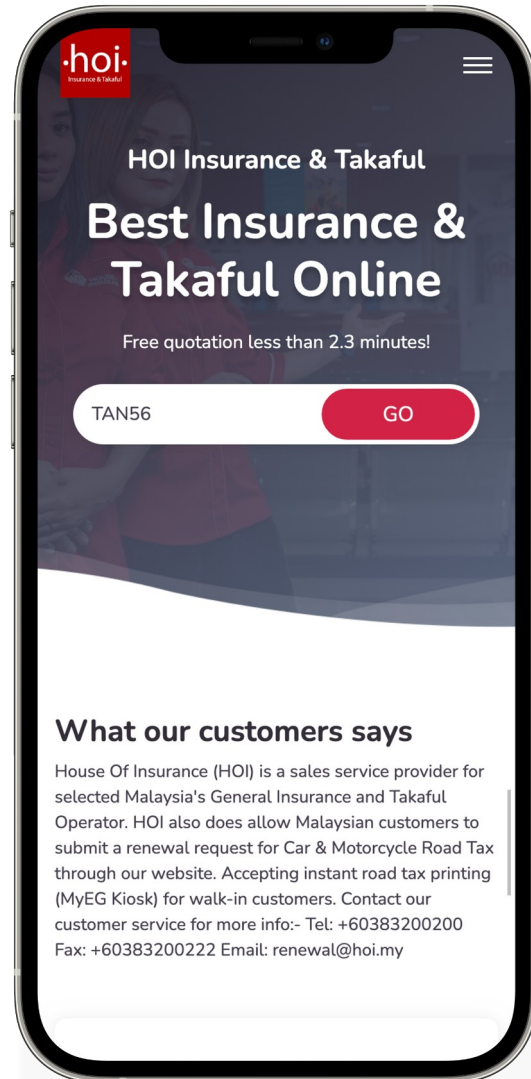


House Of Insurance – *hoi.my/*

(FARA v.2)



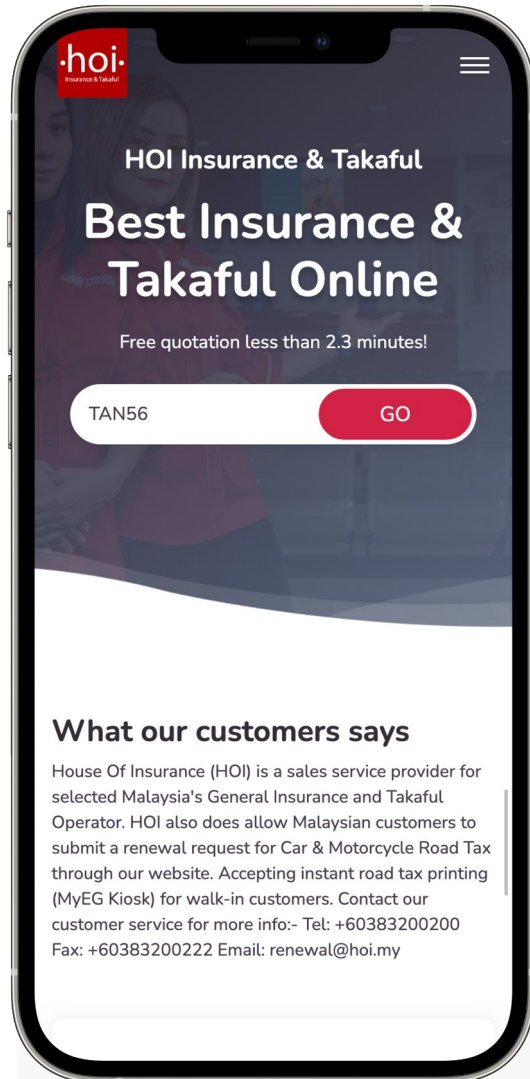
Feature(s)

- Online insurance/takaful renewal
 - Automatically opt for principal based on underwriting
 - Simple & minimal no grant required
 - Automatic help desk request submission system
- Road tax renewal option
 - Split payment transaction
 - User can opt to print elsewhere



