00)
- Medical Certificates
- Copy of IC (both sides)
- Original receipts/bills
- Copy of Post-Mortem Report
- Copy of Death Certificate
- For Motor accidents – Copy of Valid driving license
- Job Booking ID
- Incident Report by company management team