

# 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 Biz PA?

Biz PA Enhanced provides 24/7 worldwide coverage for the insured employees 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 **RM90**, a 30-year-old male in Occupation Class 1 who selects Plan 2 – RM50,000 with optional cover of weekly compensation will receive the following **coverage**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<p><b><u>Section 1 – Personal Accident (Mandatory Cover)</u></b></p> <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. Additional Indemnity for Public Conveyance – <b>RM50,000</b></li></ol> <p><b><u>Section 2 – Additional Benefits (Extended Cover)</u></b></p> <ol style="list-style-type: none"><li>4. Medical Expenses – <b>RM3,000</b> Inclusive of Alternative Medicine – <b>RM50 per visit, up to RM500 per accident</b></li><li>5. Ambulance Fees – <b>RM500</b></li><li>6. Bereavement Allowance – <b>RM2,000</b></li><li>7. Burn (Second or Third degree) – <b>RM5,000</b></li><li>8. Daily Hospital Income – <b>RM75 per day, up to max. 90 days</b></li><li>9. Death Due to Dengue – <b>RM5,000</b></li><li>10. Dengue Recuperation – <b>RM1,000</b></li><li>11. Fractured Bones (up to max.) – <b>RM5,000</b></li><li>12. Medical Report Fees – <b>RM100</b></li><li>13. Purchase of Prosthesis / Wheelchair – <b>RM1,000</b></li><li>14. Recruitment Costs – <b>RM5,000</b></li><li>15. Repatriation Expenses – <b>RM5,000</b></li><li>16. Snatch Theft Compensation – <b>RM250</b></li><li>17. Trauma Counselling Compensation (per session up to max. RM3,000 per policy) – <b>RM500</b></li></ol> <p><b><u>With Weekly Compensation</u></b></p> <ol style="list-style-type: none"><li>18. Temporary Total Disablement – <b>RM125 per week, maximum up to 52 weeks</b></li><li>19. Temporary Partial Disablement – <b>RM62.50 per week, maximum up to 52 weeks</b></li></ol> <p>Note: Section 2 is an extended cover that is required for an additional premium.</p>	<ul style="list-style-type: none"><li>• Insanity, committing or attempting to commit suicide (whether sane or insane), intentional self-inflicted injuries or any attempt threat.</li><li>• 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).</li><li>• Congenital defect, pre-existing physical or mental defect or infirmity.</li><li>• Provoked murder or assault, wilful exposure to needless peril except in an attempt to save human life.</li></ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. You should refer to the policy for the full list of exclusions under this policy.</p>

By paying an additional premium of **RM10**, you can expand the coverage to include:

1. Cashless Hospital Admission and Discharge (for Accidental Medical Expenses Benefit) – **Maximum RM2,000 for Cashless Facility**

Note: This is an optional coverage that must be attached together with Section 1 and Section 2.

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:  
[Biz PA | Generali Malaysia](#)



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



Scan the QR  
code above

**BNMLINK information for complaints / enquiries:**

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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	
Section 1 – Personal Accident (Mandatory Cover): RM45	<b>RM90 (annually)</b>
Section 2 – Additional Benefits (Extended Cover): RM45	
Additional Cover	<b>RM10 (annually)</b>
Total premium you must pay is <b>RM100</b>	
<b>You also have to pay the following fees and charges:</b>	
Stamp duty	<b>RM 10</b>
Commission (Only applies if the product is sold through an intermediary)	<b>25% of premium or RM25</b>
Service Tax	<b>8% of premium or RM8</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 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:** The insured person must be between 16 to 70 years old, with the policy renewable up to age 75. All Malaysians, permanent residents, work permit holders and pass holders legally residing in Malaysia.
- **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.