

GROUP PERSONAL ACCIDENT

# BIZ PA



## Member of PIDM

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))



## BIZ PA

### WHAT IS BIZ PA?

Generali's Biz PA is a simple yet comprehensive group personal accident solution for your employees. Employees are a company's primary asset in running a successful business. Managing a company's growth and profitability includes managing employee welfare and wellbeing. Make a difference to your valued employees by safeguarding them with a comprehensive personal accident protection plan.

### UNIQUE KEY FEATURES

1. Option for Cashless Hospital Admission and Discharge
2. Additional Indemnity for Public Conveyance
3. Accidental Medical expenses inclusive of Alternative Medicine
4. Recruitment Costs incurred for replacement of employees due to Accidental Death or Permanent Disablement
5. Trauma Counselling compensation



## SCHEDULE OF BENEFITS

Benefit	Plan 1	Plan 2
<b>SECTION 1 – PERSONAL ACCIDENT (MANDATORY COVER)</b>		
Accidental Death	30,000	50,000
Accidental Permanent Disablement	30,000	50,000
Additional Indemnity for Public Conveyance	30,000	50,000
<b>SECTION 2 – ADDITIONAL BENEFITS</b>		
Accidental Medical Expenses	2,000	3,000
• Alternative Medicine (subject to the limit under Accidental Medical Expenses)		
Ambulance Fees	500	500
Bereavement Allowance	1,000	2,000
Burns (Second or Third degree)	3,000	5,000
Daily Hospital Income (per day up to max. 90 days)	50	75
Death Due to Dengue	3,000	5,000
Dengue Recuperation	1,000	1,000
Fractured Bones (up to max.)	5,000	5,000
Medical Report Fees	100	100
Purchase of Prosthesis / Wheelchair	1,000	1,000
Recruitment Costs	5,000	5,000
Repatriation Expenses	5,000	5,000
Snatch Theft Compensation	250	250
Trauma Counselling Compensation (per session up to max. RM3,000 per Policy)	500	500
<b>Optional Cover – Weekly Compensation</b>		
Temporary Total Disablement	100	125
Temporary Partial Disablement	50	62.50
Cashless Hospital Admission and Discharge (for Accidental Medical Expenses Benefit)		

**Sum Insured Per Person (RM)**

<b>Plan 3</b>	<b>Plan 4</b>	<b>Plan 5</b>	<b>Plan 6</b>	<b>Plan 7</b>
100,000	200,000	300,000	400,000	500,000
100,000	200,000	300,000	400,000	500,000
100,000	200,000	300,000	400,000	500,000
4,000	5,000	6,000	8,000	10,000
50 per visit Up to 500 per accident				
500	500	500	500	500
2,000	3,000	3,000	5,000	5,000
10,000	10,000	10,000	10,000	10,000
100	125	150	175	200
10,000	20,000	30,000	40,000	50,000
1,000	1,000	1,000	1,000	1,000
5,000	5,000	5,000	5,000	5,000
100	100	100	100	100
1,000	1,000	1,000	1,000	1,000
5,000	5,000	5,000	5,000	5,000
10,000	10,000	10,000	10,000	10,000
350	350	350	500	500
500	500	500	500	500
150	200	250	300	500
75	100	125	150	250

Maximum RM2,000 for Cashless Facility

# IMPORTANT NOTE TO EMPLOYERS

## Occupational Classes Covered:

- **Occupational Class 1** – Professions and occupations involving non-manual, administrative or clerical duties, solely in offices or similar non-hazardous places.
- **Occupational Class 2** – Professions and occupations involving occasional light manual work, or which entails travel, or supervisory duties, exposure to risk from special hazards.
- **Occupational Class 3** – Professions and occupations involving in light manual labour but not involving the use of powered tools such as cutting, grinding, or sawing devices or mining, logging and other similar activities of a hazardous nature.

## Eligibility Age Limit

The Insured Person must be between the age of sixteen (16) years and seventy (70) years at the time of application. Renewable up to seventy-five (75) years.

## Nationality

Applicable to individuals legally residing in Malaysia at the time of purchasing the policy subject to underwriting and sanctioning guidelines.

## Coverage Term

- Yearly renewable at the option of the Policyholder subject to the terms and conditions of the anniversary of the Policy date.
- One policy per company with a minimum of 5 employees.

## Cooling Off Period

Within fifteen (15) days from the date of delivery of the policy. Applicable for new applications only.

## Plan Upgrade / Downgrade

- Applicable during renewal only.
- Addition / Termination of the insured person is allowed during mid-term of policy period.

Note: The above list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

## PREMIUM RATES

	Premium	
	Plan 1	Plan 2
<b>Personal Accident</b>		
Class 1 & 2 (Non-Manual)	26	45
Class 3 (Manual)	48	80
<b>Additional Benefits (Without Weekly Compensation)</b>		
Class 1 & 2 (Non-Manual)	14	19
Class 3 (Manual)	18	23
<b>Additional Benefits (With Weekly Compensation)</b>		
Class 1 & 2 (Non-Manual)	35	45
Class 3 (Manual)	39	49
<b>Cashless Facilities</b>		An

*\*The applicability of stamp duty and any taxes are subject to prevailing laws of Malaysia.*

## EXCLUSIONS

This Policy does not cover death, or any injury / disablement directly or indirectly caused by or in connection with any of the following:

1. Insanity, committing or attempting to commit suicide (whether sane or insane), intentional self-inflicted injuries or any attempt threat.
2. Any form of sickness, illness, disease, infection or parasites and/or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV).
3. Congenital defect, pre-existing physical or mental defect or infirmity.
4. Provoked murder or assault, willful exposure to needless peril except in an attempt to save human life.
5. While participating in unlawful activities or committing or attempting to commit any unlawful act.
6. While participating in any professional sports.
7. Martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) meters in depth, mountaineering involving the use of ropes or mechanical guides.

**Rates (RM) (Subject to 8% Service Tax and RM10 Stamp Duty\*)**

Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
88	175	263	351	439
160	321	483	N/A	N/A
25	30	34	44	53
30	35	40	N/A	N/A
57	72	87	107	159
62	77	93	N/A	N/A

additional RM10.00 per member is applicable for the Cashless Facilities option.

8. Driving or riding without a valid driving license. This will not apply if the Insured Person has an expired license but is not disqualified from holding or obtaining such a driving license under any existing laws, by-laws and regulations.
9. Being under the influence of drugs except prescribed by a legally licensed Medical Practitioner (but not for the treatment of drug addiction).

**Note:** The above list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.



## Generali Insurance Malaysia Berhad

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Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

#### Important Note:

1. Read this brochure before you decide to take out the Biz PA Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the intermediary or contact us directly for more information.