

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 Lucky PA?

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 50% on each subsequent renewal if there is no claim made under the policy.

2 Know Your Coverage

As an illustration, with an annual premium of **RM330**, a 30-year-old male in Occupation Class 1 who selects Plan 2 – RM250,000 will receive the following **coverage**:

This policy covers :	This policy excludes :
<ol style="list-style-type: none">1. Total Paralysis Care – RM500,0002. Accidental Death – RM250,0003. Permanent Disablement – RM250,0004. Financial Obligations – up to a maximum of RM25,0005. Hospital Income – RM150 per day, up to a maximum of 300 days6. Repatriation Expenses – RM10,0007. Kidnap Expenses and Reward Benefit:<ol style="list-style-type: none">a) Lump Sum Payment – up to RM5,000b) Reward – up to RM40,0008. Personal Liability – RM400,000 <p>Extended to Benefit 1 & 2:</p> <ul style="list-style-type: none">• No Claim Bonus – increased by 10% on each renewal, up to a maximum of 50% provided no claim lodged.• Double Indemnity – payable in event of an accident occurred while you are travelling as fare paying passengers on any of public transport.	<ul style="list-style-type: none">• 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. <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:
[Multi Lucky](#)
[Personal Accident](#)
[| Generali](#)
[Malaysia](#)



Email us at:
[customer.service.gi@](mailto:customer.service.gi@generali.com.my)
[generali.com.my](mailto: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	RM330 (annually)
Additional Cover	N/A
Total premium you must pay is RM330	
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 RM82.50
Service Tax	8% of premium or RM26.40

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.
- **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.
- **Person Eligible:** Insured persons who aged between 18 to 65, with the policy renewable up to age 70. Plan 1 age eligibility is 13 years and above.
- **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 written notice to us. If no claim is made, any refund upon cancellation is subject to the terms & conditions in the policy wording.