House Of Insurance – *hoi.my/*

(FARA v.2)

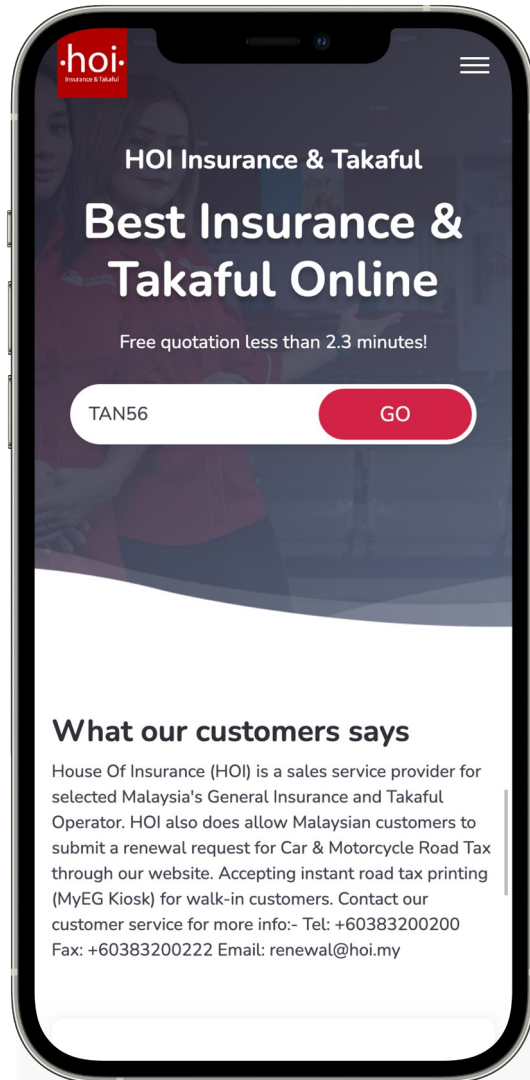


Feature(s)

- Partner system registration
 - Users may benefit as partner
 - Open to all Malaysian with valid IC number
 - Custom hoi.my domain – <https://username.hoi.my>
 - 50/50 gross profit sharing
 - Customize-able page logo, images & details
 - Other brand(s) link menu customization
 - Etiqa's e-agent
 - Zurich microsite
 - Kurnia online
 - Takaful Ikhlas e-agent

House Of Insurance – *hoi.my/*

(FARA v.2)



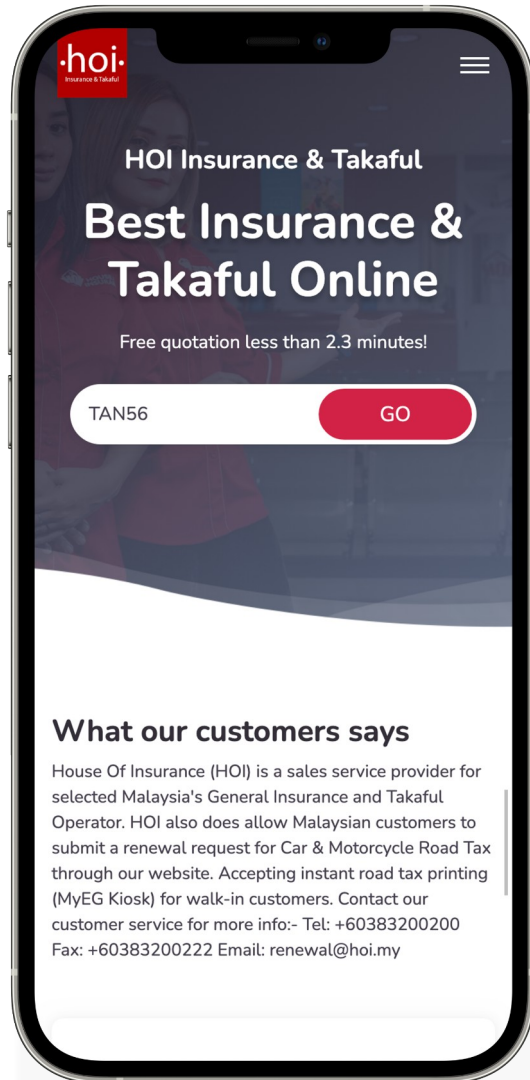
Feature(s)

