

PERSONAL ACCIDENT

SMARTPA ENHANCED



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)



With SmartPA Enhanced, enjoy comprehensive protection for you and your family 24/7 anywhere in the world.

SmartPA Enhanced is the ideal Personal Accident insurance that will help protect you and your family. While you cannot avoid all accidents that come your way, **SmartPA Enhanced** gives you peace of mind with protection against the unexpected.

Get increasing coverage with our Renewal Bonus feature and No Claims Discount benefit plus many other benefits for a comprehensive protection.

BENEFITS

High Sum Insured

We cover Accidental Death or Permanent Disablement (including coma) up to **RM1,000,000**.



Renewal Bonus up to 120%

Principal sum insured will increase from **15% per year up to 120%** upon renewal of insurance provided there is no claim under Accidental Death or Permanent Disablement.



Double the Payout

Double the payout **up to RM2,000,000** for Accidental Death or Permanent Total Disablement whilst travelling on a public transport, travelling overseas, during festive season or being a victim of snatch theft or robbery.



Family Plans Privilege

Extend the protection to your spouse and family with unlimited number of children and enjoy 3 times sum insured with double payout **up to RM6,000,000**.



No Claims Discount

Get **10% discount** on your renewal premium if you do not make any claims on your policy.



Cashless Hospital Admission

Guarantees up to RM12,000 for admission at panel hospitals in Malaysia due to an accident.



Renewable up to age 100

Provides you continuous protection into your golden years.



Accidental Medical Expenses

Covers your medical expenses up to RM12,000 for treatment from a hospital or clinic due to an accident.



Medical Coverage for Dengue

Pays for medical expenses for the treatment of illness due to Dengue, Zika Virus, Malaria, Japanese Encephalitis or Chikungunya up to 50% of Medical Expenses Limit.



Alternative Medical Treatment

Pays up to RM500 per accident for treatment by a registered traditional medicine practitioner, osteopath, chiropractor, herbalist and/or bonesetter.



Dental and Corrective Surgery

Pays up to RM10,000 for any additional expenses incurred for dental correction and/or corrective cosmetic surgical operation to the face, neck, head or chest necessitated by an accident.



Daily Hospitalization Allowance

Up to RM250 daily cash allowance is paid each day to a maximum of 180 days for hospitalisation due to accident. This is on top of the Medical Expenses payout!



Compassionate Care Allowance

Covers up to RM3,000 for the expenses incurred for travelling and accommodation by one family member to take care of and/or accompany the Insured who is a minor (aged 12 and below), during hospitalization due to accident.



Weekly Nursing Care Charges

A weekly cash allowance for up to RM1,200 per week for special nursing care if post-hospitalization nursing care is considered necessary by the hospital.



Ambulance Fees

Pays for the ambulance cost incurred to transport the Insured following an accident.



Prostheses

Pays for the necessary cost of purchasing wheelchair, artificial arm or leg and crutches.



Repatriation Expenses

Payment for the cost of cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia in the event of death.



Bereavement Allowance

A lump sum payment of up to RM10,000 as bereavement allowance in the event of Accidental Death, including death due to Dengue, Zika Virus, Malaria, Japanese Encephalitis or Chikungunya.



Funeral Expenses

Reimburses the funeral expenses up to RM10,000 in the event of Accidental Death, including death due to Dengue, Zika Virus, Malaria, Japanese Encephalitis or Chikungunya.



Cash Relief

Pays lump sum emergency cash up to RM7,500 in the event of Accidental Death.



Snatch Theft or Robbery

A lump sum payment for loss or damage to personal effects due to snatch theft or robbery. Police report required (to be made within 24 hours).



Kidnap Benefit

Payment of up to RM10,000 lump sum for expenses incurred including hiring a private investigator. A reward of RM25,000 for information leading to the alive recovery of the Insured. Full payment of the principal sum insured upon non-recovery of the kidnapped person after a period of one year from the day of the kidnap.



Loan Protector up to RM7,500

In the event of Accidental Death, we will reimburse the Insured Person's outstanding credit liabilities for credit cards, personal loan, overdraft, education, housing, car or renovation loans with any banks licensed by Bank Negara Malaysia.



