

ACCIDENT & HEALTH

MULTI PA-PROTECTOR



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)



MULTI PA-PROTECTOR

Personal Accident Insurance

No one knows when an accident can happen, that is why a comprehensive accident insurance plan is essential for you to fall back on.

Nasty events can cause serious changes in our lives. This may affect a family livelihood and lifestyle.

But now, you can be assured of reliable help in time of need with **MULTI PA-PROTECTOR**.

UNIQUE

Financial Obligation Benefit

We would pay your outstanding financial obligations on your housing loan and motor loan up to six months repayment sum and the outstanding balance of your Credit Card(s) at the time of the accident. The limit depends on the sum insured.

ONE FOR ALL

Cover the whole family with a single policy with added savings to cover your children. When you and your spouse sign up for **MULTI PA-PROTECTOR**, you may choose to insure your children at a nominal premium.

EXPRESS BEREAVEMENT PAYMENT

Bereavement Benefit

Upon notification of death of an Insured Person, the bereavement benefit will be paid within one working day to the nominee.

AFFORDABLE

For renewal and subject to NO claims lodged, you will enjoy the following discount (only applicable to individual policies):

RENEWAL PREMIUM DISCOUNT	
1st year renewal	10% discount on renewal premium
2nd year renewal & onwards	15% discount on renewal premium

COMPREHENSIVE BENEFITS

Permanent Disablement Or Death

Lump sum payment in the event of death or permanent disablement due to an accident.

Medical Benefit

Reimbursement of medical expenses incurred due to an accident, including traditional medical treatment.

Recuperative (5 Days)

If you are hospitalized for 5 days consecutively due to an accident, the recuperation benefit will be payable.

Personal Liability

Covers your legal liability against third party bodily injury or property damage.

Repatriation (Overseas)

In the event of death occurring overseas, reimbursement of the actual expenses incurred to transport the mortal remains back to Malaysia.

Hospital Income

In the event of hospitalisation for more than 5 days consecutively, a daily Hospital Income calculated from the sixth day onwards is payable up to 365 days.

Bodily Injury

Injury suffered by the Insured Person and caused solely and directly by accidental means and shall exclude bodily injury caused by sickness, disease or medical disorder and non-harmful mosquito bites, bug bites and / or disease introduced by vector.

ADDITIONAL COVER

Weekly Benefit

If you are NOT hospitalised but unable to attend work with a valid Medical Certificate, you are entitled to a weekly allowance.



EXTENSIVE COVERAGE

- Water Sports
- Water Skiing
- Hijacking
- Strike, Riot and Civil Commotion
- Amateur Sports
- Animal Attacks
- Harmful Insect Bites
- Unprovoked Murder and Assault
- Drowning
- Suffocation through Fumes
- Smoke and Poisonous Gas
- Food and Drink Poisoning
- Natural Perils such as Earthquake
- Winter Sports
- Scuba Diving
- Hunting
- Mountaineering (excluding use of rope)
- Polo Playing
- Disappearance
- Exposure to Natural Elements

EXCLUSIONS

- i. War, Invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power
- ii. Martial Law or state of siege
- iii. Fits, hernia, venereal disease, AIDS, pregnancy, childbirth, miscarriage, confinement, or any complications, unprescribed drugs, suicide, self inflicted injury
- iv. Insanity or mental illness
- v. Flying as a pilot or crew member in any aircraft
- vi. Steeple Chasing, Martial Arts (during competition) and Racing / Rally (other than on foot)
- vii. Professional Sports
- viii. Aerial Sporting Activities
- ix. Radiation or contamination by radioactivity
- x. Terrorism

HASSLE FREE PAYMENT

Easy Payment

Apart from payment by cash or cheque, premium payment can also be made with your credit card.

CLASSIFICATION OF OCCUPATION

Class 1: Professions and occupations involving non-manual, administrative or clerical duties, solely in offices or similar non-hazardous places.

Class 2: Professions and occupations involving occasional light manual work, or which entails travel, or supervisory duties, exposure to risk from special hazards.

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.

Referred Occupations

- i. Air crew, Pilots
- ii. Explosive handlers / makers
- iii. Firemen
- iv. Underground Workers
- v. Fishermen
- vi. Mine Workers

Note: Proposer(s) engaged in any of the above occupations may be insured but cover is excluded whilst the Insured Person is performing or carrying out his duties in connection with such occupation / profession.

Excluded Occupations

- i. Military and Law enforcement officers
- ii. Professional entertainers
- iii. Seamen
- iv. Jockeys
- v. Professional sports team
- vi. Professional rally drivers (motor sports)

Note: This brochure is not a contract document. For details of terms and conditions, please refer to the Policy.

TABLE OF BENEFITS

PLAN	MP1 (RM)	MP2 (RM)	MP3 (RM)	MP4 (RM)
BENEFITS				
Death & Permanent Disablement	50,000	100,000	200,000	300,000
• Motorcycling (75% of Death & PD)	37,500	75,000	150,000	225,000
Financial Obligation Benefit	10,000	10,000	15,000	20,000
Bereavement	3,000	3,000	3,000	3,000
Repatriation (overseas)	5,000	5,000	5,000	5,000
Medical Expenses	3,000	5,000	7,000	9,000
• Traditional Treatment (Maximum RM 50 per visit)	350	350	350	350
Recuperative (maximum 5 days)	1,000	1,000	1,000	1,000
Hospital Income (In excess of 5 days)	75	100	125	150
Personal Liability	50,000	75,000	100,000	125,000
Option Weekly Benefit	50	75	125	175

ANNUAL PREMIUM

PLAN	MP1 (RM)	MP2 (RM)	MP3 (RM)	MP4 (RM)
Class 1 and 2	-	138.00	238.00	338.00
Class 3	128.00	218.00	-	-
With Weekly Benefit				
Class 1 and 2	-	168.00	278.00	388.00
Class 3	155.00	255.00	-	-

ELIGIBILITY

- Eligible Age: 16 to 65 years old (Renewable up to 70 years old)

COVER FOR CHILDREN

Benefits	Sum Insured
Death & Permanent Disablement	RM 20,000
Medical Benefit	RM 3,000
• Traditional Treatment (RM 50.00 per visit)	RM 350
Bereavement	RM 3,000
Annual Premium RM15.00 per child	

- Children from 1 month to 23 years old, provided both parents are insured simultaneously.

Note: Children up to the age of 23 may be insured under the above plan provided they are fully dependent and engaged in full time education.

Premium payable is subject to 8% Service Tax and RM10.00 Stamp Duty.





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 Multi PA-Protector 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.

