

GROUP PERSONAL ACCIDENT

# STUDENT PROTECTION 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))



# What is Student Protection PA?

Accidents are not planned, expenses can be. Let us help you provide your children the opportunity to enjoy the precious moments of their education experience while protecting them if accidents occur. Generali's Student Protection PA is a Group Personal Accident Insurance that provides our future leaders with the most comprehensive coverage at an affordable cost. It is a protection for our future generation that offers 24 hours worldwide coverage.

## UNIQUE KEY FEATURES



- a. 24 hours worldwide coverage



- b. All school organised activities



- c. Coverage for bereavement for death due to dengue



- d. Allowance for school or tuition fee



- e. Sinseh or traditional treatment



- f. Prostheses / wheelchair benefit



## TABLE OF BENEFITS

BENEFITS	PLAN	Sum Insured Per Student (RM)		
		P10	P20	P30
1 Accidental Death		15,000	20,000	30,000
2 Accidental Permanent Disablement		50,000	50,000	100,000
3 Accidental Death on Public Common Carrier*		N/A	20,000	30,000
4 Accidental Death in School Premise*		N/A	20,000	30,000
5 Compassionate Death Benefit		1,000	2,000	2,000
6 Bereavement for Death Due to Dengue		10,000	10,000	10,000
7 Kidnapping Extension		N/A	20,000	30,000
8 Education Allowance		N/A	20,000	25,000
9 Allowance for School / Tuition Fees		N/A	200	400
10 Accidental Medical Expenses		2,000	3,000	4,000
11 Accidental Dental Benefit		N/A	250	500
12 Hospital Cash Allowance**		50	100	100
13 Ambulance Fees**		100	150	250
14 Sinseh or Traditional Treatment**		N/A	250	250
15 Prosthesis / Wheelchair Benefit		N/A	1,000	1,000
16 Travel Expenses**				
a) Government Hospital		N/A	50	100
b) Private Hospital		N/A	25	50
Annual Premium Per Student (RM)				
(Subject to 8% Service Tax and RM10 Stamp Duty. The applicability of stamp duty and any taxes are subject to prevailing laws of Malaysia.)		10	20	30

\* In addition to the Accidental Death Benefit

\*\* Hospitalised or services rendered in Malaysia only



## 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 travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service.
6. While participating in unlawful activities or committing or attempting to commit any unlawful act.
7. While participating in any professional sports.
8. 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.
9. Racing (other than on foot), pace-making, speed or reliability trials.
10. Driving or riding without a valid driving license. This will not apply if the Insured Person have an expired license but are not disqualified from holding or obtaining such driving license under any existing laws, by-laws and regulations.
11. Being under the influence of drugs except prescribed by a legally licensed Medical Practitioner (but not for the treatment of drug addiction).
12. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, popular uprising.
13. Connection with:
  - a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
  - b. Nuclear weapons material.

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

## TERMS AND CONDITIONS

### Importance of disclosure:

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant.

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with Us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

You must observe and fulfil the Terms and Conditions and Endorsements / Clauses / Warranties of the policy contract.

#### **Cooling-off Period**

You may cancel your policy by returning the policy within fifteen (15) days from the date of delivery of the policy. You are entitled to the return of the full premium paid less deduction of any claims or expenses incurred by Us in the issuance of the Policy, provided no claims have been made.

#### **Premium Warranty**

Premium must be paid and received by Us within sixty (60) days from the inception date of the cover, otherwise the cover is automatically cancelled and you will still be responsible to pay the proportion of premium for the period We have been on risk.

#### **Age Limit**

The student must be between the age of three (3) years and twenty-one (21) years at the time of application.

#### **Government Tax**

You agree to pay Us for any taxes or charges imposed by the government in respect of the execution and delivery of this policy.

#### **Conveyance Limit**

The maximum liability per conveyance in the event a number of Insured Person are traveling in one common aircraft or surface transport vehicle or waterborne vessel shall be limited to RM10,000,000.00 or up to the total sum insured, whichever is lower. In the event the aggregate sum payable exceeds the said amount, We shall settle the claims of the respective Insured Person on a proportionate basis.

#### **Claims**

You must submit your claim with all the supporting information and documents to Us and give full cooperation to Us in accessing your claim.

**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 Customer Service Centre

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27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.

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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 Student Protection 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.