Personal Liability

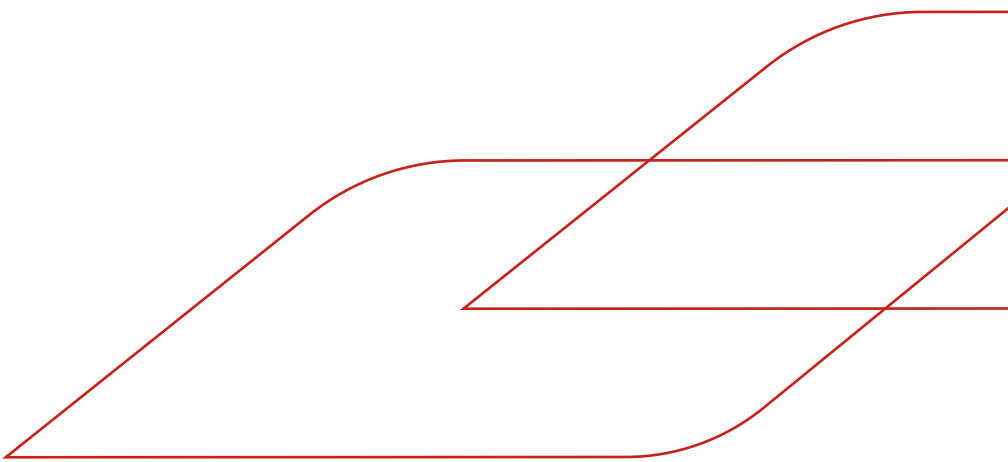
Liabilities payment up to RM1,000,000, should you be liable to pay a third party for accidental bodily injury or accidental property damage.



VALUE ADDED - OPTIONAL

Temporary Total Disablement

An option to include Weekly Benefit coverage for yourself and spouse and be entitled to 104 weeks of weekly benefits if the insured person is unable to attend work as a result of an accident (as certified by a medical practitioner). Weekly benefit payout is up to RM300 per week!



