

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 Weekly Benefit?

Weekly Benefit is an optional rider under The Gladiator Enhanced. It is payable if a medical practitioner certifies that you are unable to work due to an accident.

2 Know Your Coverage

As an illustration, with an annual premium of **RM40**, a male aged 30 in occupation class 1 who purchases Plan TGE1 will receive the following **coverage**:

This policy covers :	This policy excludes :
<ul style="list-style-type: none">RM50 per week, maximum up to 52 weeks if the insured suffers temporary total disablement.RM25 per week, maximum up to 52 weeks if the insured suffers temporary partial disablement.	<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.

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

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:
[The Gladiator Enhanced](#)
[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	RM40 (annually)
Additional Cover	-
Total premium you must pay is <i>RM40</i>	
You also have to pay the following fees and charges:	
Stamp duty	N/A
Commission (Only applies if the product is sold through an intermediary)	25% of premium or RM10.00
Service Tax	8% of premium or RM3.20

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 assessing your claim.
- **Person Eligible:**
 - Insured persons who aged between 30 days to 65, with the policy renewable up to age 75.
 - Child who aged 30 days to 12 years old eligible for Plan up to RM50,000 (without Weekly Benefit).
 - Children who aged 13 to 17 years old eligible for Plan up to RM100,000 (without Weekly Benefit).
- **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.