- Automated renewal notification
 - Email notification – automated system checks
 - WhatsApp link pre-calculate quotation send button
- High visibility on Search Engine Optimization
 - Google
 - Bing



Landing Page – *hoi.my/*

(FARA v.2)



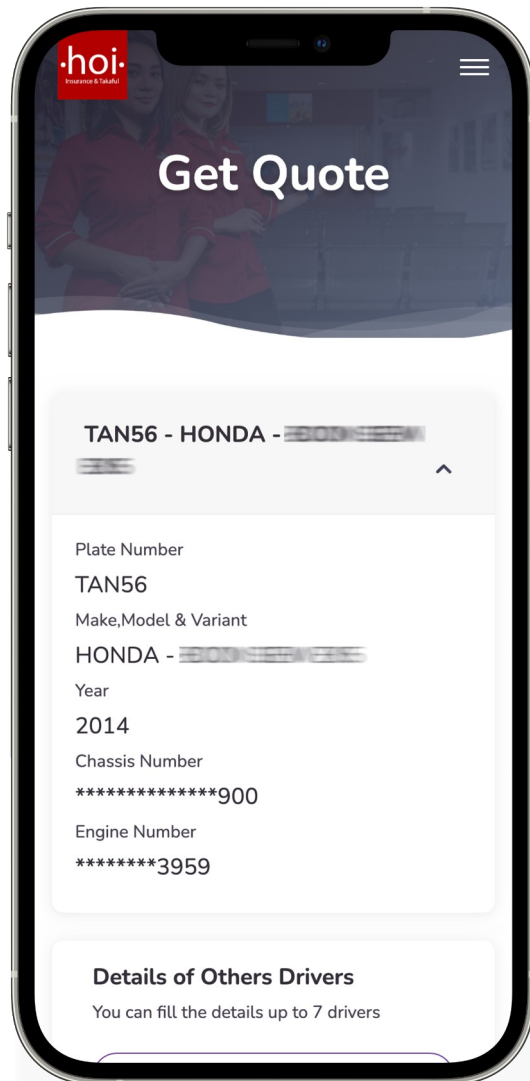
Simple process

- Single form for customer to key in their vehicle number
- Submit button described as “GO”



Quote Page – *hoi.my/getQuote*

(FARA v.2)



Vehicle details

- System will furnish page with limited vehicle details
- Customer will assure to match their vehicle

Quote Page – [hoi.my/getQuote](https://www.hoi.my/getQuote)

(FARA v.2)