SCHEDULE OF BENEFITS

Schedule of Benefits		Limit	Sum Insured/Limit of Liability Per Accident (RM)						
			Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Benefit 1 - Accidental Death									
Accidental Death	Per Adult: Age <80 years old	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
	Per Adult: Age ≥80 years old	25,000	50,000	100,000	150,000	250,000	375,000	500,000	
	Per Child	7,500	15,000	30,000	45,000	75,000	112,500	150,000	
	Per Family	150,000	300,000	600,000	900,000	1,500,000	2,250,000	3,000,000	
Benefit 2 - Accidental Permanent Disablement									
Accidental Permanent Total Disablement	Per Adult: Age <80 years old	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
	Per Adult: Age ≥80 years old	25,000	50,000	100,000	150,000	250,000	375,000	500,000	
	Per Child	7,500	15,000	30,000	45,000	75,000	112,500	150,000	
	Per Family	150,000	300,000	600,000	900,000	1,500,000	2,250,000	3,000,000	
Benefit 3 - Renewal Bonus									
Renewal Bonus	15% per year up to 120% of Principal Sum Insured of Benefit 1 and Benefit 2								
Benefit 4 - Double Indemnity									
Double Indemnity whilst travelling on public transport, travelling overseas, being a victim of snatch theft or robbery or involved in an accident during festive season	Per Adult: Age <80 years old	100,000	200,000	400,000	600,000	1,000,000	1,500,000	2,000,000	
	Per Adult: Age ≥80 years old	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
	Per Child	15,000	30,000	60,000	90,000	150,000	225,000	300,000	
	Per Family	300,000	600,000	1,200,000	1,800,000	3,000,000	4,500,000	6,000,000	
Benefit 5 - Medical Expenses									
Benefit 5A (i) Accidental Medical Expenses	Per Adult/Child	3,000	4,000	5,000	6,000	7,000	9,000	12,000	
	Per Family	9,000	12,000	15,000	18,000	21,000	27,000	36,000	
Benefit 5A (ii) Alternative Medical Treatment	Per Adult/Child	500	500	500	500	500	500	500	
	Per Family	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
Benefit 5B Cashless Admission Guarantee	Per Adult	3,000	4,000	5,000	6,000	7,000	9,000	12,000	
Benefit 5C Dental and Corrective Surgery	Per Adult/Child	5,000	5,000	5,000	10,000	10,000	10,000	10,000	
	Per Family	15,000	15,000	15,000	30,000	30,000	30,000	30,000	
Benefit 5D Daily Hospital Allowance (maximum 180 days)	Per Day	50	75	100	125	150	200	250	
	Per Adult/Child	9,000	13,500	18,000	22,500	27,000	36,000	45,000	
	Per Family	27,000	40,500	54,000	67,500	81,000	108,000	135,000	
Benefit 5E Compassionate Care Allowance	Per Adult/Child	3,000	3,000	3,000	3,000	3,000	3,000	3,000	
	Per Family	9,000	9,000	9,000	9,000	9,000	9,000	9,000	
Benefit 5F Weekly Nursing Care Charges	Per Adult/Child	500	750	1,000	1,000	1,000	1,000	1,200	
	Per Family	1,500	2,250	3,000	3,000	3,000	3,000	3,600	
Benefit 5G Local Ambulance Fees	Per Adult/Child	500	500	500	500	500	500	500	
	Per Family	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
Benefit 5H Prostheses	Per Adult/Child	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
	Per Family	3,000	3,000	3,000	3,000	3,000	3,000	3,000	
Benefit 6 - Repatriation of Mortal Remains									
Repatriation of Mortal Remains	Per Adult/Child	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
	Per Family	30,000	30,000	30,000	30,000	30,000	30,000	30,000	
Benefit 7 - Bereavement/Funeral Allowance									
Benefit 7A Bereavement Allowance	Per Adult/Child	5,000	5,000	5,000	10,000	10,000	10,000	10,000	
	Per Family	15,000	15,000	15,000	30,000	30,000	30,000	30,000	
Benefit 7B Funeral Expenses	Per Adult/Child	5,000	5,000	5,000	10,000	10,000	10,000	10,000	
	Per Family	15,000	15,000	15,000	30,000	30,000	30,000	30,000	
Benefit 7C Cash Relief	Per Adult/Child	2,000	3,000	5,000	5,000	7,500	7,500	7,500	
	Per Family	6,000	9,000	15,000	15,000	22,500	22,500	22,500	

Schedule of Benefits	Limit	Sum Insured/Limit of Liability Per Accident (RM)						
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Benefit 8 - Snatch Theft or Robbery								
Snatch Theft or Robbery	Per Adult/Child	500	500	500	500	500	500	500
	Per Family	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Benefit 9 - Kidnap								
Benefit 9A Kidnap - Lump Sum Payment	Per Adult/Child	5,000	5,000	5,000	10,000	10,000	10,000	10,000
	Per Family	15,000	15,000	15,000	30,000	30,000	30,000	30,000
Benefit 9B Kidnap - Reward	Per Adult/Child	25,000	25,000	25,000	25,000	25,000	25,000	25,000
	Per Family	75,000	75,000	75,000	75,000	75,000	75,000	75,000
Benefit 9C Kidnap - Insured not Recovered	Per Adult/Child	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000
	Per Family	150,000	300,000	600,000	900,000	1,500,000	2,250,000	3,000,000
Benefit 10 - Loan Protector								
Loan Protector	Per Adult	2,000	3,000	5,000	5,000	7,500	7,500	7,500
Benefit 11 - Personal Liability								
Personal Liability	Per Adult/Child	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000
	Per Family	150,000	300,000	600,000	900,000	1,500,000	2,250,000	3,000,000
ADD ON								
Benefit A1 Class 1 & 2 - Temporary Total Disablement								
Temporary Total Disablement	Per Adult/Week	50	75	125	150	200	250	300
Benefit A2 Class 3 - Temporary Total Disablement								
Temporary Total Disablement	Per Adult/Week	50	50	50	N/A	N/A	N/A	N/A

- Notes:
1. Eligible age is any person aged from 18 to 69 years old, renewable up to 100 years.
 2. Eligible age for children is from 30 days to 18 years of age (or up to 23 years for full-time students).
 3. Children are covered 15% for Death and Disability benefits and 100% for other benefits.
 4. Only legal children can be insured (irrespective of number of children).
 5. Family Limits apply to Self or Spouse and Children plan and Self, Spouse and Children plan.

