

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 coverage under Pandemic Cover (for Overseas Trip only)?

This is an optional add on benefit under SmartBusiness Traveller. It provides coverage for medical expenses, medical evacuation and repatriation, travel inconveniences due to pandemic.

2

Know Your Coverage

As an illustration, with an annual premium of **RM36**, a 30-year-old male add on this optional add on benefit under his International - Standard Plan with named basis for area 1 will receive the following **coverage**:

This policy covers :	This policy excludes :
<ol style="list-style-type: none">Medical, Hospital and Treatment Expenses due to a pandemic illness – RM100,000Hospital Allowance due to a pandemic illness – RM350 per day, up to RM10,500Emergency Medical Evacuation / Repatriation & Repatriation of Mortal Remains due to a pandemic – RM100,000Trip Cancellation due to pandemic – RM10,000Trip Curtailment due to pandemic – RM10,000	<ul style="list-style-type: none">Pre-existing Medical ConditionsTravelling against medical adviceFlight Cancellation or Rescheduling (unless add-on is purchased)Pandemic (unless add-on is purchased)Engaging in offshore activities, explosive handlingLoss or expenses that causes us to be in breach of any trade or economic sanctionsWar, act of foreign enemy, radiation or contamination by radioactivityAcquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV)Suicide or self-inflicted injury, pregnancyProfessional or hazardous sports, racingIf you are a member of the aircraft crewUnder the influence of alcohol or drug, mental insanityConsequential loss or damage of any kind <p>Note: This list is non-exhaustive. 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.

If you have any questions or require assistance on your travel insurance coverage, you can:	BNMLINK information for complaints / enquiries:
 Call us at 1300 13 2121 or +603 3007 2121	 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	RM36 (annually)
Additional Cover	N/A
Total premium you must pay is RM36	
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 RM9
Service Tax	N/A for International Plan

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.
- **Commencement of coverage:** All trip must commence in Malaysia.
- **Claims:** If an accident occurs which gives rise to a claim, you shall notify us not later than 45 days after the expiry of the insurance period / upon return to Malaysia whichever is earlier. All supporting documents proving the loss must be submitted 45 days from the date of returning to Malaysia.
- **Person Eligible:**
 - All Malaysians, permanent residents, employment pass/ work permit holders residing in Malaysia.
 - Insured persons must be at least 18 years old and at most 75 years of age at start of period of insurance.
- **Premium Warranty:** Full premium must be paid to us or our authorised intermediary within 60 days from the inception date of the cover.
- **Purpose of Travel:** Benefits provided under this plan applies only for business purposes (excludes secondments or long-term postings) and incidental personal travel. Any incidental personal travel taken either before, during or immediately after an authorized business trip, is capped up to maximum of 5 days cover. Incidental personal travel coverage is not applicable during domestic trips.
- This optional add on benefit must be purchased 14 days prior to commencement of the trip.

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.