

# 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 SmartPA Enhanced?

SmartPA Enhanced provides 24/7 worldwide coverage in the event of bodily injuries, disablement or death caused solely by accidental means. This product offers seven different plans options.

## 2 Know Your Coverage

As an illustration, with an annual premium of **RM 131**, a 30-year-old male in Occupation Class 1 who selects Plan 1 – RM50,000 will receive the following **coverage**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ol style="list-style-type: none"><li>1. Accidental Death – <b>RM50,000</b></li><li>2. Accidental Permanent Disablement – <b>RM50,000</b></li><li>3. Renewal Bonus – <b>15% per year up to 120% of principal sum insured of benefit 1 &amp; 2</b></li><li>4. Double Indemnity whilst travelling on public transport, travelling overseas or being a victim of snatch theft or robbery or involved in an accident during festive season – <b>RM100,000</b></li><li>5. <b>Medical Expenses</b><ol style="list-style-type: none"><li>a) i. Accidental Medical Expenses – <b>RM3,000</b> ii. Alternative Medical Treatment – <b>RM500</b></li><li>b) Cashless Admission Guarantee – <b>RM3,000</b></li><li>c) Dental and Corrective Surgery – <b>RM5,000</b></li><li>d) Daily Hospital Allowance (maximum 180 days) – <b>RM 50 per day, maximum up to RM9,000</b></li><li>e) Compassionate Care Allowance – <b>RM3,000</b></li><li>f) Weekly Nursing Care Charges – <b>RM500</b></li><li>g) Local Ambulance Fee – <b>RM500</b></li><li>h) Prostheses – <b>RM1,000</b></li></ol></li><li>6. Repatriation of Mortal Remains – <b>RM10,000</b></li><li>7. Bereavement/ Funeral Allowance<ol style="list-style-type: none"><li>a) Bereavement Allowance – <b>RM5,000</b></li><li>b) Funeral Expenses – <b>RM5,000</b></li><li>c) Cash Relief – <b>RM2,000</b></li></ol></li><li>8. Snatch Theft or Robbery – <b>RM500</b></li><li>9. Kidnap Benefit:<ol style="list-style-type: none"><li>a) Lump Sum Payment – <b>up to RM5,000</b></li><li>b) Reward – <b>up to RM25,000</b></li><li>c) Insured Person Not Recovered – <b>up to RM50,000</b></li></ol></li><li>10. Loan Protector – <b>RM2,000</b></li><li>11. Personal Liability – <b>RM50,000</b></li></ol>	<ul style="list-style-type: none"><li>Any unlawful act, wilful exposure to danger, suicide or intentional self-injury.</li><li>Any pre-existing physical or mental defect or infirmity.</li><li>HIV and/or any HIV related illness including AIDS and/or any mutant derivatives.</li><li>Intoxication by drugs.</li><li>Pregnancy or childbirth.</li><li>Dangerous sports e.g. pot-holing, skin-diving, hockey polo, private hunting, racing other than foot.</li><li>Flying other than as a passenger in a licensed passenger carrying aircraft.</li><li>War, invasion and rebellion.</li><li>Regular or temporary civil defence air force naval military or police duties.</li></ul>

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

By paying an additional premium of **RM30**, you can expand the coverage to include:

- Temporary Total Disablement – **RM50 per week, maximum up to 104 weeks**

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:  
[SmartPA Enhanced](#)  
[Generali Malaysia](#)



Email us at:  
[customer.service.gi@generalicom.my](mailto:customer.service.gi@generalicom.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 insurance policy, you must pay a premium of:**

Standard cover	<b>RM 131 (annually)</b>
Additional Cover	<b>RM 30 (annually)</b>

Total premium you must pay is **RM 161**

**You also have to pay the following fees and charges:**

Stamp duty	<b>RM 10</b>
Commission (Only applies if the product is sold through an intermediary)	<b>25% of premium or RM 40.25</b>
Service Tax	<b>8% of premium or RM 12.88</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 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 21 days of the accident.
- Person Eligible:**
  - All Malaysians, permanent residents, work permit holders, pass holders, and their legally residing spouses/children in Malaysia.
  - Insured persons who aged between 18 to 69, with the policy renewable up to age 100.
  - Child who aged at least 30 days old to 18 years old, maximum up to 23 years old if a full-time student.
- 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.