

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your travel insurance.

Other customers have read this PDS and found it helpful;  
**you should read it too.**

Date:

## 1 What is Jom Lokal Travel Personal Accident?

Jom Lokal Travel Personal Accident is a travel insurance for overland domestic travel in Malaysia. This product provides coverage for death, permanent disablement and medical expenses due to accident as well as food poisoning, ambulance fee, repatriation of mortal remains, credit card, e-wallet /digital wallet protection and journey disruptions due to vehicle breakdown.

## 2 Know Your Coverage

As an illustration, with a premium of **RM20**, a 30-year-old male who purchases himself a sum insured of RM50,000 for 9 days will receive the following **coverage**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ol style="list-style-type: none"><li>1. Accidental Death<sup>1</sup> – <b>RM50,000 per insured person in the designated vehicle</b></li><li>2. Accidental Permanent Disablement<sup>1</sup> – <b>RM50,000 per insured person in the designated vehicle</b></li><li>3. Medical Expenses due to Accident<sup>1</sup> – <b>RM5,000 per insured person in the designated vehicle</b></li><li>4. Food Poisoning<sup>1</sup> – <b>RM200 per insured person in the designated vehicle</b></li><li>5. Local Ambulance Fee due to Accident<sup>1</sup> – <b>RM300 per insured person in the designated vehicle</b></li><li>6. Repatriation of Mortal Remains Expenses – <b>RM5,000 per insured person</b></li><li>7. Loss of Mobile Phone due to Snatch Theft / Robbery – <b>RM500 per insured person</b></li><li>8. E-Wallet / Digital Wallet Protection – <b>RM200 per insured person</b></li><li>9. Loss of Credit Card – <b>RM200 per insured person</b></li><li>10. Trip Cancellation<sup>2</sup> – <b>RM200 per insured person</b></li><li>11. Journey Disruption<sup>3</sup> (per designated vehicle)<ol style="list-style-type: none"><li>a) Towing due to Vehicle Breakdown – <b>RM200</b></li><li>b) Minor Roadside Repair Expenses – <b>RM200</b></li><li>c) Alternative Transportation – <b>RM200</b></li><li>d) Rental Car Excess – <b>RM1,000</b></li><li>e) Double Indemnity – <b>per sum insured</b></li></ol></li></ol>	<ul style="list-style-type: none"><li>• Any pre-existing condition.</li><li>• Any unlawful act, wilful exposure to danger, suicide or intentional self-injury.</li><li>• HIV and/or any HIV related illness including AIDS and/or any mutant derivatives.</li><li>• Air travel other than as a fare-paying passenger on an aircraft operated by an airline</li><li>• War, invasion, rebellion, acts of foreign enemy hostilities.</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>

### Notes:

<sup>1</sup>In the designated vehicle, the total sum insured shall be equivalent to 5 or 7 times the individual sum insured, based on whether the vehicle has a seating capacity of 5 or 7.

<sup>2</sup>Insurance must be purchased at least 7 days prior to the commencement of the trip.

<sup>3</sup>Insured person will enjoy double limit even if holding other in-force Generali policy.

<p>If you have any questions or require assistance on your travel insurance coverage, you can:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>Call us at 1300 13 2121 or +603 3007 2121</p> </div><div style="text-align: center;">  <p>Visit us at: <a href="#">Domestic Travel Insurance   Generali Malaysia</a></p> </div><div style="text-align: center;">  <p>Email us at: <a href="mailto:customer.service.gi@generalicom.my">customer.service.gi@generalicom.my</a></p> </div><div style="text-align: center;">  <p>Scan the QR code above</p> </div></div>				<p><b>BNMLINK information for complaints / enquiries:</b></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>
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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 travel insurance policy, you must pay a premium of:

Standard cover	<b>RM20 (per trip)</b>
Additional Cover	-

Total premium you must pay is **RM20**

You also have to pay the following fees and charges:

Stamp duty	<b>RM10</b>
Commission (Only applies if the product is sold through an intermediary)	<b>25% of premium or RM5.00</b>
Service Tax	<b>8% of premium or RM1.60</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:** If an accident occurs which gives rise to a claim, you shall notify us not later than 45 days of the occurrence. All supporting documents proving the loss must be submitted to us to support your claim.
- **Person Eligible:**
  - All Malaysians, permanent residents, work permit holders, pass holders, and they're legally residing in Malaysia.
  - You / policyholder must be at least 18 years old and all insured persons (if any) must be between 30 days and age 80.
- **Cash Before Cover:** Full premium must be paid to us or our authorized intermediary before the effective date of the policy.
- **Eligible Driver:** You / your insured who holds a valid driving license recognized in Malaysia.
- The product is available for individuals or groups of 5 or 7 people, with coverage of up to 15 days.

**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 a written notice to us. However, a refund of premium is not allowed once the policy has been issued.