SPECIAL EXTENSIONS

- Amateur Sports
- Disappearance
- Drowning
- Exposure
- Food and/or Drink Poisoning
- Hijack
- Intoxication by alcohol (except whilst driving)
- Motorcycling
- Murder and Assault
- Poisonous Snake/Insect Bites
- Suffocation due to Smoke, Fumes or Poisonous Gas
- Scuba Diving



PREMIUM

Benefits	Person To Be Insured	Table of Premium before 8% Service Tax (RM)						
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Occupation Class 1 & 2	Self Only	131	197	328	458	708	1,010	1,313
	Self & Spouse	234	353	587	821	1,270	1,814	2,358
	Self or Spouse & Children	222	302	454	608	888	1,218	1,583
	Self, Spouse & Children	340	479	747	1,018	1,523	2,124	2,761
Occupation Class 3	Self Only	253	392	662	933	1,451	2,077	2,700
	Self & Spouse	365	560	939	1,321	2,051	2,931	3,810
	Self or Spouse & Children	300	421	652	888	1,317	1,817	2,362
	Self, Spouse & Children	482	700	1,122	1,549	2,342	3,282	4,267
Optional Benefit (Temporary Total Disablement)	Person To Be Insured	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Occupation Class 1 & 2	Self Only	30	45	75	90	120	150	180
	Spouse Only	30	45	75	90	120	150	180
Occupation Class 3	Self Only	70	70	70	N/A	N/A	N/A	N/A
	Spouse Only	70	70	70	N/A	N/A	N/A	N/A

Notes:
1. Premium is subject to Service Tax
2. Please add RM 10.00 for stamp duty

OCCUPATIONS

Class 1	Class 2	Class 3
Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places	Professions and occupations involving non-manual work with some exposure to risk from the environment or which entail much travel, or work with mainly supervisory duties and occasional light manual work	Professions and occupations involving light manual work not of particularly hazardous nature but involving the use of tools or light machinery

KEY EXCLUSIONS

- Any unlawful act, willful exposure to danger, suicide or intentional self-injury
- Any pre-existing physical or mental defect or infirmity, illness, disease, bacterial or viral infections
- HIV and/or any HIV related illness including AIDS and/or any mutant derivatives
- Effects of drugs not prescribed by a Physician
- Pregnancy or childbirth
- Extreme Sports, pot-holing, private hunting trips, ultra marathons, racing other than foot
- Flying other than as a passenger in a licensed passenger carrying aircraft
- War, invasion, rebellion, revolution
- Regular or temporary, military or police duties or fire service
- Engaging or participating in any professional sports

FREQUENTLY ASKED QUESTIONS

1. Who is eligible?

All Malaysians, Malaysian permanent residents, work permit holders, pass holders or otherwise legally employed in Malaysia and their spouses/children who are legally residing in Malaysia. Insured Person are between the ages of thirty (30) days and sixty nine (69) years at the date of inclusion and renewable up to one hundred (100) years old.

2. Is the medical expenses benefit payable per disability?

Yes, we will pay up to the sum insured for medical expenses for each accident and there is no limit to the number of claims made in any one year.

3. Does this plan pay in addition to any other insurance policy that I may have?

Yes, it pays in addition to any other insurance policy you may have except for Medical Reimbursement.

4. How will I be entitled for Renewal Bonus?

As long as you renew your policy and there is no claim under Accidental Death or Permanent Disablement in the preceding year, a 15% Renewal Bonus of the Principal Sum Insured will be rewarded. Only claims under Accidental Death or Permanent Disablement will affect your Renewal Bonus.

5. How do I qualify for No Claims Discount?

You will be entitled to a 10% No Claims Discount on your renewal premium as long as no claim was made in the preceding year. You can qualify for No Claims Discount every year but please note that the renewal premium is not on a reducing basis.

6. How do I utilize the Cashless Hospital Admission?

You can receive Cashless Hospital Admission at Participating Hospitals (list available at Our website) by providing your Identity Card number upon admission.

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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 SmartPA Enhanced 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.