

# 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 Temporary Total Disablement?

Temporary Total Disablement is an optional rider under SmartCare VIP. It is payable if a medical practitioner certifies that you are fully and continuously disabled, preventing you from performing your daily or work activities due to an accident.

## 2

## Know Your Coverage

As an illustration, with an annual premium of **RM100**, a 30-year-old male in Occupation Class 1 who selects Plan 1 will receive the following **coverage**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ul style="list-style-type: none"><li>RM500 per week, maximum up to 104 weeks if the insured suffers temporary total disablement.</li></ul>	<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.

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:  
[SmartCare VIP](#)  
[Generali](#)  
[Malaysia](#)



Email us at:  
[customer.service.gi@general.com.my](mailto:customer.service.gi@general.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](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>RM100 (annually)</b>
Additional Cover	<b>N/A</b>

Total premium you must pay is **RM100**

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 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 21 days of the accident.
- **Person Eligible:**
  - Insured persons who aged between 18 to 65, with the policy renewable up to age 75.
- **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.