

# 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 Cover For Child?

Cover For Child is an optional rider under Multi PA-Protector. It provides protection to your children in the event of accidental death, permanent disablement, medical expenses, and bereavement support.

## 2 Know Your Coverage

**As an illustration**, with an annual premium of **RM15**, a child for a 30-year-old couple in Occupation Class 3 who selects Plan MP1 will receive the following **coverage**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ul style="list-style-type: none"> <li>• Death &amp; Permanent Disablement – <b>RM20,000</b></li> <li>• Medical Benefit – RM3,000 inclusive of Traditional Treatment (max RM50 per visit) – <b>RM350 per accident</b></li> <li>• Bereavement – <b>RM3,000</b></li> </ul>	<ul style="list-style-type: none"> <li>• Self-inflicted injury, suicide or attempted suicide, wilful exposure to injury, provoked assault, pregnancy or childbirth or any preexisting physical defect or infirmity.</li> <li>• Insured person is temporarily or otherwise insane or of unsound unstable mind or under the influence of drugs or drink or due to intemperance.</li> <li>• War, invasion act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection military or usurped power martial law.</li> <li>• 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.</li> <li>• Any form of terrorism.</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>

The duration of coverage is 12 months. You need to renew your policy annually.

<p><b>If you have any questions or require assistance on your personal accident insurance coverage, you can:</b></p>			<p><b>BNMLINK information for complaints / enquiries:</b></p>
 <p>Call us at 1300 13 2121 or +603 3007 2121</p>	 <p>Visit us at: <a href="#">Multi PA-Protector</a> <a href="#">Generali Malaysia</a></p>	 <p>Email us at: <a href="mailto:customer.service.gi@generali.com.my">customer.service.gi@generali.com.my</a></p>	<p>4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 (Overseas: +603 2174 1717) BNMLINK Webpage: <a href="http://bnm.gov.my/BNMLINK">bnm.gov.my/BNMLINK</a></p>
			 <p>Scan the QR code above</p>

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>RM15 (annually)</b>
Additional Cover	<b>N/A</b>
Total premium you must pay is <b>RM15</b>	
You also have to pay the following fees and charges:	
Stamp duty	<b>N/A</b>
Commission (Only applies if the product is sold through an intermediary)	<b>25% of premium or RM3.75</b>
Service Tax	<b>8% of premium or RM1.20</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.
  - **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.