

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 SmartTraveller Easy Single Trip - Domestic?

SmartTraveller Easy Single Trip - Domestic is a travel insurance designed for domestic travel in Malaysia. It provides coverage for death, permanent disablement and medical expenses due to accident. Additionally, it protects your personal belongings, covers expenses incurred by travel inconvenience and includes personal liability protection.

2 Know Your Coverage

As an illustration, with a premium of **RM31**, a 30-year-old male who selects Individual Plan – RM100,000 for 9 days will receive the following **coverage**:

This policy covers :	This policy excludes :
<ol style="list-style-type: none">Accidental Death – RM100,000 per insured personAccidental Permanent Disablement – RM100,000 per insured personMedical<ol style="list-style-type: none">Medical and Hospital Expenses – RM20,000 per insured personCompassionate Visitation Benefit due to Hospitalization – RM1,000 per insured personChild Care Benefit – RM2,000 per eventHospital Allowance – RM1,000 per insured personEmergency Medical Evacuation – RM100,000 per eventEmergency Medical Repatriation – RM100,000 per eventRepatriation of Mortal Remains – RM100,000 per eventPersonal Belongings<ol style="list-style-type: none">Baggage and Personal Effects – RM1,000 per insured personPersonal Money and Travel Documents – RM400 per insured personBaggage Delay – RM400 per insured personTravel Inconvenience and Cancellation<ol style="list-style-type: none">Travel Delay – RM800 per insured personLoss of Deposit or Cancellation¹ – RM2,000 per insured personTravel Curtailment – RM2,000 per insured personMiss Departure – RM250 per insured personPersonal Liability – RM500,000 per insured person <p>Note: ¹Insurance must be purchased at least 14 days prior to the commencement of the trip</p>	<ul style="list-style-type: none">Any pre-existing condition.Any unlawful act, wilful exposure to danger, suicide or intentional self-injury.HIV and/or any HIV related illness including AIDS and/or any mutant derivatives.Air travel other than as a fare-paying passenger on an aircraft operated by an airlineWar, invasion, rebellion, acts of foreign enemy hostilities. <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions under this policy.</p>

If you have any questions or require assistance on your travel insurance coverage, you can:



Call us at
1300 13 2121 or
+603 3007 2121



Visit us at:
[Domestic Travel Insurance | Generali Malaysia](#)



Email us at:
customer.service.qi@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 travel insurance policy, you must pay a premium of:	
Standard cover	RM31 (per trip)
Additional Cover	N/A
Total premium you must pay is RM31	
You also have to pay the following fees and charges:	
Stamp duty	RM 10
Commission (Only applies if the product is sold through an intermediary)	25% of premium or RM7.75
Service Tax	8% of premium or RM2.48

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 their legally residing spouses/children in Malaysia.
 - You / policyholder must be at least 18 years old and all insured persons (if any) must between 30 days and age 80.
 - Child who aged at least 30 days 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. However, a refund of premium is not allowed once the policy has been issued.