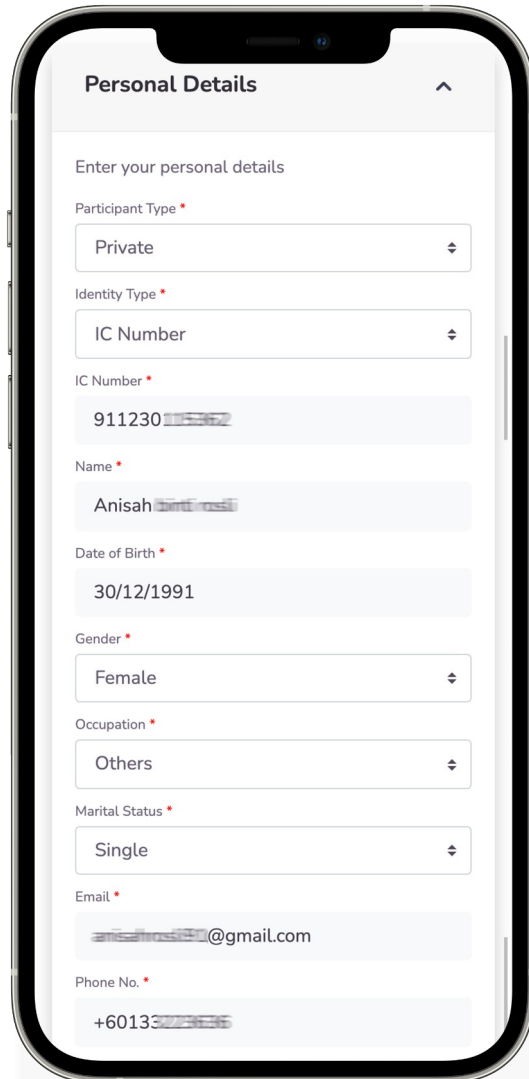
The screenshot displays a mobile application interface for adding drivers and selecting additional coverage. The 'Details of Others Drivers' section includes a '+ Add New Driver' button. The 'Additional Coverage' section is expanded, showing four options: 'Legal Liability of Passengers (LLoP)', 'Windscreen Coverage', 'Inclusion of Special Perils', and 'Strike, Riot and Civil Commotion'. Each option has an 'Add' checkbox.

Additional cover(s)

- Users able to enter their named drivers
- Enables user to pick and choose extra covers
 - Legal liability of passengers
 - Windscreen coverage
 - Inclusion of special perils
 - Storm, flood, earthquake & etc
 - Strike, riot & civil commotion

Quote Page – [hoi.my/getQuote](https://www.hoi.my/getQuote)

(FARA v.2)



The image shows a smartphone screen displaying a 'Personal Details' form. The form is titled 'Personal Details' and has a back arrow icon. Below the title, it says 'Enter your personal details'. The form contains several fields with red asterisks indicating they are required:

- Participant Type ***: A dropdown menu with 'Private' selected.
- Identity Type ***: A dropdown menu with 'IC Number' selected.
- IC Number ***: A text input field containing '911230' followed by a masked area.
- Name ***: A text input field containing 'Anisah' followed by a masked area.
- Date of Birth ***: A date input field containing '30/12/1991'.
- Gender ***: A dropdown menu with 'Female' selected.
- Occupation ***: A dropdown menu with 'Others' selected.
- Marital Status ***: A dropdown menu with 'Single' selected.
- Email ***: A text input field containing a masked email address followed by '@gmail.com'.
- Phone No. ***: A text input field containing '+6013' followed by a masked area.

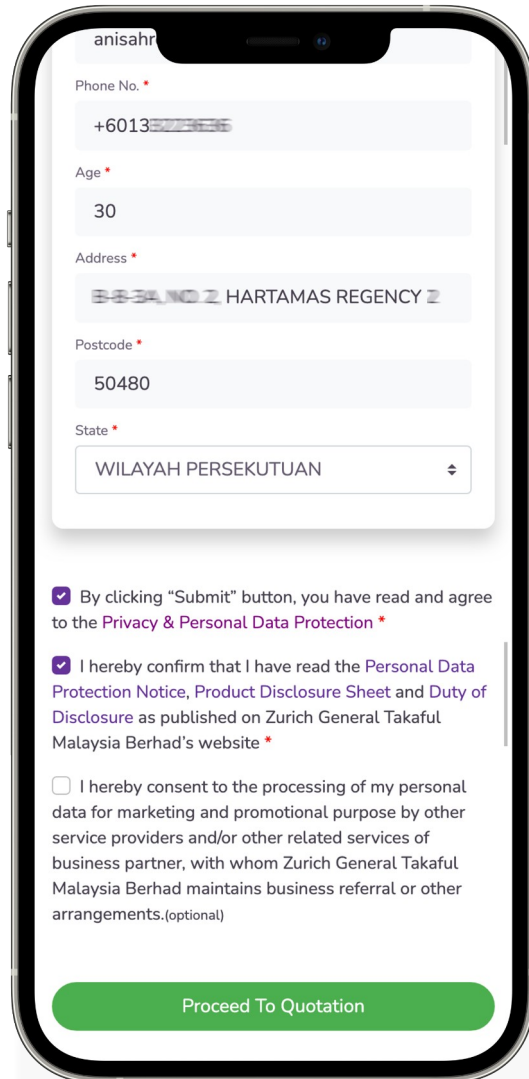
Personal details

- Legal name
- IC/ROB/ROC identification numbers
- Contact details
 - Email
 - Phone number
 - Mailing Address



