



# TRAVEL ONLINE ANNUAL

## Product Disclosure Sheet

### Important Note

1. Read this Product Disclosure Sheet before you decide to take up the Travel Online Annual Insurance Policy. Be sure to also read through the general terms and conditions.
2. You are advised to note the Table of Benefits for Accidental Death and Accidental Permanent Disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the policy that you have purchased. You should read and understand the insurance policy and discuss with the intermediary or contact us 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 is a travel insurance product for Insureds traveling overseas. This product mainly provide coverage for Personal Accidents, Medical, Hospital and Treatment expenses as well as expenses incurred as a result of travel inconveniences during the trip.

Other coverage provided are listed under Item 3 below. For further information on the coverage provided, please read the policy contract.

Please be mindful of the Exclusions in the policy by reading the list of Major Exclusions under Item 7 below or the policy contract.

### 2. Who is eligible for this product?

All Malaysians, permanent residents of Malaysia and/or holder of Malaysian Employment Pass and/or Work Permit (which shall include his/her dependant(s) residing in Malaysia) who are between the age of 30 days and 75 years old (both ages inclusive).

### 3. Who can purchase this product?

Malaysians between the age of 30 days and 75 years old (both ages inclusive) and business entities duly registered in Malaysia (if Policy is purchased for employees of the business entity)

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

- Accidental death and Accidental permanent disablement
- Child education\*
- Medical, hospital and treatment expenses
- Compassionate visitation benefit (due to hospitalization of the Insured Person)
- Alternative medical treatment
- Compassionate visitation benefit (due to Insured Person's death)

- Child care\*
- Medical treatment in Malaysia
- Hospital allowance
- Emergency medical evacuation and repatriation
- Repatriation of mortal remains
- Baggage and personal effects
- Personal money and travel documents
- Baggage delay
- Travel delay, Overbooked, Misconnection or Reroute
- Cancellation Or Postponement
- Travel curtailment
- Hijacking
- Missed departure
- Loss of Use of Entertainment Tickets
- Loss of credit card
- Personal liability
- Rental car excess cover
- Ransom payment as a result of kidnapping & hostage
- Home Care

You have the option to include coverage for the following:

- Flight Cancellation/Rescheduling during Trip
- Cruise Cover
- Pandemic Cover (for Overseas Trip)

The available plans are Individual Standard Gold and Platinum and Senior Plan.

\* Not applicable for persons aged 65 and above

Immediate access to Travel Assistance Hotline in case of an emergency situation when You are abroad.

Duration of Coverage is for 1 year. There is no limit on the number of Trips during the Period of Insurance but subject to the maximum of 95 days for each Trip. You need to renew Your Coverage annually.

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)).

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

The Premium You have to pay may vary depending on the Plan that You select, Your travel destination and Our underwriting requirements:

Example

Frequent traveller to Indonesia, Thailand and Hong Kong (Area 1) - for Individual Standard Platinum Plan, the estimated annual gross premium including stamp duty is RM300.00

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

- |   |                   |
|---|-------------------|
| i. Commission to the insurance intermediary (if applicable) | 25% from premium  |
| ii. Service Tax   | 8%                |
| iii. Stamp Duty   | RM10 from premium |

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

## 7. What are the key terms and conditions that the Policyholder should be aware of?

- Duty of disclosure - You must disclose all material facts which You know or ought to know such as Your personal information which could affect the risk profile. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.
- Premium warranty - Full Premium must be paid to Us or Our authorized intermediary within 60 days from the inception date of the Cover.
- Age limit - You must not be above 75 years or below 30 days of age.
- Claims - If an Accident occurs which gives rise to a claim, You shall notify Us within 45 days of the Accident. All supporting documents proving the loss must be submitted 45 days from the date of Your return to Malaysia.

- Exclusions of Coverage: Please be aware of the Exclusions under this Policy by reading the Exclusion clause in the policy contract.

**Note:** The list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under this Policy.

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

This policy does not cover the following:

- Pre-existing Medical Conditions
- Travelling against medical advice
- Flight cancellation/rescheduling during Trip unless Add On is purchased
- Pandemic (unless Add On is purchased)
- Engaging in offshore activities, explosive handling
- Loss or expenses that causes Us to be in breach of any trade or economic sanctions
- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV)
- Suicide or self-inflicted injury, pregnancy
- Professional or hazardous sports, racing
- If You are a member of the aircraft crew
- Under the influence of alcohol or drug, mental insanity
- The consequential loss or damage of any kind

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this Policy.

## 9. Can I cancel my policy?

You may cancel Your policy by giving Us 7 days written notice and refund of Premium is subject to the terms and conditions stipulated in the Policy.

## 10. What needs to be done in the event of changes to contact / personal details?

It is important that You inform Us of any change in Your personal profile including personal information which would affect the risk profile.

## 11. Where can I get further information?

If you have any enquiries, please contact Us or Our authorised intermediaries.

### **Generali Insurance Malaysia Berhad**

Reg No: 197501002042 (23820-W)

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

**[www.generalicom.my](http://www.generalicom.my)**

## 12. Other types of Insurance Product available?

Please refer to Our branches and intermediaries for more information on other types of products available.

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 contract.

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.