

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



Q: What type of classification is called cleaning insurance?

Cleaning insurance is classified under Public Liability Insurance. The insurance covers your company in case your cleaner commit any damage to the client property

Q: When will I receive the insurance certificate?

A: We will process your insurance and send a copy of the insurance certificate to your registered email immediately after booking confirmation send to our insurance API or uploaded in the CSV File.

Q: What type of insurance package is available for purchase?

You can buy the per job package/monthly insurance package and the yearly Insurance Package.

Package A- RM3.50 per Job	Package B- RM5.00 per job	Package C- RM10.00 per Job
(1)Up to RM10,000.00 third party liability insurance	(1) Up to RM10,000.00 third party liability insurance	(1) Up to RM10,000.00 third party liability insurance
(2)Up to RM900.00 covered in case damage to customer property	(2) Up to RM1,000.00 covered in case damage to customer property	(2) Up to RM1,000.00 covered in case damage to customer property
		(3) Up to RM750.00 in case customer property stolen

Q: What should I do in the event of loss or damage?

A: You must notify us thru email with full details of the incident / accident within 48 hours from time of incident. Early notification is required to avoid any prejudice to your claim. If theft and / or injury to a third party, make a police report immediately.

Q: How to submit a claim?

A: You must submit your claim with all supporting information and documents as requested to us. Documents include photocopy of IC or passport of the person making the claim, invoice of the goods, copy of booking slip, copy of cover note, picture for damage cases and police report for theft and bodily injury to third party cases. Please take note that extra claim documents will be required as when basis and the claim documents are not prejudice for us to accept the claim. You will be required to give full cooperation to the surveyors / adjusters appointed by the insurance company in assessing your claim.

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Q: When will I receive the claim reimbursement?

A: Upon receiving your complete documents, the claim will be processed and complete within 21 days. Any reimbursement will be made directly to your bank account.

Q: What is excess means?

A: Deductible Per Declaration/Project. An example as per below

Client make a claim on an item with a minimum of RM 750.00 on each loss and the excess claim is 5% so the amount of RM 750.00 - 5% = RM 712.50

- 5% of loss or minimum RM750.00 on each loss subject to claim being covered.
- 5% of loss or minimum RM100.00 on each loss
- 5% of loss or minimum RM100.00 on each and every loss Max: Limit of Claim for each and every claim is RM10,000.00

Q : The Cleaning insurance does it include High value carpet and upholstery cleaning?

A : Yes. This cleaning insurance also covers high value carpet and upholstery cleaning upon customised package approved by the insurance company

Q: What is the premium payment method?

A: Every week the client is required to upload a CSV file with the purchased insurance in the Senang system. Every month Senang will send a policy invoice to each client according to their premium listing for that month. Client will be required to make the payment to Senang.

Q: What is the claim settlement process?

A: If an insurer settles a claim the payment is made to the policyholder for the occurrence of a loss or risk against which they were insured.

Q: How long does it take for a claim to be approved?

A: Once the claim has been processed and submitted to the insurance company it will take at least 2 working days to be approved.

Q: What is the previous claim process and how do we do it?

A: For example a 3rd party accidentally broke an item in the house and Insurer makes a claim. Insurer is required to login to Senang system - Fill up the claim documentations (Such as type of incident, claim amount, date of incidents, contact details and copy or replacement receipt)

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Q: If there was a claim for damaged items. What are the documents required?

A: As per below required documents

1. Completed Claim Form
2. Photographs depicting the damages and point of entry
3. Purchase invoices/ delivery orders/stock records to quantify the loss or damage
4. Repair bills (for damages to premises and/or property insured)
5. Incident Report from your company

Q : As per requirement foreign workers only qualify to have work permits from agency or from the employer?

A : Both. Insurance coverage includes foreign workers with work permits from the agency and the employer

Q: Who can I contact to check on the claim status?

A: If you like to make an insurance claim, please login into our policy management system @ https://senangpks.com.my/policy_management & the claims can be registered there immediately real time. Alternatively, you may e-mail melisa.tan@senangpks.com.my and we will reply in 4 working days