Quote Page – *hoi.my/getQuote*

(FARA v.2)



anisahr

Phone No. *

+6013 2223222

Age *

30

Address *

13-13A, NO. 2, HARTAMAS REGENCY 2

Postcode *

50480

State *

WILAYAH PERSEKUTUAN

By clicking "Submit" button, you have read and agree to the [Privacy & Personal Data Protection](#) *

I hereby confirm that I have read the [Personal Data Protection Notice](#), [Product Disclosure Sheet](#) and [Duty of Disclosure](#) as published on Zurich General Takaful Malaysia Berhad's website *

I hereby consent to the processing of my personal data for marketing and promotional purpose by other service providers and/or other related services of business partner, with whom Zurich General Takaful Malaysia Berhad maintains business referral or other arrangements.(optional)

Proceed To Quotation

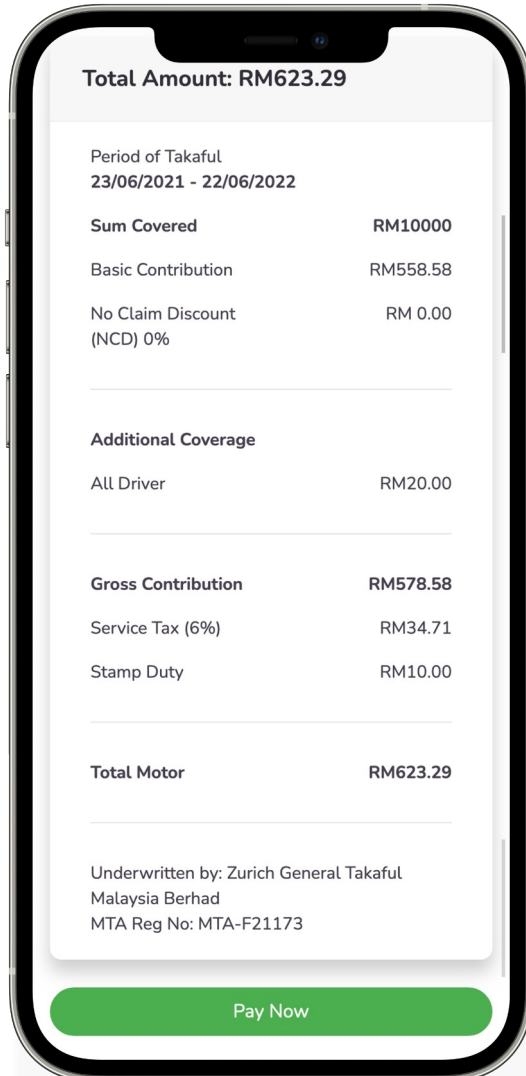
Compulsory legal agreement(s)

- PDPA
- Data disclosures
- Data consent



Quote Page – *hoi.my/payment*

(FARA v.2)



Total Amount: RM623.29

Period of Takaful
23/06/2021 - 22/06/2022

Sum Covered	RM10000
Basic Contribution	RM558.58
No Claim Discount (NCD) 0%	RM 0.00

Additional Coverage

All Driver	RM20.00
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Gross Contribution **RM578.58**

