

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 PA-Protector?

This policy provides compensation and reimbursement in the event of injuries, disability or death caused solely by accident. Coverage under this policy is provided globally, 24/7. However, it excludes certain referred occupations — unless the insured is not actively performing duties related to those occupations at the time of the incident.

2 Know Your Coverage

As an illustration, with an annual premium of **RM310**, a 30-year-old couple in Occupation Class 3 who selects Plan MP1 – RM50.000 will receive the following **coverage**:

This policy covers :	This policy excludes :
<ol style="list-style-type: none">Death & Permanent Disablement – RM50,000Financial Obligations – RM10,000Bereavement Allowance – RM3,000Repatriation Expense (Overseas) – RM5,000Medical Expenses – RM3,000 inclusive of Traditional Treatment (max RM50 per visit) – RM350 per accidentRecuperating Benefit – RM1,000Hospital Income Benefit (in excess of 5 days) – RM75(Optional) Weekly Benefit – Temporary Total Disablement (per week) – RM50 per week, maximum up to 52 weeksPersonal Liability – RM50,000 <p>Note to Benefit 1:</p> <ul style="list-style-type: none">75% of Death & Permanent Disablement - RM37,500 will be paid if an accidental death or permanent disablement are resulting from motorcycling.No Claim Discount: A 10% discount will apply to the premium if no claims are made in the preceding policy year. If no claims were made in 2 or more consecutive preceding years, a 15% discount will apply.	<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>

By paying an additional premium of **RM15**, you can expand the coverage to include:

Cover For Children: (For 1 Children)

- Death & Permanent Disablement – **RM20,000**
- Medical Benefit – **RM3,000** inclusive of Traditional Treatment (max RM50 per visit) – **RM350 per accident**
- Bereavement – **RM3,000**

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 PA-Protector](#)
[Generali Malaysia](#)



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



Scan the QR
code above

BNMLINK information for complaints / enquiries:

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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).

Generali Insurance Malaysia Berhad Reg No: 197501002042 (23820-W) Service Tax Reg. No.: W10-1808-31015017

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3 Know Your Obligations

For this personal accident insurance policy, you must pay a premium of:	
Standard cover	RM310 (annually)
Additional Cover	RM15 (annually)
Total premium you must pay is RM325	
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 RM81.25
Service Tax	8% of premium or RM26.00

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 16 to 65, with the policy renewable up to age 70.
 - Child who aged 1 month 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 written notice to us. If no claim is made, any refund upon cancellation is subject to the terms & conditions in the policy wording.