



THE GLADIATOR ENHANCED

Product Disclosure Sheet

Important Note

1. Read this Product Disclosure Sheet before you decide to take out the Gladiator Enhanced 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 agent or contact the insurance company directly for more information.
3. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions 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.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

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 the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

1. What is this product about?

This policy provides compensation and reimbursement in the event of injuries disability or death caused solely by accident. The compensation for Death and Permanent Disablement will be increased by 10% up to 100% on each subsequent renewal if there is no claim made under the policy.

This policy also includes features unique benefits that are not normally included in a personal accident insurance policy.

2. What are the covers / benefits provided?

This product covers:

1. Death
2. Permanent Disablement
3. Financial Obligation Benefit (Death or Permanent Disablement)
4. Double Indemnity
5. Additional Indemnity due to Home Accident
6. Compassionate Care
7. Blood Transfusion
8. Medical Expenses including traditional medical treatment and for Dengue, Malaria, JE, SARS, Zika or Chikungunya
9. Dental or corrective cosmetic surgery
10. Bereavement Benefits for (Dengue, Malaria, JE, SARS, Zika or Chikungunya)
11. Hospital Cash Income (hospitalised due to accident)
12. Reimbursement of cost of purchasing prosthesis/Wheelchair
13. Kidnap benefit
14. Impotency or infertility due to accident
15. Ambulance Fees (due to Accident)
16. Funeral Expenses (due to Accident)
17. Repatriation Expenses (Overseas)
18. Personal Liability
19. Major Burns (3rd degree)
20. Miscarriage due to motor vehicle accident
21. Snatch Theft Compensation
22. Coma

The following extensions are available for a small additional premium:

- Provided both the insured and the spouse are insured by this product, the children (aged between 1 month and 23 years old, fully dependant and engaged in full time education) may also be insured.
- Weekly benefit

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?

Plan	Sum Insured	Annual Premium Class 1 & 2 (without weekly benefit)	Annual Premium Class 1 & 2 (with weekly benefit)	Annual Premium Class 3 (without weekly benefit)	Annual Premium Class 3 (with weekly benefit)
TGE1	RM 50,000	RM 96.00	RM 136.00	RM 156.00	RM 186.00
TGE2	RM 100,000	RM 166.00	RM 206.00	RM 256.00	RM 286.00
TGE3	RM 150,000	RM 216.00	RM 276.00	RM 366.00	RM 396.00
TGE4	RM 200,000	RM 286.00	RM 356.00	RM 496.00	RM 546.00
TGE5	RM 300,000	RM 396.00	RM 476.00	RM 746.00	RM 796.00
TGE6	RM 500,000	RM 636.00	RM 816.00	n/a	n/a
TGE7	RM 750,000	RM 896.00	RM 1,096.00	n/a	n/a
TGE8	RM 1,000,000	RM 1,186.00	RM 1,436.00	n/a	n/a

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

In addition to the premium, you have to pay:	Amount
a. Service Tax	8% of gross premium
b. Stamp duty	RM 10.00

The premium that you have to pay includes the commissions paid to the intermediaries, if any, amounting to 25% of the 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?

- **Cash Before Cover (applicable for Individual Policyholder only):** Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **Premium Warranty (others):** Premium must be paid and received by us within 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 & Eligibility:** Your age must be between 30 days to 65 years (renewable up to 75 years old), provided that:
 - Children 30 days to 12 years old eligible for Plan up to RM50,000 (without Weekly Benefit)
 - Children 13 to 17 years old eligible for Plan up to RM100,000 (without Weekly Benefit)
- **Nominee:** You must nominate a nominee and to ensure that your nominee is aware of the personal accident policy.
- **Claims:** You must submit your claim with all the supporting information and documents to us and give full cooperation to us in accessing your claim.
- **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.

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:

- Self-inflicted injury, suicide or attempted suicide, wilful exposure to injury, provoked assault, pregnancy or childbirth or any preexisting physical defect or infirmity.
- Insured person is temporarily or otherwise insane or of unsound unstable mind or under the influence of drugs or drink or due to intemperance.
- War, invasion act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection military or usurped power martial law.
- Engaging or taking part in naval air force or military service or operations or participating in operations planned or conducted by the civil or military authorities.
- Any form of terrorism for Personal Liability Cover

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. However, there shall not be any refund of premium in respect of the premium paid for the period beyond the date of termination.

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.

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.general.com.my.

If you have any enquiries, please contact us at:

General Insurance Malaysia Berhad
Reg No: 197501002042 (23820-W)
General 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@general.com.my
www.general.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 AGENT 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.

General 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.