Service Tax (6%)	RM34.71
Stamp Duty	RM10.00

Total Motor **RM623.29**

Underwritten by: Zurich General Takaful
Malaysia Berhad
MTA Reg No: MTA-F21173

Pay Now

Insurance/Takaful payment breakdown

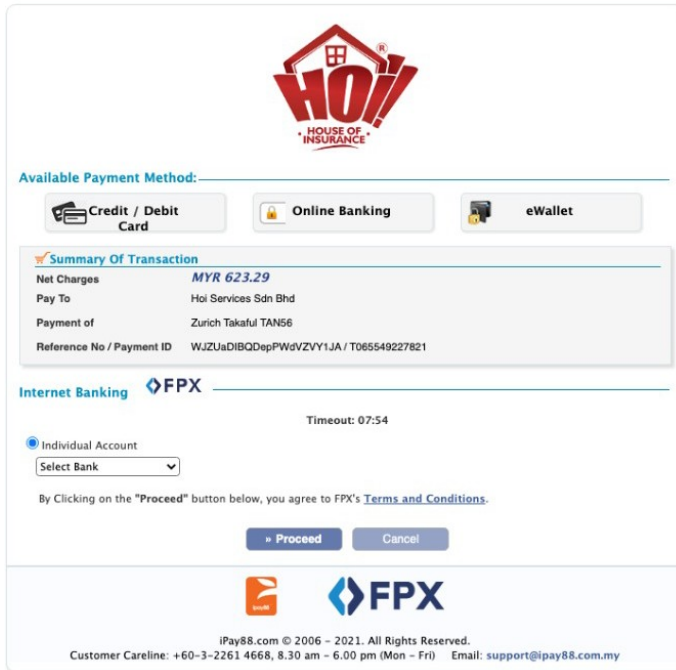
- Basic contributions
- Non claim discount (NCD)
- Additional covers
- Service tax
- Stamp duty

Financial Technologies

- Payment merchant – Maybank Berhad
- Merchant gateway – ipay88 (m) Sdn Bhd

Quote Page – *hoi.my/payment*

(FARA v.2)



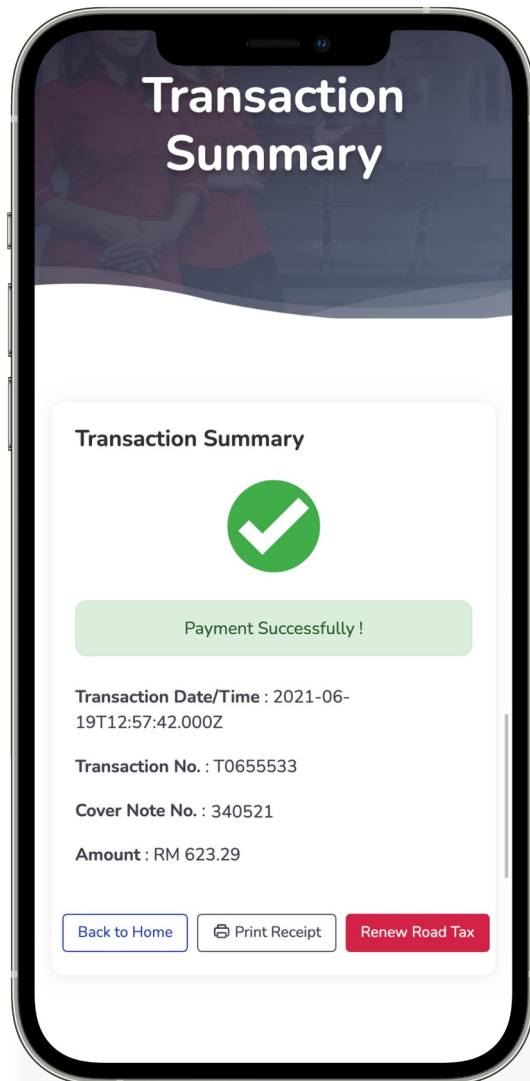
The screenshot displays the payment interface for HOI (House of Insurance). At the top, the HOI logo is visible. Below it, the 'Available Payment Method:' section offers three options: 'Credit / Debit Card', 'Online Banking', and 'eWallet'. A 'Summary Of Transaction' section provides details: Net Charges of MYR 623.29, Pay To: Hoi Services Sdn Bhd, Payment of: Zurich Takaful TAN56, and Reference No / Payment ID: WJZUaDIBQDepPWdVZY1JA / T065549227821. The 'Internet Banking' section, featuring the FPX logo, shows a 'Timeout: 07:54' and a 'Select Bank' dropdown menu. A disclaimer states: 'By Clicking on the "Proceed" button below, you agree to FPX's Terms and Conditions.' Below this are 'Proceed' and 'Cancel' buttons. The footer includes the iPay88.com logo, copyright information for 2006-2021, and contact details: Customer Careline: +60-3-2261 4668, 8.30 am - 6.00 pm (Mon - Fri) and Email: support@ipay88.com.my.

