

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 Student Protection PA?

Student Protection PA provides 24/7 worldwide coverage in the event of bodily injuries, disablement, death or medical expenses caused solely by accidental means.

2 Know Your Coverage

As an illustration, with an annual premium of **RM20**, a 5-year-old full time student selects Plan P20– RM20,000 will receive the following **coverage**:

This policy covers :	This policy excludes :
<ol style="list-style-type: none">1. Accidental Death – RM20,0002. Accidental Permanent Disablement – RM50,0003. Accidental Death on Public Common Carrier¹ – RM20,0004. Accidental Death in School Premise¹ – RM20,0005. Compassionate Death Benefit – RM2,0006. Bereavement for Death Due to Dengue – RM10,0007. Kidnapping Extension – RM20,0008. Education Allowance – RM20,0009. Allowance for School / Tuition Fees – RM20010. Accidental Medical Expenses – RM3,00011. Accidental Dental Benefit – RM25012. Hospital Cash Allowance² – RM10013. Ambulance Fees² – RM15014. Sinseh or Traditional Treatment – RM25015. Prosthesis / Wheelchair Benefit – RM1,00016. Travel Expense²<ol style="list-style-type: none">a) Government Hospital – RM50b) Private Hospital – RM25 <p>Notes: ¹In addition to the Accidental Death Benefit ²Hospitalised or services rendered in Malaysia only</p>	<ul style="list-style-type: none">• 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. <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions under this policy.</p>

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:
[Student Protection PA | Generali Malaysia](#)



Email us at:
customer.service.gi@generali.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

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 Know Your Obligations

For this personal accident insurance policy, you must pay a premium of:	
Standard cover	RM20 (annually)
Additional Cover	N/A
Total premium you must pay is RM20	
You also have to pay the following fees and charges:	
Stamp duty	RM10
Commission (Only applies if the product is sold through an intermediary)	25% of premium or RM5.00
Service Tax	8% of premium or RM1.60

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 proposal form.
- You must disclose all material facts you know or should know, including personal activities that may affect the risk profile.
- You must notify us immediately in the case of death claims and bodily injury claims within 30 days of the accident.
- **Cooling Period:** You may cancel your policy by returning the policy within 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.
- **Person Eligible:** A full-time student who aged between 3 years old and 21 years old at the time of application.
- **Premium Warranty:** 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.

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 written notice to us. If no claim is made, any refund upon cancellation is subject to the terms & conditions in the policy wording.