

# PRODUCT DISCLOSURE SHEET



**Dear Customer,**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful;  
**you should read it too.**

Date:

## 1 What is Multi Drive Protector?

Multi Drive Protector is an optional add on under Private Car Policy. It provides compensation and reimbursement to the driver and passengers in the event of bodily injuries, disabilities or death caused solely by accident whilst entering, riding or alighting from a private passenger vehicle.

## 2 Know Your Coverage

As an illustration, for **RM35** annually, a 30-year-old male purchases Plan MDP1 will receive the following coverage:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ul style="list-style-type: none"><li>Death – <b>RM15,000</b></li><li>Permanent Disablement – <b>Up to RM15,000</b></li><li>Medical Expenses – <b>RM500 per accident</b></li></ul>	<ul style="list-style-type: none"><li>Racing (other than treasure hunts), rallies, pace making, speed testing, used in connection with motor trade, for hire or reward</li><li>Vehicle used for carriage of passengers for reward</li><li>Any act of terrorism</li></ul>

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

The duration of coverage is 12 months. You need to renew your policy annually.

If you have any questions or require assistance on your personal accident insurance coverage, you can:



Call us at  
1300 13 2121 or  
+603 3007 2121



Visit us at:  
[Private Car Insurance  
& Available Add Ons |](#)  
[Generali Malaysia](#)



Email us at:  
[customer.service.gi@general.com.my](mailto:customer.service.gi@general.com.my)



Scan the QR  
code above

**BNMLINK information for  
complaints / enquiries:**

4th Floor, Podium Bangunan AICB,  
No. 10, Jalan Dato' Onn,  
50480 Kuala Lumpur.  
Tel: 1-300-88-5465  
(Overseas: +603 2174 1717)  
BNMLINK Webpage:  
[bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)

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 Know Your Obligations

For this personal accident add on, you must pay a premium of:

Standard cover (Driver + 4 passengers)	<b>RM35 (annually)</b>
Additional Cover	-
Total premium you must pay is <b>RM35</b>	
<b>You also have to pay the following fees and charges:</b>	
Stamp duty	<b>N/A</b>
Commission (Only applies if the product is sold through an intermediary)	<b>10% of premium or RM3.50</b>
Service Tax	<b>8% of premium or RM2.80</b>

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

### 4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts as your occupation and personal pursuits.
- **Age Limit:** All registered owners of a private passenger vehicle aged between 17 years to 65 years.
- **Seating Capacity:** The insurance coverage is determined by the seating capacity listed on your vehicle's registration card. If the actual number of passengers exceeds the insured capacity, the liability limit per person will be adjusted proportionately.
- **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.
- **Cash Before Cover:** Full premium must be paid to us or our authorized intermediary before the effective date of the policy.

**Note:** This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.



### Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, we will return the proportionate part of the premium in respect of the unexpired period of insurance provided no claim has been made.
- If a claim has been approved before cancellation, no premium will be refunded.