Payment options

- Credit cards
 - Ezy 0% installment - Maybank
- Online banking
- E wallet
- FPX

Quote Page – *hoi.my/paymentInsDone*

(FARA v.2)



Transaction summary

- Payment status
- Instant cover-note emailed to customer
- Print receipt
- Proceed to road tax renewal option



Quote Page – [hoi.my/rtaxQuote](https://www.hoi.my/rtaxQuote)

(FARA v.2)

911230
Owner Category
Resident of Malaysia

Road Tax Information

Renewal Period	12 Months
Transaction Date	19/06/2021
New Effective Date	27/05/2022

Roadtax Renewal Fee	RM30.00
e-Services Charge	RM2.75
Services Fee	RM0.17
Tax@6%	
Total Roadtax Renewal Fee	RM32.95

Delivery Charge	RM6.00
Delivery Fee	RM0.36
Tax@6%	

Total Amount	RM39.28
---------------------	----------------

Renew Road Tax

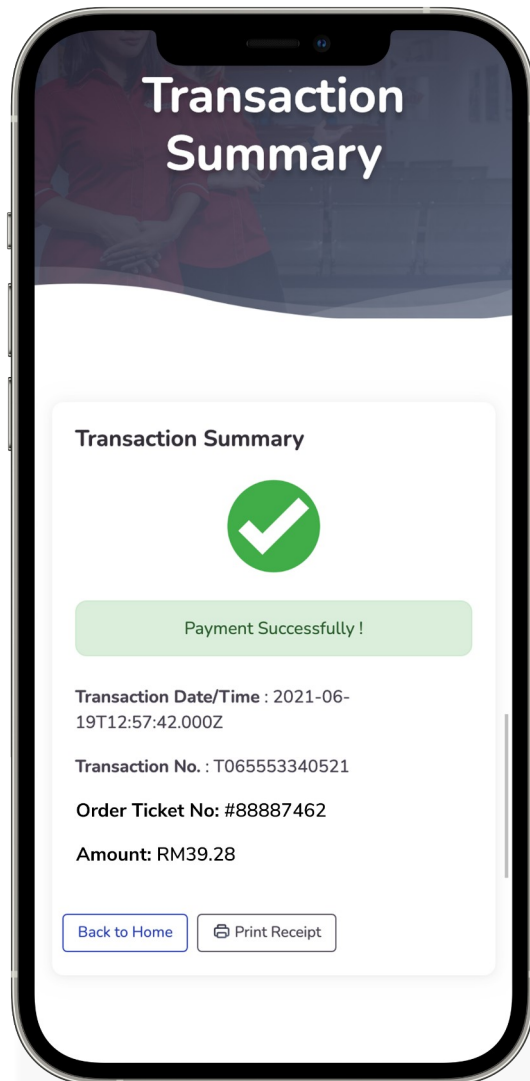
Road tax print information

- User data re-fetched & populated
- Server pre-defined auto calculation
 - Postcode
 - Region
 - CC
 - Vehicle type
- Service fee breakdown
- Included with delivery fee



Quote Page – *hoi.my/paymentRtaxDone*

(FARA v.2)



Road tax payment information

- Payment status
- Order ticket ref. Number
 - *Road tax print processed in background by helpdesk*
- Print receipt option

