



STUDENT PROTECTION PA

Product Disclosure Sheet

Important Note

1. Read this Product Disclosure Sheet before you decide to take out the Student Protection 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 product provides compensation and reimbursement in the event of injuries, disability or death caused solely by violent, accidental, external and visible means.

Coverage is valid worldwide and round the clock and includes accidents during the course of employment, in the course of traveling between the home, the place of work, whilst at home, and social or sports activities not specifically excluded by the policy.

2. What are the covers / benefits provided?

This product covers:

Benefits		Sum Insured Per Student (RM)		
		P10	P20	P30
1	Accidental Death	15,000	20,000	30,000
2	Accidental Permanent Disablement	50,000	50,000	100,000
3	Accidental Death on Public Common Carrier*	N/A	20,000	30,000
4	Accidental Death in School Premise*	N/A	20,000	30,000
5	Compassionate Death Benefit	1,000	2,000	2,000
6	Bereavement for Death Due to Dengue	10,000	10,000	10,000
7	Kidnapping Extension	N/A	20,000	30,000
8	Education Allowance	N/A	20,000	25,000
9	Allowance for School / Tuition Fees	N/A	200	400
10	Accidental Medical Expenses	2,000	3,000	4,000
11	Accidental Dental Benefit	N/A	250	500
12	Hospital Cash Allowance*	50	100	100
13	Ambulance Fees*	100	150	250
14	Sinseh or Traditional Treatment	N/A	250	250
15	Prosthesis / Wheelchair Benefit	N/A	1,000	1,000
16	Travel Expenses**			
	a) Government Hospital	N/A	50	100
	b) Private Hospital	N/A	25	50

Generali Insurance Malaysia Berhad Reg No: 197501002042 (23820-W) Service Tax Reg. No.: W10-1808-31015017

Generali Customer Service Centre: Level 1, Menara Generali, 27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.

Tel: 1 300 13 2121 or +603 3007 2121 Email: customer.service.gi@generali.com.my Website: www.generali.com.my

*in addition to the Accidental Death Benefit

**hospitalised or services rendered in Malaysia only

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).

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?

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

Schedule of Premium	P10 (RM)	P20 (RM)	P30 (RM)
Annual Premium Per Person	10	20	30

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 date of delivery 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 student must be between the age of three (3) years and twenty-one (21) 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. 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:
- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
- nuclear weapons material.

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 Center 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

Generali Insurance Malaysia Berhad

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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.