

# Frequently Asked Question

## POS LAJU INSURANCE

No	Question/Answer																																	
<b>Q1</b>	<b>What is Pos Laju Insurance?</b>																																	
A1	<p>Pos Laju Insurance is a coverage offered by Etiqa Takaful for goods in transit, which covers your parcels sent over the counter via Pos Laju Centre or post office.</p> <p>You can secure the goods delivery based on the purchase of the insurance packages offered as follows :</p> <p>1) General Merchandise (On-Demand/Express Mail Service (International))</p> <p>a) General merchandise product</p> <table border="1"> <thead> <tr> <th>Option</th> <th>Limit (RM)</th> <th>Premium (RM)</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td>0 – 1,000</td> <td>1.50</td> </tr> <tr> <td>Silver</td> <td>1,001 - 2,500</td> <td>3.50</td> </tr> <tr> <td>Gold</td> <td>2,501 - 5,000</td> <td>7.00</td> </tr> <tr> <td>Platinum</td> <td>5,001 -10,000</td> <td>14.00</td> </tr> </tbody> </table> <p>b) General merchandise product – valuable</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Option</th> <th>Limit (RM)</th> <th>Premium (RM)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Gamat</td> <td>Bronze</td> <td>0 - 5,000</td> <td>150.00</td> </tr> <tr> <td>Silver</td> <td>5,001 - 10,000</td> <td>250.00</td> </tr> <tr> <td rowspan="2">Birdnest</td> <td>Bronze</td> <td>0 - 5,000</td> <td>150.00</td> </tr> <tr> <td>Silver</td> <td>5,001 - 10,000</td> <td>250.00</td> </tr> </tbody> </table>	Option	Limit (RM)	Premium (RM)	Bronze	0 – 1,000	1.50	Silver	1,001 - 2,500	3.50	Gold	2,501 - 5,000	7.00	Platinum	5,001 -10,000	14.00	Type	Option	Limit (RM)	Premium (RM)	Gamat	Bronze	0 - 5,000	150.00	Silver	5,001 - 10,000	250.00	Birdnest	Bronze	0 - 5,000	150.00	Silver	5,001 - 10,000	250.00
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## 2) Motorcycle Posting

### a) Within Peninsular Malaysia including Langkawi

Option	Limit (RM)	Premium (RM)
Bronze	0 – 1,000	1.50
Silver	1,001 - 4,000	6.00
Gold	4,001 - 10,000	15.00
Platinum	10,001 -50,000	125.00

### b) Peninsular Malaysia to Sabah and Sarawak except Labuan

Option	Limit (RM)	Premium (RM)
Bronze	0 – 1,000	2.50
Silver	1,001 - 4,000	10.00
Gold	4,001 - 10,000	25.00
Platinum	10,001 -50,000	150.00

*\*Price is subject to 6% GST*

**Q2**

**What are the advantages and benefits that can be enjoyed with Pos Laju Takaful Insurance?**

**A2**

Advantages of Pos Laju Insurance include :

- a) Hassle free registration – no ID needed.
- b) Covers up to RM10,000 of item value.
- c) Coverage includes damage to item due to fire, accident, flood, breakage & missing while in transit.

*\*All benefits are subject to Pos Malaysia and Etiqa Takaful Terms and Conditions*

**Q3**

**What are eligible products for usage of Pos Laju Insurance?**

**A3**

#### 1. Pos Laju On-Demand

- a) Next Day Delivery (NDD)
- b) Same Day Delivery (SDD) – Available at Pos Laju Centre only
- c) Time Certain Delivery (TCS) – Available at Pos Laju Centre only
- d) Putrajaya Express – Available at Pos Laju Centre only

## 2. Pos Laju Prepaid

### a) Red Prepaid (within Peninsular, within Sabah, within Sarawak)

- Envelope S – 500g
- Envelope L – 1kg
- Box S – 2kg
- Box M – 5kg
- Box L – 10kg
- Sticker (3kg) – Available at Pos Laju Centre only
- Sticker (5kg) – Available at Pos Laju Centre only
- Sticker (10kg) – Available at Pos Laju Centre only

### b) Blue Prepaid (between Peninsular and Sabah/Sarawak)

- Envelope S – 500g
- Envelope L – 1kg
- Box S – 2kg
- Box M – 5kg
- Box L – 10kg
- Sticker (3kg) – Available at Pos Laju Centre only
- Sticker (5kg) – Available at Pos Laju Centre only

## 3. Motorcycle Posting (Available at Pos Laju Centre only)

- Within Peninsular Malaysia
- Sabah and Sarawak

## 4. Express Mail Service (International)

\*For Pos Laju Prepaid, customer needs to submit their posting through counter

### Q4 Does my insurance have an expiry date?

A4

Pos Laju Insurance coverage is valid from date of purchase until the recipient receives the goods.

<b>Q5</b>	<b>What are the item cannot be insured under the Pos Laju Insurance?</b>							
	Items that cannot be insured by Pos Laju Insurance are as follows :							
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<b>Q6</b>	<b>Is there any privileges given to items that are excluded from protection under the Pos Laju Insurance?</b>							
	Privileges granted are as follows :							
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<b>Q7</b>	<b>How do I obtain Pos Laju Insurance coverage?</b>							
	You can purchase Pos Laju Insurance at any Pos Laju centres or pos office in accordance with the procedure as follows :							
A7	<ol style="list-style-type: none"> <li>Mark at the insurance options in Consignment Note (PL1 / PL1A).</li> <li>Declare goods and inform the sum insured.</li> <li>Pay the premium rates according to the sum insured needed.</li> </ol> <p><i>*For Contract customers, this new scheme will not available at this time until further notice.</i></p>							

<b>Q8</b>	<b>How do I make a claim?</b>
A8	<p>1) On Demand / Prepaid products / Motorcycle Postings</p> <ol style="list-style-type: none"> <li>For loss or failure of the delivery, the claim must be made within 30 days from the date of posting.</li> <li>Damage goods must be reported within 48 hours after receipt of the Goods.</li> <li>Claims must be made in writing or fill up PP1 Pos form and attached with a proof of posting, copy of identity card, invoices, photos of damage and a police report (if necessary).</li> </ol> <p>2) Express Mail Service (International)</p> <ol style="list-style-type: none"> <li>Express Mail Service receiver need to lodge a complaint to the destination country postal agency.</li> </ol>
<b>Q9</b>	<b>How will I be paid in the event my claim is honored?</b>
A9	Claims will be paid to the sender's bank account.
<b>Q10</b>	<b>If the item is worth RM1,500 using premium RM6.00 with limit (RM1,001 - RM4,000). What is the amount of the compensation to be received?</b>
A10	Compensation subject to the contents of the insured. For this situation, the compensation to be received is RM1,500.
<b>Q11</b>	<b>Who do I contact in the event of an issue with my insurance?</b>
A11	<p>For any queries or claim regarding Pos Laju Insurance, you can contact Pos Malaysia in the following channels :</p> <p><b>Pos Malaysia</b></p> <ol style="list-style-type: none"> <li>Pos Line : 1-300-300-300</li> <li>Email : care@pos.com.my</li> <li>E Feedback Form : www.efeedback.pos.com.my</li> </ol>