



# BIZ PA

## Product Disclosure Sheet

### Important Note

1. Read this Product Disclosure Sheet before you decide to take out the Biz PA Insurance Policy. Be sure to also read through the general terms and conditions.
2. You are advised to note the scale of benefits for death and disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with the intermediary or contact the insurance company directly for more information.
3. Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

### 1. What is this product about?

This is a yearly renewable product that provides compensation and reimbursement for insured employees in the event of injuries, disability or death caused solely by accident. Coverage is 24 hours worldwide.

### 2. What are the covers / benefits provided?

This product covers:

1. Accidental Death
2. Accidental Permanent Disablement
3. Additional Indemnity for Public Conveyance

Upon payment of the additional premium, the policy can be extended to cover the following:

4. Accidental Medical Expenses inclusive of Alternative Medicine
5. Ambulance Fees
6. Bereavement Allowance
7. Burns (Second and Third Degree)
8. Daily Hospital Income
9. Death Due to Dengue
10. Dengue Recuperation
11. Fracture Bones
12. Medical Report Fees
13. Purchase of Prosthesis/Wheelchair
14. Recruitment Costs
15. Repatriation Expenses
16. Snatch Theft Compensation
17. Trauma Counselling Compensation
18. Temporary Total Disablement and Temporary Partial Disablement

Please refer to the policy wording for the full list of terms and conditions of the benefits.

The benefit (s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3. What is the period of cover and renewal option?

The insurance cover is for one year. You need to renew your insurance policy annually.

### 4. How much premium do I have to pay?

Premium Rates (RM) (excl service tax)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
<b>Personal Accident</b>							
Class 1 & 2 (Non-Manual)	26	45	88	175	263	351	439
Class 3 (Manual)	48	80	160	321	483	N/A	N/A
<b>Additional Benefits (Without Weekly Compensation)</b>							
Class 1 & 2 (Non-Manual)	14	19	25	30	34	44	53
Class 3 (Manual)	18	23	30	35	40	N/A	N/A
<b>Additional Benefits (With Weekly Compensation)</b>							
Class 1 & 2 (Non-Manual)	35	45	57	72	87	107	159
Class 3 (Manual)	39	49	62	77	93	N/A	N/A
<b>Cashless Facilities</b>	An additional RM10.00 per member is applicable for the Cashless Facilities option.						

The total premium that you have to pay will vary depending on the plan selected and our underwriting requirements.

Note:

- Premium rates are not guaranteed, and revision, if any, shall reflect the Company's claims experience, and any other justified circumstances. The Company shall notify you of any premium revision by giving you at least thirty (30) days' advance notification before the policy expiry.
- Annual premiums must be paid yearly for continued protection.

### 5. What are the fees and charges I have to pay?

What you have to pay in addition to the premium	Amount
Service Tax	8% of premium
Stamp duty	RM10.00
What is included in the premium	Amount
Commission paid to the insurance intermediaries (if any)	25% of premium

The applicability of stamp duty and service tax amount herein applied, or any other taxes are subjected to the prevailing laws of Malaysia.

### 6. What are some of the key terms and conditions that I should be aware of?

- Cooling-off Period**  
You may cancel your policy by returning the policy within fifteen (15) days from the effective date of the policy. You are entitled to the return of the full premium paid less deduction of any claims or expenses incurred by Us in the issuance of the Policy, provided no claims have been made.
- Premium Warranty**  
Premium must be paid and received by us within sixty (60) days from the inception date of the cover, otherwise the cover is automatically cancelled, and you will still be responsible to pay the proportion of premium for the period We have been on risk.
- Age Limit**  
The Insured Person must be between the age of sixteen (16) years and seventy (70) years at the time of application.
- Government Tax**  
You agree to pay us for any taxes or charges imposed by the government in respect of the execution and delivery of this policy.
- Claims**  
Notification of claim must be made to Us in writing not later than thirty (30) days from the date of occurrence. You must submit your claim with all the supporting information and documents to us and give full cooperation to us in accessing your claim.

**Note:** This list is not exhaustive. Please refer to the policy wording for the full list of terms and conditions under this policy.

## 7. What are the major exclusions under this policy?

This Policy does not cover death or any injury / disablement directly or indirectly caused by or in connection with any of the following:

- insanity, committing or attempting to commit suicide (whether sane or insane), intentional self -inflicted injuries or any attempt threat;
- any form of sickness, illness, disease, infection or parasites and/or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV).
- congenital defect, pre-existing physical or mental defect or infirmity.
- provoked murder or assault, wilful exposure to needless peril except in an attempt to save human life.
- while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service.
- while participating in unlawful activities or committing or attempting to commit any unlawful act.
- while participating in any professional sports.
- martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) meters in depth, mountaineering involving the use of ropes or mechanical guides.
- racing (other than on foot), pace-making, speed or reliability trials.
- driving or riding without a valid driving license. This will not apply if the Insured Person have an expired license but are not disqualified from holding or obtaining such driving license under any existing laws, by-laws and regulations.
- being under the influence of drugs except prescribed by a legally licensed Medical Practitioner (but not for the treatment of drug addiction).
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, popular uprising.
- connection with:
- nuclear weapons material. ionising, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.

**Note:** This list is not exhaustive. Please refer to the policy wording for the full list of terms and conditions under this policy.

## 8. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us provided that no claims have been made during the current policy year. Upon cancellation, any refund of the premium will be based on the conditions stipulated in the policy wording.

## 9. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondence reaches you in a timely manner. You may inform our Customer Service Centre or our branch office.

## 10. Where can I get further information?

If you have any enquiries about this product or any other types of similar products, you can contact us or your insurance intermediary or visit our website at [www.generali.com.my](http://www.generali.com.my).

### **Generali Insurance Malaysia Berhad**

Reg No: 197501002042 (23820-W)

Generali Customer Service Centre

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Tel: 1 300 13 2121 or +603 3007 2121

Email: [customer.service.gi@generali.com.my](mailto:customer.service.gi@generali.com.my)

**[www.generali.com.my](http://www.generali.com.my)**

### **IMPORTANT NOTE:**

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is a summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy wording.

Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 24 February 2025.